

A National Data Summary of State Assistive Technology Programs: Fiscal Year 2011

INTRODUCTION

State and Territory Assistive Technology Programs (hereafter, AT Programs), authorized under Sec. 4 of the Assistive Technology Act of 1998, most recently reauthorized in 2004, focus on improving the provision of AT through comprehensive, statewide programs that are consumer responsive. The goal of these programs is to increase access to and acquisition of AT through state level activities and state leadership activities. The AT Act provides formula grants, administered by the U.S. Department of Education Rehabilitation Services Administration, for an AT program in each state, as well as the District of Columbia, Puerto Rico, American Samoa, Guam, the Northern Mariana Islands, and the U.S. Virgin Islands. This report provides a national summary of AT program outcomes for Fiscal Year (FY) 2011.

The 2004 reauthorization of the AT Act required a common set of activities to be provided by all AT Programs (with some limited exceptions) to create consistency among grantees. Required state level activities include state financing activities, device reutilization programs, device loan programs, and device demonstration programs. Required state leadership activities include training and technical assistance, public awareness and

information and assistance activities, and coordination and collaboration. All the state level activities and the major state leadership activities will be described in greater detail later in this report.

AT Programs are required to serve people with all types of disabilities, of all ages, in all environments. Programs must also serve family members, service providers, educators, therapists, employers, health and rehabilitation professionals, AT vendors, procurement officials, and other interested parties throughout all versions of the law (Association of Assistive Technology

Act Programs [ATAP], 2011). The AT Act requires specific data reporting on services provided via the required state level and leadership activities (ATAP, 2011). These data, found in the Annual State Grant for AT Progress Report, are the primary source used in this report.

STATE LEVEL ACTIVITIES

DEVICE DEMONSTRATION PROGRAMS

Device demonstrations compare the features and benefits of a particular AT device or category of devices for an individual or small group of individuals (U.S. Department of Education [DOE], 2011). Device demonstrations allow individuals and groups to make informed choices about an AT device prior to acquiring it. Along with providing demonstrations, AT programs are required to provide comprehensive information about state and local assistive technology vendors, providers, and repair services.

During the most recent reporting period, FY 2011, 54 AT programs conducted device demonstrations as part of their state level activities. Computers and related technologies were the largest demonstration category, comprising 24% of all demonstrations. Most AT areas are well covered by device demonstrations, with six additional areas comprising between 9% and 15% of all demonstrations.

TABLE 1: NUMBER OF DEVICE DEMONSTRATIONS BY DEVICE TYPE

Type of AT Device	Number of Demos	%
Computers and related	9,697	24
Speech communication	5,984	15
Hearing	5,770	14
Daily living	5,156	13
Learning, cognition	4,139	10
Mobility, seating	4,052	10
Vision	3,709	9
Environmental adaptations	1,029	3
Recreation, sports, and leisure	645	2
Vehicle modification and transportation	275	<1
TOTAL	40,456	100%

What is Assistive Technology (AT)?

AT is any item, piece of equipment, or system, whether acquired commercially, modified, or customized, that is commonly used to increase, maintain, or improve functional capabilities of individuals with disabilities.

(Source: AT Act of 1998 as amended, 29 USC §3002)

Looking at Table 2, we see that individuals with disabilities (48%) comprised almost half of those participating in device demonstrations in FY 2011, followed by family members, guardians, and authorized representatives (24%) and representatives of education (9%).

TABLE 2: NUMBER OF INDIVIDUALS WHO PARTICIPATED IN DEVICE DEMONSTRATIONS

Type of Individual	Number of Participants	%
Individuals with disabilities	25,866	48
Family members, guardians, and authorized representatives	12,891	24
Representatives of education	4,919	9
Representatives of health, allied health, and rehabilitation	4,278	8
Representatives of community living	3,151	6
Representatives of employment	1,590	3
Representatives of technology	792	2
TOTAL	53,487	100%

Individuals who participated in device demonstrations were surveyed by AT programs about the main purpose of the AT device for which they attended the demonstration. In FY 2011, community living was listed as the most common purpose (52%), followed by education (26%). Other purposes cited by participants were IT/telecommunications (11%) and employment (11%).

