

# ***Grants Made Easy***

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# FOREWORD

## CONGRATULATIONS!

You have just started what could be the most profitable and most enjoyable time of your life. The concepts that you will learn in this book work! They are based on actual cases where individuals have been awarded government grants and loans to invest in rental properties, purchase homes, start businesses, or expand their current businesses.

The most important point here is this: **hundreds of thousands of people have received these types of grants and loans. Why not you?** Armed with the tools provided in this book, you can now access the money you need to take charge of your own life and benefit the lives of others. Best of all, *you never have to pay these grants back.*

By reading this book, logging on to the website, and following the strategies and principles outlined here, you are already on your way to accomplishing your goals and reaching your dreams.

# DISCLAIMER

This book and its accompanying materials and website are provided as educational tools to assist you as you apply for Federal, State, and privately-funded grants and loans. This course teaches proven principles that will help you through the application process. The information contained in this book is in no way intended as legal advice, and should not be construed as such. The owners, employees, or affiliates, will not, at any time render legal, accounting, or other professional services. If you require such advice, please seek the services of a competent professional.

This is an educational organization. This course, as well as access to the services provided through our website, is intended to provide you with the knowledge and tools required to apply for and successfully receive government grant and loan money.

Included with this course are several application forms (both within the printed materials and on our website) which should be modified to ensure that they are legal for use in the State where you reside. It is recommended that you obtain forms as needed by local, state, and national governmental agencies, as well as private foundations.

# IT'S UP TO YOU

Success with this or any other educational information is up to you. This course is packed with information that can assist you in your quest for grant money. It offers tools and resources that you won't find anywhere else. But whether or not you successfully receive a grant or loan will depend on your own efforts. In order to be successful, you'll have to use these tools as they are explained to you. If you learn and apply the principles contained in this course, your chances of seeing results will increase dramatically. If you do nothing with this information and neglect to use the tools provided here, your success (if you have any) will be minimal. Success is truly in your hands.

## HOW TO USE THIS COURSE

**Step one:** Read this entire manual from cover to cover. Study it and complete all of the required exercises. Don't skip or ignore anything, as doing so may make it harder for you to accomplish your goals. This manual is simple and easy to follow. It has been designed to assist you by providing only the most important information, while leaving out the fluff. Simply put, this manual, and the tools provided, are just as effective as any \$3,000 seminar or \$1,200 book and tape course.

**Step two:** Listen to the entire audio CD included with the course. It contains useful information that you can immediately apply to your situation. Best of all, you can listen to it on your way to work, during an exercise routine, or in the privacy of your own home.

**Step three:** Write your *Grant Plan*. Follow the instructions contained in the section on Grant Plans to write and perfect your very own plan for

receiving grant money. If you fail to write an effective Grant Plan, you are planning to fail to receive a grant.

**Step four:** Log on to our site. Your trial membership login and password will be sent to you within a few days from when you purchased this course. This is the most up-to-date and effective website available to you to simplify the grant application process.

**Step five:** Take action! Nothing will happen until you decide to write your first grant proposal and put it in the mail. Take action every day toward the success of your business. If *you* don't make your business a success, who will?



# **ABOUT GOVERNMENT GRANTS**

**OVER 350 BILLION DOLLARS (\$350,000,000,000) PER YEAR!**

Each year, billions of dollars are granted to business owners, home buyers, investors, and people just like you! These grants are the government's way of promoting things like home ownership, affordable housing, job creation, and invention. The government gives grants, loans, and other types of subsidies. The government identifies areas of the country's economy where there are needs, and then awards grant or loan money to fill those needs.

When you receive a grant from the government, what you are really doing is solving an economical problem. The most interesting thing about the grant process is that grant money usually goes to the people who know how the system works, and are able to convince government agencies that they are committed to working within that system in order to help solve the economical problem. Even the neediest, most qualified candidates are turned down for grant money every single day because they don't know how the system works.

Once you understand the grant process, you can use it over and over again. There is no limit to the number of grants you can apply for and receive. You simply need to know how the system works.

Keep in mind that the process can be difficult and time-consuming. You will need diligence and patience. Think about it: if getting a grant were as easy as writing a letter and receiving a check, everyone would be doing it. There is a secret; there is a proven system; and you are about to learn

that system. You will learn how to use the government's money to make all your dreams come true!

## **WHAT TYPES OF GRANTS ARE AVAILABLE?**

This is where things get really exciting for you. Look at this list and see how many grant programs there are in areas that interest you. Imagine if you received:

- \$10,000 to \$1,000,000 to expand your business in YOUR STATE!
- \$5,000 toward legal advice!
- \$50,000 to purchase a home!
- \$28,394 to remodel your home!
- \$5,000 toward college tuition!
- \$5,000 to start a business as a teenager!
- \$1,800,000 to start a small airline business!
- \$500,000 to work on your invention!
- \$300,000 to start a business that exports to other countries!
- \$782,000 to buy a ranch!
- \$1,000,000 to start an overseas business!
- \$150,000 to build a child care center for your employees!
- \$5,000 to make your building wheelchair accessible!
- \$10,000 to purchase pieces of art for your business!
- \$6,250 to provide drug and alcohol treatment to employees!
- \$4,000,000 to start a business in New Jersey!
- \$25,000 to create a single job!
- \$25,000 to start a woman-owned home-based business!
- \$1,000 to train your existing employees!
- \$75,000 to create a job in North Dakota!
- \$250,000 to start a certain type of business in certain zip codes!

- \$10,000 for your business if you have between one and five employees!
- \$25,000 to teach your employees to use a computer!
- \$10,000 to open a dance studio!
- \$50,000 to sell coffee!
- \$30,000 to go to school in Hawaii!
- \$43,000 to become a French chef!
- \$100,000 to open an inn in the country!
- \$30,000 to tag grizzly bears (good luck)!
- \$70,000 to study Arts Management!
- \$50,000 to edit magazines from home!
- \$20,000 to produce a children's TV show!
- \$12,000 to attend a cowboy festival in Australia!
- \$5,000 to start a street hockey equipment distributorship!
- \$75,000 to renovate a historic home!
- \$100,000 to start a father-operated day care center!

## **WHAT KIND OF PEOPLE ARE AWARDED GRANT MONEY?**

How about these names:

- George Bush got a grant for \$200,000 to build a baseball stadium!
- Dick Cheney received over 3 billion dollars for his former company, Halliburton!
- Paul Newman received a government grant to sell salad dressing!
- H. Ross Perot received billions of government contracts for his businesses!

- Donald Trump did his first million-dollar deal with government assistance!

And it's not just individuals...

- Outback Stake House received over \$150,000 in grant money!
- Staples got \$1,500,000!
- Apple Computer got \$3,000,000!
- Federal Express got \$5,000,000!

The list goes on and on. The thing these companies have in common is a staff of in-house specialists that focus every day on new avenues of receiving corporate funding. If there is a government grant that they are eligible for, they will find it. They are trained experts, and they know how the system works. By the time you finish this course, you will too!

# CREATING A GRANT PLAN

## GOAL SETTING

The first thing you need to know is your own purpose for applying for grant money. Are you starting a business, expanding a business, buying a home for the first time, buying investment property, etc? Once you establish a clear objective, you will be able to narrow your focus to only those grant programs that are appropriate for your situation.

Once you have decided on an appropriate goal, write it down, along with a realistic timeline for achieving your goal. Don't simply *think* of your goal; it must be in *writing*, and placed in a conspicuous place where you will see it every day – preferably several times every day.

Keep in mind that you should write your purpose and long-term goal first. After you have clearly defined your long-term goal, think of a few intermediate goals that will assist you in achieving your long-term goal and write them down as well. Lastly, determine and write down several short-term goals that will assist you in accomplishing your intermediate goals.

In addition to your goals, develop daily actions, habits, and attitudes that will assist you in accomplishing all of your goals. If you do this, and write each action, habit, and attitude down, you will begin to see dramatic results in your life.

***Use the space below to make notes about your goals.***

My primary grant purpose is:

I plan to accomplish this purpose by:

My long-term goal (3 to 5 years) is:

My intermediate goals (12 months) are:

- 
- 
- 
- 

My short term goals (1 to 6 months) are:

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- 
- 

Each day I will take the following actions toward success:

- 
- 
- 
- 
-

# TIPS

Here are some tips and tricks that will improve your chances for success:

☞ Focus on just a few government programs. Decide on 3 or 4 programs that interest you and become an expert in each one.

☞ Study the business field in which you wish to become successful. If you are applying for real estate investment grants, study real estate investing! Learn about the different types of investing you can do and decide on a particular type of property or deal to specialize in. Become an expert. The Real Estate Investors Kit from [www.realestateinvestorskit.com](http://www.realestateinvestorskit.com) is a great, inexpensive way to get started. The Real Estate Investors Kit provides quality knowledge and information without the “guru” prices.

☞ Talk to EVERYBODY about what you are doing. Expand your network and create a peer group of like-minded individuals. Find people with common goals and objectives and stay close. Print your own business cards to hand out. Find investor groups. Go to the grant offices listed in this book and on the website and make friends. Talk to people. Ask questions. Ask more questions. Find Internet blogs or forums dedicated to your interests. Join every group you can to learn more and make contacts.

☞ Find a Mentor! Don't hesitate to find a professional who is doing what you want to do. You may have to pay for their services and instruction or agree to work for free to learn the necessary skills, but you will be better off for it. With every type of business, there is a learning curve. Without professional instruction and training, you could easily get in over your head. Remember, you are looking for long-term success.

☛ Call the Hotline number included with this course. The Grant Hotline is available to you to answer any questions that you may have regarding the grant application process. Use this service often and implement the advice that you are given. This service could be worth thousands of dollars to you. Some grant education companies charge as much as \$8,000 to assign a 6-month personal “grant expert” to their students. Your access to the Grant Hotline and [governmentgrantsnetwork.com](http://governmentgrantsnetwork.com) website remain active as long as your minimal monthly dues are current.



# CHOOSING THE RIGHT GRANTS

## HOW DO I DECIDE WHICH GRANTS TO FOCUS ON?

Always focus on local programs administered by your city, county, or state governments first. You should visit your local government offices and talk with the people there. Ask questions.

Next, you must be very clear about what that particular agency is looking for. Economically speaking, of course, there are always three major objectives of every level of government.

1. Create jobs.
2. Provide residents with a clean, safe, affordable community to live in.
3. Stimulate economic growth and encourage business.

Each level of government (city, county, state) has what is called a “consolidated plan.” Using these plans, local governments apply for federal money to be used in their areas. If you read your local government’s consolidated plan, you will be able to identify their overall objectives and perceived critical needs. A government’s consolidated plan acts as a form of mission statement for the upcoming years; a sort of goal worksheet. Use this publicly published document to your advantage. It can literally be a roadmap to your success!

