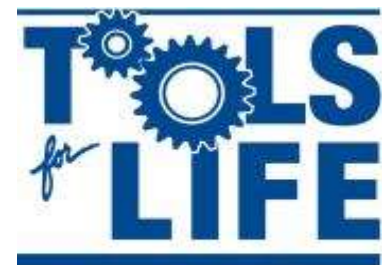


Welcome to the Credit-Able Strategic Planning Meeting

Successful Strategies,
Innovative Partnerships,
Futures Planning

February 10 & 11 2015
Georgia Tech
Global Learning Center



Georgia's Assistive
Technology Act Program

www.amacusg.org



Welcome, Introductions, Overview, Expectations for the Meeting

Speakers:

Carolyn Phillips, Director, Tools for Life (TFL)

Mike Galifianakis, President, Board of Directors, Center for Financial Independence and Innovation (CFII)

Tools for Life Mission

We're here to help Georgians with disabilities gain access to and acquisition of assistive technology devices and assistive technology services so they can live, learn, work, and play independently in the communities of their choice.





CFII Mission

We're here to help Georgians with disabilities gain access to and acquisition of assistive technology devices and assistive technology services so they can live, learn, work, and play independently in the communities of their choice.



Meeting Goals

- **Create a sustainable Credit-Able Program Model.** Examine successful Alternative Financing Program Models that are affiliated with University Systems and 501c3 community-based organizations. Identify the structural components needed to build a sustainable AFP to best serve Georgians with disabilities.
- **Create a sustainability plan for Credit-Able.** Explore diversified funding structures of successful AFPs. Determine the best financial products and services for Credit-Able to provide. Identify financial institutions and other funding partnerships to develop transformational relationships that lead the Credit-Able Program to sustainability. These potential partnerships include Credit-Unions, Banks, CDFI, Brian & Spinal Cord Injury Trust Fund, Vocational Rehabilitation, and FEMA.
- **Create Policies & Procedures for Credit-Able that support the new model and sustainability plan.** Identify successful Policies & Procedures for AFP (governance/organizational structure, day-to-day operations, financial institution partnerships, marketing, risk-management strategies, user services, communication, etc.). Discuss and develop P&P for Georgia's Credit-Able Program.

