

Hello everyone. This is Laurie Schaller from National Disability Institute from the Assistive Technology Loan Program. I want to thank you for joining us today. We're excited to have World In Sign presenting with us today.

Next slide, Ashley.

So, for submitting any questions, or if you're having technical difficulties, please use the Q&A box to send any questions you have during the webinar, And if you are listening in by phone and not logged into the webinar, you may also ask questions by emailing me. Lschaller@ndi-inc.org, L-S-C-H-A-L-L-E-R @ N-D-I DASH I-N-C DOT O-R-G

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So, National disability Institute, we're based out of Washington. D.C. And we envision a society in which people who have a disability, have the same opportunities to achieve financial stability and independence as people who do not have a disability.

Ashley, I can't see our ASL, interpreter.

Yeah, thank you for letting us know, let me go ahead and try it.

Great. Thank you so much.

So here at National disability, we envision a society in which people who have a disability have the same opportunities to achieve financial stability and independence as people who do not have a disability, and our mission is to collaborate and innovate to build a better financial future for people who have disabilities and their families as well.

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So, National disability Institute has an assistive technology loan program and we received funding for this program through the US Department of Education Rehabilitation services administration and as a result of acquiring that grant, we are able to provide services which include: outreach and promotional webinars like today's event. Like today's event, financial education, and guidance on spending plan development, and we provide referrals to financial counseling or programs that can help people get the assisted technology that they need.

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So, what is assistive technology? It 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.

Assistive technology ranges from an app that is downloaded on a smartphone or laptop, hearing or Vision AIDS, Smart home systems, smartphones, chair climbers, standing wheelchairs, home or vehicle modifications, adaptive recreational equipment, Accessible housing Pods, business equipment and more. And so, we have a link here on this, Slide that you can click here and view the different Spotlight and presentations on many of the assistive technology we included in this list.

Next slide.

We wish to welcome World In Sign, LLC. And we'll be talking about their full range of communication services that are available 24/7 and On-demand.

We will discuss the history of World In Sign and its International Scope. World In Sign communication services available. Real-life accounts of how World In Sign can support Communication Services. And how World In Sign can help companies, Medical providers, schools, workplaces and Disability Service providers to meet the standard set forth by The Americans with Disabilities Act. And will provide a review of possible funding for assistive technology including World In Sign services.

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Here is the information about World In Sign and next slide. I'd like to introduce Hannah and Josie. Can you tell us a little bit about yourselves, Hannah.

Hello, my name is Hannah. I work as the Director of Business Development here at World In Sign. I've been with the company for nine months now. I started as a Research and Development person and sort of grew into this role of Business Development. A lot of what I do is building Partnerships with like-minded businesses and just other accessibility advocates just like us. And I work very closely with my dear friend and colleague Josie, whom I'll let introduce herself.

Thank you, Hannah. Hello everyone. My name is Josie Cordero Brown. I am the director of Sales and Partnerships here at World In Sign. My personal connection is World In Sign is a Deaf-owned business, and both of my parents are Deaf. So I identify as a CODA. My sign name is this just in case somebody was wondering. You know, like Hannah, we are strong Disability Advocates for individuals, you know, across the Spectrum and you know, my background, you know, I started as a paralegal. So I'm very familiar with the ADA and the different, you know, unfortunately types of lawsuits and things like that who have been integrated with that law. So Hannah and I are both super excited to be here today. And tell you guys about our products and services.

So to start out with this is our story. So these are our Executives. So we have Ramesh , Robert Mather and Karunya Samuel. Ramesh is our CEO. Robert mother is CLO and Karunya Samuel whom we call Sam is our COO. All three of them are Deaf. And then we have David de Keyser and Philippe Berthe, who are all together, all five of those individuals are the founders of

WIS. They met together at a conference, and they decided there is not enough accessibility here for individuals around the world and it started with their own experiences of being Deaf individuals. We also have here, Roger Vass, who is our CTO. So, technology questions, we will answer them the best way possible, but we would love for you to meet Vass with any of your technology questions. Then we also have Ms. Lisa Cadwallader who is our Executive Director, who helps us lead our Partnerships and our organization moving forward. All together. Just as as a side note: Mr. Mather here was one of the original attorneys, who was on the board of members, who collectively implemented the ADA act back in the 1990s.