To find your local government’s consolidated plan, visit the following website: <http://www.hud.gov/offices/cpd/about/conplan/local/index.cfm>. Simply copy this address to the address bar of your Internet browser and click “go.” Here you will find links to the individual consolidated plans of most cities in your state. Simply click on your state and choose your local

area from the list of available consolidated plans. This will be a very valuable resource to you in your quest for grant money.

Read what is written by your state or local agency very carefully. Once you determine what is really important to your state, county, and local agencies, find a way to assist them in fulfilling their needs, and obtain tons of cash in the process.

Several common themes will run through almost every state and local plan. If you plan your endeavors around those ideas, then you will be able to keep the same objectives, even when you are working in different counties, cities, and states.

Consider the government your new venture capitalist; or even your partner. As your partner, the government can help you fund the purchase of real estate, or the creation of a new business. Your partner can even help you pay for an education. All you have to do is ask... but you have to ask in the right way!

## **DIFFERENT TYPES OF GOVERNMENT ASSISTANCE**

Now let's go over the different types of assistance the government will actually give you. There are basically three types:

1. Grants – funds given for a specific purpose that never have to be repaid.
2. Loans – funds borrowed at significantly reduced interest rates.
3. Subsidies – indirect funds granted to support an enterprise regarded as being in the public interest.

## **FEDERAL GRANTS**

Grant money is given in lump sums at the government's discretion to those who qualify. Grants usually never have to be repaid. In some instances, however, grants may also be given as 0% interest loans that will be "forgiven" or "forgotten" by the government. Grants usually fall into one of three categories:

1. Formula Grants – grants given according to a specific formula that the government uses to determine both eligibility and appropriate use.
2. Project Specific Grants – grants given for a predetermined project in which precise terms are set forth in advance, including specific completion timeframes and payment scheduling for grant money.
3. Forgivable Loans – no-interest loans that are given on an "on-your honor" basis, but do not require repayment after a set amount of time.

## **FEDERAL LOANS**

There are several types of government-related loans. Some are actually made by the government, and others are made by traditional lending sources, but are insured by the government. When the government insures a loan, it allows the lender to reduce the interest rate, due to a decreased level of risk. Less risk almost always equals lower interest rates.

The most common government-insured loans made by traditional lenders are home loans. If you have ever bought a house using an FHA or a VA loan, you have effectively used a government-insured loan.

## **FEDERAL SUBSIDIES**

The government uses subsidies to assist low income families in paying rent, for instance, in a section 8 housing development. Sometimes the government will assist with down payments, or even give tax incentives in these types of situations. Most subsidies, however, are used to encourage certain types of industries that must be maintained to support the economy. Farmers, for instance, frequently receive federal subsidies to grow certain crops that would otherwise not be profitable enough to grow.

## **LOCAL PROGRAMS**

Often, your local municipality will receive grant money from the Federal Government that it can use toward the improvement of the municipality's local area. The local government can then use this money themselves, or grant it to individuals within the community who qualify.

Sometimes, the local municipality will use this money to issue a bond or low interest loan. Think about how beneficial this option can be. If you were to use such a loan to purchase a new property, and your interest rate is only 2%, how much better will your cash flow be on that property?

# REAL ESTATE GRANTS

One of the most common reasons for requesting grant money is the purchase of a new home or investment property. There are several grants available, and from every level of the government, to real estate investors, first-time home buyers, HUD home buyers, and more. These grants can be used toward down-payments, closing costs, repairs, reconstruction, and nearly anything else you can think of.

When applying for a real estate grant, ask yourself the following questions first:

1. What types of property or properties are you interested in purchasing?
  - Residential property
  - Commercial/industrial property
  - Community development properties
  - Plots of land on which to build
2. How will the property be used?
  - As an owner-occupied first home
  - As a rental property
  - As a long-term investment property
  - As an investment property to buy and flip
  - As a place of business
  - As a non-profit homeless shelter, children's home, or other community development property
3. What monetary needs do you have for the proposed property?

- Closing costs
  - Down payment
  - Regular monthly payments
  - Repair costs
  - Construction costs
4. What type of government assistance will cover your needs?
- A government loan program
  - A down payment grant
  - A property repair grant
  - A property development grant
  - A community improvement grant

Once you have these basic questions answered, you'll be able to log on to [www.federalgrantsnetwork.com](http://www.federalgrantsnetwork.com) and start searching for the appropriate grant or loan for your situation.

**Your next step is NOT to apply for a grant!** Once you have determined the type of grant you want, and what's available to you, your next step is to evaluate your personal financial situation and find out what types of traditional financial assistance is available to you. Contact a lender and get pre-qualified for a loan. See exactly what you can accomplish *without* government assistance; then you will know what ground you'll need to make up through government grants and loans.

Make a list of all liquid and non-liquid assets that you have or could have available to purchase a property. This includes available credit limits from credit cards. Remember that credit cards are not evil when you use them wisely. If you plan on buying and flipping a property quickly, your credit cards can be a very valuable asset to your acquisition of real

estate. The profit you make from the sale of a home can far outweigh the high interest rates you'll pay on your cards.

Once you have determined what you are capable of purchasing on your own, it is time to evaluate exactly how much you'll need in government grants and loans to be able to afford that perfect property. Log back on to the Federal Grants Network website and find the grant or grants that best fit your situation.

## **OTHER TYPES OF GOVERNMENT ASSISTANCE YOU CAN RECEIVE**

**FHA Loans** – An FHA (Federal Housing Administration) loan allows you to buy a house with as little as 3% down, instead of the higher percentages required to secure many conventional loans. The FHA loan program is designed especially for first-time home buyers or anyone with a shortage of down payment funds. The Federal Government insures the loan through the Federal Housing Administration, allowing the lender to offer lower interest rates. A major advantage of FHA loans is that you can usually borrow the mortgage insurance and closing costs as well, rather than coming up with them up front at closing. To qualify for an FHA home loan, you'll need to have a good credit history, and sufficient income.

**VA Loans** – A VA (Veteran's Affairs) loan allows veterans who have served, or are actively serving, in the military to purchase properties at discounted interest rates without a required down payment. VA loans are insured by the Federal Government through the Department of Veteran's Affairs in much the same way as an FHA loan. Even if you have bad credit, but have been improving your credit history for the past year, you can qualify for a VA loan. The main benefits of VA loans include: no down payment, no monthly mortgage insurance (PMI), and a maximum loan amount of \$359,650. One

major limitation to VA loans, however, is that you cannot purchase any property with more than 4 units.

**RHS Loans** – An RHS (Rural Housing Service) loan allows low and moderate-income families living in rural communities (defined as having a population center of less than 10,000 people) to purchase modestly priced, owner-occupied homes with no down payment or mortgage insurance. RHS loans are insured through the RHS; a division of the US Department of Agriculture. One of the primary benefits of an RHS loan is that you can usually include the closing costs of the home in the loan amount. The primary disadvantages of an RHS loan are: predetermined income limits for borrowers, and the home must be used as your primary residence.

**State Agency Assistance** – Most states offer additional assistance programs for those that qualify. Check with your local state government offices to find out about local programs that can assist you in the home buying process.



## COMMON CONCERNS ABOUT BUYING REAL ESTATE

**Concern:** “I don’t have enough money in my account to cover the down payment, and I don’t qualify for a government grant or loan. What other resources do I have?”

**Resolution:** There are several resources available to you to come up with the money for a down payment on your next real estate deal. Here are some for you to consider:

- Borrow the money from parents or a relative
- Find an investment partner that will cover the down payment
- Lease the property with an option to purchase later
- Borrow the money from another property that you own
- Borrow the money from a credit card
- Get a loan on your stocks or 401K plan
- Ask the seller to carry the down payment as a promissory note
- Use a down payment assistance program, such as the Nehemiah Program ([www.getdownpayment.com](http://www.getdownpayment.com))
- Trade other personal or real property for the down payment
- Create an option on the home instead of buying it outright
- Borrow on your whole life insurance policy

**Concern:** “I’m ready to start investing in real estate, but I’m not sure where to look for the right property. Where do I find a good deal on a home to buy?”

**Resolution:** There are several great sources that are often overlooked by home buyers and investors. Look for motivated sellers using the following resources:

- *Realtors*<sup>®</sup> – having a good real estate agent on your team can be one of your most valuable assets.
- *“For Sale by Owner” Signs* – People who are selling their own homes (without the representation of an agent or broker) can be a great source for buying homes at discount prices. In most cases, the homeowner is looking to get out of the property quickly, and is not willing to wait for someone to offer the current market value. Most homeowners don’t have great marketing or negotiation skills when it comes to real estate. As a professional homebuyer and investor, you can have a real advantage here.
- *Newspaper Ads* – Look for newspaper ads that denote motivation to sell. An ad that contains the phrases “must sell,” “forced to move,” or “recently reduced” are signs of a motivated seller. The cheapest ads in the paper are also worthy of your attention, as the seller might not have sufficient funds to pay for advertising. Look for the small, 3-line ads on the bottom of the column.
- *Attorneys* – Some attorneys specialize in estate sales, probates, foreclosures, etc. Often, these attorneys can help you gain access to great homes at below-market value prices.
- *Real Estate Wanted Ads* – Place an ad in the “Real Estate Wanted” section of your local paper that says “Real Estate Investor seeks to buy property – any price, any condition.” This type of ad usually gets great results from motivated homeowners who might be heading toward foreclosure.
- *Bank Foreclosures* – When a bank is forced to foreclose on a loan, it assumes ownership of the property. The bank will then attempt to resell the property at a below-market value price in order to mitigate losses. When you buy from a bank, you need to have your financing pre-arranged, and be ready to act fast!
- *HUD homes* – HUD homes are government-insured homes that have been foreclosed on. The U.S. Department of Housing and

Urban Development (HUD) assumes ownership of these properties, and must now sell them. HUD offers properties in almost every area, including special properties that qualify for the “Officer Next Door” and “Teacher Next Door” programs, allowing police officers and teachers to purchase properties at 50% of the appraised value. For more information on all that HUD offers, visit [www.HUD.gov](http://www.HUD.gov) today!

## USEFUL LINKS

Since information on real estate grants is constantly changing, we have chosen not to publish contact information for grant-offering organizations and offices in this book. To view an up-to-date, extensive list of available real estate grants (including qualifications and complete contact information), visit [www.federalgrantsnetwork.com](http://www.federalgrantsnetwork.com). Use the username and password you received with this book.

Below is a list of additional websites that will be of benefit to you in your search for government grant money to start or expand your real estate business:

**[www.SBA.gov](http://www.SBA.gov)** – Small business loans insured by the government

**[www.gsa.gov](http://www.gsa.gov)** – for buying from and selling to the government

**[www.fedbizopps.gov](http://www.fedbizopps.gov)** – Federal Government Business Opportunities

**[www.mbda.gov](http://www.mbda.gov)** – Minority Business Development

**[www.fedforms.com](http://www.fedforms.com)** – All the federal forms you'll ever need

**[www.HUD.gov](http://www.HUD.gov)** – Main HUD website

# BUSINESS GRANTS






Do you already own and operate your own company, or are you just looking to start a new business? Either way, the US Government has billions of dollars to give away to people just like you. In fact, all of this money will be given away, whether it is to you or someone else. So as long as money is being given away anyway, it might as well be you, right?

