



Financing and Funding Guide



You've got places to *go*

People to see. Things to do.

BraunAbility is here to help you find a vehicle that fits you, fits your lifestyle, and last but certainly not least, fits your budget window.

Affording a wheelchair accessible vehicle can seem out of reach at first glance. Let us help you get started. The following pages will help you explore your financing options with BraunAbility and also provide funding resources at both state and national levels. Whether you're just getting started or you're ready to buy, we're here for you every step of the way.

We're here to help. When you're ready, please feel free to email braunabilityfinance@braunability.com, chat online, or call us at (844) 498-9800.



Turn to the *most trusted* name in mobility with the industry's only financing services specifically for wheelchair accessible vehicles.



With nearly 100 years of financing experience collectively, the BraunAbility Finance Team is the only dedicated financing service from a mobility manufacturer. Traditional banks and credit unions typically finance on the vehicle chassis, not the conversion you need. BraunAbility Finance services are designed specifically for wheelchair accessible vehicles.



Call or Text at 1-844-498-9800
braunabilityfinance@braunability.com

We'll help you find your *go*



Before you begin shopping, it's important to assess your budget and determine what you can reasonably afford. And, just like with unconverted vehicles, there are requirements to qualify for a loan on a new or used wheelchair accessible vehicle.

How to qualify:

1. Down Payment - Most banks will require a down payment of at least 10% at time of purchase. If your credit scores are low (subprime), be prepared for them to request a larger down payment.

2. Monthly Payment - What monthly payment can you afford? Here's a simple way to estimate. Multiple your gross monthly income by 36%. Your total monthly expenses should not exceed this amount.

Example: Gross monthly income \$5000 multiplied by 36% = \$1800

\$1800 minus current monthly obligations = amount available for a monthly vehicle payment.

3. Credit Score – A good credit history can significantly lower your loan's interest rate. Obtain a copy of your score early in your shopping research, so you can plan time to build it up if necessary. The definitions of prime and subprime credit are to the right. Improving even from Deep subprime to Nonprime could cut your interest rate in half.

CREDIT SCORE RANGES

Super prime	781-850
Prime	681-780
Nonprime	601-680
Subprime	501-600
Deep subprime	300-500

The above guidance is subject to industry change and is meant for estimation purposes. If you have questions about how to find the right vehicle fit for your budget or need a copy of your credit score, please contact BraunAbility Finance at:

**1-844-498-9800 or
braunabilityfinance@braunability.com**

You'll be on the road to owning your vehicle with these easy steps

1

1. Apply Online

Our secure online process is just a click away and can be done at home or at the dealer. You will need to have ready 1) your credit information and 2) your written sales estimate for the vehicle you've selected from the mobility dealer. The dealer should also estimate any additional equipment like hand controls, power assist, etc. as these can typically be included in your loan.

2

2. Same Day Approval

Once the online application is received, BraunAbility Finance will work with a variety of finance sources to provide term and rate options – in less than 60 minutes. Our mission is to provide options that fit your budget.

Advocating on your behalf with the finance sources to provide the best solution is our priority.

3

3. Sign Documents

BraunAbility Finance will work directly with the BraunAbility dealer to provide all the necessary documents, so you can simply sign and drive away in your new BraunAbility wheelchair accessible vehicle.

Still shopping but have finance questions?

If you haven't yet selected a wheelchair accessible vehicle, the BraunAbility Finance team can assist you with your financing questions and connect you with a mobility specialist at one of our authorized dealer locations to ensure the vehicle fits your physical needs. You can even complete a credit application with BraunAbility Finance to be a step ahead once you've chosen your vehicle.

Ready to buy?

Once you've selected the BraunAbility vehicle and adaptive equipment that fits you and your lifestyle, BraunAbility Finance will help you find the best loan terms to fit your budget. Remember, BraunAbility Finance is just a phone call, text, chat or email away if you have any questions along the way.



