

**National Disability Institute**  
**Accessibility – Accommodation**  
**ASSISTIVE TECHNOLOGY LOAN PROGRAM**

Laurie Schaller

[lschaller@ndi-inc.org](mailto:lschaller@ndi-inc.org)

Manager, Financial Empowerment

[AssistiveTechLoans.com](http://AssistiveTechLoans.com)

202-449-9521

## Submitting Questions or Technical Difficulties

**For Q&A:** Please use the Q&A box to send any questions you have during the webinar to Laurie Schaller.

If you are listening by phone and not logged in to the webinar, you may also ask questions by emailing [lschaller@ndi-inc.org](mailto:lschaller@ndi-inc.org).

# National Disability Institute (NDI)

- We envision a society in which people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities.
- Our Mission is to collaborate and innovate to build a better financial future for people with disabilities and their families.

## NDI's AT Loan Program

NDI received grant funding through the U.S. Department of Education's Rehabilitation Services Administration;

**Our services include** outreach and promotional webinars, financial education and guidance on spending plan development, referrals to financial counseling or programs that can help people get assistive technology.

*The contents of this orientation were developed under a grant from the Department of Education. However, the content does not necessarily represent the policy of the Department of Education, and you should not assume endorsement by the Federal Government.*

# What is Assistive Technology?

Assistive technology (AT) is any technology, accommodation or accessible feature that can help a person perform an action that a person who does not have a disability, can typically do.

- AT ranges from apps, hearing and vision aids, smart home systems, smart phones, stair climbers, standing wheelchairs, home or vehicle modifications, adaptive recreational equipment, accessible housing pods, business equipment and more.
- [Our site spotlights new AT equipment and products](#)

# Orientation Welcome

Today we will spotlight World In Sign, LLC and their full range of communication services that are available on-demand.

We will discuss:

The history of World In Sign and international scope

World In Sign communication services available

Real life accounts of the WIS supporting communication

How WIS can help companies, medical providers, schools, workplaces and disability service providers meet standards set forth by the Americans with Disabilities Act

Review of possible funding for assistive technology, including World In Sign services.