If you've not yet started your own business, you need to establish a legal, organized business identity BEFORE the grant application process. Here is a basic checklist of things to focus on to ensure that your business is created properly:

- Decide on the product or type of products you want to sell, or what services you want to provide. Consider your skills, experience, and interests to find a product, product line, or service that excites you. It's much easier to stay motivated at the beginning of your business venture if you are excited about what you are doing.
- Establish your business goals and objectives before you start! Draft a business plan and stick to it! Your success will be directly proportionate to your organizational skills, dedication to your business plan, and confidence in yourself as a business person. If you set a goal to make \$1000 a month, that's probably all you will ever make. If, however, you set a goal to be a multi-millionaire in the next 5 years, and you actively work toward that goal every day, the likelihood of achieving your dreams will increase tremendously. Remember: **it's better to aim for the stars and miss, than to aim for a pile of manure and hit it.**
- Create a brand identity.
  - Come up with a company name. Ideally, your company name should be memorable and "brandable." A name that

is brandable is one that people will easily associate with your products or services. The process of branding your company name will often require extensive marketing and advertising campaigns, but it will ensure that people remember and trust the product or service that bears your name; even several years after a particular advertising campaign ends. Here are some examples of company and product names that have been so well branded, they are often used interchangeably with the type of products they produce:

- Kleenex<sup>®</sup> – tissue paper
  - Band-Aid<sup>®</sup> – adhesive bandages
  - Hoover<sup>®</sup> – vacuum cleaners
  - Xerox<sup>®</sup> – photocopy machines
  - White-Out<sup>®</sup> – correction fluid
  - Rollerblade<sup>®</sup> – inline skates
  - Velcro<sup>®</sup> – adhesives
  - Jell-O<sup>®</sup> – gelatin
- Create a company logo. Your name is not the only important part of “creating a name for yourself.” The logo and graphical elements you choose to use will also help people identify your products or services. This is especially true if you are starting an Internet business. You will want to incorporate a color scheme, style, and logo that set you apart from the crowd and help your users identify you. Here are some examples of logos and graphical elements that don’t need the company name next to them to be identified:

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## **BRAND IDENTITY FOR YOUR COMPANY**

Is your company's brand as strong as it should be? A strong identity in the marketplace is crucial to your business success. Many advertising studies suggest that purchasers come across a product an average of seven different times through various media before purchase. Without a strong brand presence to tie these encounters together, your product or service will be disregarded by potential purchasers.

Branding is much more than a clever and striking design. It is the process of creating an identity and character for your product that can differentiate it in a crowded market.

## COMMONLY ASKED QUESTIONS ABOUT DESIGN:

**Question:** Isn't a good design really just for decoration?

**Answer:** The design process is a creative tool that helps communicate your company or product's quality and positioning. Good products or services are frequently let down by bad design. Design should be viewed as a process of core strategic importance, rather than surface style or decoration.

**Question:** Why do I need a good design for my company/brand?

**Answer:** In any given sector, the top competitors are usually good at what they do: establishing a market niche, creating quality or value-added products and services, and distributing the products to be sold. In most cases, however, these things alone don't secure success. Good design allows companies and brands the advantage of differentiation. No matter what the size of your business, design is the key to standing out and maintaining market share in increasingly competitive markets.

**Question:** Is brand design effective?

**Answer:** There is compelling evidence that suggests that businesses that utilize professional design perform better. Design Council research found that 91% of the most rapidly growing, successful companies today have hired the aid of professional designers to establish brand position. Of all the businesses that had grown within the previous year, 75% claimed that good design had contributed to their sales growth. Conversely, most companies that had not grown within the past year were



unable to see a role for professional design within their companies at all.

**Question:** What's the difference between a logo and a brand?

**Answer:** Your logo is the symbol or sign of your brand (service or product), and represents your brand's personality, function, and values. Your logo should capture the essence of what makes your brand unique. The design process will help translate your brand's personality into the visual language that is appropriate for your target market.

## **Reinforcing Brands Helps Solidify Consumer Loyalty**

Familiarity is the key to growing your business. Good logo design plays a large role in this function, since your company logo is the cornerstone of all of your marketing and promotional material. A unique company logo design will not only tell people what and who you are, but it will set you apart from the competition.

## **Create a long-term impression with your company logo design**

After establishing your logo design identity, your goal is to increase consumer remembrance. An effective logo design can help turn your business into a household name. Take another look at the logo examples given before. Why did these companies spend millions of dollars creating and reinforcing their logos? They didn't do it to add pretty decorations to their buildings, products, web pages, and advertisements. They did it for one simple reason: they understood that a good logo design defines a company's direction and character.

## **Professional corporate logo design increases credibility**

Competition is fierce in today's economy. Business owners, small and large, need to gain credibility in order to contend with existing industry leaders and gain market share. A properly used corporate logo design will allow you to create your brand and effectively market your product or service.

# WHAT FORM SHOULD YOUR COMPANY TAKE?

There are several different types of businesses, and several options for establishing a business's legal structure and identity. The option you choose for your business's legal organization will have significant consequences for years to come. You need to consult a professional regarding this decision. This is one area where you do not want to make a mistake.

## HISTORY OF BUSINESS TYPES

Historically speaking, the first known businesses were operated as sole proprietorships, in which a single individual owned, operated, and was in every way responsible for every aspect of his/her business (including legal liability). As business ownership became more commonplace, partnerships developed, and finally (now several centuries old) the idea of corporations emerged and quickly became the trend of savvy business owners.

A partnership is an arrangement between two or more individuals in which resources are pooled together, and expenses and profits are split. In such an arrangement, individual responsibilities for the affairs of the business are usually predetermined and agreed upon at the conception of the business plan. Legal liability in a traditional (general) partnership is assumed by the individual owners themselves, or collectively as a partnership; in much the same way as a sole proprietorship.

Corporations, on the other hand, offered business owners a new way to divide responsibilities, liabilities, and profits. Historically, corporations

were the first type of business structure that allowed businesses to be viewed as independent entities; the actual business owners were now allowed to hide behind the identity of the business itself. Businesses of this type in most countries were chartered by monarchies, offering (for the first time) limited liability to business owners. In other words, if the venture failed or was at fault for any mishandlings, the organizers and promoters of a corporation retained their personal assets, while the owners and organizers of a partnership were at risk of losing their personal assets to creditors or plaintiffs.

Over the last several decades, the legal evolution of partnerships and corporations has progressed at an increasingly rapid rate. Since the post-World War II era, corporate income tax issues have become more and more significant in business planning. With these issues emerged various advantages and disadvantages of the different types of business configurations available to entrepreneurs. Corporations, of course, offered limited liability, but presented a new problem: double taxation. Partnerships were taxed differently, and were not subject to the double taxation laws; but partnership owners were still subject to total (not limited) liability. Thus, there were clear advantages and disadvantages to each business type, and a real and sometimes difficult choice to be made.

## **ATTRIBUTES OF A CORPORATION**

Some of the most significant features of a corporation include: limited liability, indefinite lifetime, centralized management, and free transferability of ownership interests.

**Limited liability** – the owners' personal assets cannot be sought after in order to satisfy the debts of the business.

**Indefinite lifetime** – without regard to the status of any owner of ownership interests, the business will continue to exist.

**Centralized management** – the responsibility of managing the company is placed in the hands of a few people; not the entirety of the ownership.

**Free transferability** – an owner (or owners) can sell his (their) ownership interests to outsiders without a change in the nature of the business.

## **ATTRIBUTES OF A PARTNERSHIP**

General partnerships, by contrast, offer none of these features. There is no limited liability in a general partnership. The partnership would cease to exist, repayment of all debts would be required, and residual assets would be distributed upon the death or departure of one of the partners. The responsibilities of management are assumed by all of the owners (the partners). If a partner wishes to sell his/her ownership interest, it cannot be freely transferred; the unanimous agreement of the other partners is necessary, or else the partnership would end, and the assets would be distributed.

## **DOUBLE VS. PASS-THROUGH TAXATION**

Simply stated, double taxation is the imposition of income tax on corporate income, followed by the imposition of income tax on the individual shareholders once the corporate income is distributed. With pass-through taxation, the income and expenses (profits or losses) of a business are divided among the business owners before the imposition of a corporate income tax. Thus company income would appear only on the individual tax returns of the owners.

For example: let's say you own a small incorporated business, and the business's gross income this year was \$500,000. After expenses of \$400,000, the company's net income is \$100,000. Since your business is a corporation, you are subject to double taxation. You will pay a corporate income tax on the \$100,000 (approximately \$34,000), and the remaining \$66,000 would be distributed to you as your personal income. Of that \$66,000, you will pay a personal income tax of approximately \$18,000. After all is said and done, your personal net income is \$48,000.

If the business were a partnership, however, you would not be subject to double taxation. Assuming you held all of the ownership interests of the company, pass-through taxation would allow you to pay only a personal income tax after the distribution of the company's net income of \$100,000. After taxes, you would take home approximately \$66,000. (Please note that this example is used only as a hypothetical situation for illustration purposes. Tax figures are assumed, and are not based on actual tax tables or other references).

Traditionally, the decision for an entrepreneur, even as recent as 45 years ago, was between a partnership – with all of its liabilities and disadvantages – and a corporation – with its inherent double taxation and lower net income. The burdens of double taxation were often so onerous that business owners began to lobby legislators for the creation of entities that had some of the attributes of both corporations and partnerships.

## MODERN BUSINESS TYPES

Thanks to successful lobbying, today's entrepreneurs have a broader selection of organizational configurations to choose from. For the most part, these new business types incorporate the limited liability of a corporation and the pass-through taxation benefits of a partnership. S Corporations, Limited Liability Corporations (LLC), Limited Partnerships, and Limited Liability Partnerships (LLP), all offer limited liability and pass-through taxation. Together with the more traditional business forms – C Corporations, General Partnerships, and Sole Proprietorships – these newer options are explained in the following table, giving you a quick glance at the benefits and disadvantages of the most common ways in which your business may be organized:

<u>Business Type</u>	<u>Advantages</u>	<u>Disadvantages</u>	<u>Limited Liability</u>	<u>Pass-Through Taxation</u>
Sole Proprietorship	Simple	Limited growth No limited liability	No	Yes
C Corporation	Unlimited growth Deductible health insurance	Double taxation	Yes	No
S Corporation	Well established law	Shareholder limitations	Yes	Yes
LLC	Simple creation & administration	Law not well established	Yes	Yes
General Partnership	Simple creation & administration	No limited liability	No	Yes
Limited Partnership	Well established law	Must have a General Partner Limited Partners cannot manage	Yes, for limited partners	Yes
LLP	Very simple creation & administration	Must not have 3 or more corporate attributes	Yes	Yes



# CORPORATIONS

C and S Corporations derive their names from the Chapters of the Internal Revenue Code in which they are discussed. In other words, C Corporations are discussed in Chapter C and S Corporations are discussed in Chapter S.

