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1569 Unique Ways To Get A Free Lunch

By Andrew Wroblewski

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Everywhere you turn – T.V., Radio, magazines, or the Internet, someone is talking about government grants. What's the real story? Does the government give away real money, to ordinary people, to use for whatever they want?

NO THEY DON'T! At least not to use for whatever you want. However, if you want to use grant money for something that the government is interested in funding, and you file a grant application that gets approved, then things can get interesting.

Let's take a closer look:

The government has loads of grant programs that they offer. In fact, at last count, there were 1569 of them. That's 1569 possibilities that someone in the U.S. government is going to be willing to give you some free money. The only issue is: Which government grant(s) do you qualify for, and how do you find out?

Broadly speaking, there are 15 major grant categories. They are:

(A) Formula Grants

Allocations of money to States or their subdivisions in accordance with distribution formulas prescribed by law or administrative regulation, for activities of a continuing nature not confined to a specific project.

(B) Project Grants

The funding, for fixed or known periods, of specific projects. Project grants can include fellowships, scholarships, research

grants, training grants, traineeships, experimental and demonstration grants, evaluation grants, planning grants, technical assistance grants, survey grants, and construction grants.

(C) Direct Payments for Specified Use

Financial assistance from the Federal government provided directly to individuals, private firms, and other private institutions to encourage or subsidize a particular activity by conditioning the receipt of the assistance on a particular performance by the recipient. This does not include solicited contracts for the procurement of goods and services for the

Federal government.

(D) Direct Payments with Unrestricted Use

Financial assistance from the Federal government provided directly to beneficiaries who satisfy Federal eligibility requirements with no restrictions being imposed on the recipient as to how the money is spent. Included are payments under retirement, pension, and compensatory programs.

(E) Direct Loans

Financial assistance provided through the lending of Federal monies for a specific period of time, with a reasonable expectation of repayment. Such loans may or may not require the payment of interest.

(F) Guaranteed/Insured Loans

Programs in which the Federal government makes an arrangement to identify a lender against part or all of any defaults by those responsible for repayment of loans.

(G) Insurance

Financial assistance provided to assure reimbursement for losses sustained under specified conditions. Coverage may be provided directly by the Federal government or through private carriers and may or may not involve the payment of premiums.

(H) Sale, Exchange, or Donation of Property and Goods

Programs which provide for the sale, exchange, or donation of Federal real property, personal property, commodities, and other goods including land, buildings, equipment, food and drugs. This does not include the loan of, use of, or access to Federal facilities or property.

(I) Use of Property, Facilities, and Equipment

Programs which provide for the loan of, use of, or access to Federal facilities or property wherein the federally owned facilities or property do not remain in the possession of the recipient of the assistance.

(J) Provision of Specialized Services

Programs which provide Federal personnel directly to perform certain tasks for the benefit of communities or individuals. These services may be performed in conjunction with nonfederal personnel, but they involve more than consultation, advice, or counseling.

(K) Advisory Services and Counseling

Programs which provide Federal specialists to consult, advise, or counsel communities or individuals to include conferences,

workshops, or personal contacts. This may involve the use of published information, but only in a secondary capacity.

(L) Dissemination of Technical Information

Programs which provide for the publication and distribution of information or data of a specialized or technical nature frequently through clearinghouses or libraries. This does not include conventional public information services designed for general public consumption.

(M) Training

Programs which provide instructional activities conducted directly by a Federal agency for individuals not employed by the Federal government.

(N) Investigation of Complaints

Federal administrative agency activities that are initiated in response to requests, either formal or informal, to examine or investigate claims of violations of Federal statutes, policies, or procedure. The origination of such claims must come from outside the Federal government.

(O) Federal Employment

Programs which reflect the Governmentwide responsibilities of the Office of Personnel Management in the recruitment and hiring of Federal civilian agency personnel.

With all of those categories, and 1569 grant possibilities to

wade through, you could spend days searching for just one grant funding source only to find out that you don't qualify for some reason. By the time you do find some obscure grant that you can apply for, it might be too late because all of the money has been spent. That's why many people hire professional grant writers to do all of the work for them. Well, that's fine for big companies, but what about us little guys who, if we could afford to hire a grant writer, probably wouldn't be looking for a grant.

Fortunately, there are software programs that will share the work of finding grant money. The better ones enable you to electronically search an online database of all U.S. government grant programs, by keywords, and returns a list of grants that match your criteria. Then, once you read the grant's terms and conditions, the software helps and guides you through the application process. So, you get the best of both worlds: Professional assistance, just like a paid grant writer would offer, but you save a LOT of money in the process.

There is millions upon millions of government grant money

available. All you have to do is find one that matches your interests and apply. If your application is approved, the check's in the mail!

Good luck!

Steve Robichaud and Andrew Wroblewski have been involved in online sales and marketing since 1996. For more information on getting grants, visit: <http://grant.help-for-me.com> email: admin@grant.help-for-me.com

Getting Mama Out of the House

By Valerie McDermott

Some mama's I know are all over the mama get-together idea from the day they deliver their little bundle of joy. Scrapbooking, girls night out, dinner and drinks, shopping, even a movie are all perfect and deserving breaks. Other mothers, however, especially new mom's find that the idea of a regular get together with her girlfriends can be just another added stress. How do I find the time or energy? Can I leave the baby? Do I deserve time away?

Please don't stress. It doesn't take a late night out on the town to recharge your battery. Think baby steps! Can you get a one or two hour slot of time in the following month that can be just for you? Of

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course you can! Just think, it could be a Saturday or Sunday morning or a Friday afternoon lunch. There are no right ways or wrong ways to have fun and reconnect with the special women in your life.

Some quick, easy, get your feet wet ideas — coffee, paint pottery, lunch at a fancy restaurant, a walking date, a scrapbooking party, Barnes and Noble for coffee and swapping book ideas, brunch on Sunday...the list is endless. Just remember these simple rules:

You must make it a priority at least once a month

No kids! Plan ahead of time for stress free day care and plan for at least two hours of time.

I guarantee after three or four months of these mini get togethers you will see the benefits. You'll then be ready for the late night out on the town! Remember Mama — Baby Steps!!

Valerie McDermott is a mother of 2 and co-founder of

a website

devoted to helping mother rediscover their favorite pasttimes and put themselves back on the top of the to-do list.

Getting Mama Out of the House

How Saving Money On Food Can Keep You Out Of Debt

Food Safety 101

Tips In Buying A Unique Diamond Ring

10 Mind-Easing Ways To Make Sure Your Child's "Bag" Lunch Is Safe

Money Saving ideas

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improve your life and find your happiness. Only 9.95Seven ways to improve your life and find your happiness.



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