

Jackson County Residents Eligible for Home Computers through Project CAFÉ!

Deadline: November 25, 2014



What is Project CAFÉ?

Project CAFÉ (Computers are for Everyone) is a **Technology, Low-Interest Loan Pool Program** made possible through a partnership between **People's Rural Telephone Cooperative**, **Jackson County Board of Education** and **Jackson County Bank**. This program provides low interest loans to individuals meeting the established plan criteria for the purchase of new computers at deeply discounted prices. Loans made under this plan will enable program participants to benefit from competitive prices while avoiding the upfront expense of a new computer. Most importantly, this program will enable more Jackson County families to have access to technology at home. This means better education and unlimited opportunities to families and children alike throughout Jackson and Owsley County.

Who IS eligible to apply for a low-interest loan?

- Any resident of Jackson or Owsley County who does not have Internet access **OR**
- Any resident of Jackson or Owsley County who only has dial-up Internet access

Who is NOT eligible to apply for a low-interest loan?

- People who already have broadband access at home.
- People who do not have a land line phone with PRTC in their home
- People who are not residents of Jackson County or Owsley

How do I apply for a low-interest loan?

Complete and submit an initial application no later than **4:30 p.m. on Tuesday, November 25th 2014**. Applications may be picked up at the following locations: PRTC in McKee or Booneville, Jackson County Board of Education or Owsley County Board of Education. Applications are also available online at www.prtcnet.org & www.jacksoncoschools.net

What kind of hardware/software will be purchased if I am approved for a loan?

The purchase will include a premium desktop or laptop computer and 18 months of discounted broadband Internet service. The computer will include a Pentium Processor, a DVD player/recorder, Windows 7 and a 3 year warranty.

How will applications be scored?

Applications will be competitively scored by a selection committee based on (1) current access to technology in the household; (2) income availability.

If my initial application is approved, what occurs next?

Applicants that are initially approved will be invited to apply for a formal bank loan through Jackson County Bank. Upon approval of the bank loan, the computer will be ordered.

How much will my monthly loan payment be? The approximate monthly loan payment will be between \$65—\$75 over 18 months.

Are there any other requirements?

Yes, individuals approved for a loan are required to attend an evening computer training session at PRTC. Recipients will receive basic computer

training and be provided assistance with setting up email accounts.

When can I expect to receive my computer? At the end of the training course, attendees will be able to take their computer home with them! Training is expected to occur in December.

Questions? Contact Jodi Gabbard at 287-7101 or Rhonda Thompson at 287-7181.

DISCLAIMER

Although this program is NOT subject to fair lending laws, the selection committee will not deny any loan based on an applicant's gender, race, ethnicity, age, or disability. Loans approved under this plan will be made at a maximum amount equal to cover the cost of a new computer with appropriate software.

Important Reminder:

The deadline for applying is November 25, 2014. Applications may be (1) mailed to PRTC or Jackson County Board of Education (2) hand delivered to PRTC or the Jackson County Board of Education or (3) submitted to the school secretary by deadline.