Almost without exception, publicly traded corporations are **C Corporations**. One of the most significant issues for the owner of a small, closely-held C Corporation is the fact that his business is subject to double taxation. The impact of double taxation is often lessened by issuing a bonus to the owner(s) at the end of the year, ensuring that the corporation is void of profits on which it would have to pay corporate taxes. A major advantage for the owner(s) of a small, closely-held C Corporation, however, is an added tax deduction for health insurance premiums paid by the Corporation in behalf of the owner(s). These premiums are not included in the income of the owner(s) for tax purposes. This benefit is not available to the owners of S Corporations or some of the other business types discussed here.

According to the Internal Revenue Service, pass-through taxation is considered to be a benefit that is not to be granted for all business types. Many of the current tax laws and regulations are designed to allow pass-through taxation to certain business types at the sacrifice of some traditional C Corporation benefits.

An **S Corporation**, in most cases, is the safest choice for a business owner that is looking for limited liability and pass-through taxation. In other words, if you set up your business as an S Corporation, you don't have to worry about the IRS deciding to characterize it as being too similar to a C Corporation, thus removing your right to pass-through taxation.

The disadvantages of S Corporations, however, have mostly to do with shareholder restrictions. To qualify for S Corporation status, you must not (A) have more than 75 shareholders; (B) have a shareholder that is not a person (such as a corporation that owns the stock); (C) have a shareholder that is a nonresident alien; or (D) have more than one class of stock. For most small businesses, however, these are negligible concerns.

## **PARTNERSHIPS**

A **Limited Partnership** is another type of business that offers limited liability and pass-through taxation. Limited Partnerships require that one of the partners be designated as the “General Partner.” The General Partner manages the Limited Partnership, but does not benefit from limited liability. The potential problems with this type of configuration are often averted by instating a corporation as the General Partner. Perhaps the most significant disadvantage of a Limited Partnership, however, is an imposed restriction on the Limited Partners, removing them from involvement in management responsibilities. Because of these restrictions, this type of configuration is rarely the appropriate choice for a new company.

In most cases, the number of business owners involved in a new venture will be relatively few, and they will all be actively involved in the management of the company. In a situation like this, where a partnership is preferred to a corporation, an LLC or LLP may be the best choice.

**Limited Liability Companies** and **Limited Liability Partnerships** are relatively new to the world of business types. Like S Corporations, they combine limited liability with pass-through taxation. Both types are more flexible, however, than S Corporations. There are no restrictions, for example, on the number of owners in an LLC or LLP, or on the owners’

identities. In many situations, an LLC can be the most flexible and most affordable choice for a new business.

The major drawback to both of these new business configurations, however, lies in their newness. Compared to an S Corporation, for example, an LLC or LLP may be more easily challenged by the IRS if the business is deemed not to be run properly. Current tax law is well developed for corporations; however, the laws governing LLCs and LLPs are just beginning to be developed. Additionally, not all states recognize them as legal entities. Generally, those states that do not yet recognize LLCs and LLPs treat them as Limited Partnerships.

# WRITE AN EFFECTIVE BUSINESS PLAN

A well-written business plan is crucial to the government grant application process. If an agency or foundation is going to give you money for your business, they will want to know EXACTLY how you plan to use it. Preparing a solid business plan is a very important part of your potential success in receiving a business grant. The following is a basic business plan outline. Be sure to include each of these elements in your own business plan:

## I. COVER SHEET (Serves as the title page of your business plan)

- Name, address, and phone number of your company
- Name, title, address, and phone number of the owners/corporate officers
- Month and year your plan was prepared
- Name of preparer
- Copy number of the plan

## II. STATEMENT OF PURPOSE (Same as Executive Summary)

The statement of purpose should include a thesis statement and all business plan objectives. Use the *key word approach* (who, what, where, when, why, how, how much) to summarize the following:

- Who your company is
- What your company does, and what its objectives are
- Where your company operates
- When your company operates
- Why you will be successful
- If you need financing:

- Why you need financing
- How much you need
- How you intend to repay the loan and/or benefit the investor.

Note: The statement of purpose (executive summary) should be a brief (one page) summary of your finished business plan, and should be written last. *Do not write this piece until you have completed your entire business plan!*

### **III. TABLE OF CONTENTS** (A brief reference to major topics)

## **IV. PART I – THE ORGANIZATIONAL PLAN**

This section should include a brief statement describing your business, followed by detailed information about the administration of your company and how it is to be run.

### **A. DESCRIPTION OF THE BUSINESS** (Do not exceed one page)

Give a broad overview of the nature of your business. Using the key word approach, tell when and why the company was formed, describe the nature and uniqueness of the services and/or products provided, and review the general development of the company. Incorporate your goals and realistically analyze your company's potential. Give the reader a glimpse of your vision for your company's future.

### **B. PRODUCTS OR SERVICES**

- If you are the manufacturer and/or wholesale distributor of a product, describe your products. Tell briefly about your

manufacturing process. Include information on suppliers and availability of materials.

- If you are a retailer or service provider, describe your services. List additional products or services you plan to provide in the future.

### **C. LEGAL STRUCTURE**

- Identify your legal structure (S Corp, LLC, etc.)
- Briefly state your reason for choosing this structure
- List all owners/corporate officers, together with short biographies
- Include Articles of Incorporation, resumes, etc. in the section on *Supporting Documents*

### **D. LOCATION**

- Describe your projected or current location
- Project costs associated with the location
- Include legal agreements, estimated cost of utilities, etc. in *Supporting Documents*

**Note:** If location is important to your overall marketing plan, cover location in Part II – The Marketing Plan.

### **E. MANAGEMENT**

- List the people who are (or will be) running the business
- Describe the responsibilities and abilities of each manager
- Project salaries for the managerial staff
- Include all resumes in *Supporting Documents*

*Note: If you are focusing on "total quality management" (TQM), you may wish to combine Sections E and F and address it at this point.*

## **F. PERSONNEL**

- List the positions required for operation
- List the necessary qualifications for each position
- List the hours and wages of each position

## **G. ACCOUNTING**

- Outline your system of maintaining of financial records
- Identify the person responsible for tax accounting
- Outline a plan for periodic financial analysis
- Project costs associated with accounting services

## **H. INSURANCE**

- Identify all insurance needs (property, liability, life, health, etc.)
- Project costs and identify carriers

## **I. SECURITY**

- Address security in terms of inventory control and potential theft issues (including information theft)
- Project related costs

## **V. PART II – THE MARKETING PLAN**

This section will cover the details of your plan to research and attract your target market. You will want to include information about the broad market, with particular emphasis on your specific target market. You will

need to identify your potential customers, and detail a plan for making your products or services known and available to them.

## **A. TARGET MARKET**

- Identify the major characteristics of your potential customers
- Describe customer demographics, psychographics, interests, etc.
- Project the size of your potential market.
- Describe your research methods (how did you arrive at your results? Questionnaires, surveys, etc.)

## **B. COMPETITION**

- Evaluate your indirect and direct competition
- Evaluate competition in terms of location, market, and business history
- Give details of your plan to compete

## **C. METHODS OF DISTRIBUTION**

- Describe your system for making products and services available to customers
- Use statistical reports, rate sheets, etc. to support distribution decisions

## **D. PROMOTION**

- Give details of proposed advertising campaigns
- Describe the message you wish to communicate to potential customers.
- Include promotional materials for your advertising campaigns



- Explain advertising decisions, including chosen media and locations
- Include campaign costs, rate sheets, and timelines
- Use the following headings (add, alter, or remove as needed):
  1. Paid Advertising (ads, listings, trade shows, etc.)
  2. Publicity (media features, reviews, etc.)
  3. Direct Mail (consider cost vs. return)
  4. Community Involvement (targeted "volunteerism")
  5. Other (specific to industry)

## **E. PRICING**

- Give a detailed list of your product or service pricing structure
- Describe process for arriving at pricing structure
- Include market research analysis (cost vs. return, questionnaire results, competition analysis, etc.)

## **F. PRODUCT DESIGN**

- Justify product design and packaging with research findings, target market selection, etc.
- Include graphics and proprietary rights information

## **G. TIMING OF MARKET ENTRY**

- Detail a plan for market entry
- Justify your decision with research findings, production schedules, etc.

## **H. LOCATION**

If your choice of location is imperative to your overall marketing plan, discuss it in this section of your business plan. If not, location can be included in the section labeled “The Organizational Plan.”

## **I. INDUSTRY TRENDS**

- Discuss current trends in your industry
- Project potential market swings and changes
- Discuss plans for keeping up with future trends

## **VI. PART III – FINANCIAL DOCUMENTS**

This section of your business plan should be a quantitative assessment of your business’s financial potential, according to your organizational and marketing plans. *Do not complete this part of your plan until you have finished those two sections.*

Financial documents are the records used to show past, current, and projected financial earnings. The following are the primary documents you will want to include in your Business Plan. The task of preparing this section is made easier when completed in the order presented here, since the following records build upon each other:

### **A. SUMMARY OF FINANCIAL NEEDS**

This summary is a brief outline of your financial situation, focusing on the monetary needs of your company. Include the following information:

1. Why you are applying for financing
2. How much capital you need

## **B. LOAN FUND DISPERSAL STATEMENT**

This section should detail your intentions for borrowed/granted funds. Be specific about your intended use for the money, including the following:

1. Describe your intended allocations of loan/grant funds
  - a. E.g. printing costs, reconstruction costs, training costs, etc.
2. Use supporting data to justify your decisions
  - a. E.g. printer quotes, construction estimates, etc.

## **C. PRO FORMA CASH FLOW STATEMENT (Company Budget)**

This document should project actual dollar costs and profits, according to your proposed Business Plan. You should show cash inflow and outflow over the period of time outlined in the plan. This document is of prime interest to lenders, as it gives credibility to and evidence of your ability to repay a loan.

A cash flow statement should show the following:

1. The amount of cash that must flow in and out of your business to stay on-target with your Business Plan
2. A timeline for that cash flow

## **D. THREE-YEAR INCOME PROJECTION (Pro Forma Income Statement)**

In this section, you will need to realistically project your company's income over a three-year period. Use the revenue and expense totals from the Pro Forma Cash Flow Statement for the first year's figures; then project for the next two years according to expected economic and industry trends.

## **E. BALANCE SHEET**

A balance sheet shows the condition of your company's financial situation as of a particular date. This is a sort of "snap-shot" of the company's finances at any given time, showing whether the business's financial position is strong or weak. This document is usually compiled at the close of an accounting period, and consists of your (1) Assets, (2) Liabilities, and (3) Net Worth. If you are a new business, you should complete a *Projected Balance Sheet* for potential lenders.