For Handouts: <http://www.gatfl.gatech.edu/tflwiki>

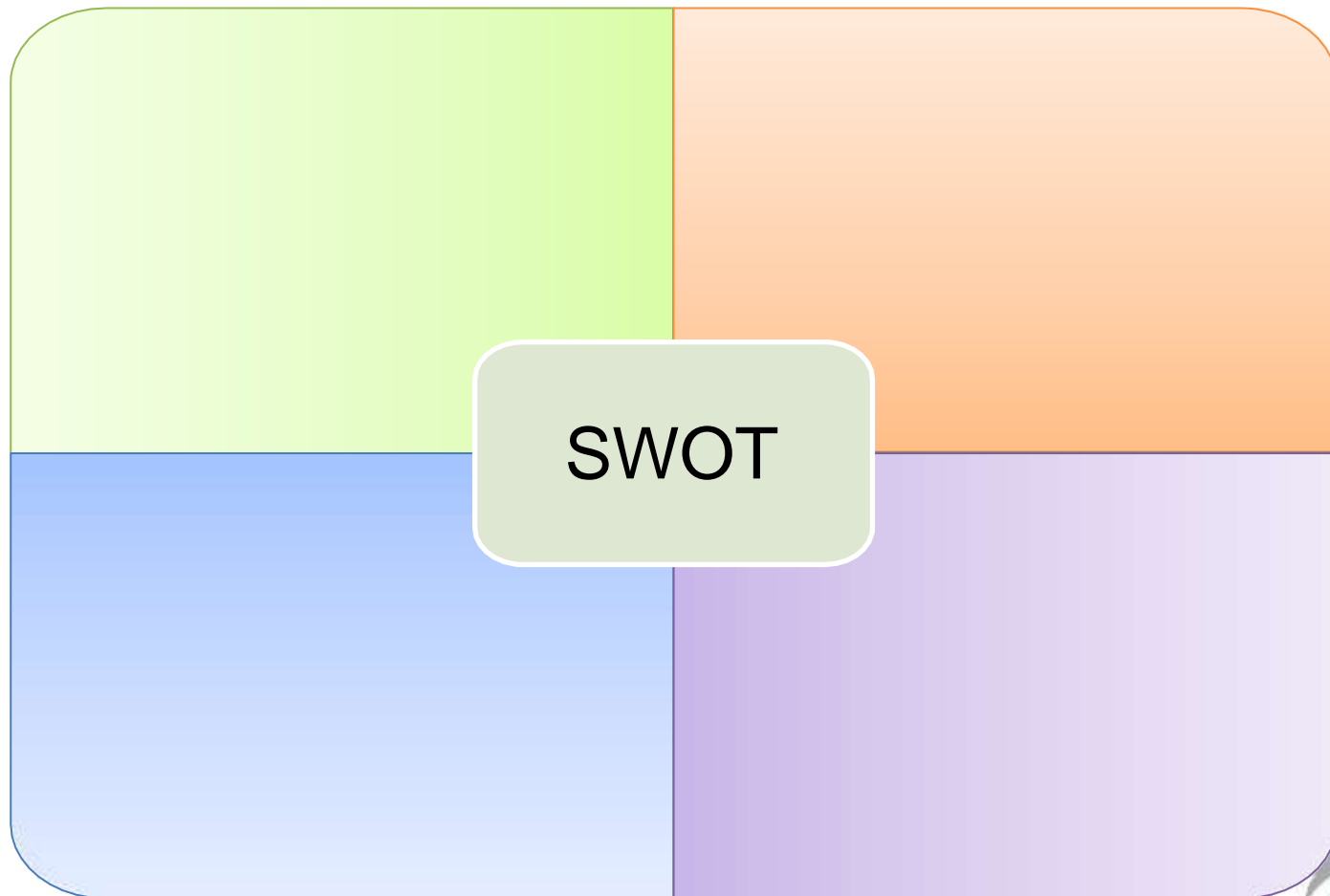


Critical Questions

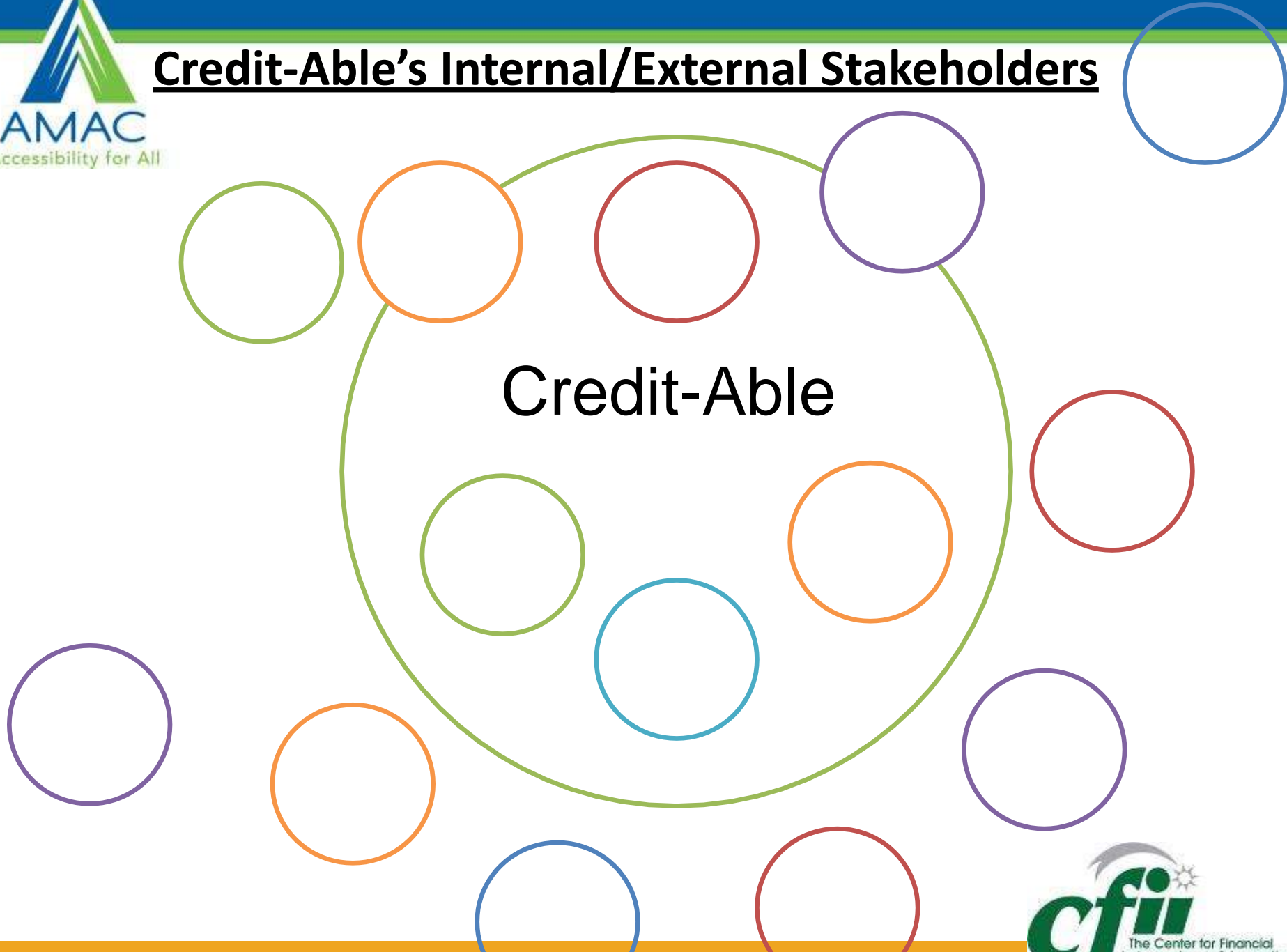


1. What does Georgia Need in terms of AFP?
2. What would we consider to be “success” for Credit-Able?
3. Does Credit-Able stay within GT | AMAC | TFL and collaborate with CFII?
4. Does Credit-Able spin back out to CFII?
5. Does Credit-Able Continue to work with Credit Unions?
6. Does Credit-Able strike new relationships with other financial institutions?
7. Does CFII continue to provide small loans internally without a financial partner?
8. Does Credit-Able continue to do approve loans for vehicles?
9. And many others, like...What is the max/min for loans?

Credit-Able S.W.O.T. Worksheet



Credit-Able's Internal/External Stakeholders





Strategy Formulation Worksheet



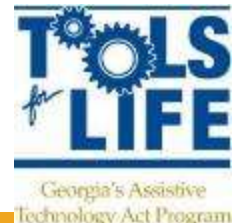
Priority: Update Credit-Able's Policies and Procedures

Goal #3

Goal Statement:

Objectives:

- 1.
- 2.
- 3.
- 4.
- 5.





Strategy Formulation Worksheet



Priority: Update Credit-Able's Policies and Procedures

Goal #3

Goal Statement:

Obj. #	Action Steps needed to achieve objective	Measurement	Resources

Objectives:

- 1.
- 2.
- 3.
- 4.
- 5.



Agenda

Day One - Part 1

9:00 a.m. **Sign-in, Networking, and Breakfast**

9:30 **Welcome, Introductions, Overview, Expectations for the Meeting**

Speakers:

