

EXTREME MOTUS · 2026 EDITION

The Grant & Funding Guide

How families actually afford an all-terrain wheelchair: grants, stacking strategy, financing, and fundraising — the complete playbook.

Built from the Extreme Motus database of 43 verified grant programs.

Free quiz + full database: extrememotus.com/all-terrain-wheelchair-grants

extrememotus.com

The funding reality

A well-equipped all-terrain wheelchair runs **\$4,500 to \$30,000** depending on the model and accessories. Here's the hard truth almost every family discovers: **insurance almost never covers it**, because off-road mobility equipment is classified as recreational rather than medically necessary.

That sounds discouraging. It isn't. Hundreds of families fund these chairs every year — they just don't do it with one big check. **Most successful purchases combine two to four funding sources working together.** This guide shows you every source and exactly how to stack them.

The stacking mindset

Think of funding like a potluck, not a restaurant. No single program brings the whole meal, but a \$2,000 national charity grant + a \$1,500 diagnosis-specific grant + \$800 from your HSA + a small community fundraiser covers a \$4,500 chair with room to spare. A typical winning stack:

Source	Typical amount	Timeline
National charity grant (e.g. Reeve Foundation)	\$500 – \$5,000	1–4 months
Diagnosis-specific fund (e.g. MDA, UCP, ALS Assn.)	\$500 – \$2,500	2–8 weeks
HSA / FSA dollars (with Letter of Medical Necessity)	varies	immediate
Community fundraising (SupportNow)	\$500 – \$3,000+	2–6 weeks
Manufacturer financing for the remainder	monthly payments	immediate

Rule #1: apply in parallel, not sequentially. Don't wait for one decision before starting the next application. Rejections are normal — most funded families collected one to three of them along the way.

The six funding sources

Our database tracks 43 programs with evidence of actually funding all-terrain wheelchairs. They fall into six categories — most applicants qualify for at least three.

1. National mobility & adaptive-equipment charities

The Reeve Foundation, Kelly Brush Foundation, IM ABLE Foundation, Triumph Foundation, Friends of Man, Chive Charities, Team PossAbilities, I GOT LEGS, and others. Rolling or quarterly cycles, awards from \$500 to \$25,000, broad eligibility. Tip: Friends of Man requires application through a clinician, social worker, or clergy member — line that up in advance.

2. Veteran & first-responder programs

The Independence Fund (Track Chair / Mobility Program), Semper Fi & America's Fund (post-9/11 combat-wounded), and Paralyzed Veterans of America chapters. DAV service officers will file VA claims (SAH, SHA, HISA) for free — pair them with the VA's own grants.

3. Pediatric grants for kids & teens

UnitedHealthcare Children's Foundation, First Hand Foundation, Variety – The Children's Charity, Make-A-Wish, Wheelchairs 4 Kids, Sunshine Foundation, Disabled Children's Relief Fund. Watch the hard age caps (16/18/21) and family-income thresholds. Make-A-Wish works best when the chair genuinely is the child's wish.

4. Diagnosis-specific foundations

MDA, Jett Foundation, ALS Association, Racing for ALS, National MS Society (MS Navigator), United Cerebral Palsy's Bellows Fund, Spina Bifida Association, Amputee Coalition. If a program serves your diagnosis, it often funds fastest — shorter applications, reviewers who understand your needs.

5. Manufacturer & vendor programs

Action Mobility Foundation, GRIT Funding Finder, Permobil Foundation, Tetra Society. These usually cover a portion of the chair rather than all of it, but apply fast. Ask Extreme Motus about our funding-partner network — sometimes we can introduce you to a foundation that isn't in any public database.

6. Government & tax-advantaged programs

State Vocational Rehabilitation agencies (often the single largest source when an employment goal applies), state Assistive Technology Act programs, Medicaid HCBS waivers, and ABLE (529A) accounts — tax-advantaged savings that don't jeopardize SSI or Medicaid eligibility.

