

**The Truth Behind  
Government Grants  
EXPOSED**

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# TABLE OF CONTENTS

<b>TABLE OF CONTENTS .....</b>	<b>3</b>
<b>INTRODUCTION .....</b>	<b>5</b>
<b>THE TYPE OF GRANT YOU NEED .....</b>	<b>7</b>
<b>ENTITLEMENTS .....</b>	<b>10</b>
<b>LOANS .....</b>	<b>11</b>
<b>IT'S YOUR CHOICE.....</b>	<b>12</b>
<b>THE GRANT FOR YOU .....</b>	<b>13</b>
<b>GRANT IDEAS THAT MAY WORK FOR YOU.....</b>	<b>15</b>
<b>TAKING THE FIRST STEPS .....</b>	<b>16</b>
<b>WHAT A PROJECT SUMMERY SHOULD LOOK LIKE .....</b>	<b>17</b>
<b>PROJECT BUDGET .....</b>	<b>19</b>
<b>KEEPING TRACK OF THE RESULTS .....</b>	<b>22</b>
<b>TRACKING EXAMPLE .....</b>	<b>23</b>
<b>PUTTING THE FINISHING TOUCHES ON YOUR APPLICATION .....</b>	<b>25</b>
<b>THE FUN PART .....</b>	<b>26</b>
<b>WAITING FOR YOUR GRANT .....</b>	<b>28</b>
<b>FEDERAL GRANTS .....</b>	<b>29</b>
<b>GRANTS OUTSIDE THE UNITED STATES.....</b>	<b>30</b>
<b>RESOURCES AND REFERENCES .....</b>	<b>31</b>
<b>STATE ECONOMIC DEVELOPMENT PAGES: .....</b>	<b>31</b>

**OFFICIAL STATE PAGES:.....33**  
**STATE GRANTS PAGES:.....35**  
**CONCLUSION .....40**

# Introduction

Before we get into all the ways you can get a government grant, I'd like to start off with clearing some things up about government grants. I'm sure you've seen some late night infomercials with some guy ranting and raving about how easy it is to get a grant, and how simple it is to solve all of your money problems.

"Want a house? Get a grant! Want to write a book? Get a grant! Start a business? Get a grant!" all you have to do is simple send some money over to the guy on your TV screen and all your money problems will be over, right? Well, not exactly.

I don't know about you, but to me all that sounds a little bit too good to be true. So what is the truth? Well, it's somewhere in between...

The Federal Government DOES grant over \$30 BILLION dollars every year. Unfortunately, most of it does NOT go into the hands of people like you and me. Most of that money ends up in the hands of:

- County governments
- City or township governments
- Independent school districts
- State controlled institutions of higher education
- Native American tribal governments (Federally recognized)
- Nonprofits other than institutions of higher education [includes community action agencies and other organizations having a 501(c)(3) status with the IRS]
- Private institutions of higher education, State governments

Most of that cool 30 Billion dollars ends up in the hands of the organizations listed above, and when I say most I mean roughly 95%.

Now ask yourself, does your family fit into any of the categories above? Probably not.

Another 20 billion in grants is also provided by private foundations and trusts every single year. But Again, the vast majority goes to non-profit organizations.

Now I know what you must be thinking, but don't be discouraged because understanding that you do not qualify for the majority of Federal and Private Grants is the first step to actually getting a grant.

Now, do you notice how I keep telling you about FEDERAL grants and how you don't qualify for most of them? Well, there are grants available at the state level that you can apply for and actually receive. This is what the majority of this eBook will focus on – **grants you actually qualify for!**

Also, even though you don't qualify for most of the federal grants that are given out every single year? There are some (not a lot) of Federal and Private Grants that you may be eligible for. Of course, I will let you know about these grants later on in this eBook. However, you must know that these kinds of grants are limited and you will have many competitors that are trying to get the same grants as you. With that said, if you know what you are doing you can attain these limited grants.

If you thought that all you had to do was buy this eBook, chose the amount of money you want and get the grant you want... I'm sorry to disappoint you, but it's not that easy. Think about it, if it was that easy I would be way too busy getting grant after grant to write this eBook.

With all that being said, You CAN receive grant funds. You just have to know where to look and what to do and who to talk to. You must focus on the grants you actually qualify for, instead of taking stabs in the dark. This book will point you in the right direction, give you the right information and tools and walk you step-by step through the process.

Ok, so now that I've cleared a few things up about grants. If you are not too disappointed with the truth, let's proceed onto the first part of this eBook and teach you all the realistic methods to getting the grant you need...

# The Type Of Grant You Need

First off, there is something you absolutely MUST know: you might not even need a grant, It could be that you need an entitlement rather than a grant, or maybe there is are no grants available to fill your needs but there are a whole bunch of loans. If you don't know the difference, then it will be very hard for you to get the money you need.

First off, what exactly are grants? Grants are: money granted to you that you never have to pay back.

As we talked about in the introduction, you simply don't qualify for most government or private grants. However, there are still grants that you can receive. Every grant always comes with conditions. For example:

"If you meet the following qualifications, AND prove a need, AND present a compelling proposal, AND present an accurate budget, AND allow us to check on your progress, AND send us proof of the outcome, THEN we will put you in competition for this grant."

Now you know what I mean when I talk about "conditions". That sounds like a lot of stuff to get through. And sometimes it is, but I will teach you step-by-step how to get through it all.

For now, all you need to know is that a grant is money that is granted to you that you will never have to pay back. It is money that is given to you after you agree to some conditions. It is money that is given after competing grant applications are compared to each other. The winning grant applications get the money.