Carolyn Phillips, Director, Tools for Life (TFL)

Mike Galifianakis, President, Board of Directors, Center for Financial Independence and Innovation (CFII)

9:45 **Overview of Credit-Able**

Exploring a brief history of Georgia's AFP, identifying where we were, where we are and laying the foundation for where we are growing/going. We will also share lessons learned along the way.

Speakers:

Carolyn Phillips, Director, Tools for Life (TFL)

Mike Galifianakis, President, Board of Directors, Center for Financial Independence and Innovation (CFII)



Agenda

Day One - Part 2

10:15 The National Alternative Financing Program Scene

We will:

1. Explore a brief history of AFPs.
2. Identify the components of successful University System and 501c3 community-based organization AFP Models.
3. Explore diversified funding structures of AFPs.
4. Identify the financial products and services for AFPs.
5. Understand the importance of choosing the right structure, policies & procedures for the Credit-Able Program

Speaker: Joey Wallace, Director, Catalyst Program | RESNA

11:05 Q&A

11:15 Break



Agenda

Day One - Part 3

11:20 Exploring Oklahoma's AFP Program

We will hear directly from Oklahoma about their:

1. AFP Program model,
2. Funding structure,
3. Sustainability plan,
4. Financial products & services and
5. Policies and procedures.
6. We will also hear about their successes & lessons learned along the way.

