



DEBT & CREDIT PROFESSOR®

HOW, AND WHERE TO GET GOVERNMENT, BENEFITS AND GRANT MONEY

We all have heard of the TV pitchman, with the wacky suit, telling us where to call or write to get free money from the government for all sorts of things. Well, there is money available for all sorts of things, but you will have to do all of the legwork and be your own pitchman to get it.

WHAT IS A GRANT?

Grants are not [benefits](#) or [entitlements](#), as defined in the governments storefront web collection of data for federal grant-making agencies through the Grants.gov site. (www.grants.gov). A grant is an award of financial assistance from a corporation, foundation or trust, but usually from a federal agency, to a recipient to carry out a public purpose of support or stimulation authorized by a law of the United States. Federal grants can also be seen as federal assistance for individuals, or an entity such as municipality impacted by a natural disaster, and for those who meet a certain criteria.

WHAT ARE BENEFITS?

Benefits are in the form of financial assistance, loans and grants that are authorized by law.

The only official access point for all federal grant-making agencies is www.grants.gov. Grants.gov is the single access point for over 1,000 grant programs offered by all Federal grant-making agencies. Take your time and look through all of the federal agencies that are providing grants.

GET REGISTERED

In order to apply for a grant, you and/or your organization must complete the www.grants.gov registration process. The registration process for an Organization or an Individual can take between three to five business days or as long as four weeks if all steps are not completed in a timely manner. So please register early!

[Agency for International Development](#)

The Agency for International Development is an independent federal government agency that provides economic and humanitarian assistance in more than 100 countries to ensure a better future for us all.

[Corporation for National and Community Service](#) [EXIT Disclaimer]

The Corporation for National and Community Service is the nation's largest grant-maker supporting service and volunteering. Through Senior Corps, AmeriCorps and Learn and Serve America programs, the Corporation is a catalyst for change and offers every American a chance to contribute through service and volunteering.

[Department of Agriculture](#)

Established in 1862, the Department of Agriculture serves all Americans through anti-hunger efforts, stewardship of nearly 200 million acres of national forest and rangelands, and through product safety and conservation efforts. The USDA opens markets for American farmers and ranchers and provides food for needy people around the world.

[Department of Commerce](#)

The Department of Commerce fosters and promotes the nation's economic development and technological

advancement through vigilance in international trade policy, domestic business policy and growth, and promoting economic progress at all levels.

[Department of Defense](#) [EXIT Disclaimer]

The Department of Defense provides the military forces needed to deter war and protect the security of the United States through five major areas: peacekeeping and war-fighting efforts, Homeland Security, evacuation and humanitarian causes.

[Department of Education](#)

The Department of Education ensures equal access to education and promotes educational excellence through coordination, management and accountability in federal education programs. The Department works to supplement and complement educational efforts on all levels, encouraging increased involvement by the public, parents and students.

[Department of Energy](#)

The Department of Energy's goal is to advance national, economic and energy security in the U.S.; to promote scientific and technological innovation in support of that goal; and to ensure environmental cleanup of the national nuclear weapons complex.

[Department of Health and Human Services](#)

The Department of Health and Human Services is the federal government's principal agency for protecting the health of all Americans and providing essential human services, especially to those who are least able to help themselves.

[Department of Homeland Security](#)

The Department of Homeland Security has three primary missions: Prevent terrorist attacks within the United States, reduce America's vulnerability to terrorism and minimize the damage from potential attacks and natural disasters.

[Department of Housing and Urban Development](#)

The Department of Housing and Urban Development's mission is to increase homeownership, support community development and increase access to affordable housing free from discrimination. HUD fulfills this mission through high ethical standards, management and accountability, and by forming partnerships with community organizations.

[Department of the Interior](#)

The Department of the Interior protects and provides access to the Nation's natural and cultural heritage, including responsibilities to Indian tribes and island communities. Departmental goals include resource protection and usage, overseeing recreational opportunities, serving communities and excellence in management.

[Department of Justice](#)

The Department of Justice enforces the law and defends the interest of the United States, ensuring public safety against threats foreign and domestic; providing federal leadership in preventing and controlling crime; seeking just punishment for those guilty of unlawful pursuits; and ensuring fair and impartial administration of justice for all Americans.

[Department of Labor](#)

The Department of Labor fosters and promotes the welfare of job seekers, wage earners and retirees by improving their working conditions, advancing their opportunities, protecting their retirement and health benefits and generally protecting worker rights and monitoring national economic measures.

