



Grant & Funding Workshop

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GrantFundingExpert.org

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This is just a small sample of funding programs. Additional grants, loans, and subsidies are available at the state, county, and city level where you live. Also, Chris Johnson's personal consultation will provide you with a more detailed and specific list for your own special circumstances.

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Helpful Websites



USA.gov Great way to search government websites.

Foundations.org Grant sources and applications.

FoundationCenter.org Search foundations and corporate funding.

Grants.gov Centralized source of government grants.

SAM.gov Assistance Listings (formerly The Catalog of Federal Domestic Assistance) is a database of all federal programs available to governments, organizations, and individuals.

FoundationCenter.org/find-funding/fdo-quick-start/ Use the Foundation Finder to search for more than 50,000 private and community foundations in the US.

Benefits.gov Benefits.gov provides citizens with easy, online access to government benefit and assistance programs, with instructions on how to apply.

FundsnetServices.com Here you can find funding organizations by category and subject area, including foundations, national grant makers, regional funders, international funders, government funding, and more.

<https://www.TGCI.com/funding-sources> A listing of state-specific directories that support locally based projects and organizations.

DSIREUSA.org This website is the best resource for current, comprehensive listings of energy upgrades incentives for your home and business.

Main Federal Government Sites

www.grants.gov	beta.sam.gov
www.fbo.gov	www.usa.gov
benefits.gov	govloans.gov
www.mbda.gov	publications.usa.gov

Your Elected Officials

One of your resources for assistance for your projects is your elected officials. Their staff is willing and ready to help you. To find contact information for them, visit these sites:

- www.congress.org (To look up your member of Congress)
- www.senate.gov (To look up your senators)
- www.gpo.gov/fdsys/ (To research bills)

Money for Real Estate

The programs listed below provide assistance to help you purchase a home, through down payment subsidies, programs to finance repairs, low interest rates, and other initiatives.

US Department of Housing and Urban Development

Website: <http://portal.hud.gov/hudportal/HUD>

HUD oversees numerous housing programs. Visit their site to learn what you may qualify for.

Good Neighbor Next Door Program

Website: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/reo/goodn

Law enforcement officers, pre-Kindergarten through 12th grade teachers, and firefighters/emergency medical technicians can contribute to community revitalization while becoming homeowners through HUD's Good Neighbor Next Door Sales Program. HUD offers a substantial incentive in the form of a discount of 50% from the list price of the home.

Veterans' Housing-Guaranteed and Insured VA Home Loans

Website: Benefits.VA.gov/HomeLoans

Purchase Loans help you purchase a home at a competitive interest rate often without requiring a down payment or private mortgage insurance. Cash Out Refinance loans allow you to take cash out of your home equity to take care of concerns like paying off debt, funding school, or making home improvements.

Making Home Affordable

Website: <http://www.makinghomeaffordable.gov>

The Home Affordable Refinance Program gives up to 4 to 5 million homeowners with loans owned or guaranteed by Fannie Mae or Freddie Mac an opportunity to refinance into more affordable monthly payments. The Home Affordable Modification Program commits \$75 billion to keep up to 3 to 4 million Americans in their homes by preventing avoidable foreclosures.

FHA Home Repair Loan and Grant Program

Website: <http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants>

For families who own homes in need of repair, the Home Repair Loan and Grant Program offers loans and grants for renovation. The Home Repair Program also provides funds to make a home accessible to someone with disabilities. Money may be provided, for example, to repair a leaking roof; to replace a wood stove with central heating; to construct a front-door ramp for someone using a wheelchair; or to replace an outhouse and pump with running water, a bathroom, and a waste disposal system.

Direct Loan Program

Website: <http://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans>

Under the Direct Loan program, individuals or families receive direct financial assistance directly from the Housing and Community Facilities Programs in the form of a home loan at an affordable interest rate. Since HCFP is able to make loans to those who will not qualify for a conventional loan, the HCFP Direct Loan program enables many more people to buy homes than might otherwise be possible. Direct loans may be made for the purchase of an existing home or for new home construction.

State Down Payment Programs

In addition to federal programs, there are programs operated at the state level. Often, individuals who are unable to qualify for a conventional or federal government guaranteed loans (such as HCFP, FHA and VA loans) may be eligible. The benefits of these programs may be any of the following:

- Reduced down payment, or down payment waived
- Less stringent qualifying guidelines
- Below-market interest rates

Federal Money for Higher Education



You may already be familiar with federal student funding programs such as the Pell Grant and Guaranteed Student Loan programs, in addition to the vast number of scholarships available. The federal government is the single largest source of money for students, at all levels of financial need.