For AT program purposes, education is defined as participating in any type of educational program. Community living includes carrying out daily activities, participating in community activities, using community services, or living independently. Employment means finding or keeping a job, getting a better job, or participating in an employment training program, vocational rehabilitation program, or other program related to employment. Lastly, information technology/telecommunications is defined as using computers, software, websites, telephones, office equipment, and media.

DEVICE LOAN PROGRAMS

Device loan programs allow AT consumers and professionals who provide services to individuals with disabilities to borrow AT devices for use at home, school, and work, and in the community. These loans are short-term. Although the loan length varies by individual program policy, the average based on FY 2011 data was 35 calendar days. The purpose of a device loan may be to

Device Demo

Austin and his family came to the Oklahoma Assistive Technology Program to see demonstrations of AT. They were looking for technology that could assist Austin in accessing his classroom textbooks, as well as completing his in-class and homework assignments. Staff demonstrated many devices, and Austin chose the SOLO 6 by Don Johnston.



This software can be loaded onto Austin's laptop to help him read digital textbooks, organize and write papers, and complete worksheets and tests electronically. Now this fun, energetic young man has a tool available to him that can grow with him as he continues his education.

Device Demo

Russell suffered a spinal cord injury in a boating accident and is now a quadriplegic who uses an electric wheelchair which he controls with his mouth. Prior to the accident he was a construction foreman and was interested in obtaining a college degree so he could work in an office setting. Most of his courses were available online. A South Dakota Assistive Technology Program technician demonstrated alternative systems to control his computer mouse with head and eye movements and voice recognition software. The combination of



the two systems allow him to completely control his computer with his eyes and voice and provide a means to pursue his college education with greater independence.

assist in decision making; to fill a gap while the consumer is waiting for device repair or funding; to provide an accommodation on a short-term basis; to provide self-education by a consumer or professional; and to provide training (DOE, 2011).

During the most recent reporting period, 52 AT programs reported providing short-term loans of AT devices to individuals or entities. Individuals with disabilities were the largest group to whom devices were loaned (39%), followed by representatives of education (20%). Please refer to Table 3 for a more detailed breakdown. Seventy-six percent (n=25,635) of device loans were made to individuals for the primary purpose of decision-making. Other reasons borrowers cited for wanting a short-term device loan included accommodation (16%), need for a loaner during repair/waiting for funding (4%), and training/personnel development (4%).

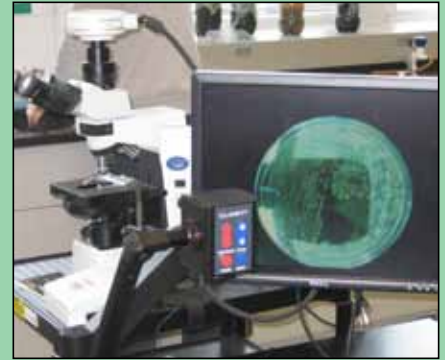
TABLE 3: NUMBER OF DEVICES BORROWED BY TYPE OF INDIVIDUAL

Type of Individual	Number of Device Borrowers	%
Individuals with disabilities	13,220	39
Representatives of education	6,806	20
Representatives of health, allied health, and rehabilitation	5,573	16
Family members, guardians, and authorized representatives	5,216	15
Representatives of community living	1,244	4
Representatives of technology	1,201	4
Representatives of employment	563	2
TOTAL	33,823	100%

Devices for speech communication (25%) were the most common AT devices loaned in FY 2011, followed by those for learning and cognition (18%), computers and related devices (13%), and daily living devices (12%). Five additional device categories accounted for 4% to 9% each of the device loans made. Almost half of surveyed consumers (45%) who received a device loan cited community living as the primary purpose for which they needed an AT device. Education was the second most common purpose (43%), followed by employment (9%) and IT/telecommunications (4%).

Short-Term Device Loan

The Virginia Assistive Technology Program loaned a Clarity Flex enlarging device to a Virginia Tech student with a visual impairment. The student used the device in a biology course to view specimens under a microscope and in Petri dishes, with the enlarger directly connected to a microscope's built-in camera and output to a 19-inch monitor. For a chemistry class, the student used the Clarity on a cart for measuring chemicals during lab experimentation. This device was instrumental in helping the student succeed in class.