The 7-step playbook

This is the same playbook Kenny Jardine has used to help hundreds of families win adaptive-equipment grants.

Step 1. Take the 90-second Grant Match Quiz.

Five questions at extrememotus.com/all-terrain-wheelchair-grants narrow 43 programs to your strongest matches. No email required, results on screen instantly.

Step 2. Get clinician documentation early.

Most grants want a Letter of Medical Necessity, a prescription, an occupational-therapy evaluation, or all three. The paperwork takes 2–4 weeks — start before you apply.

Step 3. Apply to 3–5 programs in parallel.

Your quiz results are ranked for exactly this. Don't wait on any single decision.

Step 4. Write a narrative that makes a reviewer feel something.

“It will help me get outdoors” is weak. “It will let me coach my son's Little League games again — the part of fatherhood I lost when my MS progressed” wins.

Step 5. Calendar every deadline with two-week reminders.

A perfect application submitted late wins nothing. A decent one submitted on time has a real chance.

Step 6. Stack tax-advantaged dollars you already have.

HSA and FSA funds typically cover all-terrain wheelchairs with a Letter of Medical Necessity, even though insurance won't reimburse.

Step 7. Track everything; reapply after rejections.

A simple spreadsheet of applications, dates, and decisions. Second-time applications often score higher — reviewers see you're serious.

Your documentation checklist

Gather these once and reuse them across every application. Families who prep this folder first finish applications in under an hour each.

- **Letter of Medical Necessity** from your physician — names the equipment, ties it to your diagnosis and daily life
- **Prescription** for the all-terrain wheelchair (when the program requires it)
- **OT/PT evaluation** — many pediatric and government programs want one
- **Proof of income** — tax return or pay stubs for means-tested programs
- **Insurance denial letter** — some programs want proof insurance won't cover it; request the denial in writing
- **Quote from the manufacturer** — we'll prepare an official Extreme Motus quote for any application, free
- **Your personal narrative** — one strong page you adapt per application
- **Photos** — a real person and a real story; reviewers fund people, not paperwork

Beyond grants: three more levers

Motus Payments (financing)

Split the chair into monthly payments instead of one check — useful as the “last mile” after grants cover most of the price. Details: extrememotus.com/payment-plan

Community fundraising with SupportNow

Our fundraising partner makes it simple for friends, family, church groups, and coworkers to chip in. A single giveaway we ran drew 550–700 applicants — the community wants to help; give them a link. Start at extrememotus.com/supportnow-funding

HSA / FSA / ABLE accounts

With a Letter of Medical Necessity, HSA and FSA dollars typically apply. ABLE accounts let you save for adaptive equipment without losing SSI or Medicaid eligibility. Ask your benefits administrator — this is money many families already have.

Your next three moves

- 1. Take the quiz — extrememotus.com/all-terrain-wheelchair-grants. 90 seconds, ranked matches from 43 verified programs.**
- 2. Book a free 30-minute call with Kenny — he'll review your matches, pick your strongest combination, and help with the narrative. No pitch. calendly.com/kenny-extrememotus/30min**
- 3. Try the chair — request a demo in your city at extrememotus.com/request-a-demo-experience. Grant reviewers love applications that show you've already test-driven the exact equipment.**

About Extreme Motus

We build manual all-terrain wheelchairs in Payson, Utah — chairs engineered to roll over sand, rocks, snow, and trails. A retired firefighter built the first one for a young crash survivor he helped rescue; today there are 590+ chairs in the wild, and best friends Sam and Ryan have shared the adventure with hundreds of millions of viewers. Freedom shouldn't stop where the pavement ends.

Questions? Email ryan@extrememotus.com — real human, fast replies.

This guide is provided as a free community resource. Grant cycles, award amounts, and eligibility change — always confirm details on each program's official site before applying. Data current as of June 2026. © 2026 Extreme Motus.