All of these federal programs are listed in Assistance Listings (formerly the Catalog of Federal Domestic Assistance), and the program name and number are provided for each one. There's also contact information so that you can inquire directly, usually with an individual who is responsible for getting you the help you need. It's a good idea to continue searching Assistance Listings for new opportunities on an ongoing basis at beta.sam.gov. Here's a sample of just a few of the programs you may qualify for:

Get Loans Directly from Your School (Federal Direct Student Loans 84.268)

The Direct Loan Program was begun to provide loans directly to students through schools, rather than through private lenders. Borrowers complete an application, the Free Application for Federal Student Aid (FAFSA), for all Department student financial aid programs. Schools receive the funds and then disburse them to students. The amount you can borrow depends upon dependent/independent status of student and year in school. There are several different repayment options including income contingent repayment plan. Interest rates for loans vary each year.

\$4,000 Grants for Students Having Trouble Paying Tuition (Federal Supplemental Educational Opportunity Grants 84.007)

If you are working towards your first undergraduate baccalaureate degree and are having trouble paying the bills, you may qualify for money through the Federal Supplemental Educational Opportunity Grants (FSEOG) program. Grants are up to \$4000 per academic year, with the student eligible to receive a FSEOG for the time it takes to complete their first degree.

Money for Students and Teachers to Travel Overseas (Overseas Programs–Group Projects Abroad 84.021)

The program objective is to help educational institutions improve their programs in modern foreign language and area studies through overseas study/travel seminar group research, advanced foreign language training, and curriculum development. Funds are available to support overseas study/travel seminar group research and advanced foreign language training. Grant funds may be used for international travel, maintenance allowances, rental of instructional facilities in the country of study, and more.

Free Grants to Go to School (Federal Pell Grant Program 84.063)

Grants are available to students with financial need to help meet education expenses for the student's first bachelor's or other professional degree. Once an application is completed, the student's financial eligibility for assistance is calculated and the agency then notifies the student of eligibility.

Money for Graduate Study (Graduate Assistance in Areas of National Need 84.200)

Fellowships are available through graduate academic departments to graduate students of superior ability who demonstrate financial need and are able to enhance the capacity to teach and conduct research in areas of national need. Designated academic areas change each year and are currently biology, chemistry, engineering, foreign languages, mathematics, and physics. Money can be used to support a student completing a graduate degree program.

Money for Public Service Students (Harry S Truman Scholarship Program 85.001)

A special scholarship program for up to \$30,000 for college juniors has been established to encourage students to pursue careers in public service. Money can be used to support a student completing his or her undergraduate and graduate studies.

Federal Resources for Business Funding and Assistance

Business Funding Tips from USA.gov

To strengthen America's competitiveness in the global economy, businesses will need to be equipped with the best tools and information available to support innovation and job growth in the 21st century. The Small Business section of USA.gov is your front door to all the government has to offer.

Funding information:
<https://www.usa.gov/funding-options>



USA.gov's State Business Resources Portal

Find resources close to home.

<https://www.usa.gov/state-business>

SBA.gov's 10-step Guide to Starting a Business

Are you thinking about starting a business? This step-by-step list will guide you through the aspects of starting a business and will direct you to all the information you need to get started.

<https://www.sba.gov/business-guide/10-steps-start-your-business/>

Veteran Affairs' Resources for Veterans

The Veteran Entrepreneur Portal (VEP) is designed to save you time with direct access to the resources necessary to guide every step of entrepreneurship.

<https://www.va.gov/OSDBU/entrepreneur/>

SBA's Training Portal

SBA's Training Portal provides a wealth of online classes, videos, and chat transcripts. The content spans all phases of starting and managing a business from registration to financing to tax compliance.

<https://www.sba.gov/learning-center>

Find Opportunities for Green Businesses

Is your business focused on renewable energy or sustainability? This information will assist you in finding opportunities to work with the Federal Government to expand your business.

<https://www.energy.gov/savings/search>



I hope this small sample of resources helps to show you that there is a vast amount of funding available. My students (those who have purchased my Grant Funding course) enjoy one-on-one email consultation to target specific, tailored funding for each individual. I hope to work with you too!

-Chris Johnson

A handwritten signature in blue ink, appearing to read 'Chris Johnson', written in a cursive style.