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Well, as Josie said, two of our founders are based in France and operate out of the WIS France office. And we also have a well-established Global team with WIS LLC now operates out of Silver Spring, MD. But we also have offices in Germany, Japan, South Africa, India and our brand-new office in Israel as well. We work together with our Global offices. We offer them training, and consultation, and vice versa too, in any of our projects. We're right now, especially very proud of what our Germany office has accomplished in Germany, especially with Ukrainian refugees coming in. Arriving in Germany right now. Our WIS-EU office in Germany was able to provide sign language interpretation in Ukrainian sign language for around 600 Deaf refugees who arrived in Germany. That is something that is of real high value to us as WIS is that we are able to provides services in whatever sign language our clients and customers will need. As long as we are made aware of your need, we will work very hard to offer our services in any of these languages. And this is important for us right now, especially with all of our office locations. South African sign language, British Sign Language and Indian Sign Language were just accepted as official languages in their respective countries. So we're excited to see this, and to continue advocating for sign languages to be accepted as official. And we're excited to partner with our offices in that way.

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Today we will talk about all of our services that we offer and a little bit as well. We are most proud of our home-grown technologies, which for us is WIS MultiPOP, Josie will speak to that in a moment and V-e-n or VEN or Video Enabled Notifications. We will also talk about our video remote interpreting Services as well as in-person sign language Services. One of our mottos is to be a one stop shop for accessibility. So we also offer media video production. We offer written document translation into ASL. I'd like to say that we can offer anything accessibility related and if we don't offer it we can put you in touch with someone who can. Go ahead to the next slide, please. Josie will tell us about MultiPOP now.

This is the exciting part, I think. But Multi pop, a new and improved, very different version of Picture – in – Picture. So MultiPOP actually takes the Interpreter and you're able to move it around the screen and outside of the video. Whereas picture-in-picture is typically is glued to the video. Individuals who may identify as Deaf, Deaf-blind, or Baby sign language users

because they can't hear very well. Typically have a hard time seeing the interpreters when it comes to the news or any video that includes an interpreter. A lot of times. They're breaking their neck and trying to look down in the corner like this so that they can see what the message is. Many times, individuals, believe that captioning is suffice enough for individuals who, you know, require an ASL interpreter. Well, you know, and all education backs that: In fact, ASL is its own language of this has its own grammar rules. It has its own, you know, facial enunciation. So when individuals who rely on sign language are, you know, required to use captioning as an alternative, they're still having to translate that English sentence into what makes sense for them, but with MultiPOP we have multiple features that help with that. So it's accessible for anybody. Features include: supporting prevention of language barriers, customized visual options, sign language access and we provide custom captioning on it. And so what happens is we provide several different sign languages with interpreters, just as you go into your settings and your videos now, for closed captioning, you'll be able to go in here and if you click on the settings, and go in it will give you the options for the different sign languages. These are all customizable depending on what type of subscription you have with us to use MultiPOP. The other really awesome thing is that whatever audio language that you would like or Oral Language You would like to hear - usually what happens is the captions change from, you know, English to Spanish, but the speaker is still conversating in English. We actually have the ability to change the voiceover in the video to a Spanish speaker while also obtaining Spanish captioning at the same time and then you can also have Spanish sign language. So no matter what presentation is going on, whether it's originally in English. We could change it over. Currently this is all supported for recorded content and we are on the cusp of being able to present it as a live feature. We're just not there yet, we are this close. So we're super excited for that to come out. I'm trying to see if this link will work. That's it. That's okay. If you're interested in seeing, you know, a version of this, please feel free to contact us as we are unable to share the screen and the link.

