You'll note that we provide Information & Assistance about funding resources, including Community HealthChoices [https://patf.us/who-we-are/publications/community-healthchoices-toolkit/](https://patf.us/who-we-are/publications/community-healthchoices-toolkit/) and we have two cash loan programs -- a mini-loan for amounts $100 to $2,000 (0% interest, zero fees) and a low-interest loan program for amounts greater than $2,000 -- $60,000 (3.75% interest, zero fees). If a person has poor credit but has the ability to repay, then PATF will guarantee a loan up to $35,000 (same terms as a low-interest loan.) [https://patf.us/what-we-do/financial-loans/](https://patf.us/what-we-do/financial-loans/).

Additionally, (from our website):

**Mini-Grants**

PATF does not extend grants only. If a loan applicant meets eligibility guidelines, PATF may be able to offer a partial grant *in conjunction with* a Mini-Loan. There are three types of Mini-Grants:

1. **Mini-Grants for Borrowers who are Low-Income:** The Mini-Loan borrower must exhaust all other funding options and must have a household income that is no greater than **200% of Federal Poverty Guidelines**.

2. **Mini-Grants for Tablet Technology:** Available in conjunction with a Mini-Loan for tablet technology. Borrowers of any income level are eligible for this grant.

3. **Mini-Grants for Borrowers who are Blind or Low-Vision:** Available in conjunction with a Mini-Loan for technology that supports someone who is blind or has low vision. Borrowers of any income level are eligible for this grant.

Grants are not available without application for a Mini-Loan. If you’ve applied for a Mini-Loan and have met the appropriate criteria, we will notify you that you’ll be awarded the grant.