Short-Term Device Loan

A young boy with a brain injury primarily used sign language and a few words to communicate. His family was very interested in finding technology to support his communication needs. The Colorado Assistive Technology Program device loan bank provided him with the opportunity to try a variety of communication devices.



After completing device trials, it was clear that this young boy would benefit from a high-tech piece of equipment. The device trials provided sufficient data to obtain funding for a speech output device through Medicaid. The boy is now successfully communicating using his device in school and at home. His family also reports that they have seen a significant increase in his verbal communication since receiving the device.

TABLE 4: DEVICES LOANED BY TYPE

Type of AT Device	Number Loaned	%
Speech communication	11,288	25
Learning, cognition	8,482	18
Computers and related	6,164	13
Daily living	5,518	12
Mobility, seating	4,302	9
Vision	3,333	7
Hearing	2,659	6
Environmental adaptations	2,386	5
Recreation, sports, and leisure	1,984	4
Vehicle modification and transportation	31	<1
Total # of Devices Loaned	46,147	100%

DEVICE REUTILIZATION PROGRAMS

Assistive technology reutilization involves transferring a used device from someone who no longer needs it to someone who does. Device reutilization falls into three activity categories. The first one, device exchange, usually occurs through an online forum where sellers and buyers can connect. Recycling, refurbishment, and repair (RRR) is the second category. In this type of program, devices are typically obtained from individuals who no longer need them, are refurbished, and then provided to new owners. Lastly, open-ended loan programs take previously used devices and loan them to individuals who can use them as long as they are needed.

In FY 2011, 31,577 consumers received a total of 38,616 reutilized devices from all 56 AT programs with an overall savings of over \$17 million. The most common device reutilization activity was recycling, refurbishment, and repair (RRR). Eighty percent of recipients received devices through a RRR program, saving consumers almost \$13 million.

Mobility/seating and daily living assistive technologies were the two most common technologies to be recycled/refurbished/repared (49% and 36% respectively). They also provided the greatest savings to consumers (\$9,163,989 and \$2,268,311 respectively) compared to other types of AT. Mobility/seating and computer technologies were the most common types of devices to be exchanged (28% and 19% respectively), followed by daily living (17%). Nevertheless, the technology contributing to the most savings (42% of savings for all AT types) under device exchange activities came from vehicle modifications, with a total savings of

Device Reuse

A young mother of three children, one of whom has significant disabilities, visited the Indiana Assistive Technology Program seeking an adaptive tricycle. This woman had searched extensively for an



affordable adaptive tricycle to allow her daughter, Zoe, to ride bikes with her siblings. With costs reaching near \$1000, a tricycle of this sort was simply out of reach. Fortunately, another family whose child outgrew a nearly new adaptive tricycle had donated it to the reuse program. Zoe and her siblings literally squealed with delight when they received the tricycle. Zoe's mother reports, "The adaptive tricycle has been working out really great for Zoe! She was a bit tentative at first, but she has really grown to enjoy it, especially after her brother and sister got their own bicycles. She loves to ride along with them and we take the tricycle everywhere."

Device Reuse

Elvin is a 28-year-old man with cerebral palsy who uses a power wheelchair. He requested the services of the Puerto Rico Assistive Technology Program when his wheelchair broke down due to water damage during tropical storm Irene. Elvin has a part-time job at Walgreens, and he was extremely worried about having to miss work while his wheelchair was



being repaired. The estimated cost of repair at local wheelchair shops was quite high, and the repair process would take a long time. Wheelchair rental was also too expensive for Elvin to afford. The AT Program provided a reused manual wheelchair while they repaired his power wheelchair in partnership with the Puerto Rico Paralyzed Veterans of America using recycled electronic parts. The repair staff worked until late at night to ensure Elvin's wheelchair was ready so he did not miss a single day of work. He has since received several employee of the month awards!

\$1,043,185 to consumers, even though modifications made up only 5% (n=81) of devices exchanged.

Overall, RRR activities provided the greatest savings to consumers out of the services provided through reutilization programs.