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Okay, now I get to tell you about VEN (Video Enabled Notification). Now as Josie said, Sign Language offers a completely different syntax to spoken English language. And so a lot of the material that we receive on our phones is in English, therefore Sign Language users have that additional step of translating that into sign in their head once they receive notifications of things like saving information, like say weather alerts, or AMBER alerts or any of these other things. It's an added step and often an opportunity for miscommunication and we don't really want that based with important information. So that's where WIS VEN comes in. With VEN we are able to offer a video link that will be attached to an English message where we will offer an ASL translation of the written message.

So typically your business or whatever organization is sending out the message will send us the message first. In 5 minutes we are able to translate this message and encode it into a secure link that will take the people receiving the message into an ASL video and be able to receive the message in their own language. We are able to do this is multiple sign languages as well. The different avenues this can be used is through weather alerts, but also for local

businesses to be able to even promote their products. It can be used in election campaigns to encourage people to come and vote.

Josie can attest that a lot of the Deaf population have been avoided in the demographic of voting a lot of times because they don't have access to information a lot of times. This is a great way to take this message to them.

We also hope to implement this too into call check programs. A lot of times in state sponsored senior homes, what they would do is use call check programs to check in on their residents, which a lot of times is done over the phone – through an old analog phone calls or through TTY technology which will require typing skills, which a lot of senior citizens might not have. But through this we are able to send them a text message with the videos in ASL and it does allow responses as well so they can respond whether they've seen the message and acknowledge the message to see if they're ok. Honestly we can think of so many different ways in which this can be used and we are excited to be able to bring this to the market.

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WIS VI video interpreting. So our WIS VI platform has scheduling capabilities, on demand sign language interpreting and interpretation management. And one of the really cool things is that providing on-demand access encourages you to provide information real time to individuals who rely on sign language instead of having to wait for somebody to show up. Or you know, say it's a simple thing. Like, you know. You need to go to the bank, and you are having a very hard time communicating with the Teller. The bank could have an account with us, and anytime they have an individual come in they can log into the app and say "I'm going to call the interpreter" And they can have a conversation back and forth right there. With this app, you can schedule – but on-demand is cost effective. With the app as well, you have access 24/7. So you can have access to, right now ASL. We do hope to promote Oral languages, hopefully by the end of Summer is our plan. With this we can use it with third-party applications such as Zoom where we can request an interpreter and they can join right in. With this capability as well, one of the most important things here is that interpretation is not just a request type of service, right? We go into a business and we're talking that's on demand. That's right away. We don't have to wait, but individual that require a translator have to go in and sometimes are bypassed multiple times whether they're in a hospital and you know, the doctors doing rounds. It's really their turn, but the interpreter is still not here.

One of the really awesome things we are going to be doing as well, we are going to be creating language policies with the platform to allow other sign languages to be accessible on demand or scheduled depending on the availability. There is not another platform out there where you're going to find other sign language available on a platform regardless of where you are. And thing is, the great thing is you just need a device that has a camera on it and you hook right in. And everything goes through the platform. It's easy as literally 1 –2 -3 and it's pay-as-you-go.

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So Who can use these Services? literally, anybody, you know, if you have a pulse you can use it. So when we say any company, public body institutions schools, anybody who interacts with Deaf individuals, or individuals who need an interpreter, you can literally use at any setting, you know, you're having a presentation. Just like we are right now. We can put a sign language interpreter in here or you know, say you have education content and you want to ensure that education content is accessible for everybody. That education content could be integrated with MultiPOP. We can send it right back to you with an embed code and you can upload it right into your website or your platform – whatever you have access to. Police officers can use this, doctors, nurses, teachers, even, you know, retail retailers can use this communicating with a Deaf individual trying to help them find the right shirt for the right event, you know. I'm going in and I'm saying, I need a white shirt, but I just, I can't find them. But you're trying to communicate and sometimes individuals have a very difficult time reading body, language, with sign language or people who are with Deaf individuals. One of the really cool things here too is we're hoping to be able to implement the service within Airlines. So that when you go into an airport, they already have everything in multiple languages, but you go through an airline you know, what do you typically see? or What do you typically hear? You're hearing cancellations, you're hearing any time announcements, right? I just recently traveled and ever since I worked for WIS you know, everything is about accessibility for me. So, you know, I actually had my flight delayed like five times, but in relation to an individual who was Deaf, they wouldn't have known that because they wouldn't get any alerts to our phones. There's no board that kind of captions out like why it's late. Like it'll just say cancel or delay, but those individuals deserve to know why the plane's been delayed. Or that there's issues - those types of things. So, one of the strongest issues that we just try to put out there is to prevent language barriers for anybody regardless, whether it's sign language or its Braille or an oral language. The ability is to receive information in real time and have it when they need it.