Now, let's move onto something called **Entitlements:**

Entitlements are in many ways like benefits. Entitlements are simply programs that, if you qualify, will pay you money or provide services for you. Some examples of entitlements are:

- **Social Security**
- **Medicare**
- **Unemployment**
- **Worker's Compensation**

So what's so great about entitlements? Well, first of all they are money that is granted to you which you will not have to pay back, and second: there are a TON

of them! In fact, you might even already qualify for several of them and not even know about it (I will help you find out).

Right now, you might be entitled to free winterization of your home, free mechanical upgrades for your car or even free help with your utilities.

Entitlements are there for everyone in the United States. You just have to know where to look for them and what it takes to qualify for them.

There will be a whole section on entitlements later on in this eBook, but for now just know that entitlements are benefits that you may be qualified to receive AND That there are a LOT of them.

Loans obviously have one major fundamental difference: Loans are money that you have to pay back and there is an interest charge. There are federally guaranteed loans for just about any purpose. If you are starting a business, there is a low, cost, minimum requirement loan for you. If you are going to college, there are loans for you. If you are buying a house, there's a loan.

Basically, loans are a way to get money fairly easily, with not a lot of hassles. They do take some paperwork and some preparation, but they are available virtually for everyone – of course, the major drawback of loans when comparing them to grants is that you do have to pay loans back.

So, you have three basic ways to get money for your family: Grants, Entitlements and Loans. Now comes the question; which is right for you? Well, that depends on your situation.

Let's talk it out and see which way of getting some extra money for your family's goals is most appropriate for you.

If you need the money right away and your family has an income above the Federal Poverty Line, (see below) a loan is probably the right way for you to go.

### **2003 HHS Poverty Guidelines**

<b>Size of Family Unit</b>	<b>48 Contiguous States and D.C.</b>	<b>Alaska</b>	<b>Hawaii</b>
1	\$ 8,980	\$11,210	\$10,330
2	12,120	15,140	13,940
3	15,260	19,070	17,550
4	18,400	23,000	21,160
5	21,540	26,930	24,770
6	24,680	30,860	28,380
7	27,820	34,790	31,990
8	30,960	38,720	35,600
For each additional person, add	3,140	3,930	3,610

You probably don't qualify for very many, if any, entitlements and a grant is a longer process than you want to undertake if you need the money quickly. Check the chart above to see where your family stands.

Now, most entitlement programs use 150% of the Federal Poverty Guidelines to qualify you. So, if you have a family of 3 and make below \$22,890.00 a year, you may qualify for some entitlements. If you fit this category, you will be able to see what entitlements you and your family may qualify for later on in this eBook.

If your family income puts you well above the guidelines, you may want to look at guaranteed federal loan programs.

These programs are a little more restrictive about what you can use the money for, but the process is fairly simple and fairly quick. If you fit into this category, you will be able to learn all about it later on in the eBook.

Ok, one more thing you should know is that the ideal situation for receiving a grant is when you don't really need the money immediately. Grants usually take a while, they are not instant. If you are getting by fine and have some time to wait, then a grant is for you.

**NOTE:** Most grants are awarded twice a year, some are awarded every 3 months. Almost all grants have a deadline and If you miss it, you will have to wait to apply at the beginning of the next grant cycle (This could mean waiting as much as a year to reapply)

However, there are a few grants (most of them at the state level) that are awarded constantly. These grants tend to be for very specific things. Things like the arts, music, educational activities etc. So if you qualify for this type of grant, the process is very short.

So, it all depends on how quickly you need the money and of course, how much money you have now. If you are having an emergency (fired, injured, unemployed etc.) then look at entitlements first. You can get help almost immediately.

If you are looking long term and have the day-to-day expenses covered, then look to a grant or loan.

Next I will tell you about entitlements and where to find which ones may apply to your situation. You will find resources to research the entitlement programs, both on a Federal and state level. You will also find out how to tell if you qualify for these entitlements.

So, let's proceed to entitlements and determine which ones best fit your situation...

# Entitlements

Before you go on, take a look at the Federal Poverty Guidelines in the previous section. Figure 150% of those incomes. Because If your family income is less than or even \$1000 above those guidelines, you just may be qualified for a lot of entitlements (which is obviously good news)

But If your income is greatly higher than the guidelines, you can pretty much skip this whole section of the eBook.

If it looks like you fall into the guidelines, go to <http://www.firstgov.gov/Citizen/Topics/Benefits.shtml>

You will find an exhaustive list of entitlements/benefits on that website. Click around and research any that may apply to you. The qualifications are all there and you can see for yourself if you qualify or not. You can also read about the program and see if it will give you the help you are looking for.

You can also go to: <http://www.govbenefits.gov/index.jsp>

On that page, you are given two choices to search. The one on the left let's you answer questions and then the program will find benefits that fit your answers. The one on the right just lets you search without answering any questions. It's your choice. Both will give you great results.

Another (the best) resource for entitlements/benefits is your local Department of Health and Human Resources. Nearly every county in the nation has one. Call them and make an appointment. They are there to help you and do an excellent job at it.

Entitlements are not for everyone and con not serve every purpose. Do some research and see if they fit your needs. If they do, jump in and get started. The programs work! If they don't fit your needs just keep reading, you will find something that fits your needs.

# Loans

**NOTE:** Before you skip this part of the eBook just because you know that loans aren't "Free Money". Just stop and read over the next few paragraphs because loans are a great way to get money you need, they don't take as long as grants and are easier to get.

First off, there are all types of loans. The ones that will be covered in this eBook are federally or state guaranteed. You may also just go to a bank or re-mortgage your home, the rates are very low right now and this may seem appealing. Just remember, you are putting your house up for collateral.