TABLE 5: NUMBER OF RECIPIENTS, DEVICES, AND SAVINGS BY TYPE OF REUTILIZATION ACTIVITY

Activity	Number (%) of Device Recipients	Number (%) of Devices	Total Savings To Recipients	% of Savings to Recipients
Recycle/ refurbish/ repair (RRR)	25,301 (80%)	30,928 (80%)	\$12,745,444	74
Open-ended loans	4,934 (16%)	6,124 (16%)	\$2,110,916	12
Device exchange	1,342 (4%)	1,564 (4%)	\$2,474,173	14
TOTAL	31,577 (100%)	38,616 (100%)	\$17,330,533	100%

Consumers participating in the device reutilization program were surveyed about the primary purpose for which AT was needed. Out of the 31,310 respondents, 86% gave community living as the primary purpose, followed by education (10%) and employment (4%).

TABLE 6: TYPES AND DOLLAR AMOUNTS OF ASSISTIVE TECHNOLOGY FINANCED

Type of AT	Number of Devices Financed	Device %	Dollar Value of Loans	Dollar %	Average Loan Amount
Vehicle modification and transportation	278	35	5,184,445	74	18,649
Hearing	262	33	1,005,508	14	3,838
Computers and related	94	12	47,643	1	507
Environmental adaptations	45	6	425,611	6	9,458
Mobility, seating	43	5	153,129	2	3,561
Daily living	40	5	121,402	2	3,035
Vision	18	2	45,291	1	2,516
Learning, cognition	4	1	5,078	<1	1,270
Speech communication	3	<1	5,302	<1	1,767
Recreation, sports, and leisure	1	<1	9,231	<1	9,231
Total	788	100%	7,002,640	100%	8,887

STATE FINANCING

State financing activities assist individuals with disabilities to attain AT devices and services. Funds authorized under the AT Act of 1998, as amended, cannot be used to purchase AT devices or services directly for consumers (DOE, 2011). There are three types of state financing activities that assist individuals who need AT: 1) financial loan programs that provide cash loans that consumers can then use to acquire AT, 2) other activities that result in AT acquisition, and 3) other activities that allow consumers to obtain assistive technology at a reduced cost.

Twenty-eight AT programs reported data on financial loan programs with 773 loans issued totaling \$7,002,640. The average annual income of loan recipients was \$41,489. Out of 832 loans issued, over half (53%) were given to applicants with annual incomes between \$15,001 and \$35,000. Twenty-eight percent of loans were made to individuals with annual incomes of \$15,000 or less, while 19% were made to individuals with annual incomes of \$35,001 or more.

The overwhelming majority of total loan dollars issued (74%) was for 278 vehicle modification and transportation technologies, averaging \$18,649 a loan. Hearing AT followed closely with 262 devices financed, averaging \$3,838 a loan. For a more detailed breakdown of loans by device type, refer to Table 6.

Thirteen states reported data on other financing activities that resulted in the acquisition of AT devices and services. These programs typically provide AT directly through external funding provided to the AT Program by another agency. With this external funding, these programs are typically limited in focus, only providing AT in one area such as adaptive telecommunications devices, or only providing AT for those individuals eligible for specific funding such as IDEA.

In FY 2011, these programs served 1,957 individuals and provided 2,760 AT devices. Almost half (44%) of the total technologies funded were hearing devices. Environmental adaptations (also known as home modifications) made up only 14% of total devices funded, but constituted 48% (\$1,129,693) of the total value of AT provided (\$2,359,069).

Seven states reported data on other state financing activities that allowed consumers to obtain assistive technology at a reduced cost. These programs included cooperative buying programs, rental/layaway programs, and device design and development. In FY 2011, these financing activities served 2,006 individuals (an increase of 98% from FY 2010) and 2,079 devices were acquired at a reduced cost. Out of all the AT categories, vision AT resulted in the highest savings to consumers (\$1,395 per device). Learning/cognition and computer devices combined made up over two thirds of acquired devices (997 and 454 respectively). This resulted in moderate savings of \$16.08 (learning) and \$83.85 (computers) per device.

Individuals with disabilities who received services from state financing activities were contacted about the primary purpose for which AT was needed. Seventy-six percent of respondents cited community living as the primary purpose, followed by education (17%) and employment (7%).

