

Loan



Gerald, through a loan from UATF, purchased an automatic truck and launch his own driving business after losing his leg.

The right assistive technology (AT) can be life-changing, but the cost often makes essential devices unattainable.

A 2025 publication by “Disabled World” noted that from “prosthetics that exceed the price of luxury automobiles to hearing aids that cost as much as two months of household income, the tools necessary for independent living remain financially out of reach for those who need them most.”

To make AT more accessible, Utah Assistive Technology Program (UATP) offers low-interest loans through the Utah Assistive Technology Foundation (UATF). Let’s take a closer look at the types of loans offered:

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Low-Interest Loans for AT

AT loans can fund a wide range of devices, adaptations, and home modifications. Eligible purchases include:

- Adapted/wheelchair accessible vans
- Wheelchairs and scooters
- Hearing aids
- Braille equipment
- Lifts or elevators
- Augmentative and alternative communication (AAC) devices, including iPads and communication apps
- Adapted computer accessories and software

AT loans range from \$1000 - \$50,000. Applicants submit an application, basic information about the device they plan to purchase and documentation such as an invoice or quote. Proof of disability is NOT required. There are no application or documentation fees to apply.

Loan approval is based on credit score, debt and income. Zions Bank, the [giver] of the loan, reviews all applications and makes final decisions. Processing typically takes one to two weeks. While the loan terms are set by Zions Bank, most must be repaid within 60 months for adapted vehicles and up to 36 months for other devices.

After the loan is approved, UATF will pay half of the interest rate, up to \$2,500 over the course of the loan. For example, if the prime rate is 8%, the consumer pays 4 % and UATF pays the remaining 8%.

“There was actually a family last year who had 2 children in wheelchairs, and they needed an adapted van,” said Shelly Wood, UATP financing coordinator. “We were able to find them one and get the loan processed and that was life-changing for them.”

To apply:

1. Read application instruction sheet
2. Download and fill out loan application
3. Email or mail application and invoice

Small Business Loans for People with Disabilities



Small business loans, offered through the Utah Microloan Fund (UMF) support entrepreneurs with disabilities who need equipment to start or grow a business.

Examples include:

- Tools of the trade
- Home or office modifications
- Computers or office equipment

- Vehicles or farm equipment

The type of business, business plan, and applicant qualifications will change the total loan amount.

Borrowers must be Utah residents and must submit proof of disability, such as documentation from a medical professional or proof of SSI or SSDI.

If approved, borrowers pay the prime interest rate plus 2 percent at a fixed rate for the life of the loan, usually for up to five years. UA:TF pays 2 percent of prime and covers the origination and documentation fees, and processing time ranges from 3 – 6 weeks.

Past recipients have used these loans to purchase equipment, expand production or take on new contracts.

Image: CastraCon LLC received a loan that funded equipment purchases from UATP and the Utah Microloan Fund. The money helped pay for equipment that allowed the business to grow, take on a large contract and employ Utahns.

Besides the monetary support, UMF also...

To apply:

1. Read application instructions [\[link\]](#)
2. Download and fill out small business loan application [\[link\]](#)
3. Submit online, by email, or regular mail