If you need money for college, try your local school guidance counselor. They have piles of information.

Loans are not typically a long-term fix of a problem. They are more of a tool to get out of a problem and get started over, or just get started period. So be careful with loans for a family problem. They may just end up hurting you more in the long run.

However, if you are starting a business, a loan is THE vehicle for you.

Now let's go on to the next section...

# It's Your Choice

Ok, by now you have all the information you need to go on in order to make a good choice in deciding the method you can use to get money for you and your family. Hopefully you have done some thinking, looked at all the pros and cons of each way to get some extra money and compared them to your own personal situation.

**Remember:** if you need immediate help and you don't make a whole lot of money, an entitlement is probably best for you. The people at the Department of Health and Human resources will be glad to help you. The process is short and you get the help you need almost immediately.

If you are looking to start a business or go to college, a loan is probably best for you. Most college loans don't usually require a total refinancing of your home and the business loans may accept things like computer equipment, furniture, etc. as collateral. The process is a bit longer, but very easily managed with some help.

If you really don't need the money but want to think long-term for your family, then the whole grant process is probably the best way to go. Just remember that this is not a quick process and takes some preparation.

Ok, now that you know all your options and the different ways you could get money for you and your family, I hope this eBook has already pointed you in the right direction. The rest of this eBook will focus on Grants, so let's get to it...

# The Grant For You

Alright, you've looked at all the options and have decided that a grant is exactly what you need. You've made the first step towards getting the money you need. The next step is to make things a little more focused and targeted. So let's proceed helping you get closer to getting that grant.

Ok, you know that you want a grant. But you must ask your self: why do I need the grant and what will I use it for? What services are you going to render to others that will justify the government giving you money? What can you do that merits getting free money? That's a pretty hard question, but don't worry – I'll clear things up for you.

Here's a list of things that are generally covered by grants:

- **Research into new technologies**
- **Development of new technologies**
- **Transferring new technologies to the marketplace**

These first 3 activities are paid for from the federal budget. We'll have a chapter on just these activities in a little while.

- **Sing for the public**
- **Play music for the public**
- **Dance for the public**
- **Act for the public**
- **Tell jokes for the public**
- **Read poetry for the public**
- **Read about historical figures for the public**
- **Do a craft for the public**
- **Teach a seminar for the public**
- **Help a public group get organized**
- **Help a public group market itself**

That list is very long, too long to put in this eBook. But I'm sure you get the idea: You do something for the public that will teach them something, make their lives better or entertain them and the government will pay you to do it.

You don't have to be a world-class performer or artist or scientist to get a grant. You just have to do your research and see what actions the state you live in is giving grants for. Can you teach someone to work on automobiles? Can you be an historical figure for an hour? Can you show a group how to set up their accounting system?

The best way to get a grant is to look at what is currently being funded and tailor your grant application accordingly. This important first step will save you a LOT of time and effort and frustration.

Now I'm not saying that you should copy other people's ideas! Just use those ideas as a springboard to your own approach to providing services to the residents of your state and perhaps neighboring states. That's the number one secret to getting a grant!

Ok, now to start this process all you have to do is do some research on the state you live in (Most grants you qualify for are at the state level) so it is best you start there.

And here is great website where you can start on your reasearch. Just click to find your state and then go to the "Arts" section. Go ahead and look at the other sections for your state, too. You are specifically looking for any mention of grants.

<http://www.statelocalgov.net/index.cfm>

After doing a quick search just a minute ago, the first one I came to, I found a TON of grants for \$5000.00!

Now you need to do the same thing for your state and bordering states. See what they are interested in funding and write down any that look interesting to you.

Now browse around on the website I just told you about, do some research and make a list of all the possible options.

Once you have done some research, move on to the next section...

# Grant Ideas That May Work For You

Ok, now that you've done some research and a bit of browsing on that website I'm sure you're getting all kinds of ideas (hopefully at least 4 or 5). And now that you have a few possibilities, what you need to do is choose just one. Why just one?

Well, first of all, a lot of the grants are administered by the same department of state government and if you send 5 different grant applications to the same department, you might make them a bit confused and that won't help your chances at all.

It's much better strategy to get one grant approved, or in the process of being approved, before you ask for more money. It's also a good idea to fully complete one grant, ask to extend that one and send in a new project at that time because the state department you're working with will have a track record with you and are much more likely to re-fund your first grant and fund your new grant at the same time.

Now that you've got a few ideas that are interesting to you, you need to pick JUST ONE!

Make it the one you are most comfortable with, the one you like the best. You are going to be living with this grant for a while, so you'd better like it!

So pick just one idea that you think is best for you and let's move on to the next section...

# Taking The First Steps

Once you've got your project idea, the next step is to get started on a grant application. There are a few things that are common to every grant application, the grant you apply for from your state will probably have a few more requirements. We'll go over those in a moment, for now let's move on...

But before you start filling out those application forms, you must do a little bit of work yourself to give you a better chance of getting that grant.

You must first be very knowledgeable on the subject you are supposed to get the grant for. You can't simply walk into a place and say I want to be a George Washington impersonator and teach kids about him without knowing anything about George Washington.

In other words: do some research, a little bit of studying and above all KNOW WHAT YOU ARE TALKING ABOUT before you even touch a grant application form.

I am just using that as an example.

Whatever you have decided to pursue as a grant project, do the work upfront. Have a finished product before you apply. You'll see that every grant requires, at the very least, a detailed explanation of your proposed project. Many want a sample of it, so if you can, make a video presentation (it will help you out a great deal). This process will also let you see if the project fits you...if this is something you would enjoy doing.

Don't make the mistake of just filling out the application and trying to BS your way through the Project Summary. It will be obvious to the people who review the applications. Do the work upfront!