## **F. BREAK-EVEN ANALYSIS**

The break-even point is the point at which a company's expenses exactly match the sales or service volume. This can be expressed in: (1) Total dollars or revenue exactly offset by total expenses, or (2) Total units of production at which the cost exactly equals the income derived by the sale of the produced units. This analysis can be done either mathematically or graphically. Revenue and expense figures are drawn from the three-year income projection.

**NOTE:** The following documents (G, H, and I) are *Actual Performance Statements*. These are a reflection of your business's past activity. If you are a new business, and have not yet begun operations, your Business Plan's financial section should end with a *Personal Financial History* (see "Owner's Financial Statements" under *Supporting Documents*). If yours is an established business, you should include the following actual performance statements:

## **G. PROFIT & LOSS STATEMENT (Income Statement)**

This document should show your business's financial history according to a monthly and annual timeline. This is a moving picture, showing the

financial ups and downs your company has experienced, and is an excellent tool for assessing your business. You should transfer your revenue and expense totals for a fiscal period to this statement.

## **H. FINANCIAL STATEMENT ANALYSIS**

In this document, you will use your income statements and balance sheets to develop a study of relationships and comparisons of: (1) items in a single year's financial statement, (2) financial statements for a period of time, and/or (3) your statements with those of other businesses. Measures are expressed as ratios or percentages that can be used to compare your business with industry standards.

## **I. BUSINESS FINANCIAL HISTORY**

This is a summary of financial information about your company from its inception to the present. The Business Financial History and Loan Application are frequently one and the same. If you have completed the rest of the financial section, you should have all of the information you need to transfer to this document.

## **VII. PART IV - SUPPORTING DOCUMENTS**

This section of your plan should contain all of the records that confirm the statements and decisions made in the three main parts of your Business Plan. The most common supporting documents include:

### **A. PERSONAL RESUMES**

Include resumes for owners and management. A resume should rarely exceed one-page. Included should be: work history, educational

background, professional affiliations and honors, and special skills relating to the company position.

## **B. OWNER'S FINANCIAL STATEMENTS**

This is a statement of personal assets and liabilities. For a new business owner, this will be the part of your financial section labeled "Personal Financial History."

## **C. CREDIT REPORTS**

This document should include business and personal credit references from suppliers or wholesalers, credit bureaus, and banks.

## **D. LEASES, MORTGAGES, PURCHASE AGREEMENTS, ETC.**

Included in this section should be: copies of all agreements currently in force between your company and a leasing agency, mortgage company, or other agency.

## **E. LETTERS OF REFERENCE**

Include business and personal reference letters that recommend you as a reputable and reliable businessperson, worthy of being considered a good risk.

## **F. CONTRACTS**

Include all business contracts, both completed and currently in force.

## **G. OTHER LEGAL DOCUMENTS**

All legal papers pertaining to your legal structure, proprietary rights, insurance, etc. should be included in this section (e.g. limited partnership agreements, shipping contracts, etc.).

## **H. MISCELLANEOUS DOCUMENTS**

Include any other documents that have been referred to, but not included in the main body of the plan (e.g. location plans, demographics, competition analysis, advertising rate sheets, cost analysis, etc.).

# BUSINESS GRANTS BY STATE

## Alabama

**Small Business Development Center** – The SBDC offers free counseling to anyone starting or expanding a business. Free seminars and workshops offer managerial and financial planning assistance and more. Contact the Small Business Development Center, Alabama State University, 2800 Milan Court, Suite 124, Birmingham, AL 35211-6908, (205) 943-6750.

**Development Office** – This free program offers the most current information available on business building sites. This office has a large staff of highly qualified industrial development managers who will answer your questions on the local labor force, utilities, taxes, tax exemptions, financing, grants, training, transportation, regulations, research, etc. Some grants are provided for site preparation, but also may include labor and land survey costs for draining, grading, and access. Contact the Alabama Development Office, Industrial Finance Division, State Capital, Montgomery, AL 36130, (205) 263-0048.

## Alaska

**Small Business Assistance Center** – This program provides free assistance with business planning, feasibility studies, marketing, and grant referral. Contact the Small Business Development Center, 430 West 7th Avenue, Suite 110, Anchorage, AK 99501, (907) 274-7232.

## Arizona

**Arizona Development Program** – This office will refer you to grant programs. Contact the SBDC, 2411 W. 14th Street, Suite 132, Tempe, AZ 85281, (480) 731-8722.

## Arkansas

**Small Business Development Center** – Provides management assistance to new or established small businesses. Free assistance is offered in financial projections and analysis, accounting, record keeping, international trade, general management, and more. Contact the SBDC Little Rock Technical Center Building, University of Arkansas at Little Rock, 100 S Main St, #401, Little Rock, AR 72201, (501) 324-9043.



**Minority Business Development** – This program offers economic development funding to minority businesses. Contact the Minority Business Development Department, 1 Capitol Mall, Rm. 4C300, Little Rock, AR 72201, (501) 324-5871.

**Industrial Development Commission** – This commission provides financial assistance for new and existing businesses. Contact the Arkansas Industrial Development Commission, 1 State Capitol Mall, Little Rock, AR 72201, (501) 682-1211.

## **California**

**California Commission for Economic Development** – Send for the \$3 guide *Doing Business in California* to learn how the California Economic Development program can assist you in starting a business. Contact the California Trade and Commerce Agency, 801 K Street, Suite 1700, Sacramento, CA, 95814, (800) 303-6600.

## **Colorado**

**Small Business Assistance Center** – This office will assist you with financial counseling, market research, management analysis, feasibility studies, and more. Contact Office of Economic Development, State of Colorado, 1625 Broadway, Suite 1710, Denver, CO, 80202, (303) 892-3809.

## **Connecticut**

**Business Resource Center** – This office serves as a liaison between local business development organizations and the private sector. They help new businesses locate working capital and promote markets for goods and services. Contact the Business Resource Center, Office of Small Business Affairs, Connecticut Department of Economic Development, Hartford, CT 06106, (203) 258-4276.

**Small Business Office** – This office provides one-on-one managerial help for small businesses in planning, sales, marketing, business expansion, and continued operations. Contact the University of Connecticut, Zbourn Place #U49, Storrs, CT, 06269-5094, (860) 486-4135 or 486-1581.

## **Delaware**

**Delaware Small Business Development Center** – This office provides free counseling, technical assistance, management, and training assistance to anyone who cannot afford commercial help. Contact the Delaware Small Business Development Center, University of Delaware, 102 MBNA America Hall, Newark, DE, 19716, (302) 831-1555.

## **District of Columbia**

**Small Business Development Center** – Technical assistance, counseling, management training, research, financial assistance information, and much more is offered by this program. Contact the Howard University Small Business Development Center, 2600 6th St. NW, Room 128, Washington, D.C. 20059, (202) 806-1550.

**Minority Business Opportunity Commission** – Provides assistance with district government procurement opportunities, resources, ventures, and acquisitions. Contact the Minority Business Opportunity Commission, 613 G Street NW, Rm. 926, Washington, D.C. 20001, (202) 606-4000.

## **Florida**

**Small Business Development Center** – This center provides free business counseling in financial and accounting analysis, loan packages, market analysis, international trade, business planning, feasibility studies, and more. Contact the Small Business Development Center, University of West Florida, 19 W. Garden St., Suite 300, Pensacola, FL, 32501, (800) 644-7232.

## **Georgia**

**Community Development Block Grants** – These grants are awarded to individuals starting a new business. Contact the Georgia Department of Community Affairs, Community & Economic Development Division, 1200 Equitable Bldg, 100 Peachtree St, Atlanta, GA 30303, (404) 656-3839.

**Small Business Development Center** – This center offers free information on financial planning, marketing evaluation, sales techniques, financing, exporting, inventory control, and more. Contact the Small Business Development Center, Georgia State University, Chicopee Complex, 1180 E. Broad St., Atlanta, GA 30602-5412, (706) 542-6762.

## **Guam**

**Small Business Development Center** – Contact the Pacific Islands, UOG Station, Mangilao, GU, 96923, (671) 725-2590.

## **Hawaii**

**The Hawaii Island Economic Development Board** – This board supports new businesses with financing and more. Contact the University of Hawaii at Hilo, 200 W. Kawili St., Hilo, HI, 96720, (409) 974-7515.

**Hawaii Entrepreneur Training & Development Institute** – Services include entrepreneurship training, marketing studies, feasibility studies, and financial assistance. Contact the Hawaii Entrepreneur Training & Development Institute, 1750 Kalakaua Avenue, Ste 1409, Honolulu, HI 96826, (808) 955-8655.

## **Idaho**

**Idaho Business Development Center** – Free skill training, counseling, and technical assistance are offered at this center for new and established businesses. Contact Boise State University, Idaho Small Business Development Center, 1910 University Dr, Boise, ID 83725, (208) 426-1640.

## **Illinois**

**Small Business Development Center** – Offers small business management counseling and international trade assistance and assists in Federal contract procurement. Contact the Department of Commerce and Community Affairs, 620 E. Adams, 3rd Floor, Springfield, IL, 62701, (217) 524-5856.

## **Indiana**

**Indiana Institute for New Business Ventures, Inc.** – The Indiana Institute concentrates on building the professional expertise that is required to start and operate a small business. Many of its programs provide one-on-one services with individuals. It also directs individuals to the proper funding sources. Contact the Small Business Development Center, Inc., 342 N. Senate Avenue, Indianapolis, IN 46204, (317) 261-3030.

## **Iowa**

**Small Business Advisory Council** – This office provides guidance and information on financial help available to those developing new businesses. Contact the Small Business Division, Iowa State University Business Administration, 137 Lynn Avenue, Ames, IA, 50014, (515) 292-6351 or (800) 373-7232.

## **Kansas**

**Small Business Institute** – Under the guidance of a professor, college and university business majors meet with a small business owner to solve problems and offer alternatives. Contact Fort Hays State University, 214 S.W. 6th St., Suite 301, Topeka, KS, 66603, (785) 296-6514.

**Minority Business Program** – Free technical assistance is provided to women and minorities wanting to start or expand a business. Contact the Minority Business Division, Kansas Department of Commerce, 400 S West 8th St, Topeka, KS 66603-3957, (913) 296-3805.

## **Kentucky**

**Small Business Division** – This office serves as an advocate and referral service for new and established businesses. Contact the Small Business Division, University of Kentucky, Center for Business Development, 225 C.M. Gatton, Business and Economic Building, Lexington, KY, 40506-0034, (606) 257-7668.

**Minority Business Division** – Contact the Minority Business Division, Kentucky Department of Economic Development, Commerce Cabinet, 2222 Capital Plaza Tower, Frankfort, KY 40601, (502) 574-2064.

## **Louisiana**

**Small Business Development Center** – Informational resource center for anyone starting a new business. Contact the NLU Small Business Development Center, College of Business Administration, Northeast Louisiana University, Room 257 Monroe, LA 71209, (318) 342-5506.

**Louisiana Minority Business Development Authority** – Promotes business growth and opportunity through grants to minority businesses. Contact the Louisiana Minority Business Development Authority, PO Box 94105, Baton Rouge, LA 70804-9185, (504) 589-6688.