Next slide, please. Awesome. Yes. So like Josie was saying, we offer all of our services to anybody in need at any time. And one of the ways in which we do is through helping people organize online events that are accessible. I say this you now at an online event which is an online accessible event, and that is amazing. Through the power of technology we are able to make sure that everyone is included and all information has the ability to be equally accessible to everybody.

One of the ways in which WIS takes part in online event accessibility is that we offer consultations especially your online events. We try to go through your event and see some of these accessibility gap which we might be able to fill through WIS services or through the services of our partners.

We are right now in the process of making our own video conferencing platform which will already be accessible and integrate too with our services and we are hoping to be able to

bring it to market soon. But we are able to integrate many of our services into your localized video players, and other technology that you will use especially in a learning module of something like that or conferencing video platform. We are able to input MultiPOP in there, we are able to do our captioning services, which can be moved around and all of those things. We are able to provide Video Production services because a lot of times your online event will need a video ASL interpreter. At the WIS office in Silver Spring, we have state-of-the-art studio and also equipment is available for rent, both the studio and equipment as well. But we also offer consulting in our video production services. Sometimes we don't realize that whatever video material, we make needs to be – there is protocol for it to be accessible. Then we're able to offer Consulting in that and we have very great skilled team in marketing too who are able to – if you have a part of an idea are able to extrapolate on that with you, consult on that with you..

Our CTO, Vass, is actually a Deaf film maker so if you would like to check out his movie – put it in the chat and we can tell you the name of his movies. He would love for more people to watch his film. We're able to offer video production for educational material for schools, press releases, for interviews and so many other things. We were recently able to conduct a webinar session with green screen capability in our studio for one of our partners who works with government contracting in spectrum technology. So these are all of the services that we have and Josie will tell you a little bit more about some of the experience we have.

Video Production services - We're not just, you know, making your video, right? We put every thought into the process for individuals, whether it's color coordination, requesting an interpreter who is male or female, what color they're wearing, whether you want to be BIPOCC, which is a person of color or Black or Indigenous.

And they have accessibility to, you know, literally create dream of accessibility when it comes to any kind of production, information marketing. Recently, like, you know, Hannah was saying we just did a webinar, you know, using the green screen where we design logos. And, you know, the back screen is, all your logo. Or we can do what we call slide in and intro/outro introductions with Graphic design. We have the ability to translate all of your information into one. If MultiPOP is not something you're interested in, we do traditional picture in picture as well. Our team has tons of experience. They've worked for Gallaudet doing video production for their services. We've had several other film productions for DIG, which is Deaf In Government. They're a nonprofit organization made up of individuals who are Deaf or hard of hearing that work within any level of the government across the United States. We have partnerships with World Federation of the Deaf as well as those individuals we have done Interpreting for them. We have created, you know, recap videos their events and we have done drafts of scripts for them. You know, sometimes people aren't exactly sure what to say to translate to make sure that it makes sense because again, we're going From ASL to English that they want to make sure that everybody in their audience is accommodated as well. These events as well when you meet individuals who require accessibility. They require different assistive Technologies. Whenever they put something to plan. They are the most

inclusive group of individuals that you will meet. And we feel that it's our role in our job to, you know, influence that among the rest of us to be inclusive of them as well.