State Financing

Joe, who lives in Saint Louis County, needed some accessible means of getting around town. He is a U.S. Army veteran working in his second career at a large home improvement store.

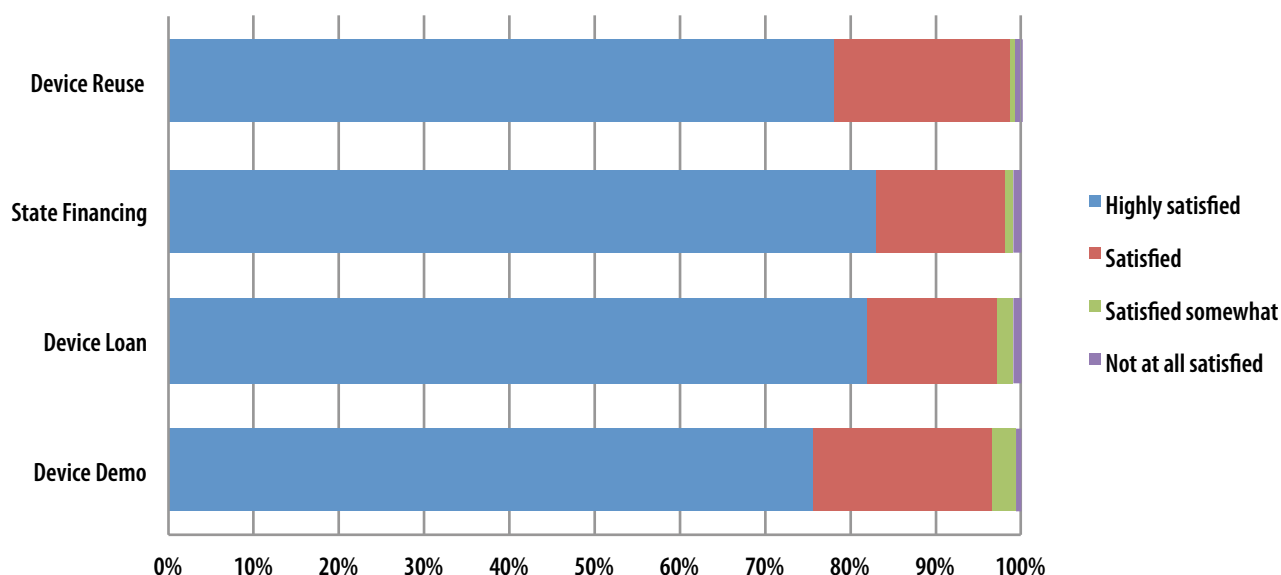
Joe has cerebral palsy along with other health complications. To get to work, he needed an accessible van for his electric power chair. Missouri Assistive Technology was able to help finance the modified equipment on Joe's vehicle with favorable terms that made monthly payments affordable through its Show-Me Loans program.



CONSUMER SATISFACTION RATINGS OF STATE LEVEL ACTIVITIES

Consumers of AT program services were asked to report their satisfaction with the services they received. Figure 1 shows the responses to consumer satisfaction questions for each of the state activities. As we can see by looking at Figure 1, the vast majority (>95%) of respondents were highly satisfied or satisfied with the services they received in each state activity. Device reutilization programs had the highest consumer satisfaction out of all state activities, with 99% of consumers highly satisfied or satisfied, followed by state financing programs (98%), device loan programs and device demonstration programs (97%).

