

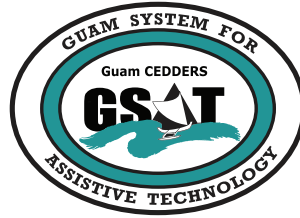
## About the Program

The Akudi Program is not your typical loan program. It is a loan program specifically for assistive technology devices and services. Interest rates are well below typical market rates. Loans are available with no required down payment and longer terms which reduces the monthly payment. Akudi loans provide a unique funding alternative for individuals with disabilities who have no other options, who are seeking to establish credit, or who may be seeking to rebuild a negative credit history.

Akudi loans can be used to buy assistive technology devices and services. Assistive technology is often specialized to the needs of the individual. The Akudi Program can assist in directing folks to the right providers to help determine the right device. Assistive Technology devices and services may include:

- Wheelchairs/Scooters
- Hearing & Vision Aids
- Communication Devices
- Computers, computer software, and accessories
- Accessible Vehicles & Vehicle Modifications
- Home Modifications to Increase Accessibility
- Prosthetics and Orthotics
- Assistive Technology Training & Device Repair
- And More...

The Akudi Program also offers loans to individuals on Guam with disabilities who want to start their own businesses or expand an existing business and need funding for equipment, supplies, and inventory.



*Call or Visit GSAT!*

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## New Possibilities



AKUDI  
WE EXIST TO ASSIST



# A New Tomorrow



“Andy Arceo was approved to purchase an accessible van in early 2016.

This has enabled him to return to work and continue supporting his family.”

## Who is eligible?

Any Guam resident with a disability who is 18 years old or older, or a family member or an authorized representative of a person with a disability, may apply. Assurance must be provided that the purchases made through the loan will have a direct and positive impact on the disability. Applicant must demonstrate the ability to repay the loan.

## How much can I borrow?

Loan requests start at \$100 with no maximum amount. Loan funds must go towards the purchase of a device or service that supports an accommodation that has a direct and positive impact on the quality of life of the individual with a disability. The ability to repay the borrowed amount is required, with all loan applications evaluated by a loan review committee.

## How do I apply?

Contact the Guam System for Assistive Technology (GSAT) at 735-2490/1 to obtain an application or visit our website: [www.gsatcedders.org](http://www.gsatcedders.org).

Our friendly staff is available to answer any questions you may have and can provide any assistance you may need in filling out the application.