Many times, you know, we think disabilities and we're very quick to – whether it's physical, you know, we need to, you know, a ramp to an individual who uses a wheelchair or an elevator. But when we think about, you know, Deaf or hard of hearing or things like that captioning is usually just look one suggestion. And you know, my famous phrase, you know, within the offices, you know, we're not all - accommodations are not a one size fits all. All right, we're not all trying to fit into the same pair of pants or wear the same shirt. It just doesn't work that way. And you know, within the ADA Law. We want to make sure that the reasonable accommodation but individuals who requested know what their accommodations are. And it, you know, it's very important to Advocate that when those individuals ask you for those services that you can you hear them or, you know, that you're acknowledging, that that's what they need. A lot of times, businesses will tell them that it's this way or the highway or that they won't get services at all. Which can lead down the road to a lot of lawsuits. And one of the things that come in mind with online about accessibility Consulting Services and Video Production Services is that we're seeing a huge turn within accessibility of online websites. So individuals going into websites now, and they nothing that is not accessible for them. And we're probably going to see a turn where, you know, these paragraphs and paragraphs of information are not accessible to individuals who use sign language and it's not obviously an option to enter, you know, translate the language through Google Translate into sign language since it's a visual language that we require video intake. So I think you know, one of the things here at WIS is we just strongly encourage that you know, we think of everybody and everything that can be done with an event or information for everybody and that's just super important to us. And one of our goals is to partner with other individuals who provide services so that we can ensure that we are learning more and we want to know more about what others individuals needs as well. But that's the end of my spiel. I could talk about this, you know all day. But Hannah there's anything you'd like to add.

Yeah. No. So good for us at WIS We are always about going Beyond reasonable compensation. We like to go beyond. Our company is about innovation, technology and education. We that as one of our mottos as well. We talk about Innovation a lot in not just in, not just of the development of our products, but also the use of our products. Sometimes I think of – Oh can VEN be used in this situation, and somebody else in the office will say, yes it can. This is how it can be used – and we like to innovate in that way. And you can see that through the list of our products.

Our technology. I love that at WIS that we are disabled led business. And so, a lot of the things that we know to come from our Founders, and our leaders, who feel the need and were able to speak to that need themselves and we are here to support them in their leadership. Our Technology team is led by Vass who is also Deaf, and I love that our technology is grown by people who knows the need and is able to speak to the need really well. Our India office works on developing home grown technology and this is really special to us.

Education - So we can inclusive be speaking within our little group about the necessity of these materials. But we also want to make sure that we are educating our peers in the need for accessibility. And one of the one of the ways in which we are pioneering education for us. We have signed an MOU with a Community college in California, Solano Community College. Those students were studying Sign or were even beginners signers, we were able to live stream our meetings and learned the different signs which we use. And some of us are really proficient signers like Josie. Some of us are beginner like me, in the meeting. So it was very interesting for them, I think, to watch and learn the different levels and the like how communication happens within this setting, that's truly accessible. And we hope to do that for anybody who's interested in learning just the importance of Sign Language and the use of our products.

Have said that if you could go to the next slide. Josie and I wanted to have some fun. So if you could be sort of like a Mad Lib situation in the chat, go ahead and name one WIS service anything that we have just named to you, somebody can name one location and maybe a scenario and Josie and I will come up with a way in which our service can we used for that particular setting.

So, Hannah and Josie – tell me, while people are typing in the box. A student in my middle school class who regularly uses American sign language with their parents, and that's their primary language. Can that student have this app installed on their laptop that as they go from class to class, they're seeing the content being presented in ASL?

So that's a great question. Laurie. So, let's just say this way that the education sector whether they would allow that typically an individual. Is a child hearing and that they're using sign language like myself, like a CODA?

Let's say the student is Deaf.