One Technological World



# WORLD IN SIGN, LLC (WIS) SERVICES

MAY 19TH, 2022



# World In Sign, LLC Introductions



Josie Cordero Brown  
Director of Sales and Partnerships



Hannah Sudhakar  
Director of Business Director



# WIS: OUR STORY

Ramesh Mirchandani, WIS, LLC, CEO



Robert Mather, WIS, LLC, CLO



Karunya Samuel, WIS, LLC, COO



David De Keyser, WIS-FR, General Advisor



Phillippe Berth, WIS-FR, CFO

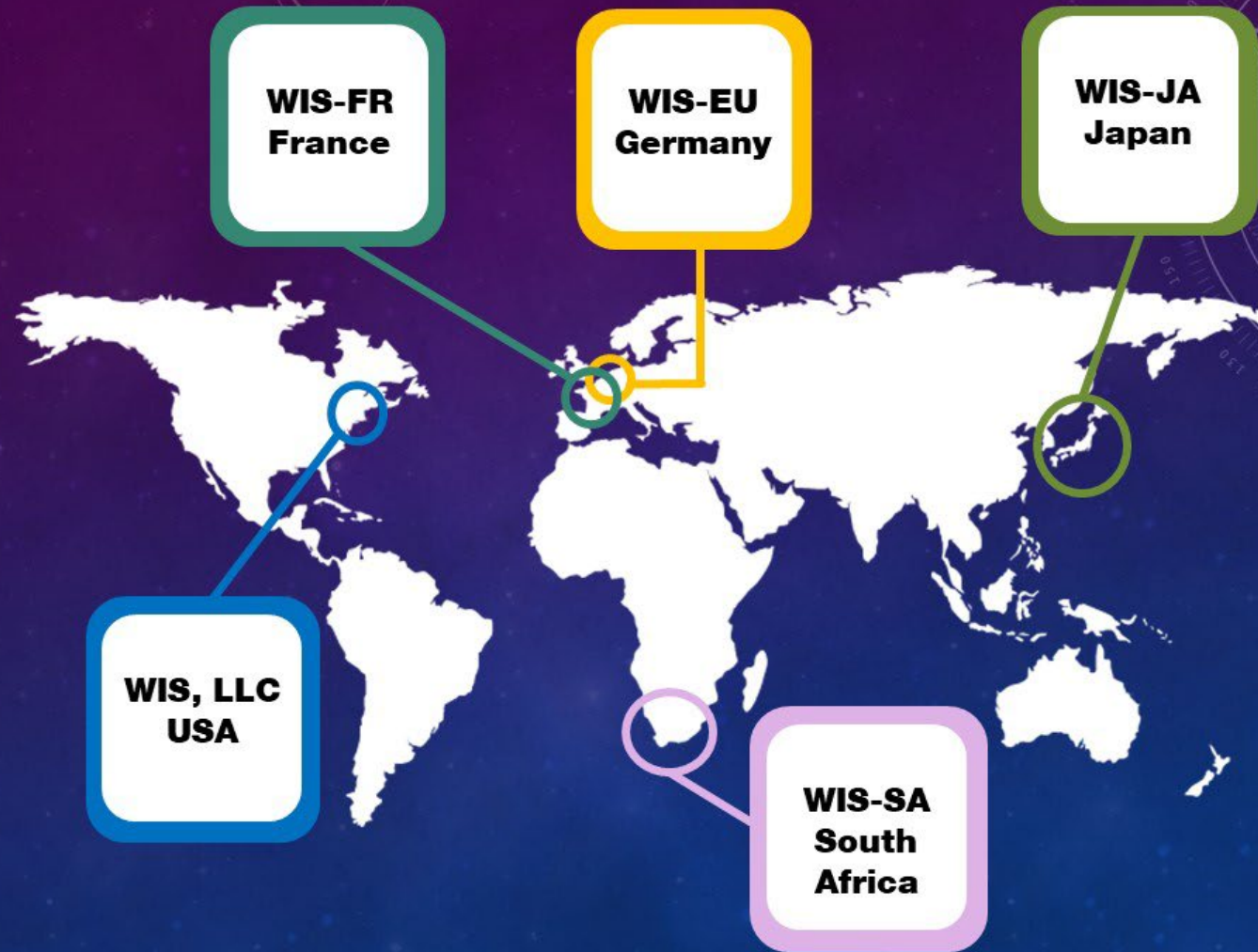


Roger Vass, WIS, LLC, CTO



Lisa Cadwallader, WIS, LLC, Exec. Director

# OUR GLOBAL TEAM



# SERVICES

- Our services include but are not limited to :
- MultiPOP™
- VEN™ (Video Enabled Notifications)
- Sign language services:
- Video Interpreting
- Written document and content translation (English ↔ ASL) (other languages in the future)
- Interpreter inserted on videos
- Media/video production:
- Video recording studio and video/photography production equipment for rent
- Video production team: we can handle your video/photography needs from beginning to end (pre-production, production, and post-production) or à la carte
- Online Event Management (webinars, workshops...) including sign language interpreter



# MULTI-POP™

## WHAT IS IT?



- [WIS MultiPOP](#)
- Better than Picture in Picture (PIP)!
- Accessible for everyone including features that support
  - Language Barriers
  - Customized Visual Options
  - Sign Language Access
- Provides Custom Captioning

# WIS – VENTM (VIDEO ENABLED NOTIFICATION)

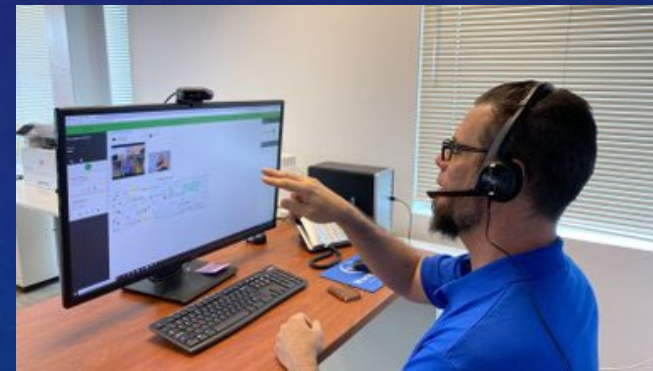
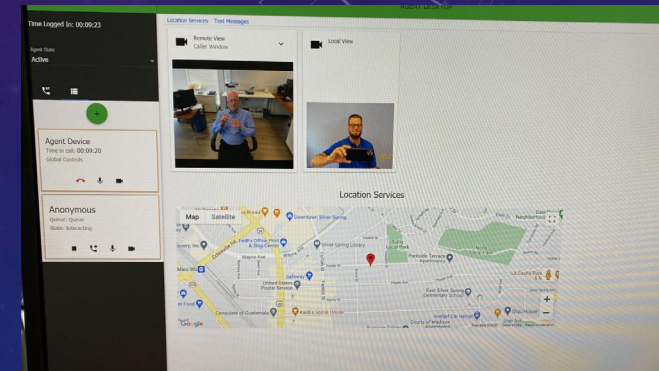
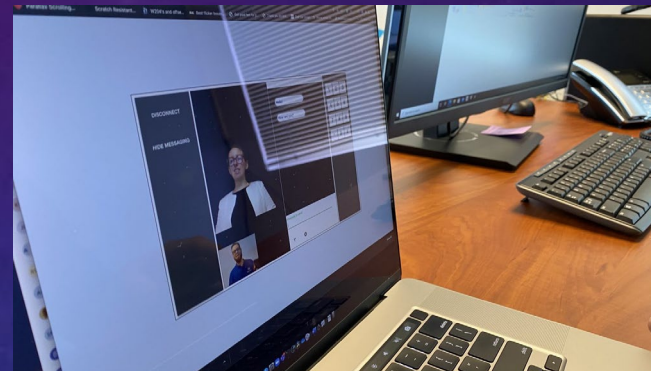