Frequently Asked Questions

Affording a wheelchair accessible vehicle can seem daunting. If you aren't sure where to begin or just have a million questions, you aren't alone. Visit our Frequently Asked Questions page at braunability.com to get answers to questions like the ones below and many more:

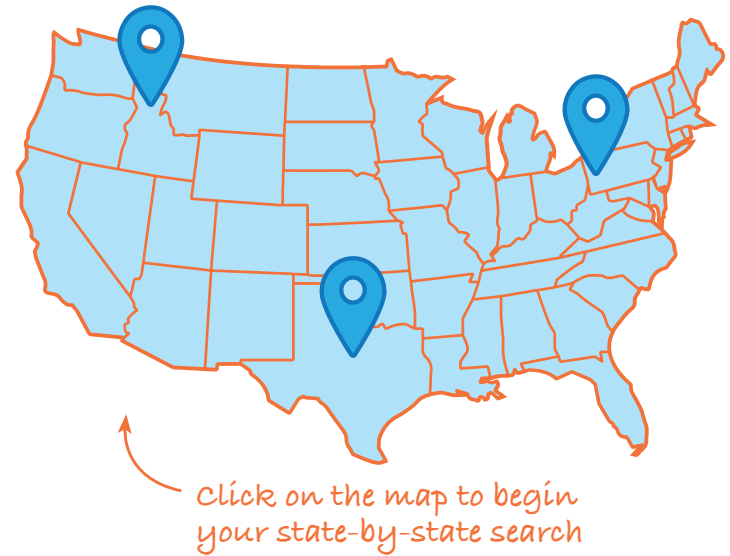
- How do I apply for financing through BraunAbility Finance?
- Will I need a down payment to get approved for a loan?
- What interest rates and terms are offered through BraunAbility Finance?
- How long will it take to get financing approval through BraunAbility Finance?
- Can I finance just the conversion and not the vehicle?



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Nonprofit funding by state

Every state offers its own financial assistance through grants for accessible vehicles and mobility aids. Some grants are condition-based while others are community-based. You can begin your [state-by-state search here](#). And remember to check with your local BraunAbility dealer for available financial aid resources, too. Many owners discover that state grants are invaluable, covering the partial or even full amount of an accessible vehicle.



Click on the map to begin your state-by-state search



Just for veterans

Now, more than ever before, veterans are qualifying for mobility funding to purchase the accessible vehicles and equipment they need — *and deserve*. BraunAbility and your local mobility dealer have years of experience helping veterans smoothly navigate the VA and other veteran resources, and they are ready to help you achieve your goals of ownership.

For more information about your funding options, check out our list of [veteran resources](#):



Manufacturer reimbursement programs

Did you know that many of the major automotive manufacturers offer mobility assistance programs, including cash reimbursement? You could be eligible for up to \$1,000 off the cost to purchase and install qualifying adaptive equipment on your BraunAbility vehicle!

For more information, check out these manufacturer programs. Or contact a BraunAbility Certified Mobility Consultant to discover the best options available to you.



Toyota Mobility Assistance Program

(800) 331-4331

www.toyotamobility.com

Chrysler Automobility Program

(800) 255-9877

www.fcausdriveability.com

Ford Mobility Motoring Program

(800) 952-2248

fordmobilitymotoring.com

Honda Customer Mobility Assistance Program

(800) 999-1009

automobiles.honda.com/mobility-assistance



mobility  motoring
Do what moves you.



Crowdfunding opportunities

Millions of Americans have discovered that technology has made starting their own fundraising campaigns easier and more effective than ever. Sites like [GoFundMe](#) have effective examples of how regular people with great causes can get contributions from all over the world. You'll find more information and suggestions at each site, but here are a few tips to consider before you start:

- ★ Develop your story to pull investors in.
- ★ Engage with your supporters and communicate updates.
- ★ Media is important! Have lots of pictures or a great video on hand to help illustrate your request.
- ★ Use social media to promote the project and expand your reach.





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