

The FreedomTech Financial Loan Program is a program of the California Foundation for Independent Living Centers and is supported in part by Ability Tools, California's Assistive Technology Act Program.



Funding to establish the FreedomTech Financial Loan Program was provided by the U.S. Department of Education, Rehabilitation Services Administration.



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FreedomTech.org

Providing low-interest  
loans for assistive  
technology in California.



## What is FreedomTech?

FreedomTech provides low interest financial loans to Californians with disabilities to purchase assistive technology.

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## What is AT?

Assistive technology is any device, item, piece of equipment or product designed to make life easier for a person living with a disability or age related limitations.

## What AT can be purchased?

FreedomTech loans can be used to purchase a variety of assistive technology including but not limited to:

- Hearing aids
- Wheelchairs
- Vehicle modifications
- Computers/tablets
- Software
- Home modifications like ramps

## Who can apply?

To be eligible, loan applicants must meet the following requirements:

- 18 years or older
- California Resident
- Identify as an individual with a disability or representing someone with a disability
- Demonstrate the ability to repay the loan



## What is the interest rate?

The interest rate is currently 6% which is fixed for the life of the loan. Borrowers can lower their interest rate to 5.75% by signing up for automatic payments (ACH).

## What are the loan terms?

Flexible payment terms are available from 6 months to 5 years depending on the usable life of the equipment and the amount applicants can afford.

## What are the fees?

There is a one time origination fee equal to 1% of the amount borrowed. This means that for every \$1,000 borrowed, there is a \$10 origination fee charged. The origination fee can be financed into the loan so there are no out of pocket fees or paid at closing to reduce interest charges.

## Where can individuals learn more about establishing and building credit?

We have a variety of resources available on our [freedomtech.org](http://freedomtech.org) website or you can call us at 916-737-5358 to speak with a staff member.

## How to apply for a FreedomTech Loan

Contact us at:

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