Speakers:

Linda Jaco, Director, Sponsored Programs, Dept of Wellness – Oklahoma State University

Shelley Gladden, Loan Coordinator, Oklahoma ABLÉ Tech
Oklahoma State University

12:30 Networking Lunch



Agenda

Day One - Part 4



1:45 Exploring Washington's AFP Program

We will hear directly from Washington about their:

1. AFP Program model,
2. Funding structure,
3. Sustainability plan,
4. Financial products & services and
5. Policies and procedures.
6. We will also hear about their successes & lessons learned along the way.

Speakers: Jack Brummel, Executive Director, Washington Access Fund

2:45 Break

3:00 Work Groups: Create a sustainable Credit-Able Program Model

We will divide into groups and in-depth discussion to develop the new Credit-Able Model. Each group will have a note-taker & reporter who will report out to the whole group. Our invited guest will provide technical assistance to the groups. **Topics to discuss: program structure**



Agenda

Day One - Part 5



3:45 Report out on **Work Groups: Create a sustainable Credit-Able Program Model**

Facilitator: Carolyn Phillips

4:20 **Wrap-Up Day One - Questions and Comments;**
Facilitator: Carolyn Phillips

4:30 **Adjourn**



Agenda

Day Two - Part 1

8:00 a.m. **Sign-in, Networking, and Breakfast**

8:30 **Recap Day One and Moving forward with the Strategic Planning Meeting**

Speakers: Carolyn Phillips & Mike Galifianakis

8:45 **Sustainability Planning Advice from our Guest Experts**

We will hear from our Guest Experts regarding sustainability planning. They will also share creative partnerships, fundraising and marketing strategies.

9:30 **Work Groups: Create a Sustainability Plan for Credit-Able**

We will divide into groups and in-depth discussion to develop the Sustainability Plan for Credit-Able. Each group will have a note-taker & reporter who will report out to the whole group. Our invited guest will provide technical assistance to the groups. **Topics to discuss: partnerships, fundraising and marketing ideas & strategies**

Facilitator: Carolyn Phillips



Agenda

Day Two - Part 2

10:15 **Report out on Work Groups: Create a Sustainability Plan**

Facilitator: Carolyn Phillips

10:40 Break

10:45 **Policies & Procedure development Advice from our Guest Experts**

We will hear from our Guest Experts regarding the importance of solid policies and procedures development to support our Model & Sustainability Plan for Credit-Able.

Facilitator: Carolyn Phillips

11:30 **Guided Discussion: Create Policies & Procedures for Credit-Able that support the new model and sustainability plan.**

We will discuss policies & procedures. Our Guest Experts will provide technical assistance. **Topics to discuss: AFP products and services, user services**

Facilitator: Carolyn Phillips

12:00 **Networking Lunch – AFP Program Brag & Share**



Agenda

Day Two - Part 3

12:45 **Planning for the Future: Identifying Next Steps and Recommendations**

We will discuss directions for the future, challenges and opportunities. We will further develop a Strategic Partner Plan, including identifying who else we need at the table.

Facilitators: Carolyn Phillips & Mike Galifianakis

1:15 **Wrap-Up Strategic Planning Meeting; Questions and Comments; Evaluation of the Workshop**

Facilitator: Carolyn Phillips & Mike Galifianakis

1:30 **Adjourn Credit-Able Strategic Planning Meeting**

1:45 – 4:30 - TFL Advisory Council Meeting

Resources

- Credit-Able Resources on TFL Wiki:
 - http://www.gatfl.gatech.edu/tflwiki/index.php?title=2015_Credit-Able_AFP_Strategic_Planning_Meeting

2015 Credit-Able AFP Strategic Planning Meeting

Contents [hide]
1 Successful Strategies, Innovative Partnerships, Futures Planning
2 Meeting Goals
3 Agenda
4 Credit-Able Documents & Resources
5 National AFP and Catalyst Documents & Resources
6 Oklahoma Documents & Resources
7 Washington Documents & Resources
8 Small Group Documents
9 Sustainability Resources
10 Webinar Access