So absolutely, The school is required to provide the accommodation. What they would be able to do is typically, they would even have to have an ASL, interpreter, who was assigned to that school to go with them from class to class to class, maybe a team. Usually because that's a long day for one interpreter. Or if they only needed for certain classes or there's only a certain part of the day that they need an interpreter. They would be able to use our WIS VI system. To have that account already set up and bring that up when the teacher is instructing and then they can have full access to that interpretation. Absolutely. And also provide captioning for any kind live events like this. Which is kind of also how we got our push into online access, especially with COVID and seeing so many, you know, issues within the online matters of, you know, the different platforms to receive information. So that's absolutely possible. And we're really hoping to cut down on the waiting times, especially with VI and in rural settings. If the child's interpreter is delayed or stuck in traffic – they still are losing out on valuable time where they're supposed to be learning. And that's the motivation for VI - is to cut out waiting time. One of our colleagues tells the story of when he was in an emergency

room as a Deaf person and they didn't have an interpreter for him for at least 3 hours he had to just wait there since nobody was willing to communicate with him in any other way, and so he just waited there in the waiting room. We really are hoping that through our services that we can cut short all of that unnecessary waiting.

So let me share another scenario. I worked in the Dept. Of Labor office and people would come to me all the time, who are Deaf and I don't know how to sign. We would offer that we could schedule an appointment with an ASL interpreter, but often people said that they were okay simply reading my lips. Information can be so complex – especially for a person who's looking for a job who may receive SSI, supplemental security income, or social security disability insurance and you want to share with them the different SSA work supports that allow them to work to their fullest ability. It seems like having ASL interpretation on demand would help people to understand all the work supports that they are eligible for. Can an individual have the app on their smartphone? Or on an iPad that they use – to supplement their communication as they navigate through their community?

So currently what it is first, we always recognize that individuals know how they want to receive information. So if they want to receive it by lip reading, we respect that we respect everybody' request. on the other hand, there has been a long-standing stigma of Deaf individuals who have just gotten used to dealing with us able bodied individuals because they because they have been, you know, kind of pushed aside. There's been a lot of oppression in their group. And so You know, also imagine what those individuals, not only being Deaf. But, you know, with a lot of the other concerns going on the world, being a person of a certain race as well or personality trait – they're also targeted. Then we go into, you know, having them have it on there phone. So, so they can have the app on their phone as long as the business currently, the way it works is the business who is providing the service because we obviously don't want our Deaf individuals to have to take on the responsibility of the cost. We are planning to offer it based on offering it as an individual subscription. We're kind of trying to get the feel of that of see how many individuals would want to be able to have it on demand. But the goal is to implement it in so many different businesses. So if they're a member of, you know, SSI would be able to put them under their account with their email address and when they came in they could say okay. This is what we have, the on-demand you go in, they can either use their technology or yours and going that way the business. Now if they're out in the community and what not, the billing would go to the business. But if their goal is, you know, within the SSI Office is that they're being assigned to so many interviews and things like that - Absolutely, they can get on their account. They just have to be under one of the businesses as an authorized account.

I'm not seeing an information in the Q and A.

I do see one here - MultiPOP on a plane and a Deaf person wants to watch a movie on the plane, but there are only captions, but they would like to see an interpreter on the screen. Hannah, are you want to go, or you want me to give it a go? Go ahead.

So, this depends on what airline you're flying, if it has the capability for internet or if you're paying for internet. So, the way the MultiPOP works is say, you have a video. Or movie. That is, let's not even worry about all the legal stuff. We get the movie and we have it interpreted. The whole way through The Interpreter, we would be implemented into the MultiPOP software and when they're on the plane, whether it's internet-based were downloaded. Well, they'd have to be internet-based the way it works. Is that you would go in and they would be sitting there on their iPad or their laptop, and they would just go ahead and turn on the selections, it would be embedded into whatever platform that video is at. So, they would be able to, you know, go into that and be able to use ASL Interpreters with any type of video or movie, you know, whether it's a 30-minute, you know, Grey's Anatomy episode. I don't think 30 minutes, but you know, but you know anything, but super simple. Super easy. And I said seeing that Southwest Airlines are very supportive with disabilities. I love to hear that. I personally fly Southwest myself. So, love that. But airline too usually use localized video players, so it would be – fit right into our wheelhouse to put MultiPOP in there. And to even have a selection of movies already MultiPOP-ed in their selection or playlist and that would be great.