[Department of State](#)

The Department of State strives to create a more secure, democratic and prosperous world for the benefit of the American people and the international community.

[Department of Transportation](#)

The Department of Transportation's mission is to ensure fast, safe, efficient, accessible and convenient transportation that meets vital national interests and enhances the quality of life of the American people, today and into the future.

[Department of the Treasury](#)

The Department of Treasury is a steward of United States economic and financial systems, and promotes conditions for prosperity and stability in the U.S., and encourages prosperity and stability in the rest of the world.

[Department of Veterans Affairs](#)

The Department of Veterans Affairs strives for excellence in patient care and veteran's benefits for its constituents through high quality, prompt and seamless service to United States veterans.

[Environmental Protection Agency](#)

The mission of the Environmental Protection Agency is to protect human health and the environment. Since 1970, EPA has been working for a cleaner, healthier environment for the American people.

[Institute of Museum and Library Services](#)

The Institute of Museum and Library Services is the primary source of federal support for the nation's 122,000 libraries and 17,500 museums. The Institute serves as a leader in providing services to enhance learning, sustain cultural heritage and increase civic participation.

[National Aeronautics and Space Administration](#)

The National Aeronautics and Space Administration serves as the nation's forefront of such exploration and continues to pioneer in aeronautics, exploration systems, science and space operations.

[National Archives and Records Administration](#)

The National Archives and Records Administration enables people to inspect the record of what the federal government has done, enables officials and agencies to review their actions and helps citizens hold them accountable.

[National Endowment for the Arts](#)

The National Endowment for the Arts is a public agency dedicated to supporting excellence in the arts; bringing the arts to all Americans and providing leadership in arts education. The Endowment is the largest national source of funds for the arts.

[National Endowment for the Humanities](#)

The National Endowment for the Humanities is an independent grant-making agency of the United States government dedicated to supporting research, education, preservation and public programs in the humanities.

[National Science Foundation](#)

The National Science Foundation is an independent federal agency created to promote the progress of science, to advance the national health, prosperity, and welfare and to secure the national defense. The NSF annually funds approximately 20 percent of basic, federally supported college and university research.

[Small Business Administration](#)

The Small Business Administration maintains and strengthens the nation's economy by aiding, counseling, assisting and protecting the interests of small businesses and by helping families and businesses recover from national disasters.

[Social Security Administration](#)

The Social Security Administration advances the economic security of the nation's people through compassionate and vigilant leadership in shaping and managing America's Social Security programs.

START HERE - if you would like to learn more about grants specific to these agencies.

[All Agencies](#)

[Agency for International Development](#)

[General Services Administration](#)

[Appalachian Regional Commission](#)

[Bureau of Reclamation - South Central CA Area Ofc](#)

[Christopher Columbus Fellowship Foundation](#)

[Corporation for National and Community Service](#)

[Department of Agriculture](#)

[Department of Commerce](#)

[Department of Defense](#)

[Department of Education](#)

[Department of Energy](#)

[Department of Health and Human Services](#)

[Department of Homeland Security](#)

[Department of Housing and Urban Development](#)

[Department of Justice](#)

[Department of Labor](#)

[Department of State](#)

[Department of Transportation](#)

[Department of Veterans Affairs](#)

[Department of the Interior](#)

[Department of the Treasury](#)

[Election Assistance Commission](#)

[Energy Cluster Program](#)

[Environmental Protection Agency](#)

[Federal Mediation and Conciliation Service](#)

[Institute of Museum and Library Services](#)

[Institute of Peace](#)

[James Madison Memorial Fellowship Foundation](#)

[Japan-United States Friendship Commission](#)

[Marine Mammal Commission](#)

[Millennium Challenge Corporation](#)

[National Aeronautics and Space Administration](#)

[National Aeronautics and Space Administration](#)

[National Aeronautics and Space Administration](#)

[National Archives and Records Administration](#)

[National Council on Disability](#)

[National Credit Union Administration](#)

[National Endowment for the Arts](#)

[National Endowment for the Humanities](#)

[National Science Foundation](#)

[Nuclear Regulatory Commission](#)

[Office of the Director of National Intelligence](#)

[President's Committee on the Arts and Humanities](#)

[Small Business Administration](#)

[Social Security Administration](#)

[Woodrow Wilson Center](#)

OFFICE OF MANAGEMENT AND BUDGET, other useful grant links*

*Catalog of Federal Domestic Assistance, <http://www.cfda.gov/> - Information on obtaining Federal Grants.