## **Maine**

**Maine Development Foundation** – This foundation was established to provide industrial and commercial development and financing. Contact the University of Southern Maine, 15 Surrenden St., Portland, ME, 04103, (207) 780-4420.

## **Maryland**

**Small Business Development Center** – Offers free management, technical, counseling, training, and financial facilitation services. Contact the Small Business Development Center, 7100 Baltimore Avenue, Suite 401, College Park, MD 20740, (301) 403-8300.

## **Massachusetts**

**Massachusetts Small Business Development Center** – Free counseling, seminars, workshops, and referral services are offered. Contact the University of Massachusetts, 205 School of Management, Amherst, MA, 01003, (413) 545-6301.

**State Office of Minority Business Assistance** – This office was created to increase access to public construction work for businesses owned by minorities and women. Services include information, referral, training, and education. Contact SOMBA, 100 Cambridge St, 13th Floor, Boston, MA 02202, (617) 727-8692.

## **Michigan**

**Small Business Center** – Financial packaging, personal assistance, counseling, and business procurement are all available through this office. Contact the SBDC, 2727 Second Avenue, Detroit, MI, 48201, (313) 964-1798.

## **Minnesota**

**Small Business Development Center** – Information, assistance, and counseling are provided to people who are starting a business. Contact the Development Center of Trade and Economic Development, 500 Metro Square, 121 7th Place Street, St. Paul, MN, 55101-2146, (651) 297-5770.

**Office of Project Management** – This office assists businesses in obtaining a financial package through many sources. Contact the Minnesota Department of Trade & Economic Development, 900 American Center Bldg, 150 E Kellogg Blvd, St. Paul, MN 55101, (612) 296-5005.

**Minnesota Trade Office** – Assists and compares in developing international trade and export. Contact the Minnesota Trade Office, 90 W Plato Blvd, St. Paul, MN 55107, (612) 297-4222.

## **Mississippi**

**Mississippi Research & Development Center** – This program offers information and assistance to people who would like to expand or start a business. Contact the Mississippi Research & Development Center, 3825 Ridgewood Rd, Jackson, MS 39211, (601) 359-3179.

**Startup Training Program for Industry** – This program will pay for training, assessment, screening, coordination of industry services, and more. Contact the Coordinator of Industry Services, Vocational Technical Division, Mississippi State Department of Education, PO Box 771, Jackson, MS 39205, (601) 359-3078.

## **Missouri**

**Starting a New Business in Missouri** – A booklet that provides a "One-Stop-Shop" for anyone wanting to start a new business in Missouri. Contact the Missouri Department of Economic Development, PO Box 118, Jefferson City, MO 65102, (314) 751-4982.

## **Montana**

**Business Development Assistance** – This program offers technical assistance to small businesses that have difficulty expanding sales. Contact the Business Assistance Division, Montana Department of Commerce, 1424 Ninth Avenue, Helena, MT 59620, (406) 444-4780.

**Business Assistance Division** – Available services include technical, marketing, and financial planning; international trade; and contract procurement. Contact the Business Assistance Division, Montana Dept of Commerce, 1424 Ninth Avenue, Helena, MT 59620, (406) 444-3923.

## **Nebraska**

**Nebraska Department of Economic Development** – This office helps small businesses develop a business plan and provides management, marketing, and financial assistance. Contact the Nebraska Department of Economic Development, Small Business Division, Box 94666, 301 Centennial Mall S, Lincoln, NE 68509-4666, (402) 471-3111.

**Community Development Block Grants** – These funds must address the creation of low and moderate income jobs. Contact the Division of Community Affairs, Nebraska Department of Economic Development, PO Box 94666, 301 Centennial Mall S, Lincoln, NE 68509, (402) 471-3111.

## **Nevada**

**Nevada Commission on Economic Development** – This office provides information on financing, economic development districts, industrial parks, land availability, educational training programs, feasibility studies, and labor market information. Contact the Nevada Commission on Economic Development, Capitol Complex, Carson City, NV 89710, (702) 687-4325.

## **New Hampshire**

**Small Business Development Center** – This program offers management counseling, educational and financial referral, financial analysis, production control, general management, and many other programs. Contact the Small Business Development Center, University of New Hampshire, 108 McConnell Hall, Durham, NH, 03824-3593, (603) 862-2200.

## **New Jersey**

**Office of Small Business Assistance** – This office provides information and assistance to anyone wanting to start a business in New Jersey. Contact the Rutgers Graduate School of Management, University Heights, 49 Bleeker St., Newark, NJ, 07102-1993, (973) 353-1927.

## **New Mexico**

**Development Training Program** – Under this program, new and expanding businesses may receive state funding to train employees. Contact the New Mexico SBDC, Santa Fe Community College, 6401 Richards Avenue, Santa Fe, NM, 87505, (505) 428-1362.

## **New York**

**Urban Development Corporation** – The UDC will provide financing for small businesses owned by minorities and women. Contact the Urban Development Corporation, 1515 Broadway, New York, NY 10036, (212) 930-9000.

**Small Business Division Assistance Program** – This office provides many programs to help people start or expand a business. Contact the New York State University, SUNY Plaza, S523, Albany, NY, 12246, (518) 443-5398.

**Minority & Women's Business Division** – This office provides business and financial planning packages to minority and women's businesses. Contact the Minority & Women's Business Division, 230 Park Avenue, Ste 1825, New York, NY 10169, (212) 264-4314.



## **North Carolina**

**Small Business Resource Center** – For information about small business management, counseling, training, finances, and much more, contact the University of North Carolina, 333 Fayetteville St., Mall #1150, Raleigh, NC, 27601-1742, (919) 715-7272.

**Minority Business Assistance** – Offers a wide range of business-related services to economically and socially disadvantaged business owners. Contact the North Carolina State MBDA, North Carolina Dept of Commerce, 430 N Salisbury St, Raleigh, NC 27611, (704) 344-6590.

## **North Dakota**

**Center for Innovation & Business Development** – The business development center offers several services, including invention evaluation, technical and business development, technology transfer, and much more. Contact the University of North Dakota, 118 Gamble Hall, UND, Box 7308, Grand Forks, ND 58202-7308, (701) 777-3700.

**North Dakota Economic Development Commission** – This commission works closely with new and expanding businesses to arrange financial assistance and advice in all aspects of the business venture. Contact the North Dakota Economic Development Commission, Liberty Memorial Bldg, Bismarck, ND 58501, (701) 224-2810.

## **Ohio**

**Small Business Enterprise Center** – This center offers advice and legal, ethical, educational, management, procurement, and funding assistance. Contact the Small Business Development Center, Dept of Development, 79 S. High St., Columbus, OH 43215-6108, (614) 466-2711.

## **Oklahoma**

**Small Business Development Center** – Information and assistance for anyone wanting to start or expand a business. Contact the Small Business Development Center, South East Oklahoma State University, 517 University, Station A, Box 2584, Durant, OK, 74701, (580) 924-0277.

## **Oregon**

**Economic Development Department** – This office offers a wide variety of state and Federal grant assistance for new or expanding businesses. Contact the Lane Community College, 44 W. Broadway, Suite 501, Eugene, OR, 97401-3021, (541) 726-2250.

## **Pennsylvania**

**Small Business Action Center** – This center offers free help in applying for state and Federal grants. Contact the Small Business Action Center, PO Box 8100, Harrisburg, PA 17105, (717) 783-5700.

**Office of Minority Business Enterprises** – This office serves as a liaison between government procurement officials and minority businesses. Contact the Office of Minority Business Enterprise, 400 N Office Bldg, Harrisburg, PA 17120, (412) 395-6560.

## **Puerto Rico**

**Small Business Development Center** – Information and assistance for anyone wanting to start or expand a business. Contact the Puerto Rico SBDC, Edificio Union Plaza, Suite 701, 416 Ponce De Leon Avenue, Hato Rey, PR, 00918, (787) 763-6811.

## **Rhode Island**

**Rhode Island Department of Economic Development** – This office provides free assistance to new or expanding businesses in export, research, counseling, site selection, and Federal procurement. Contact the Bryant College SBDC, 1150 Douglas Pike, Smithfield, RI, 02917-1284, (401) 232-6111.

## **South Carolina**

**Small Business Development Center** – This center provides free information and assistance to new and expanding businesses. Contact the Small Business Development Center, College of Business Administration, University of South Carolina, Hipp Building, 1710 College St., Columbia, SC 29208, (803) 777-5118.

## **South Dakota**

**State Development Office** – This office will assist new and expanding businesses in applying for block grants and other financial packages. Contact the Vermillion State Office, 414 E. Clark St., Vermillion, SD, 57069, (605) 677-5287.

## **Tennessee**

**Small Business Development Center** – This center will provide free technical and managerial assistance to small businesses. Contact the South Campus (Getwell Rd.), Building 1, Memphis State University, Memphis, TN 38152, (901) 678-2500.

**Office of Minority Business Enterprise** – Provides minority businesses with access to local economic planning. Contact the Office of Minority Business Enterprise, 7th Floor, Rachel Jackson Bldg., Nashville, TN 37219, (615) 736-7935.

## **Texas**

**Regional Business Development Center** – This center has programs which can assist small businesses with site location, marketing information, and much more. Contact the North Texas BDC, Dallas County Community College, 1402 Corinth St., Dallas, TX, 74215, (214) 860-5835.

## **Utah**

**Small Business Development Center** – This center provides free information for new or expanding small businesses. Contact the Small Business Development Center, Salt Lake Community College, 1623 S. State St., Salt Lake City, UT 84115, (801) 957-3480.

## **Vermont**

**Small Business Development** – Workshops, counseling, planning, and financial packaging referrals are offered. Contact the Vermont Small Business Development Center, Vermont Technical College, P.O. Box 422, Randolph Center, VT, 05060-0422, (802) 728-9101.

## **Virgin Islands**

**Small Business Development Center** – This center provides free information and assistance to new or expanding businesses. Contact the Virgin Islands SBDC, University of the Virgin Islands, 8000 Nisky Center, Suite 202, Charlotte Amalie, St. Thomas, VI, USA, 00802-5804, (809) 776-3206.

## **Virginia**

**Office of Small Business & Financial Services** – This office provides assistance with management and financial information for new or expanding businesses. Contact the Office of Small Business & Financial Services, Dept of Economic Development, 1000 Washington Bldg, Richmond, VA 23219, (804) 780-5633.

**Small Business Development Center** – Technical, management, training, research, and financial assistance is provided. Contact the Virginia SBDC, 707 E. Main St., Suite 300, Richmond, VA, 23219, (804) 371-8253.

## **Washington**

**Small Business Development Center** – This center offers manufacturing counseling, market research, feasibility studies, and financial application assistance. Contact Washington State University, College of Business and Finances, 501 Johnson Tower, Pullman, WA, 99164-4851, (509) 335-1576.

