

DO I HAVE TO HAVE A CERTAIN DISABILITY TO GET A LOAN?

No. Loans are given to people with physical or mental impairments that substantially limit one or more major life activities.

Major life activities include: seeing hearing, speaking, walking, breathing, performing manual tasks, learning, caring for oneself, and working.



WHAT IF I HAVE POOR CREDIT? CAN I STILL GET A LOAN?

You might. You will need to explain why you weren't able to pay your bills at a certain time.

You will also need to be taking steps to resolve your credit problems.

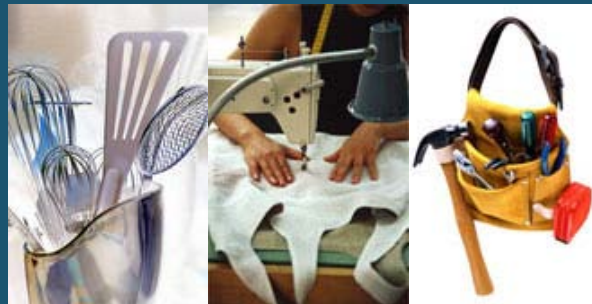
BENEFITS OF WORKING FROM HOME OR SELF-EMPLOYMENT

As an employee, you can:

- Reduce your commute
- Improve productivity
- Flexible work schedule
- Balance between work and family

As an employer, you can:

- Strengthen employee recruitment and retention
- Reduce absenteeism
- Increase employee productivity
- Increase employee satisfaction
- Reduce your costs
- Enhance public recognition as an innovative business and good citizen



MICHIGAN EMPLOYMENT LOAN FUND

Creating opportunities for people with disabilities



The purpose of the program is to reduce and/or eliminate barriers to employment through low-interest loans for equipment.



A program of:



Life without limits for people with disabilities™

4970 Northwind Drive, St. 102
East Lansing, MI 48823
Phone: (517) 203-1200
Toll Free: (800) 828-2714
Fax: (517) 203-1203
E-Mail: info@michiganloanfunds.org
Web: www.michiganloanfunds.org

CAN I GET A LOAN?

You may be able to get a loan if:

- You have a disability
- You are an employer of a person with a disability
- Your disability creates a barrier to keeping or getting a job
- You plan to do part, or all, of your work at home or away from the office
- You plan to start or expand your own business (part of your work must be done at home).



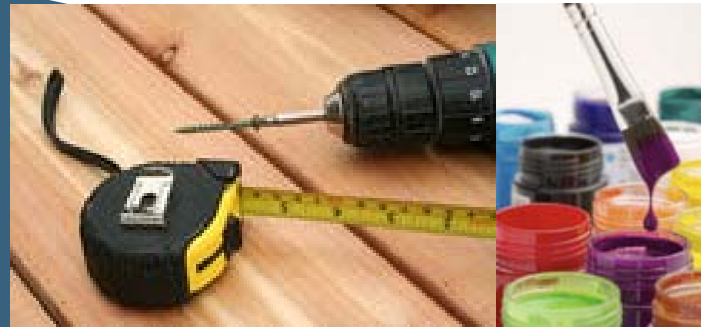
WHAT CAN I BUY WITH MY LOAN?

Equipment including:

- Training to use the equipment
- Maintenance agreements
- Extended warranties
- Maintenance and repairs

WHAT ARE EXAMPLES OF EQUIPMENT?

- Assistive technology
- Farm equipment
- Office furniture
- Office machines
Computer, printer, fax, phone etc.
- Kitchen appliances
- Tools of the trade
- Home modifications
- Vehicles related to your business



HOW MUCH CAN I BORROW?

Your loan can be up to \$20,000

Your loan amount will depend on how much money you have to repay the loan each month.

HOW LONG WILL IT TAKE TO FIND OUT IF MY LOAN IS APPROVED?

Loan decisions are given as quickly as possible. The loan committee meets every other week and reviews each completed loan application.

It may take longer than 30 days to get a decision on your loan if your application is not complete.



CONTACT US

4970 Northwind Drive, St. 102

East Lansing, MI 48823

Phone: (517) 203-1200

Toll Free: (800) 828-2714

Fax: (517) 203-1203

E-Mail: info@michiganloanfunds.org

Web: www.michiganloanfunds.org

The Michigan Employment Load Fund was formed through a grant from the U.S. Department of Education Rehabilitation Service Administration

HOW LONG WILL I HAVE TO REPAY THE LOAN?

Between one and five years, depending on how much you borrow and what equipment you purchase with the loan.

Vehicle term limits will depend on the vehicle's model year.