After you have your project designed and ready, go get the application form from the department you are going to be working with in your state. Most states have the forms online so that you can just download it and print it out. Download it now and print yourself about 5 copies. Read over it and understand it.

Some of the forms will ask for your project summary on the form itself. It is usually very important to keep these summaries brief and to the point. If the form asks you for more detail or gives you an option for additional sheets, write out a detailed project summary which you will see an example of on the next page...

# What a Project Summery Should Look Like

You can use the following project summery as an example model in order to help you write your own. But don't just copy it word for word, be sure to include everything positive there is to know about your project. In other words: use this as a model, use it for the guidelines – and NOT your actual summery.

## **The Craft of Business For Crafters Project Summary**

After some personal research, I have come to the conclusion that the vast majority of crafters in our state are very talented and passionate artists. However, they are usually not so talented when it comes to business practices.

I propose to remedy that situation by offering my considerable business knowledge to crafters throughout the state. I will accomplish this by holding free seminars for crafters where we would go into detail about all of the following topics:

- A simple bookkeeping system
- Are you making money on that item?
- Best business practices
- Business rules and regulations
- How to market effectively
- Do I need to be on the Internet?

There are 14 more topics included in the course outline I have included with this application.

I am certain that, with some simple fine-tuning, our crafter community in this state would be more vibrant, more profitable and perhaps be able to create more job opportunities as they grow.

I propose to offer this service free of charge to all crafters in our state.

In my proposed budget, I have figured 1 seminar a weekend for 52 weeks. The amount I am requesting reflects my minimal travel expenses and 4 actual hours of instructional time plus the cost of paper handouts given to the seminar attendees.

My project also entails follow-up with these crafters by phone, mail and email to reinforce the lessons and to track the program's effectiveness.

A project end report will record all of this data in order to monitor and record our success as well as tweak the program to make it more effective in following years.

After a reasonable amount of grant- supported seminars, the program would have a track record of successes and could start to charge a small fee from each crafter attending the seminars. This would lead to the program being self-sufficient in future years.

In summary, "The Craft of Business For Crafters" would have a positive affect on our crafter community by allowing them to be more organized, more legally compliant and, most importantly, more profitable.

I have included a course outline as well as a videotape of me actually holding a seminar for crafters in my county.

I urge you to approve this grant. It will make a huge difference to the crafters of our state.

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Ok, now from reading the above did you notice how I did not include absolutely everything there is about my project? I just included the positives, which is done to draw the attention of the person reading my proposal.

The Project Summary is just that, a summary. Use it to spark interest. Interest enough to read the whole application. The people who screen these applications see them all day. You need to make them want to read yours and hopefully put it on top of the pile!

You should also notice that I referenced the additional items I included with the application...the course outline and a videotape. This gets across the fact that these are an important part of the application and should be taken into account.

The Project summary is a very important part of getting approved for a grant, it is the first impression and we all know how important it is to make a good first impression. Make sure your summary is not full of spelling mistakes and sounds professional.

Be sure to be enthusiastic and positive. Use words like "will" instead of "would", they sort of take for granted that the grant "will" be approved and the program "will" work. If you are thinking, "would" it means "maybe"...doesn't sound too positive, does it?

# Project Budget

The most important part of the grant application (for the people reviewing it) is the project budget, or the "Money Part" or your whole project and application.

No matter how rich you think the government is, every department that awards grants has a budget they have to work within. They have to work hard to get the money from the state legislature. They have to be able to show those in charge the results, so they are very much aware of the costs and expenses your project might have... to these guys, the dollar amount is very important.

Some departments have certain levels of funding. The most I have ever seen awarded to an individual is \$20,000.00. Most departments have, for example, a \$5000.00 and \$10,000.00 program and not anything in between. So, if your Project Budget comes in at \$7,500.00 it doesn't fit.

So before you decide what amount grant you want, do some research and see what levels the department you are planning to apply to offers. This will help you set up your budget accordingly, and prevent you from making the mistake of asking for more money than the department is prepared to grant you.

It's also a good idea to look around their site and see if they have a list of grants awarded in previous years. This is very instructive in that you can see what has been successful in the past and how much money was awarded.

So try your best to work within the limits of the grants that are available to you, your states budget is likely very tight and even though you may think your project is amazing. Try to keep in mind that the people reviewing your project see many others like it every single day, and would rather choose one that is within their budget than risk their money.

Okay, after you've done a little research on funding levels, it's time to start on your project budget. You need to be able to justify every dollar you ask for...and justify it on the state's terms.

Here is something that most people mess up on:

The Federal Guidelines for travel expense is somewhere around 36 cents a mile. Most states do not use that figure! I've seen everything from 30 cents to 35 cents. You need to see what your state figures mileage reimbursement at. You can usually find this through a Google search. To be safe, if you can't find it, use 30 cents a mile.

Just remember not to go overboard with your figures when writing up your budget, be very modest because the persons reviewing your budget will always try and be as conservative as they possibly can when figuring out your expenses.

You need to list things like mileage, your time, printed materials you will need, special equipment, (like slide projectors, sound equipment, etc). Anything you would use exclusively for your project.

A great tip about this:

If you need a sound system (or anything) for your project and you already have one, put the amount you paid for the piece of equipment into your budget with an asterisk after it. Then write that you have already purchased this item. It shows your commitment to the project! Always helps the approval process.