FIGURE 1: CUSTOMER RATING OF SERVICES

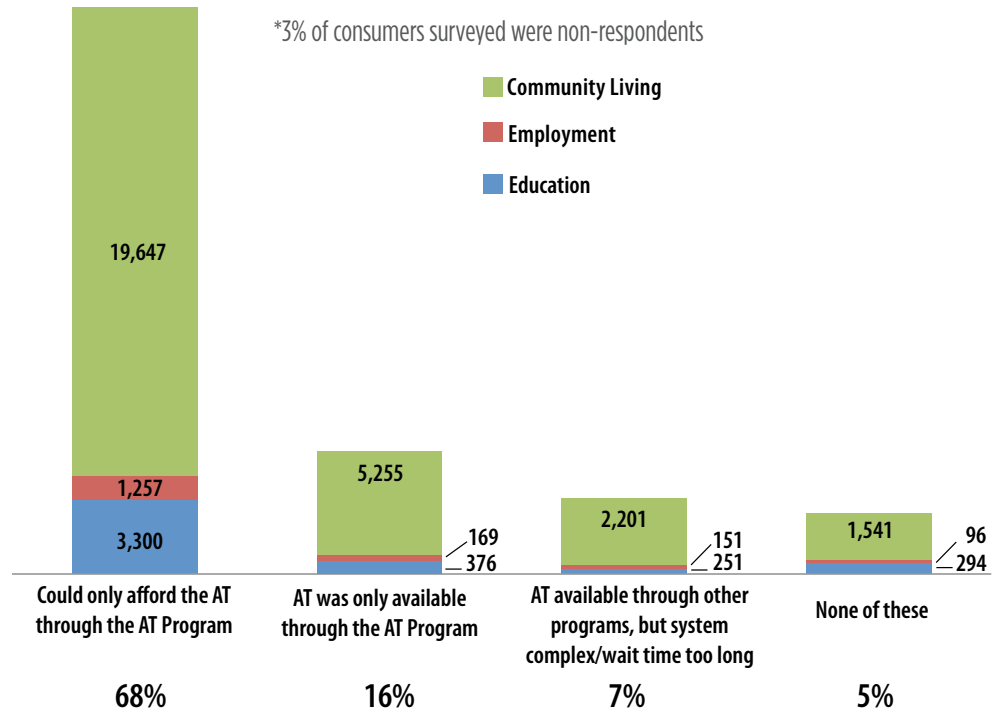


STATE ACTIVITIES PERFORMANCE MEASURES

ACQUISITION PERFORMANCE

Consumers were surveyed about the primary purpose of device acquisition and why they chose to participate in any of the following four programs: state financing services, device exchange, device recycling, and open-ended loans. As many as 68% of consumers stated that they could only afford AT through these programs. Sixteen percent said that the AT needed was only available to them through these programs, and 7% responded that the AT was available to them through other programs, but the system was too complex or the wait time too long. Community living was by far the most common purpose for AT use (83%).