## **West Virginia**

**West Virginia Division of Small Business** – A one-stop resource center that offers assistance with state and Federal financial assistance forms. Contact the Small Business Division, West Virginia Development Office, 950 Kanawha Blvd. East, Suite 200, Charleston, WV 25301, (304) 558-2960.

## **Wisconsin**

**Wisconsin Department of Development** – This office will assist in applying for state, Federal, and local financing programs. Contact the University of Wisconsin Extension Madison, 432 N. Lake St., Room 423, Madison, WI 53706, (608) 263-7794.

## **Wyoming**

**Wyoming Business Development Center** – This center provides free counseling and information to small businesses. Contact the Wyoming Small Business Development Center, University of Wyoming, P.O. Box 3922, Laramie, WY, 82071-3922, (307) 766-3505.

# SELLING YOUR PRODUCT OR SERVICE TO THE GOVERNMENT

Once you have improved your own business with grant money from the government, you should consider selling your product(s) or service(s) back to it. Federal and state governments purchase more products and services than any other business. The government not only is determined to help you improve your business, but it also will give you additional money to help get a contract with one or more of its agencies. Many Federal offices have special consultants whose only responsibility is to ensure that new and small businesses receive their share of the thousands of contracts available. Using Government Licenses is another way to get a business successfully launched. Although the government has discovered thousands of projects resulting from Federally-funded research projects, it is not in the business of marketing any of them itself. Consequently, government agencies are always receptive to private entrepreneurs willing to market a product or technology.

The following lists contain those organizations on the Federal and State level that can help you with licensing and selling information.

## **GSA Business Service Center**

The U.S. General Services Administration (GSA) will assist you, as an individual or small business, in obtaining contracts. Throughout the United States, there are seven GSA offices, in addition to the Federal Office, that can tell you what government agencies would be interested in purchasing your product or service and how to process the contracting paperwork. Contact the office nearest you:

**Federal Office** – 18th & F Streets NW, Washington, D.C. 20405, (202) 708-5082

**Washington, D.C., Virginia, Maryland** – 7th & F Streets NW, Washington, D.C. 20407, (202) 708-5804

**New York, New Jersey, Puerto Rico, U.S. Virgin Islands** – 26 Federal Plaza, New York, NY 10278, (212) 264-1234

**Pennsylvania, Delaware, West Virginia** – 9th & Market Streets, Philadelphia, PA 19107, (215) 597-9613

**North Carolina, South Carolina, Georgia, Tennessee, Kentucky, Alabama, Mississippi** – 75 Spring NW, Atlanta, GA 30303, (800) 347-1997

**Maine, Vermont, New Hampshire, Connecticut, Rhode Island, Massachusetts** – McCormick PO & Courthouse, Boston, MA 02109, (617) 565-8100

**Ohio, Indiana, Illinois, Michigan, Minnesota, Wisconsin** – 230 S Dearborn St, Chicago, IL 60604, (312) 353-5504

**Missouri, Iowa, Kansas, Nebraska** – 1500 E Bannister Rd, Kansas City, MO 64131, (816) 926-7212

# BUSINESS GRANTS – PRIVATE SOURCES

## Small Business Administration

409 3rd Street SW  
Washington, D.C. 20416  
(202) 205-6460

<http://www.sba.gov>

**Description:** This Government Agency provides unparalleled assistance to small businesses. Assistance can include (but is not limited to) business funding assistance, government procurement assistance, etc. Assistance is available to existing small businesses and individuals who are considering business startups.

## B.W.A. Foundation

1117 Pleasant, Suite 221  
Des Moines, IA 50309  
(505) 241-8697

**Description:** B.W.A. Foundation provides building and equipment grants for the following fields of interest: child welfare, cultural organizations, and renovation grants.

## Biological Models and Materials Research

Office of Grants and Contract Management  
National Center for Research Resources  
National Institutes of Health, Public Health Service  
One Democracy Plaza, Room 984  
6701 Democracy Boulevard, MSC 4874  
Bethesda, MD 20892  
(301) 435-0888

<http://www.ncrr.nih.gov>

**Description:** This entity provides grants to hospitals, educational institutions and other organizations who have a primary concern in



biomedical research in non-mammalian models. SBIR grants are awarded to small businesses in the US with less than 500 employees.

## **Boettcher Foundation**

600 17th Street, Suite 2210 South  
Denver, CO 80202  
(303) 534-1937

<http://www.boettcherfoundation.org>

**Description:** Building and equipment grants. Grants issued throughout Colorado for the following fields of interest: low income housing, disabled, elderly, child welfare, hospitals, community development, all levels of education, youth organizations, health organizations, social welfare.

## **Bureau of Minority Business Development**

Department of Commerce  
P.O. Box 7970  
Madison, WI 53707  
(608) 267-9550

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

**Description:** This program generates and fosters the growth of minority businesses in the State of Wisconsin. The Bureau of Minority Business Development provides consultation and services to minority business owners, entrepreneurs, and resource organizations.

## **Business Services Office of Small and Disadvantaged Business Utilization**

400 7th Street, Room 9414  
Washington, D.C. 20590  
(202) 366-1930

<http://osdbuweb.dot.gov/>

**Description:** OSDBU provides a wide range of assistance for the small business community. The agency promotes successful partnerships that result in an inclusive and effective small business procurement process.

## California Department of Commerce

917 K Street, 2nd Floor  
Sacramento, CA 95814  
(916) 498-5155

<http://commerce.ca.gov>

**Description:** This state agency provides grants and tax incentives to businesses that produce jobs in the state of California.

## Charles Stewart Mott Foundation

Mott Foundation Building  
503 South Saginaw Street, Suite 1200  
Flint, MI 48502  
(810) 238-5651

<http://www.mott.org>

**Description:** This non-profit finances programs that enrich the community and improve education in all phases of child development.

## Chatlos Foundation Inc.

P.O. Box 915048  
Longwood, FL 32791

<http://www.chatlos.org>

**Description:** This organization provides business grants to organizations involved in social concerns. The Business category encompasses secular community programs which provide direct services such as child welfare, vocational training, prison alternatives, concerns for the aged and disabled, and men, women and families in crisis.

## Cooper Foundation

211 North 12th Street, Suite 304  
Lincoln, NE 68508  
(402) 476-7571

**Description:** Provides seed money for the arts, social services for humanities.

## **David H. Koch Charitable Foundation**

4111 East 37th Street North  
Wichita, KS 67220  
(316) 828-5552

**Description:** Provides start-up grants, money to purchase/remodel buildings and various other grant initiatives associate with the humanities.

## **Department of Commerce**

P.O. Box 200501  
Helena, MT 59620  
(406) 841-2700

<http://www.doc.gov>

**Description:** Provides Development Block Grant Programs. These programs can range up to \$500,000 and are available to any business or commercial enterprise that creates a significant number of jobs for individuals with low to moderate income levels.

## **Department of Community Development**

Directors Office  
Raad Building  
128 10th Avenue SW  
P.O. Box 42525  
Olympia, WA 98504  
(360) 725-4000

<http://www.cted.wa.gov>

**Description:** Provides Community Development Block Grant programs to businesses planning to set up in small depressed cities in the state of Washington. The Business Finance Unit provides technical assistance, financing services and targeted lending to assist small and medium-sized businesses in obtaining loan capital for start-up and expansion projects

that create or retain jobs, stimulate private investment, increase the local tax base, and strengthen community economic vitality.

## **Department of Economic and Community Development - Connecticut**

505 Hudson Street  
Hartford, CT 06106

<http://www.ct.gov>

**Description:** Offers various grant and financial assistance programs planning to start and operate a business interest in the state of Connecticut.

## **Department of Economic and Community Development - Maine**

Orman Witcomb, CDBG Director  
59 State House Station  
August, ME 04333  
(207) 624-9819

<http://www.econdevmaine.com>

**Description:** Offers various grant and financial assistance programs planning to start and operate a business interest in the state of Maine.

## **Department of Housing & Urban Development**

Assistant Secretary  
451 7th Street SW  
Washington, D.C. 20410  
(202) 708-1112

<http://www.mott.org>

**Description:** Project grants for research and demonstration projects pre-selected by the Department of Housing and Urban Development as high-priority projects designed to improve HUD programs.

## **Deposit Guaranty Foundation**

One Deposit Guaranty Plaza  
P.O. Box 730  
Jackson, MS 39105

**Description:** Program-related investments in the humanities and social programs.

## **Division of Economic and Community Development – Wyoming**

Wyoming Business Council  
214 West 15th  
Cheyenne, WY 82002  
(307) 777-2800

<http://www.wyomingbusiness.org>

**Description:** Economic Development Block Grant Program gives money to participating cities, towns and counties for economic development projects, which then lend the money to local businesses to create jobs.

## **Economic Development Administration**

U.S. Department of Commerce  
14th Street and Constitution Avenue, NW  
Washington, D.C. 20230

<http://www.doc.gov/eda>

**Description:** The Economic Development Administration (EDA) provides grants for infrastructure development, local capacity building, and business development to help communities alleviate conditions of substantial and persistent unemployment and underemployment in economically distressed areas and regions.

## Engineering Grants

Directorate for Engineering  
National Science Foundation  
4201 Wilson Boulevard  
Arlington, VA 22230  
(703) 292-5111

<http://www.nsf.gov>

**Description:** The NSF funds research and education in science and engineering, through grants, contracts, and cooperative agreements. The Foundation accounts for about 20 percent of federal support to academic institutions for basic research.

## Federal Transit Capital Improvement Grants

Federal Transit Administration  
U.S. Department of Transportation  
400 Seventh Street SW  
Washington, D.C. 20590  
(206) 366-4000

**Description:** Project grants to help finance the acquisition, construction, reconstruction, and improvement of facilities and equipment for use in mass transportation service in urban areas, and to assist in coordinating such service with other forms of transportation in such areas.

## Field Office of Small Business Administration

233 Peachtree Street NE  
Harris Tower, Suite 1800  
Atlanta, GA 30303  
(404) 331-4999

**Description:** Building and equipment grants for the following fields of interest: community development, hospitals, health organizations, physically disabled, churches, elderly, higher education, social welfare.

## **Florida First Capital Finance Corporation**

P.O. Box 4166  
Tallahassee, FL 32315  
(850) 681-3601

**Description:** Small Business Innovation Research Grants Program: provides financing for the early research and development phase of innovation for small technology-based businesses.

## **Foundation of the Tri-State Community**

P.O. Box 2096  
Ashland, KY 41105  
(606) 324-3888

**Description:** Funding for charitable, scientific, cultural, and educational concerns. Support for general purposes, special projects, seed operations.

## **Hall Charitable Foundation**

P.O. Box 419580, Mail Drop 323  
Kansas City, MO 64141  
(816) 274-4994

**Description:** Funding support for the arts, youth, (especially education) economic development, and the elderly. Grants for program-related investments, seed money, emergency funds, building funds, special projects, and renovation projects.