## DIFFERENT SITUATIONS THAT VEN CAN BE USED IN:

- ACCESSIBLE WEATHER ALERTS
- MULTI-LINGUAL PROMOTIONAL MATERIAL
- QUICK EMERGENCY NOTIFICATIONS
- EASY CALL-CHECK SYSTEM
- LOCALIZED WARNINGS/ INSTRUCTIONS
- MASS ADVERTISEMENTS
- MASS INFORMATION BROADCASTING

# WIS – VI

- WIS – VI Platform
- On – Demand Sign Language Interpreting
- Interpretation Scheduling System
- Interpretation Management



# WHO CAN USE THESE SERVICES?

- ✓ Any company, public body, institution, school with deaf customers
- ✓ Any company public body, institution, schools wanting their business more accessible
- ✓ Any Deaf company reaching out to non-signing customers



# ONLINE EVENTS ACCESSIBILITY CONSULTING/ SERVICES

There are all kinds of online events taking place now. All of them require something different, but our flexible team is ready to adapt to YOUR needs.

We can produce live events broadcasted to your preferred platform (company website, YouTube, Facebook, etc.) or we offer services for whatever stage you need help with for Pre-recorded events.

- Learn how to make your webinar, workshop, conference or any online event more accessible!
- WIS provides a consultation to implement accessibility standards at your event. We will offer recommendations and referrals

If you have footage that just needs editing, captioning, and Sign Language interpretation – we've got you covered there too!

# VIDEO PRODUCTION SERVICES

WE CAN DO IT, OR YOU CAN RENT IT!

**We have a production studio and state of the art equipment available to rent at our office in Silver Spring, MD.**

## What type of projects?

- sign language interpretation and translation
- video spots
- press releases
- interviews
- vlogs
- educational materials
- and more!

*Our highly skilled media team will consult with you to develop the idea and execute it, from pre-production all the way through to post-production. OR, if you have your own production crew, you can just rent the studio and equipment and get to work! (our studio technician's services are also available a la carte, for example editing footage, adding captioning, etc.)*



# LET'S GET CREATIVE!

Directions: Comment in the chat box

1. 1 WIS Service/Product
2. 1 Location
3. Scenario Description



**THANK YOU  
FOR YOUR  
TIME!**

WE WOULD BE  
DELIGHTED TO ANSWER  
YOUR QUESTIONS

**Josie Cordero Brown**

Email: [josie.brown@worldinsign.com](mailto:josie.brown@worldinsign.com)

**Hannah Sudhakar**

Email: [hannah.sudhakar@worldinsign.com](mailto:hannah.sudhakar@worldinsign.com)

[www.worldinsign.com](http://www.worldinsign.com)

Find World In Sign, LLC on:



# Employment and AT Funding

State Vocational Rehabilitation Service Agencies, the Commission for the Blind and the Department of Labor and an employer may pay for AT devices for people who have education and/or employment goals.

## [Department of Labor](#)

- New Jersey
  - [Division of Vocational Rehabilitation Services \(DVRS\)](#)
  - [New Jersey Commission for the Blind and Visually Impaired \(CBVI\)](#)
- New York
  - [Adult Career and Continuing Education Services-Vocational Rehabilitation \(ACCES-VR\)](#)
  - [New York State Commission for the Blind \(NYSCB\)](#)

# Medicaid Waiver

Medicaid Waiver may pay for assistive technology that helps a person live more independently in their community and/or work.

[New Jersey Community Waiver](#)

[New York Medicaid Waiver](#)

## How to Save and Afford AT

Social Security Administration provides work supports for SSI and SSDI beneficiaries who work: the **Impairment Related Work Expense (IRWE)** may allow a person to purchase AT while retaining benefits longer or at an increased level.

SSI and many types of Medicaid have resource limits of \$2,000 for an individual, \$3,000 for a couple; may be more, for larger households.

However, there are protected savings opportunities available that allow SSI and Medicaid beneficiaries to save more and continue to receive SSI benefits and Medicaid.