Ok, now to help you out with your project budget, here is an example of what one should look like:

**Project: The Craft Of Business For Crafters**

**Start Date: July 1,**

**End Date June 30,**

Assumptions:

- 1 seminar weekly for 52 weeks
- 1 paid local newspaper ad for each seminar
- Maximum mileage charged: 200 miles one way

Budget:

Newspaper ads: 52 ads X \$8.00	\$	416.00
Mileage: 400 miles X 52 X .30	\$	6240.00
Slide Projector: **	\$	300.00
Handouts: 1000 X .05	\$	50.00
Instructional Time 208 hours X 15.00	\$	3120.00
Misc. Costs	\$	174.00
 Total Budget:		 \$10,000.00

\*\* I have already purchased this item in anticipation of using it in this project. It is not added into the budget.

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The budget is pretty straightforward. You will notice I put a cap on how much mileage I would charge. If you live in a big state like Texas or California, you will probably want to adjust this accordingly.

I also discounted my time drastically. In the majority of state grants, you make most of your money in mileage reimbursements. In the example budget, it was over 60% of the budget.

In this example, the state had a limit of \$10,000.00. If I had valued my time at my usual rate of \$50 an hour, the hourly rate alone would have brought me well over the budget.

I have found over the years that state departments understand mileage well...they deal with it on a daily basis. Most of them get reimbursed for their mileage when they travel on state business. This is their comfort zone.

When you set your hourly wage, it makes no sense to the workers reviewing your application for you to be making \$50 an hour. Simply because most of them make about \$15 an hour on average, and it is difficult for them to understand your \$50 an hour requirement.

Now go on and start on your budget. Remember to stay within the funding levels established by your state. And remember to stay within budget.

# Keeping Track Of The Results

When the state gives you \$10,000 for a project, they want to know what the outcome is, they want to know the results. In fact, they love tracking how well you do and will even require you to track your own results and report back to them... which is understandable, if you put yourself in their spot.

But, you must show the way you will be tracking everything right in your grant application. A few states don't expressly require this, but I assure you they will be impressed and take note when you include this in your application (it makes their lives easier and shows that you are serious about what you want to do)

Again, budgets are tight in almost every state. The departments have to justify their grants to the legislature. Tracking methods from you help them in that task. If you help them, they are likely to take note and return the favor in the form of a grant.

Tracking can be as simple or as complicated as you want to make it. An example of a simple system would be keeping a list of people who attended your presentation (if that is what you are going for) and getting some comments from a few of them.

The "Craft of Business" project used a little more sophisticated tracking. That guy tracked profits after the seminar in comparison with profits before the seminar. This, too, was very successful.

Just to let you know how it works, here is an example of this strategy:

# Tracking Example

In order to show that that my project is effective in its task, I have developed the following method to track its effectiveness.

- 1.** I will keep a complete list of names and addresses of each person who attends a presentation.
- 2.** These lists will be broken down into Senatorial Districts to allow our legislators a view of the good things that this project is bringing to their district.
- 3.** I will also hand out and get back comment forms from the audiences. These forms will also be handled as above.
- 4.** I will keep receipts of every expenditure covered by this grant and turn them into the department for accountability of every grant dollar.
- 5.** I will make myself available, at anytime, for interim checks of the project status.
- 6.** I will faithfully, and in a timely manner, complete and return all forms required by the state to complete this grant.

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As you can see, it really is quite simple ...you don't need to be a genius to use this type of system.

I hope you notice that I tied in the politicians. This is very important! The money comes to the departments from them. If you send the department a list of attendees, who do you think they will send that list to? That's right, the legislators. With a note saying, "Look what we did for the voters in your district!"

The legislators, if they are smart, will turn around and send out a letter asking their constituents how they liked your presentation that they made possible. See how it works?

I also put in a section that deals with the forms the state wants from you at the end of the grant (This is actually a big problem for most beginners).

Most people simply don't turn these grant closing forms in. You don't have to bother with that, you can almost be assured of never getting another grant if you do. By stating that in your tracking, you are saying that you recognize this problem and won't be a part of it. Again, you should make the people giving you the grant as happy as possible.

And there you have it, that pretty much sums up what tracking is all about (make it show numbers that will be important to the department and the politicians)

Ok, after you're done with that it's time to move on to the next part of your application...

# Putting the Finishing Touches On Your Application

Ok great, you've now got everything you need to put the application together and mail it in. To make you feel even better, not a lot of people actually get this far and go through with making an application that **has a real chance of getting you a grant.**

You've figured out that you need a grant, not a loan or an entitlement. You've done your research on your state's grant situation, who's giving grants and what for. You've narrowed down the grant possibilities to one that really appeals to you.

You've written a project summary, a project budget and a project tracking strategy. Now, let's put it all together.

So get that grant application and fill it out completely (do your best not to leave anything blank). When you leave a blank, some staff member at the department you are applying to has to figure out what goes in there, or even worse, puts your application back in the mail to tell you to fill in the missing information. Needless to say, this hurts your chances of getting the grant you want.

And always be sure to keep the people who review your application happy, do exactly what they ask of you and make sure your application is as clear as it possibly can be (it is usually better to type it up rather than hand write it).

You should have an application form, a project summary, a project budget, a project tracking strategy and any supporting material you have decided to add (course outline or video, for example)

Some states will have other forms you need to fill out when applying. They are always either on the Internet site or in the package you get in the mail from the department. Make sure you fill out and return every required form.

Be sure to mail in your application in well before the grant deadline passes, that way you will have plenty of time for it to get the OK. It's a god idea to send your application packs by registered mail, so you get a receipt that they actually got it.

Make sure to take a look over everything, to be sure it is 100% completed and has no spelling mistakes. Make yourself at least 6 copies of the entire package! And send the whole thing in (or drop it off if you can)

Ok, now that was one major step to the whole process. Let's go on to the next step...