I don't know if we mentioned but, POP stands for Picture Over Picture. So we literally say pop and pops up. It's a play on words.

Let's go on to the next slide.

So this is just a, thank you for your time slide, you know, we, if you ever have any questions or comments, concerns, please feel free to reach out to Hannah. And I am our emails are on here. But I'm also going to send it in the chat before we end today, as long as our website link and we're super easy to remember, you know, World In Sign WIS, you know, we're a Deaf owned business and, you know, just to kind of close out, you know, where a Deaf owned company, and we're really dedicated to fostering accessibility in society through innovation, technology and education. So even if you think it's the slightest idea, bring it to us, we're willing to work with you and consult with you on how to kind of make, you know, the connections in Your Vision. you know, and a lot of people think that it's like it's really difficult but it really can just be, you know, these are these barriers can be prevented easily through technology or simple adjustments and I'll let Hannah, you know close I would with any things you would like to go with.

Perfect, and I see a question here too, that says you have Deaf employees. Yes. Absolutely. All of our Founders are Deaf, and we have some very dear colleagues who are Deaf as well. That's the beauty of WIS – I don't think we've ever had a communication break of not being able to communicate with each other because we also are always staffed interpreters. In all of our meetings we have interpreters who help us. It makes Communication all the easier, but like, it just makes us help Works literally alongside with our Deaf colleagues and that takes it really amazing for us. Please feel free to contact us with any questions you may have. And if you would like to put your emails in the chat, we could add you to our subscription list

If you want to receive information on any of the new things we have coming up. I know that it's going to be a very exciting couple of weeks now as we're getting ready to launch some of our products and services.

And I'm so glad that you asked that because I would say, I think it's 85% of our staff are Deaf. So it primarily Deaf-run.

Globally too – our global staff are Deaf too.

Yes, it is Deaf-run and operated. It is an amazing story to be a part of. And I'm really glad you asked that too, because one of the things that we're striving for is to be able to encourage businesses, to be able to hire more individuals with disabilities, especially with the DEIA act coming out and the need, you know, with the job market. There are so many jobs out there. And, you know, by having an interpreter on demand, they can communicate just as well as your hearing, you know, or regular able-bodied employee. So, this will allow access to them anytime there anywhere. And you can also, You know - I get so excited. Sometimes I kind of like lose my train of thought but, you know, we've really want to encourage the ability for businesses to be able to hire everyone and anyone, no matter what they need. It doesn't matter that they have a disability. It doesn't matter that they need something, but the point is, is that we want to Advocate that an accommodation is needed, and we're here to support that through and through.

So, please continue to enter your questions into the chat. Let's move forward to the next slides. We wanted to talk about, you know, different avenues for funding for assistive technology. Including WIS regarding employment and assistive technology, State vocational rehabilitation.

Commission for the Blind and the Dept. Of Labor. - an employer may pay for assistive technology devices for people who have an education or employment goals we have here the links to The Department of Labor and DVRS and the commission for the blind in both, New Jersey and New York State both posted here because here at National disability Institute our loan program operates in the state of New Jersey and New York.

So many people are receiving Medicaid, waiver services and Medicaid waiver can include expenses relevant to employment And living a more independent life In the community. A person could ask for Example of their Medicaid, waiver dollars could pay for assistive technology including that individual's app for WIS.

So how to save and afford AT?

So SSA provides work support for those who have a disability and they receive SSI or SSDI benefits. And some of the work support. It will help to pay more out-of-pocket expenses. So that that person can work.

One is called an impairment related Work expense. And it may allow a person to purchase AT while retaining keeping their benefits longer. Or adding increase level, because the person who is paying out of pocket for work-related expenses.