*CFO Council Grants Policy Committee, <http://www.cfoc.gov/>

*Grants Net, <http://www.hhs.gov/grantsnet>, - General grant resources and information.

*Federal Demonstration Partnership, <http://sites.nationalacademies.org/PGA/fdp/index.htm>, - Research grant information.

*Federal Assistance Awards Data System, <http://www.census.gov/govs/www/faads.html>, - Statistical information.

*Federal Audit Clearinghouse, <http://harvester.census.gov/sac/>, - Results of Grantee Audits.

*National Grants Partnership, <http://www.thengp.org/>, - Non-research grant information.

U.S. Agency For International Development, <http://www.usaid.gov/>.

For easy reference, benefits, resources, and grants have been alphabetically listed.

[Adoption Assistance](#) Get official information on grants, loans, financial aid, and other benefits from the U.S. government from the Adoption Gateway at the U.S Department of Health and Humans Service's Administration for Children & Families website for assistance.

[Adoption Tax Credit](#) The IRS offers a tax credit for qualifying expenses paid to adopt an eligible child (including a child with special needs). The adoption credit is an amount subtracted from your tax liability.

[Child Care Locator and Information](#) Child Care Aware provides child care providers with access to resources for their child care programs.

[Child Care Tax Credit](#) If you paid someone to care for your child, you may be able to claim the Child and Dependent Care Credit on your federal income tax return.

[Children's Health Insurance](#) On April 16, CMS announced grants to 41 health programs operated by the Indian Health Service; tribes and tribal organizations; and urban Indian organizations. The grants will help improve outreach and enrollment of American Indian and Alaska Native (AI/AN) uninsured children eligible for, but not enrolled in, their state's Medicaid and the Children's Health Insurance Programs (CHIP).

[Child Support Enforcement in Your State](#) Clicking on this link will take you to a central location whereby you may locate your states resource center on support enforcement -<http://www.acf.hhs.gov/programs/cse/extinf.html>.

[College Student Loans and Grants](#) This link is a useful one from the U.S. Department of Education for student aide. Unfortunately, some students may not qualify for this aide if they fail to register for Selective Service by age 26. If you don't register, you become ineligible for federal student aid, federal job training. Men, born after December 31, 1959, who aren't registered with Selective Service won't qualify for Federal student loans or grant programs. This includes Pell Grants, College Work Study, Guaranteed Student/Plus Loans, and National Direct Student Loans. For information on the Selective service Agency refer to: <http://www.sss.gov/>.

[Crop and Livestock Insurance](#) The USDA provides loans including direct or guaranteed loans, grants, and technical assistance.

[Disability Resources](#) This site is a little known site for people with disabilities, it offers clear information about how to apply for Social Security and veteran's benefits, as well as disability benefits for children. There is also information for people thinking about returning to work while receiving disability benefits.

[Disaster Assistance for Victims](#) This site is actually operated by FEMA, which provides money or direct assistance to individuals, families and businesses in an area whose property has been damaged or destroyed and whose losses are not covered by insurance.

[Dislocated and Laid-Off Worker Assistance](#) This is an extremely important website for a displaced worker, which provides assistance for reemployment, and other benefits, including the National Emergency Grant.

[Earned Income Tax Credit](#) The Earned Income Tax Credit or the EITC is a refundable federal income tax credit for low to moderate income working individuals and families. Congress originally approved the tax credit legislation in 1975 in part to offset the burden of social security taxes and to provide an incentive to work. When EITC exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit.

[Employment and Training Assistance](#) This program provides training for displaced employees.

[Farm Ownership and Operating Loans](#) This is a USDA funded program, which makes direct and guaranteed farm ownership (FO) and operating loans (OL) to family-size farmers and ranchers who cannot obtain commercial credit from a bank, Farm Credit System institution, or other lender.

[Federal Retiree Benefits](#) This program provides retirement information and benefits.

[Food Stamps and Other Nutrition Assistance Programs](#) This is a USDA program that provides children and low-income people access to food, a healthful diet, and nutrition education. This assistance is provided to nearly one in four people.

[Government Benefits Finder](#) Check your eligibility government benefits at this site which is a partnership of many Federal agencies and organizations and is an official benefits website for the U.S. government, with information on over 1,000 benefit and assistance programs. Please also visit Benefits. Gov at <http://www.benefits.gov/> and the United States Customs and Immigration Services web site: <http://www.uscis.gov/mye-verify/self-check>.