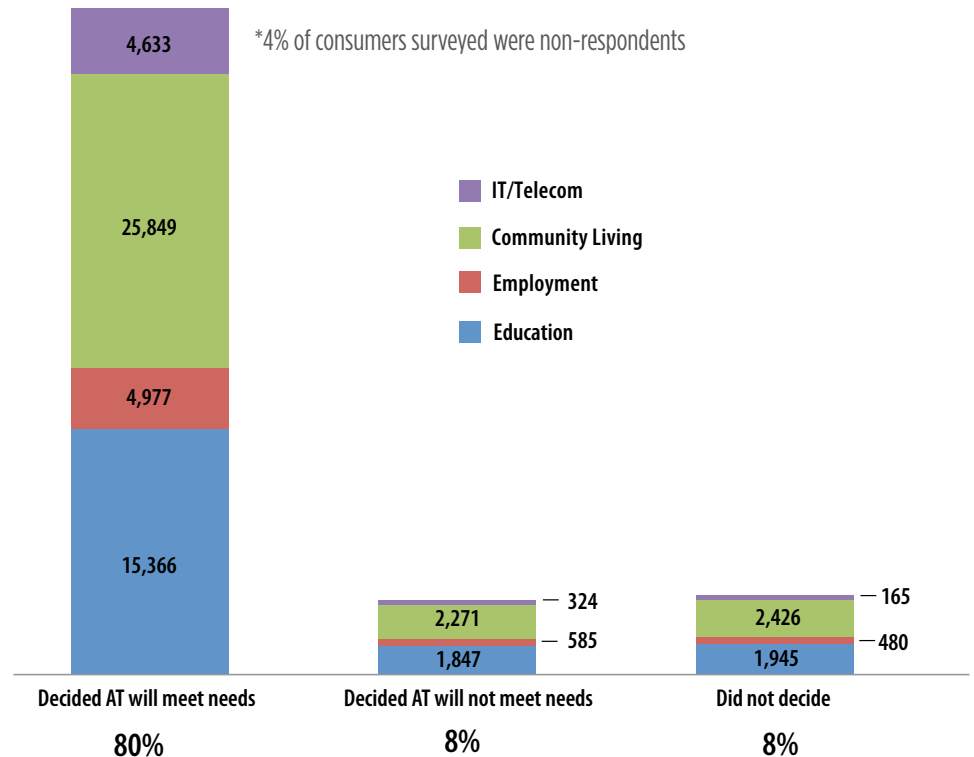
FIGURE 2: WHY CONSUMERS OBTAINED A DEVICE FROM THE STATE AT PROGRAM



ACCESS PERFORMANCE

Consumers were surveyed about the kind of decisions they were able to make as the result of a device demonstration or device loan as well as the primary purpose for which these devices will be needed. As the chart below illustrates, these services have overwhelmingly contributed to individuals with disabilities or their representatives making an informed decision about AT. Eighty percent of respondents stated that an AT device would meet their needs, or those of someone they represent. Only 8% of consumers stated that an AT device would not meet their needs and 8% did not make a decision. Community living (49%) and education (32%) were the most commonly reported purposes for AT use.

FIGURE 3: KINDS OF CONSUMER DECISIONS THE STATE AT PROGRAM ENABLED



STATE LEADERSHIP ACTIVITIES

TRAINING

Training activities are instructional events, usually planned in advance for a specific purpose or audience. Examples of training include classes, workshops, and presentations that have a goal of increasing skills, knowledge, and competency, as opposed to training intended only to increase general awareness of AT (DOE, 2011).

In FY 2011, AT programs trained a total of 108,047 participants, a 22% increase from FY 2010. Thirty-two percent of participants were individuals with disabilities followed by education representatives (30%). Fifty-two percent of participants attended trainings about AT products and services, which focused on increasing skills and competencies in using AT, and integrating AT into different settings. Twenty-seven percent of participants attended trainings that were on a combination of any or all of the following topics: AT products/services, AT funding/policy/practice, and information technology/telecommunication access. AT funding/policy/practice and information technology/telecommunication access trainings were each attended by 10% of training participants. Trainings on transition were attended by 6% of participants.

In FY 2011, assistive technology programs trained a total of 108,047 participants, a 22% increase from FY 2010.

PUBLIC AWARENESS AND INFORMATION AND ASSISTANCE

Public awareness activities are designed to reach large numbers of people. These activities include public service announcements, Internet outreach and social networking, radio talk shows and news reports, newspaper stories and columns, newsletters, brochures, and public forums. The exact number of

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people who receive information through these public awareness activities is often difficult to determine, and estimates must be reported (DOE, 2011).

In FY 2011, AT programs reached an estimated 21,534,779 people through their awareness activities, a 24% increase from FY 2010. Out of the estimated total reached, 52% of individuals were contacted through public service announcements on radio or television, 21% through the Internet, and the remaining outreach activities were distributed among other print materials (14%), newsletters (6%), listservs (4%), public forums (2%), and other means (1%).

Information and assistance (I&A) activities are those in which AT programs respond to requests for information and/or put individuals in contact with other entities. These other entities can provide individuals with needed information and intensive assistance on AT or AT funding.

In FY 2011, 225,750 individuals were recipients of I&A. Out of the two I&A content areas, information about specific AT products/devices/services was the most common, with 76% of recipients receiving this type of information. Twenty-four percent received

225,750 individuals were recipients of information and assistance activities in FY 2011.

information on obtaining funding for AT. The largest recipient group of I&A was individuals with disabilities (45%), followed by family members/guardians/authorized representatives (18%), representatives of education (12%), and representatives of community living (9%). The remaining recipient types were representatives of health, allied health, and rehabilitation (8%), representatives of employment (5%), representatives of technology (3%), and others (2%).

SCHOOL TRANSITION ASSISTIVE TECHNOLOGY ACTIVITIES

The AT Act requires State AT Programs to conduct training or technical assistance activities in transition. This could be transition from school to employment, from school to post-secondary education, or from institutions to community living. In FY 2011, a total of 6,809 individuals participated in transition-focused training. While the amount of funding under the AT Act available to support transition activities is extremely limited, State AT Programs have been able to infuse AT training and technical assistance into the fabric of the transition environment in their states. The following activities demonstrate the work AT transition programs have accomplished in this arena.