- **Plan for Achieving Self-Support (PASS)** to save income towards education that leads to employment goal expenses; and
- **Achieve a Better Life Experience: (ABLE Act)**

[SSA information on protected savings.](#)

# ABLE Act

A person who has a disability since before age 26, may open an ABLE savings / investment account at any age.

New Jersey and New York offer ABLE savings accounts; other ABLE plans are available to choose from too.

- Savings up to \$100,000 does not count towards the **SSI resource limit of \$2,000**.
- Any amount of ABLE savings does not impact any type of **Medicaid** eligibility.

An ABLE account owner, friends and family, Special Needs or Pooled Trust or a 529 college savings plan may **contribute** up to \$16,000 into ABLE annually.

An ABLE account owner who works and does not have contributions deposited into a retirement account may contribute up to an additional \$12,880 from their employment **earnings** into their ABLE account.

ABLE contributions can total **\$28,880 for 2022!**

[The ABLE National Resource Center Provides Free Information](#)

# ABLE Qualified Disability Expenses

- Assistive technology;
- Education;
- Basic living expenses including food and shelter;
- Housing including utilities, rent, modification, purchase, property taxes;
- Transportation;
- Employment training and support;
- Personal support services and respite care;
- Health care expenses;
- Disability related vacations and recreational activities;
- Legal fees and financial management;
- Funeral and burial expenses.

## NDI's Loan Program

- NDI partners Spring Bank and Bryn Mawr Trust to issue and service pre-qualified loans from \$500 to \$30,000+ in New Jersey and New York;
- NDI buys down the interest rate to 6% and 4% interest;
- NDI has deposited funds with these banks to guarantee defaults;

**Our services include** outreach and promotional webinars, financial education and guidance on spending plan development, referrals to financial counseling or programs that can help the individual acquire the accessible item at no cost, accessibility resource guide.

- NDI's repayment rate is 100%

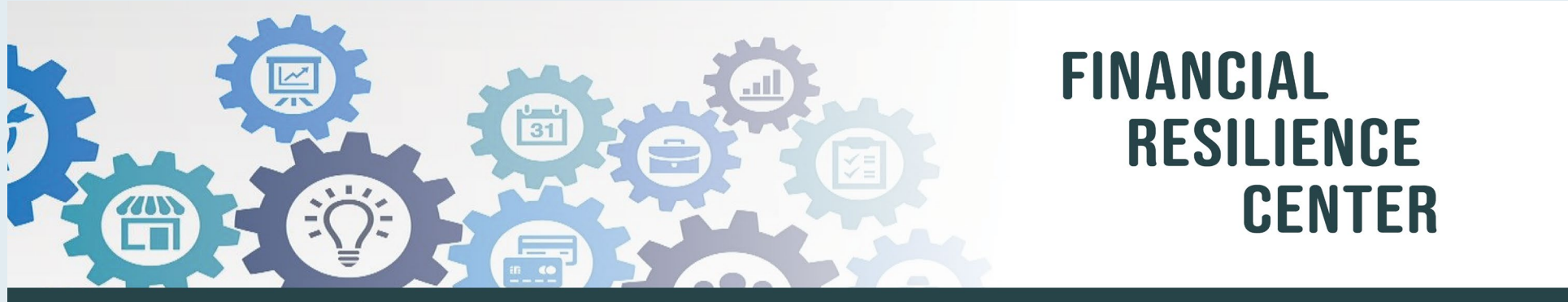


## NDI AT Resource Guides

- The NDI AT Resource Guides list grants, lending programs and other service providers who can help you select the best and most cost-effective AT to meet your needs;
- There are AT Demonstration programs listed where you can try out or borrow AT, sometimes - indefinitely;
- There are AT assessment services that can help you evaluate AT to meet your needs, abilities and activity levels and environment.

[Assistive Technology Guide for New York](#)

[Assistive Technology Guide for New Jersey](#)



# FINANCIAL RESILIENCE CENTER



*Online Resource Center for  
People with Disabilities and  
Chronic Health Conditions*

[Financial Resilience Center](#)



## Contact

Laurie Schaller

[lschaller@ndi-inc.org](mailto:lschaller@ndi-inc.org)

Manager, Financial Empowerment

[AssistiveTechLoans.com](http://AssistiveTechLoans.com)

Phone and FAX: **(202) 449-9521**

[Webinars are recorded](#)

Community presentations available

## Post webinar survey:

- What information was most helpful?
- How do you think World In Sign help you or your customers who need communication supports to be more independent in life or work?
- Do you need help finding a job?
- What type of AT would you like more information about?
- Do you want to schedule an NDI AT Loan presentation for your agency or community organization?