# The Fun Part

As you might recall, I said in the beginning of this eBook that grants can be very competitive. How competitive you ask? Well, it has been estimated by professional grant writers that for each grant awarded there are 10 grant applications on average, of course there could be less competition for the grant you are applying for... but then again, it could also be more!

This part of the eBook will tell you how you can outshine your competition, so your grant request can have a real chance of getting approved every time you send it in.

Get on the department website and find the name and phone number of the grant manager or grant administrator or project manager (every department has someone who manages the grant section). Of course they may use different titles, but there is always someone in charge.

Once you find who that person is, and have their telephone number call them and tell them that you have just sent in a grant application. They will likely ask you about the project. Get enthusiastic and tell them about it.

Ask them to take a look at it and give you some help on it. You'll be surprised how helpful these people are. They really want you to get that grant. If you think about it, without people to grant money to they wouldn't have a job!

The grant manager may see a few mistakes in your application, or maybe give some advice on what needs to be change. If you get advice to make some changes, make the changes! These people know grants inside and out, take their advice.

NOTE: Not only does this approach get you some priceless advice on bettering your chances for getting a grant. But you might actually get your proposal stuck in the grant managers mind, which has a good chance of lifting you above your competition.

The next thing you need to do is get the name and address of each of your state legislators.

You probably have 1 or 2 state senators and 1-2 state representatives. Write them a letter and tell them that you have applied for a grant; tell them what the grant will do for the voters in their district; and ask them for their support in getting the grant.

Again, you'll be amazed at the response to this. Politicians love to look like they are helping their voters. This one isn't all that hard for them to do. Just a phone call or note to the department is all it takes. The affect on the department is

astounding also. After all, this is where they get their money. They will listen to a legislator.

Now, get the name and address of the chairman of your county commission or governing board and write them a letter almost identical to the legislator letter you wrote earlier.

These people can make phone calls in support of your grant. Their motivation is that the more money that is granted to a county, the more the economy prospers. The more the economy prospers, the greater the chance they will be re-elected.

Also, it is a god idea to let your local paper know about your grant application. Give them a copy of your project summary. Most local papers are starved for local news. You may be surprised at the article you get from just this one thing.

What you need to do is make yourself stand out from the crowd without being arrogant. Because the whole process of making yourself stand out and being heard after you submit the application is in some cases just as important as the application itself. If you have a good project, a good application and good political follow-up, your chances are greatly improved for a grant award.

# Waiting For Your Grant

After you've send in your application and did all you could do to promote and get it approved by contacting your local politicians and even media. All you could do is wait for a response.

What may happen is you can get a letter in a few weeks that advise you to change a few things in your application or even project plan. Take their advice as they do know what they are talking about, and it is actually in their best interest to give you the grant.

You might get a letter that informs you your grant application has been denied, along with the reasons why. Make sure to take note of those reasons so you do not repeat the same mistakes twice.

And if all goes will, you will get a letter or phone call that tells you your grant has been approved. If this happens, be sure to thank all those who helped you and provide them with a copy of the letter (you will need to keep good relations with these people for your next grant).

Once you have been awarded a grant, make sure you do everything that is required by the grant. Turn in the forms, follow up with department frequently, do a great job out there in the field. Make yourself someone who will be much more apt to get another grant next time.

Once you get the hang of the whole grant application process, you will be able to quickly plug in new grant ideas into your existing system and get approved for many more grants. And if you can prove to the government that what you are using the grants for is having a positive effect on your community, or state you will always be able to find money that you can put to god use.

# Federal Grants

As I said before, you do NOT apply for most federal grants. They are extremely narrow in their focus and are extremely competitive. They are still worth mentioning and looking into, because it is possible to attain a federal grant. But it is quite difficult and can take years!

You can attain a federal grant if for example you are an inventor and have an invention that fits the needs of the U.S. Government, there may be some funding for you.

Before you do anything, make sure that you have a legal patent or have a patent pending on the invention. Just be aware of the many "rip-offs" in this area and really do your research on any company that offers to help you get a patent.

Another area of interest to the Federal Government is the ability to take research and development products and make them available to the public at large. This is known as technology transfer. Most major universities have a program or a department that deals with this area.

Go to: <http://www.grants.gov/search/searchHome.do> to get more details on grants that are available for these two areas.

The last time I searched that site there were many (a few hundred) possible grants available. It makes for some very technical reading, but if you are in the fields in which they are interested, it should not be a problem for you.

If you are interested in technology transfer, the premier institution in the nation is the Robert C. Byrd National Technology Transfer Center, located in Wheeling, West Virginia.

They get a huge amount of Federal funds to help you get an invention to market. Go to <http://www.nttc.edu/> to find out more.

Information on both research/development and technology transfer is also available at The Small Business Administration website, <http://www.sba.gov/sbir/>

There are a lot of opportunities here, and a lot of money to be granted. But once again, it is very competitive and you must know exactly what you will be using the grant for and how you will accomplish your goals.

# Grants Outside The United States

Don't live in the US? Not a problem. The United States is not the only country in the world that awards grants to its residence. Many other countries have excellent grant systems in place, here are some resources to help you out...

**European Union**

<http://www.eugrants.org/frame-template.html>

**Australia**

<http://www.grantslink.gov.au/>

**Worldwide**

<http://www.worldbank.org/rmc/jsdf/index.htm>

**Worldwide**

<http://web.worldbank.org/WBSITE/EXTERNAL/OPPORTUNITIES/GRANTS/DEVMARKETPLACE/0,,menuPK:180652~pagePK:180657~piPK:180651~theSitePK:205098,00.html>

# Resources and References

Here, I've put together I ton of different resources to help you with your research and ultimately save you a great amount of time in getting approved for a grant.