State AT Programs are active participants in their states' Youth Leadership Forums, providing valuable AT exposure and training for forum participants.

The Montana AT Program provided AT training at the Montana Youth Leadership Forum (MYLF), a career and leadership training program for transition-age youth. Three staff members provided an AT in transition training to seventeen 2011 MYLF delegates at Carroll College. These students represented their communities to learn leadership, citizenship, and social skills; they also served as role models helping other youth with disabilities. In addition to the delegates, the audience included counselors, MYLF staff members, and VR counselors. This training included an introduction to AT; application of AT to education, employment, and community living; and possible funding sources and manufacturers/providers to facilitate acquisition of AT. This interactive training offered opportunities for attendees to try AT devices and discuss how they could be used in multiple environments.

State AT Programs are active participants in transition conferences and training events, providing sessions on AT and how it can be used to support the transition process.

North Carolina AT Program staff worked closely with a local university program that provides training on AT for post-secondary students with intellectual and developmental disabilities who are in transition to adult life. Staff identified AT needs for 12 students and then provided training on the AT devices. A recent training taught students how to use an iPad and various applications that could assist with self-monitoring, organization, and scheduling. Students also used applications that could support them on the job while working. One student, Elizabeth, worked in a day-care center and had difficulty interacting with the children. Being able to use the iPad to read stories to the kids increased her self-confidence and interaction skills. She activated the text-to-speech feature and showed the children how to move to the next screen so they could hear the story and take turns "turning the pages." Elizabeth is shown in the photo with an AT staff member working with the iPad and voice recognition software. NC AT staff continues to receive email requests for training on AT needs for the students in this program.



State AT Programs organize transition conferences with a large focus on AT.

The Idaho AT program was the lead organizer for the 7th Annual Tools for Life: Secondary Transition and Technology Fair, which was held in Idaho in March 2011. The 425 conference attendees included high school students and young adults with disabilities, their family members, and educators/service providers. Keynote speaker Roberto Rivera (pictured bottom left with AT staff and organizers) spoke about his journey from disengaged youth in special education, to college graduate and successful businessman. Breakout sessions included topics such as Accessible Instructional Materials, Assistive Technology in Vocational Rehabilitation, Apps for Education, Low-Cost Assistive Technology Solutions, and specific AT products and services. Over 30 exhibitors and vendors were on hand to share information with attendees.



State AT Programs provide pre-service coursework in AT and transition.

A faculty member with the WA state AT program who specializes in transition issues recently taught an online course called Assistive Technology and Transition for Educators and Rehabilitation Counselors. The online format was intended to reach school districts across the state, many of which are located in rural counties that do not have easy access to training opportunities around AT. Course participants included 110 educators, paraeducators, rehabilitation counselors, and parents. The class informed educators and support staff working with families about making decisions regarding AT and how it can help transition students to employment and community living. The content helped teachers make more informed IEPs, initiate engaging parent-teacher conferences, and smoothly transition students using AT into community living outside of school support.

State AT Programs provide technical assistance to many different education agencies and organizations to support the use of AT in successful student transitions from school to work or post-secondary education.

North Dakota AT Program staff supplied technical assistance to a state-level transition Community of Practice (COP). Staff provided AT expertise to the COP members, who represent the Department of Public Instruction, vocational rehabilitation, district and school special education units, job service, university disability support services, developmental disability agencies, Independent Living Centers, the state education association, Protection and Advocacy, the Department of Health, and parents of children with disabilities. As a result, the COP has learned about AT services and devices that may help students with disabilities make successful transitions from high school to the post-secondary environment.

SUMMARY

State and Territory AT programs have improved the ability of individuals with disabilities to participate fully and productively in education, community living, employment, and other facets of life. State level and state leadership activities provide a continuum of services that reach a wide variety of individuals and provide access to a broad range of technologies.

The quality system of delivery that AT Programs provide enables individuals with disabilities, their representatives, and other stakeholders to make informed decisions about accessing and acquiring technologies. The streamlined process allows consumers to receive information about a device and become familiar with it through loan and demonstration programs prior to making a costly purchase. When consumers are ready to acquire a device, the reutilization and financing programs provide an affordable way to do that.

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