Successful Strategies, Innovative Partnerships, Futures Planning [edit]

• February 10 & 11, 2015

Meeting Goals [edit]

1. Create a sustainable Credit-Able Program Model. Examine successful Alternative Financing Program Models that are affiliated with University Systems and 501c3 community-based organizations. Identify the structural components needed to build a sustainable AFP to best serve Georgians with disabilities.
2. Create a sustainability plan for Credit-Able. Explore diversified funding structures of successful AFPs. Determine the best financial products and services for Credit-Able to provide. Identify financial institutions and other funding partnerships to develop transformational relationships that lead the Credit-Able Program to sustainability. These potential partnerships include Credit-Unions, Banks, CDFI, Brian & Spinal Cord Injury Trust Fund, Vocational Rehabilitation, and FEMA.



**Our Question to You:
What have You Learned today?**



Overview of Credit-Able

Exploring a brief history of Georgia's AFP, identifying where we were, where we are and laying the foundation for where we are growing/going. We will also share lessons learned along the way.

Speakers:

Carolyn Phillips, Director, Tools for Life (TFL)

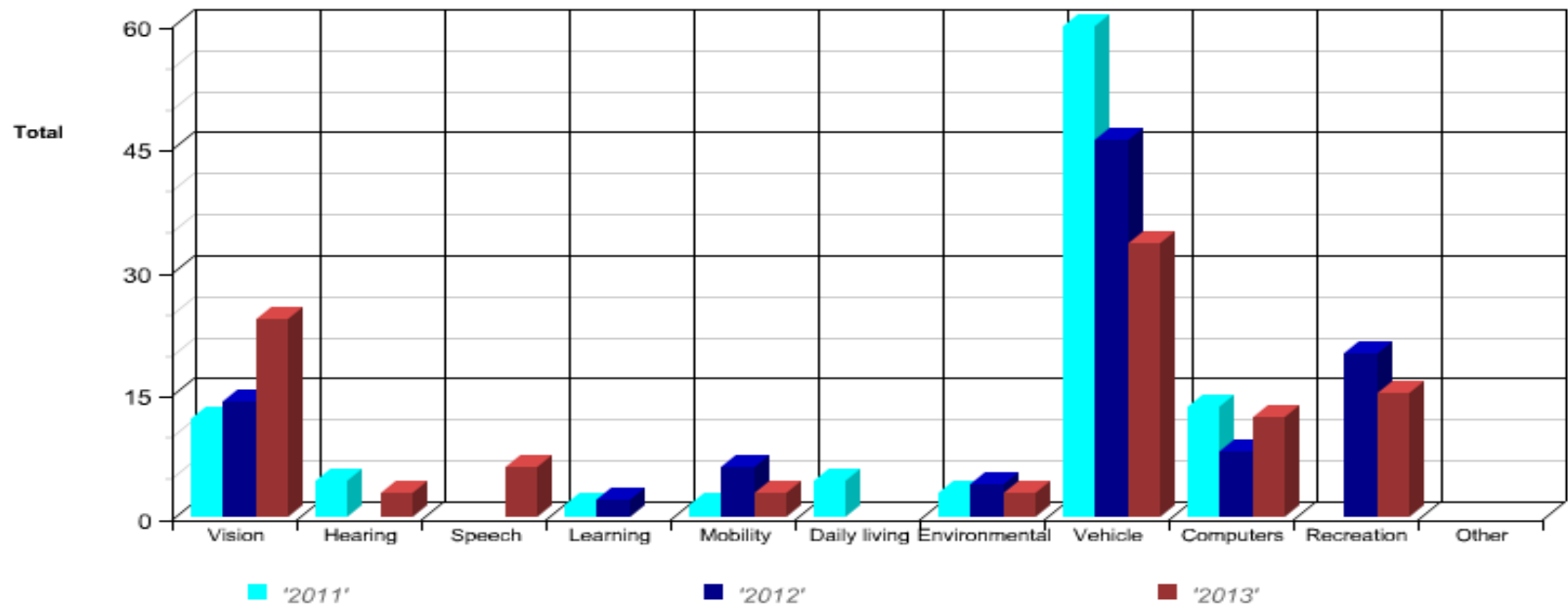
Mike Galifianakis, President, Board of Directors, Center for Financial Independence and Innovation (CFII)

In the Beginning...