## State Economic Development Pages:

Alabama <http://www.edpa.org/>

Alaska <http://www.dced.state.ak.us/cbd/home.htm>

Arizona <http://www.azcommerce.com/default.html>

Arkansas <http://www.aedc.state.ar.us/home.cfm>

California <http://commerce.ca.gov/state/ttca/>

Colorado <http://www.state.co.us/oed/guide/>

Connecticut <http://www.state.ct.us/ecd/>

Delaware <http://www.state.de.us/dedo/>

Florida <http://www.eflorida.com/>

Georgia <http://www.georgia.org/economic/index.asp>

Hawaii <http://www.state.hi.us/dbedt/>

Idaho <http://www.idoc.state.id.us/>

Illinois <http://www.commerce.state.il.us/>

Indiana <http://www.in.gov/doc/>

Iowa <http://www.state.ia.us/ided/>

Kansas [http://kdoch.state.ks.us/ProgramApp/index\\_mm.jsp](http://kdoch.state.ks.us/ProgramApp/index_mm.jsp)

Kentucky <http://www.edc.state.ky.us/>

Louisiana <http://www.lded.state.la.us/>

Maine <http://www.econdevmaine.com/>

Maryland <http://www.choosemaryland.org/>

Massachusetts <http://www.massconnect.state.ma.us/>

Michigan <http://medc.michigan.org/index>

Minnesota <http://www.dted.state.mn.us/01x00f.asp>

Mississippi <http://www.decd.state.ms.us/>

Missouri <http://www.ded.state.mo.us/business/business.shtml>

Montana <http://www.commerce.state.mt.us/>

Nebraska <http://assist.neded.org/>

Nevada <http://www.expand2nevada.com/newsite/index.html>

New Hampshire <http://www.nheconomy.com/>

New Jersey <http://www.state.nj.us/commerce/>

New Mexico <http://www.edd.state.nm.us/>

New York <http://www.empire.state.ny.us/>

North Carolina <http://www.commerce.state.nc.us/>

North Dakota <http://www.growingnd.com/>

Ohio <http://www.odod.state.oh.us/>

Oklahoma <http://www.odoc.state.ok.us/index.html>

Oregon <http://www.oregon.gov/prod/index.cfm%3FCurrPID=502>

Pennsylvania  
<http://www.inventpa.com/default.asp%3Fpath=Business%2520in%2520PA>

Rhode Island <http://www.riedc.com/startframe.html>

South Carolina  
<http://www.callsouthcarolina.com/callsc.cfm?page=&document=home>

South Dakota <http://www.sdgreatprofits.com/>

Tennessee <http://www.state.tn.us/ecl/>

Texas <http://www.tded.state.tx.us/>

Utah <http://dced.utah.gov/>

Vermont <http://thinkvermont.com/>

Virginia <http://www.yesvirginia.org/>

Washington <http://www.cted.wa.gov/DesktopDefault.aspx>

West Virginia <http://www.wvdo.org/business/index.html>

Wisconsin <http://www.commerce.state.wi.us/>

Wyoming <http://www.wyomingeda.org/>

### **Official State Pages:**

Alabama <http://www.alabama.gov/>

Alaska <http://www.state.ak.us/>

Arizona <http://www.az.gov/webapp/portal/>

Arkansas <http://www.accessarkansas.org/>

California <http://www.ca.gov/>

Colorado <http://www.colorado.gov/>

Connecticut <http://www.ct.gov/>

Delaware <http://www.delaware.gov/>

Florida <http://www.myflorida.com/>

Georgia <http://www.georgia.gov/>

Hawaii <http://www.ehawaii.gov.org/>

Idaho <http://www.accessidaho.org/>

Illinois <http://www.illinois.gov/>

Indiana <http://www.in.gov/>

Iowa <http://www.state.ia.us/>

Kansas <http://www.accesskansas.org/>

Kentucky <http://www.kentucky.gov/>

Louisiana <http://www.state.la.us/>

Maine <http://www.maine.gov/>

Maryland <http://www.maryland.gov/>

Massachusetts <http://www.mass.gov/>

Michigan <http://www.michigan.gov/>

Minnesota <http://www.state.mn.us/>

Mississippi <http://www.ms.gov/>

Missouri <http://www.state.mo.us/>

Montana <http://www.discoveringmontana.com/>

Nebraska <http://www.nol.org/>

Nevada <http://www.nv.gov/>

New Hampshire <http://www.state.nh.us/>

New Jersey <http://www.state.nj.us/>

New Mexico <http://www.state.nm.us/>

New York <http://www.state.ny.us/>

North Carolina <http://www.ncgov.com/>

North Dakota <http://www.discovernd.com/>

Ohio <http://www.state.oh.us/>

Oklahoma <http://www.youoklahoma.com/>

Oregon <http://www.oregon.gov/>

Pennsylvania <http://www.state.pa.us/>

Rhode Island <http://www.ri.gov/>

South Carolina <http://www.myscgov.com/>  
South Dakota <http://www.state.sd.us/>  
Tennessee <http://www.tennesseeanytime.org/>  
Texas <http://www.texasonline.com/>  
Utah <http://www.utah.gov/>  
Vermont <http://www.vermont.gov/>  
Virginia <http://www.myvirginia.org/>  
Washington <http://access.wa.gov/>  
West Virginia <http://www.state.wv.us/>  
Wisconsin <http://www.wisconsin.gov/>  
Wyoming <http://www.state.wy.us/>

