

CREDIT APPLICATION
COMMITTEE ON ASSISTIVE TECHNOLOGY

Some Information About Loans And Payments

The National Federation of the Blind, Committee on Assistive Technology, has been established to provide low interest loans to help blind persons purchase assistive technology. Such technology might include: computers, screen reading hardware/software, electronic note-takers, Braille embossers, optical character recognition (OCR) systems, refreshable Braille devices, and speech synthesizers. By low interest we mean three percent.

If your credit information does not help you to qualify for the loan in terms of your employment, income, and indebtedness, it may be possible to secure the loan with collateral or by having someone else co-sign for the loan.

As to make the most of the funds available, we would like to keep the term of each loan as short as possible. This means that we probably won't be able to extend to you a thirty-year loan at 3% interest. Depending upon the amount of the loan and your ability to make loan payments, terms from one to four years are most likely. In addition, due to the limited funds available, loan requests in excess of \$5,000 will likely not be granted.

Generally, we ask that individuals seeking a loan be prepared to pay at least \$50 per month. In view of the relatively high cost of assistive technology for the blind, you will probably end up paying more than this amount on a monthly basis.

The following chart will help you to determine what kind of loan you can afford.

Amount Of Loan	Monthly Payment (1 year)	Monthly Payment (2 years)	Monthly Payment (3 years)	Monthly Payment (4 years)
\$1,000	\$ 84.69	\$ 42.98	\$29.08	\$22.13
\$2,000	\$169.39	\$ 85.96	\$58.16	\$44.27
\$3,000	\$254.08	\$128.94	\$87.24	\$66.40

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TECHNOLOGY INVENTORY

Please provide the information requested below about the technology for which you are requesting a loan.

ITEM(s) _____

PRICE _____

MANUFACTURER _____

ADDRESS _____

CITY, STATE AND ZIP CODE _____

PHONE _____

ITEM(s) _____

PRICE _____

MANUFACTURER _____

ADDRESS _____

CITY, STATE AND ZIP CODE _____

PHONE _____

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Applicant Personal Information

Name (first, middle, last) _____

Social Security Number _____

Birth Date _____ # of Dependents _____

Member of NFB Yes _____ No _____

Resident Address _____

How long? _____ Home Phone: _____

Previous Address _____

Do you: Own? Yes/No Rent? Yes/No or are you Purchasing? Yes/No your home?

Mortgage Holder or Landlord (complete name, address and phone number is needed for verification):

Monthly Payment: _____ Balance: _____ Current Value: _____

Marital Status (Need only be disclosed if credit applied for is secured credit or if spouse will be contractually liable on loan.)

Married _____ Unmarried _____ Separated _____

Purpose of Loan _____

Amount of Loan _____ Length of Loan _____

Monthly Payment _____

EMPLOYMENT HISTORY

Employer (include name, address, and phone number)

Length of Employment _____

Position Currently Held _____

Annual Salary _____

Previous Employer (include name, address, and phone number)

Length of Employment _____

Position _____

Annual Salary _____

Additional Sources of Income

Salary, Bonuses & Commissions _____

Dividends _____

Real Estate Income _____

Other Income: (ie: retirement, social security, social security disability, additional employment. Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation).

Source _____	Amount _____
Source _____	Amount _____

Source _____ Amount _____

Name of Bank _____

Checking Account: Yes/No Savings Account: Yes/No Money Market Account: Yes/No

Installment Loans & Charge Accounts (List each one below)	Account (Current or Delinquent)	Payments (Monthly)
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Liabilities

Accounts & Bills Due _____

Unpaid Income Tax _____

Other Debts _____

Are you obligated to pay alimony, child support, or separate maintenance payments? If so, describe.

Are you a defendant in any suits or legal actions?

Have you ever declared bankruptcy? If so, describe.

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Joint Applicant Personal Information

Note: Fill out this page only if there is a joint applicant for this loan.

Name (first, middle, last) _____

Social Security Number _____

Birth Date _____ Number of Dependents _____

Member of NFB Yes____ No____

Resident Address _____

How long _____ Home Phone _____

Relationship to Applicant _____

Employer (include name, address, and phone number)

Position Currently Held _____

Annual Salary? _____ How long with current employer? _____