- Joy Kniskern Wrote the AFP Grant and it was awarded in 2003
- \$1,563,307 Federal and \$ 521,103 State Match = \$2,084,410 Total Funds
- Stakeholders Meetings
- Tech-Able was the Community Based Partner (CBO)
- Credit Union Partnership
- Guaranteed Loans
- No minimum/maximum loan limits

Trend Chart 1

*Trend Chart: Devices financed by AT type
Georgia for FYs 2013, 2012, 2011*

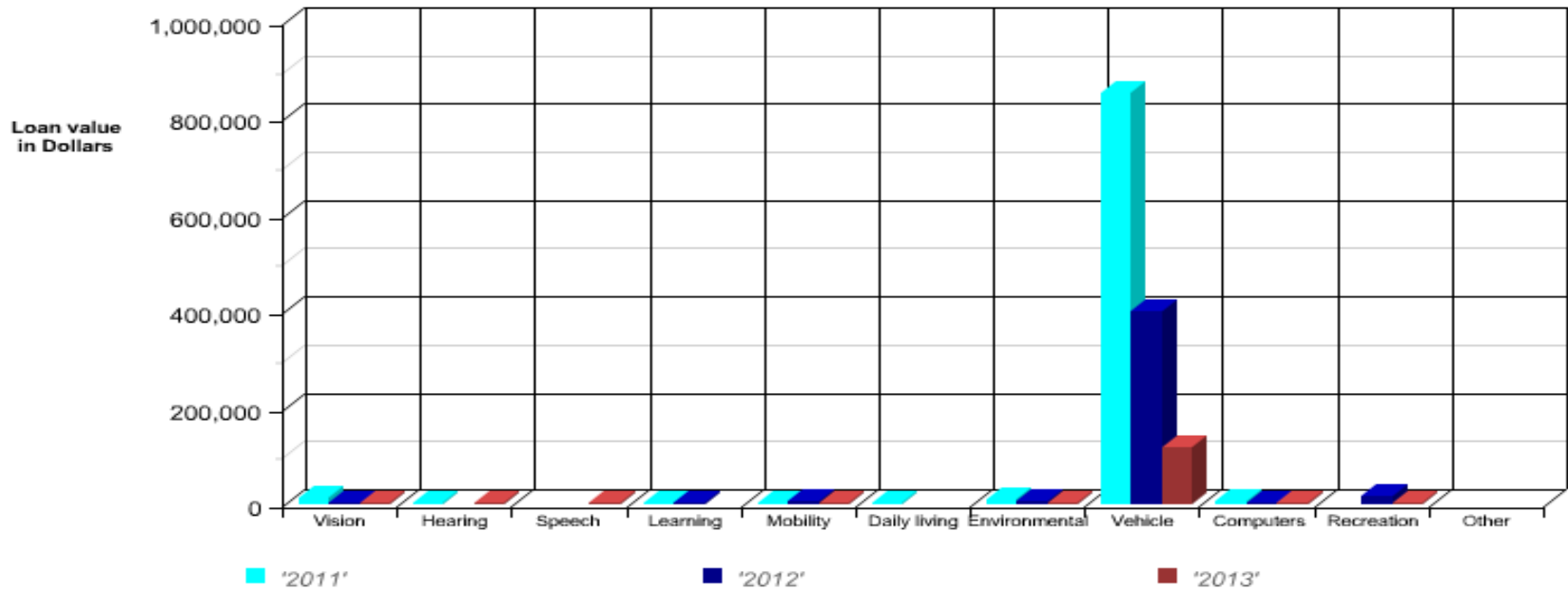


Trend Chart 2

Year	Total number of devices financed	Vision	Hearing	Speech communication	Learning, cognition, and developmental	Mobility, seating, and positioning	Daily living	Environmental adaptations	Vehicle modification and transportation	Computers and related	Recreation, sports, and leisure	Other AT Types
2011	67	11.9%	4.5%	0.0%	1.5%	1.5%	4.5%	3.0%	59.7%	13.4%	0.0%	0.0%
2012	50	14.0%	0.0%	0.0%	2.0%	6.0%	0.0%	4.0%	46.0%	8.0%	20.0%	0.0%
2013	33	24.2%	3.0%	6.1%	0.0%	3.0%	0.0%	3.0%	33.3%	12.1%	15.2%	0.0%