### **State Grants Pages:**

Alabama <http://www.arts.state.al.us/>  
<http://www.preserveala.org/>  
Alaska <http://www.educ.state.ak.us/aksca/>  
<http://www.eed.state.ak.us/lam/>  
Arizona <http://www.arizonaarts.org/>  
<http://www.dlapr.lib.az.us/>  
Arkansas <http://www.arkansasarts.com/>  
<http://www.arkansasheritage.com/>  
California <http://www.caam.ca.gov/>  
<http://www.cac.ca.gov/>

Colorado <http://www.coloarts.state.co.us/>  
<http://www.coloradohistory.org/>

Connecticut <http://www.ctarts.org/>  
<http://www.ctfreedomtrail.com/>

Delaware <http://www.artsdel.org/>  
<http://www.state.de.us/sos/archives.htm>

Hawaii <http://www.state.hi.us/sfca/>  
<http://www.hcc.hawaii.edu/hspls/>

Idaho <http://www2.state.id.us/arts/>  
<http://www.idahohistory.net/>

Illinois <http://www.finditillinois.org/>  
<http://www.state.il.us/agency/iac/>

Indiana <http://www.in.gov/arts/>  
<http://www.statelib.lib.in.us/>

Iowa <http://www.culturalaffairs.org/>  
<http://www.iowaartscouncil.org/>

Kansas <http://www.kshs.org/>  
<http://skyways.lib.ks.us/kansas/KSL/>

Kentucky <http://eah.ky.gov/>  
<http://www.kyarts.org/>

Louisiana <http://www.crt.state.la.us/>  
<http://lafilm.org/>

Maine <http://www.mainearts.com/>  
<http://www.state.me.us/mhpc/>

Maryland <http://www.mpt.org/>  
<http://www.msac.org/>

Massachusetts <http://www.state.ma.us/lib/>

Michigan <http://www.michigan.gov/hal>  
[http://www.michigan.gov/hal/0,1607,7-160-17445\\_19272---,00.html](http://www.michigan.gov/hal/0,1607,7-160-17445_19272---,00.html)

Minnesota <http://www.mnhs.org/>  
<http://www.arts.state.mn.us/>

Mississippi <http://www.mdah.state.ms.us/>  
<http://www.arts.state.ms.us/>

Missouri <http://www.missouriartscouncil.org/>  
<http://www.sos.mo.gov/library/>

Montana <http://art.state.mt.us/>  
<http://www.his.state.mt.us/>

Nebraska <http://www.nebraskaartscouncil.org/>  
<http://www.nlc.state.ne.us/>

Nevada <http://dmla.clan.lib.nv.us/>  
<http://dmla.clan.lib.nv.us/docs/arts/>

New Hampshire <http://webster.state.nh.us/nhculture/>  
<http://www.state.nh.us/nharts/>

New Jersey <http://www.njstatelib.org/>

New Mexico <http://www.nmoca.org/>  
<http://www.stlib.state.nm.us/>

New York <http://www.nysca.org/>  
<http://www.archives.nysed.gov/>

North Carolina <http://www.ncdcr.gov/>  
<http://www.ncarts.org/>

North Dakota <http://www.state.nd.us/arts/>  
<http://www.state.nd.us/hist/>

Ohio <http://www.oac.state.oh.us/>  
<http://winslo.state.oh.us/>

Oklahoma <http://www.odl.state.ok.us/>  
<http://www.oklaosf.state.ok.us/~arts/>

Oregon <http://www.oregonartscommission.org/>  
<http://www.osl.state.or.us/home/>

Pennsylvania <http://www.phmc.state.pa.us/>  
<http://www.artsnet.org/pca/>

Rhode Island <http://www.state.ri.us/archives/>  
<http://www.risca.state.ri.us/>

South Carolina <http://www.state.sc.us/scdah/>  
<http://www.state.sc.us/arts/>

South Dakota <http://www.state.sd.us/deca/>  
<http://www.sdarts.org/>

Tennessee <http://www.arts.state.tn.us/>  
<http://www.state.tn.us/film/>

Texas <http://www.arts.state.tx.us/>  
<http://www.thc.state.tx.us/>

Virgin Islands <http://www.library.gov.vi/>

Utah <http://arts.utah.gov/>  
<http://www.archives.utah.gov/>

Vermont <http://www.vermontartscouncil.org/>  
<http://www.vermonthistory.org/>

Virginia <http://www.arts.state.va.us/>  
<http://www.dhr.state.va.us/>

Washington <http://www.statelib.wa.gov/>  
<http://www.arts.wa.gov/>

West Virginia <http://www.wvosea.org/>  
<http://www.wvculture.org/>  
<http://www.wvculture.org/arts/index.html>

Wisconsin <http://www.wisconsinhistory.org/>  
<http://arts.state.wi.us/static/>

Wyoming <http://wyoarts.state.wy.us/>  
<http://spacr.state.wy.us/>

### **Other Useful Resources:**

<http://www.sba.gov>

<http://www.cyberatlas.com>

<http://www.microcreditsummit.org/forms/database.htm>

<http://www.usembassy.state.gov>

<http://www.sba.gov/financing/microparticipants.html>

**Great Loan Calculator:**

<http://www.finaid.org/calculators/loanpayments.phtml>

# Conclusion

Now here you have it, all BS aside you now know the truth about the grant approval process and all the things you need to know to make sure your grant application has a real chance of getting approved every time it gets sent out.

Now with everything you have just read, you will have a major advantage over most of the people applying for grants today. As you can tell from this eBook, grants are not the easiest thing to get approved for and most people have no idea what they are doing when it comes to preparing a legitimate grant application.

And now, what ever it is you may need money for in this stage of your life, remember that there is likely a grant that is best suited towards your idea and with a little bit of work and determination you can soon have the funds you need to accomplish what you want to do.

Good Luck!