SSI or many types of Medicaid, have resource limits.. So a person is restricted for example saving No more than two thousand dollars in all combined and Countable savings or investment account. And that goes up to \$3000 for a couple. And it may be even more for larger household. But that makes it really difficult for a person to save their extra money to be able to pay for something in the future that might cost More than \$2000. But there are protected savings opportunities available. That allow SSI and Medicaid beneficiaries to save more and continue to receive their SSI benefits And Medicaid. So there's the work support Plan for Achieving Self Support or the PASS plan. That individual who is approved by SSA to pay for what they need to work – so that could be the purchase of a reliable vehicle. Or an ASL app that they are going to use in their education or employment setting and that person is allowed to set aside money and continue to receive benefits often at a higher rate so that they can afford to pay for the item that they need to either reduce the amount of SSI they receive in the future or eliminate the need for SSDI in the future. Because they would be earning so much more money by working regularly completing their education. So if you want to look into that. We have this link here in the bottom of the slide about protecting savings. And then also, The Achieve a Better Life Experience or the ABL Act.

A person who has a disability that they got before the age of 26, May open an ABL savings and investment account at any age, and New Jersey, and New York State have their own ABL savings accounts, but you can look at other accounts available. Those are nice plans. This allows a person who has a disability that began prior to age 26. If they receive SSI they can save up to \$100,000 in their ABL accounts that does not count towards the SSI resource limit of \$2000.

So that person can save any amount in their ABL savings account and it does not impact any type of Medicaid eligibility. And many people receive social security disability insurance as their disability benefit. There is no savings in an ABL account for an SSDI beneficiary. Or if that person receives Medicare, there is no limit to how much money they can save in their ABL account. An able account owner, friends and family, a special needs or a pooled trust or even a 529 college savings plan may contribute up to \$16000 into an ABL account annually. An ABL account holder who works and does not have contributions deposited into a retirement account may contribute up to an additional \$12880 from their employment into their ABL accounts. And that totals \$28880 into the year. To learn more about ABL plans and to compare ABL plans that are available through the United States you can go to ABLEncr.org

So what are qualified disability expenses for an ABL account?

So that able account can save for assistive technology including the WIS app. For Education expenses, for basic living expenses, including food and shelter, ABL funds can be used to pay

for housing including utilities, rent and modifications of a home, home purchase , to pay for property taxes and things of that nature. To pay for transportation. To pay for extra employment and training support that maybe Vocational Rehabilitation Department of Labor or maybe an employer are unable to cover. To pay for additional support services for respite care. To pay for out-of-pocket health care expenses. To take a disability-related vacation or to engage in recreational activities to cover legal fees, financial management and funeral and burial expenses.

And next slide.

So NDI partners with Springbank and Bryn Mawr Trust to issue in service pre-qualified loans from \$500 up to \$30000 more for people who live in New Jersey. Or New York who need to purchase AT.

Our interest rate is 6% or less and to get down to that low interest rate, NDI pays the bank or credit union for the difference of the Interest they want to charge.

But first, we always provide Outreach and we provide referrals to people helping to reduce the need for a loan. Or reduce the amount of money that the person may need to borrow to purchase all the different types of AT they might need.

We ask applicants to complete a spending plan that helps a person to understand what they can afford and the kind of assistive technology that they want. As a result, our repayment rates is 100%.

Really helping people who have no credit history to develop a positive credit history. So a bar simply needs to be age, 18 or older. And at our website, we have assistive technology resource guide your welcome to look at those Anytime we have 1 for, New York state and one for New Jersey residents.

If anyone is concerned about their credit we are offering at this time though NDI Financial Resilience center. Free virtual financial counseling or financial coaching services. And we welcome you to sign up for that. That is confidential. That will help you pursue your financial stability goals so that you can achieve your money goals in the future.

Please feel free to reach out to me – my phone number is 202-449-9521 my name is Laurie and I look forward to hear your questions about AT and financing. We invite you fill out this post webinar survey.

I look forward to seeing your response. We've got Josie and Hannah's email in their chat box. If you would like to reach back to WIS and ask questions about ASL, that would be terrific. Thank you everyone for participating today. We wish you well.