Trend Chart 3

*Trend Chart: Loan value by AT type
Georgia for FYs 2013, 2012, 2011*



Trend Chart 4

Year	Total dollar value of loans issued by financial loan programs	Dollar value of loans for vision AT	Dollar value of loans for hearing AT	Dollar value of loans for speech AT	Dollar value of loans for learning AT	Dollar value of loans for mobility AT	Dollar value of loans for daily living AT	Dollar value of loans for environmental adaptations AT	Dollar value of loans for vehicle modification AT	Dollar value of loans for computer AT	Dollar value of loans for recreation AT	Dollar value of loans for other AT
2011	\$895,529	\$15,552	\$3,700	\$0	\$674	\$406	\$2,434	\$10,091	\$855,363	\$7,309	\$0	\$0
2012	\$433,375	\$579	\$0	\$0	\$130	\$5,706	\$0	\$5,500	\$400,478	\$4,386	\$16,596	\$0
2013	\$141,519	\$4,576	\$39	\$1,595	\$0	\$3,248	\$0	\$3,700	\$119,743	\$3,929	\$4,689	\$0

Total number of programs reporting data: 36

Financial Loans by AT Type: Percentages

	Total number of devices financed	Vision	Hearing	Speech communication	Learning, cognition, and developmental	Mobility, seating, and positioning	Daily living	Environmental adaptations	Vehicle modification and transportation	Computers and related	Recreation, sports, and leisure	Other AT Types
All programs with data	786	3.2%	40.1%	1.3%	0.6%	6.1%	3.3%	5.7%	27.5%	10.2%	2.0%	0.0%

Financial Loans by AT Type: Dollar Value of Loans Issued by Financial Loans Program

	Total dollar value of loans issued by financial loan programs	Dollar value of loans for vision AT	Dollar value of loans for hearing AT	Dollar value of loans for speech AT	Dollar value of loans for learning AT	Dollar value of loans for mobility AT	Dollar value of loans for daily living AT	Dollar value of loans for environmental adaptations AT	Dollar value of loans for vehicle modification AT	Dollar value of loans for computer AT	Dollar value of loans for recreation AT	Dollar value of loans for other AT
All programs with data	\$5,650,391	\$30,527	\$1,165,603	\$10,993	\$4,037	\$191,720	\$104,248	\$361,170	\$3,676,177	\$40,640	\$65,276	\$0



Agenda

Day One - Part 2

10:15 The National Alternative Financing Program Scene

We will:

1. Explore a brief history of AFPs.
2. Identify the components of successful University System and 501c3 community-based organization AFP Models.
3. Explore diversified funding structures of AFPs.
4. Identify the financial products and services for AFPs.
5. Understand the importance of choosing the right structure, policies & procedures for the Credit-Able Program

Speaker: Joey Wallace, Director, Catalyst Program | RESNA

11:05 Q&A

11:15 Break

Contact



Carolyn Phillips

Director, Tools for Life

Carolyn.Phillips@gatfl.gatech.edu



Liz Persaud

Training, Outreach and Development
Coordinator

Liz.Persaud@gatfl.gatech.edu



Daphne Brookins

AT Funding & Resource Specialist

Daphne.Brookins@gatfl.gatech.edu



Martha Rust

AT Specialist

Martha.Rust@gatfl.gatech.edu



Ben Jacobs

Accommodations Specialist

Ben.Jacobs@gatfl.gatech.edu



Rachel Wilson

Tech Match Specialist

Rachel.Wilson@gatfl.gatech.edu

Disclaimer

This presentation is produced by Tools for Life which is a result of the Assistive Technology Act of 1998, as amended in 2004. It is a program of the Georgia Institute of Technology, College of Architecture [COA], AMAC and is funded by grant #H224C030009 of the Rehabilitation Services Administration (RSA), Department of Education. The contents of this presentation were developed under a grant from the Department of Education. However, those contents do not necessarily represent the policy of the Department of Education, Georgia Tech, COA or AMAC and you should not assume endorsement by the Federal government.