[Government Jobs](#) USAJOBS is the official jobsite for the U.S. federal government and is operated by the [U.S. Office of Personnel Management](#).

[Government May Owe You Money](#) Check unclaimed property, credit unions, mortgage refunds, and more.

[Government Online Services](#) Access U.S. government services from your computer. There are hundreds of online services from A-Z, you name it, from how to [Buy from Government](#) to [Veterans Affairs Benefit and Health Applications Online](#), it is all there waiting for you to access it.

[Government Sales and Auctions](#) Buy new, seized, and surplus merchandise and real estate from the government. Some items sold online by auction or fixed price. Others available by public auction, sealed bid, or contact with a Realtor.

[GovLoans.gov - Find the Right Loan for You](#) Your source for locating the loans you need.

[Head Start Program Locator](#) This site is for Early Childhood & Learning Centers throughout the U.S., including America Samoa to the Virgin Islands.

[Health Care](#) – (Also known as Obama Care) All Americans who do not have health care coverage must sign up at this location. More than 8 Million Americans have signed up for health coverage thanks to the Affordable Care Act.

[Home Mortgage and Housing Assistance](#) This site has all of the loans, [Loan Modification](#) information, [Foreclosure Resources](#), and Refinance assistance to stay in your home.

[Home Rental Assistance](#) This site operated by HUD helps apartment owners and offer reduced rents to low-income tenants. **Search for an apartment** and apply directly at the management office.

[Human Trafficking – Assistance Available to Victims of Human Trafficking](#) Human trafficking¹ is a modern-day form of slavery. Human trafficking is tied with arms as the second largest criminal industry in the world today – after drug dealing – and is the fastest growing.

Victims of human trafficking in the U.S. who are non-U.S. citizens are eligible to receive a special visa and other benefits and services through the Trafficking Victims Protection Act of 2000 (TVPA). Victims who are U.S. citizens may already be eligible to receive many of these benefits. These benefits and services include access to social service programs and immigration assistance needed to help victims safely and securely rebuild their lives in the United States.

[Legal Assistance](#) The agency provide grants for the delivery of civil legal assistance to low-income Americans

[Loan Modification](#) This location is a consolidated page under the Federal Deposit Insurance Corporation, better known as the FDIC, where there is a collection of information as to how you can get a loan modification program.

[Locators – Find In-Person Services Near You](#) Find government offices and services near you, in your local community or state.

[Low Income Home Energy \(Heating and Cooling\) Assistance](#) The Low Income Home Energy Assistance Program (LIHEAP) helps low income households, primarily in meeting their immediate home energy needs.

[Medicaid Consumer Information](#) This is the government's gateway to health care.

[Medicare](#) The government's health care site.

[Mortgage Assistance Programs](#) Mortgages for Home Buyers and Homeowners.

[Native American Benefits](#) Government resources for tribal governments and Native Americans.

[Pension Insurance and Benefit Guaranties](#) PBGC is a federal corporation created by the Employee Retirement Income Security Act of 1974. It currently protects the pensions of more than 44 million American workers and retirees in more than 29,000 private single employers and multi-employer defined benefit pension plans.

[Railroad Retirement, Disability, and Unemployment Benefits](#) The Railroad Retirement program was established in the 1930s. It provides retirement, survivor, unemployment, and sickness benefits to individuals who have spent a substantial portion of their career in railroad employment, as well as to these workers' families. This article describes the history, benefit structure, and funding of the Railroad Retirement program.

[Senior Citizen Community Service Employment Program](#) Their mission is to promote economic self-sufficiency for older individuals who are working to achieve this dream.

[Student Grants for Study Overseas](#) Boren Scholarships and Fellowships provide unique funding opportunities for U.S. undergraduate and graduate students to add an important international and language component to their educations. We focus on geographic areas, languages, and fields of study that are critical to U.S. interests and underrepresented in study abroad.

[Telephone Assistance Programs for Low-Income Households](#) This website provides qualified consumers with a discount on monthly charges for their primary home phone line, even if it's a cell phone.

[Temporary Assistance for Needy Families \(Welfare\)](#) A link to state Human Services throughout the The Temporary Assistance for Needy Families (TANF) program is designed to help needy families achieve self-sufficiency. States receive block grants to design and operate programs that accomplish one of the purposes of the TANF program.

[Veterans' Benefits](#) This is the site for VA benefits and services.

[Weatherization Assistance](#) The Weatherization Assistance Program (WAP) enables low-income families to permanently reduce their energy bills by making their homes more energy efficient.