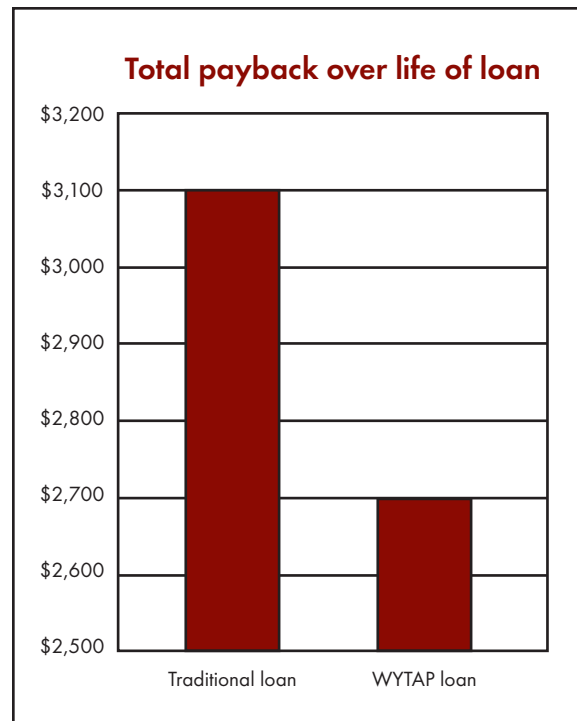


The alternative financing difference

WYTAP loans have **low-interest rates** which make them more economical than traditional financial loans.

- ▶ Individuals who may not otherwise qualify for a financial loan may be able to participate in this program.
- ▶ Borrow from \$500 to \$25,000 with **extended payback periods** of up to 70 months.
- ▶ WYTAP loans make it easy to borrow for an assistive technology device that will improve mobility, accessibility, or quality of life.
Examples include:
 - Mobility devices, wheelchairs
 - Alternative communication
 - Hearing aids
 - Home modifications
 - Environmental control units
 - Computers and adaptive hardware
 - Recreation devices
 - And more
- ▶ **Free loan counseling and assistance** are available during the application process as well as throughout the life of the loan.

“I want to borrow \$2,500 at the current interest rate of 4%, with an extended payback period of 70 months. What is the savings with a WYTAP loan compared to a traditional loan?”



Savings over life of loan: \$400

Eligibility

- ▶ Resident of Wyoming with a disability or a legal guardian/family member of an individual with a disability.
- ▶ An active-duty U.S. military member stationed in Wyoming who meets the qualification criteria.
- ▶ There are no income restrictions, but applicants must demonstrate sufficient credit-worthiness.
- ▶ Applicant must show that the loan funds will be used to purchase AT devices.





What is WYTAP?

The Wyoming Institute for Disabilities (WIND) and Wyoming Independent Living Rehabilitation (WILR) in partnership with First Interstate Bank of Laramie, have developed a program that will offer people with disabilities an opportunity to finance assistive technology (AT) devices and services.

Loan funds must be used to purchase assistive technology devices. AT devices are defined as anything that will improve mobility, accessibility, or quality of life. AT devices may also be used to enhance recreational activities such as skiing or hunting.

WYTAP buys down the interest on the loan; thus, the borrower pays very low interest. The program is the first of its kind in the state of Wyoming.



To request an application or for questions regarding WYTAP, please contact:

WILR at (307) 266-6956
WATR at (307) 766-6187; 1-888-989-9463 (toll free)

Wyoming Independent Living Rehabilitation (WILR)
305 West 1st St. • Casper, WY 82601
www.wilr.org/wytap

Wyoming Assistive Technology Resources (WATR)
Wyoming Institute for Disabilities (WIND)
College of Health Sciences • University of Wyoming
Dept. 4298 • 1000 E. University Ave. • Laramie, WY 82071
www.uwyo.edu/wind/watr

2012/2M/DA



A FORCE FIGHTING FOR
PEOPLE WITH DISABILITIES



Wyoming Independent Living Rehabilitation, Inc.



Neighbors helping neighbors in the place we call home.

DOWNTOWN LARAMIE
221 IVINSON STREET
721-4600

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