## **Kimberly-Clark Foundation**

P.O. Box 2020  
Neenah, WI 54957  
(800) 544-1847

**Description:** Funding for community development, conservation, museums, the arts, youth, drug abuse, higher education, primarily where the corporation has operations.

## **Management and Technical Assistance for Minority Business Enterprises**

Office of Impact and Diversity  
Department of Energy, ED-1  
Forrestal Building  
Room 5B-110  
Washington, D.C. 20585  
(202) 586-8698

**Description:** Grants and services to encourage increased participation of minority and women business enterprises, (MBEs) in the Department of Energy's high technology research and development activities.

## **Metropolitan Life Foundation**

1 Madison Avenue  
New York, NY 10010  
(212) 578-6272

**Description:** Funding for urban development, health, education, social services, cultural programs, art.

## **Michigan Strategic Fund**

Michigan Economic Development Corporation 300 North Washington  
Square, 4th Floor  
Lansing, MI 48913  
(517) 373-2778

**Description:** Grants \$20,000 to \$50,000 for prototype development and to support certain small business innovation projects.

## **Minority Business Development Agency**

Department of Commerce  
14th and Constitution Avenue NW  
Washington, D.C. 20230  
(202) 482-1940

**Description:** Project grants for businesses willing to provide free management and technical assistance to economically and socially disadvantaged individuals who need help in starting and/or operating



businesses. Primary objectives of the assistance are to increase the gross receipts and decrease the failure rates of the client firms.

## **Minority Business Development Agency**

Department of Commerce  
14th and Constitution Avenue NW  
Washington, D.C. 20230  
(202) 482-1940

**Description:** Project grants for businesses willing to provide free management and technical assistance to economically and socially disadvantaged individuals who need help in starting and/or operating businesses. Primary objectives of the assistance are to increase the gross receipts and decrease the failure rates of the client firms.

## **N.Y.S. Science & Technology Foundation**

99 Washington Avenue, Suite 1730  
Albany, NY 12210  
(518) 473-9741

**Description:** Long term corporate loans and grants to small businesses that might otherwise have problems locating capital.

## **National Endowment for the Arts**

1100 Pennsylvania Avenue NW  
Washington, D.C. 20506  
(202) 682-5400

**Description:** Support to independent research centers, American research centers overseas, and independent libraries and museums for interrelated scholarly research in well-defined subject areas. Funding provided allows these research centers to offer fellowship stipends.

## **National Science Foundation**

4201 Wilson Boulevard  
Arlington, VA 22230  
(703) 292-5111

**Description:** Grants funding to support research to improve the fundamental understanding of computer and information processing, to improve the training and education of scientists, engineers, and other personnel in the field, to provide access to advanced computer networking capabilities. Available to small businesses as well as academic institutions and government agencies.

## **Nebraska Department of Economic Development**

P.O. Box 94666  
301 Centennial Mall South  
Lincoln, NE 68509  
(800) 426-6505

**Description:** Economic Development Finance Program/Community Development Block Grant Program: provides grants to businesses for job-creating business development in towns with a population under 2,500. Maximum loan is 50% of the project cost.

## **New Jersey Economic Development Authority**

P.O. Box 990  
Trenton, NJ 08625  
(609) 292-1800

**Description:** Direct loans, loan guarantees, revolving lines of credit.

## **Retirement Research Foundation**

8765 West Higgins Road, Suite 430  
Chicago, IL 60631  
(773) 714-8080

**Description:** Funding to improve the quality of life of senior citizens, including nursing home care, unemployment, opportunities, independent living. Limited mostly to the Midwest & Florida.

## **Rhode Island Department of Economic Development**

One West Exchange Street  
Providence, RI 02903  
(401) 222-2601

**Description:** One-stop center which provides assistance and information to businesses. Various small business grants, innovative and applied research grants, tax incentives.

## **Rhode Island Foundation**

One Union Station  
Providence, RI 02903  
(401) 274-4564

**Description:** Funding for arts, education, environment, social services, child welfare, and health in Rhode Island.

## **Richard King Mellon Foundation**

One Mellon Center  
500 Grant Street, Suite 4106  
Pittsburgh, PA 15219  
(412) 392-2800

**Description:** Funding for education, health care, medical research, conservation, social services, mainly in Pittsburgh and western Pennsylvania.

## **Small Business Administration**

Regional Office  
26 Federal Plaza, Room 3100  
New York, NY 10278  
(212) 264-4354  
Foundation of the Tri-State Community  
P.O. Box 2096  
Ashland, KY 41105  
(606) 324-3888

**Description:** Funding for charitable, scientific, cultural, and educational concerns. Support for general purposes, special projects, seed operations.

## **Sun Trust Bank Atlanta Foundation**

C/O Sun Trust Bank Atlanta  
Community Affairs Program  
P.O. Box 4418, MC 041  
Atlanta, GA 30302  
(404) 588-8250

**Description:** Special project funds, building funds, renovation projects, equipment and employee matching gifts for local community development, welfare, social services, education, cultural programs, the arts and youth agencies.

## **The Hawaii Community Foundation**

1164 Bishop Street, Suite 800  
Honolulu, HI 96813  
(808) 537-6333

**Description:** Funds for families in crises, youth problems, environmental concerns, historic preservation, community-based economic development and family services. Grants for operating budgets, seed money, equipment, technical assistance, research, special projects, renovations, student aid, scholarship funds, consulting services and seminars.

## **The Needmor Fund**

1840 Folsom Street, Suite 110  
Boulder, CO 80302  
(303) 449-5801

**Description:** Seed money, technical assistance, general purposes, operating budgets for projects designed to empower disadvantaged populations. Emphasis on grassroots, member-controlled organizations with realistic strategies and goals. Funding interest includes the environment, agriculture, rural development, housing, community development and minority populations.

## **The Wilder Foundation**

P.O. Box 99  
Key Biscayne, FL 33149

**Description:** Cultural and Educational support funding. Support general purposes, building funds, endowment funds, research, and scholarship funds and matching funds.

## **Troy Foundation**

Troy Hall of Fame  
224 South Market Street  
Troy, OH 45373  
(937) 339-9535

**Description:** Local funding for community development, recreation, education, youth, cultural programs.

## **Utah Technology Finance Corporation**

699 East South Temple, Suite 220  
Salt Lake City, UT 84102  
(801) 741-4200

**Description:** Grants to assist the growth of new and emerging technology businesses.

## **Virginia Department of Housing and Community Development**

The Jackson Center  
501 North Second Street  
Richmond, VA 23219  
(804) 371-7000

**Description:** Community Development Block Grants are made to cities and counties, which in turn lend them to eligible businesses to provide jobs.

## **William G. Selby and Marie Selby Foundation**

1800 2nd Street, Suite 905  
Sarasota, FL 34236  
(941) 957-0442

**Description:** Building and equipment grants for the following fields of interest: all levels of education, elderly, disabled, social welfare, health

organization, public television, performing arts, YMCA, renovation grants. Grants to communities that provide money and help to small business incubators.

## **Women and Minority Business Assistance**

Austin Business Development Center  
Highland Business Center  
5930 Middle Fiskville Road, Suite 415  
Austin, TX 78752  
(512) 223-7754

**Description:** Money for small businesses owned by low-income people in areas of high unemployment. Director, Loan Policy and Procedures Branch.

## **Women's Business Ownership Assistance**

Small Business Administration Office of Women's Business Ownership  
409 3rd Street SW  
Washington, D.C. 20416  
(202) 205-6673

**Description:** Grants for demonstration projects to benefit small businesses owned and controlled by women; demonstration projects will provide financial, management and marketing training and counseling services to both start-up and established women's businesses. Contact person: Harriett Fredman.

# EDUCATIONAL GRANTS

## Federal Grants

Federal assistance for education is available through a number of grant programs administered by the U.S. Department of Education. Most colleges and universities participate directly with these federal programs. Students apply directly to the school's Financial Aid office and the school, in turn, will administer the disbursement. Federal grants fall into three main categories:

### 1. PELL GRANTS

Federal Pell Grants are awarded to undergraduate students who have not earned a bachelor's or professional degree. Professional degrees would include a degree in a field such as pharmacy or dentistry. For many students, Pell Grants provide a foundation of financial aid to which additional aid may be applied. The maximum award is presently \$2,700 and limited to one Pell Grant in an award year. The awarded amount is dependent on both your EFC (Expected Financial Contribution) as well as your cost of attendance, whether you are a full- or part-time student, and whether you are enrolled for a full academic year. You may not receive Pell Grants from more than one school at a time.

### 2. SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS (SEOG)

Like Pell Grants, these grants are available to undergraduate students to help subsidize the cost of a college education. The money does not have to be repaid. You can receive a maximum of \$4,000 per year depending on your financial need, the availability of SEOG funds at your school, and the amount of alternate forms of financial aid you may be receiving. This grant is limited to students with exceptional financial need. Priority is usually given to Pell Grant recipients.

### 3. COLLEGE WORK-STUDY

Under this program, the federal government grants funds to colleges to subsidize on-campus employment to students with financial need. The hourly pay is set at minimum wage, but varies depending on the specific job. Additionally, the university regulates the number of hours per week you can work, factoring in the specific workload per student. You may be eligible for a CWS job even if you are a part-time student.

## **STATE GRANTS**

Each state has a number of state-specific grant and scholarship programs available. These include financial aid programs for academic excellence, needy students, students who are deaf or blind, minorities, Native Americans, and more. Most programs are based on a combination of financial need and academic achievement (i.e. grades and standardized test scores).

## **COLLEGES AND UNIVERSITIES**

Most colleges and universities offer private financial aid programs. Their financial aid office can also provide information on privately sponsored awards designated for students of these institutions. Directly contact the financial aid office and request applications and detailed information on the aid programs they may sponsor.

## **PRIVATE FOUNDATIONS**

There are thousands of foundations and corporations that also provide private funding to assist with the cost of education. This assistance usually takes the form of grants and scholarships. Funding is available for graduates, undergraduates, and secondary, elementary and even nursery school. Public and private schools are also included. Some corporations offer cash grants directly to employees or other qualified applicants while others offer support on a matching fund basis only. Foundations offer direct and indirect grants. Direct grants are grants that a private foundation or government agency offers directly to the grant seeker. Indirect grants are not given directly to individuals, but funneled through a nonprofit organization, which in turn distributes the funds to people in need. The nonprofit organizations serve as sponsors for those individuals requiring financial assistance.

Individuals cannot apply directly to these foundations. They must work through a sponsoring nonprofit organization. To find a nonprofit sponsor, check any local directory of nonprofit organizations. Local libraries usually provide directories in the community service section (i.e. United Way). Contact their offices and inquire about the specific foundation offering funds. They can instruct you on how to go about the application process. You may also want to write to the foundation directly for an application and guidelines.

You can also form your own nonprofit organization. See the introduction in the Business Grant Directory for more information. The National



Directory of Private Foundation and Government Grant Programs for Education contains listings for all fifty states. Of course, no one directory is able to provide a comprehensive study of the thousands of foundation and government grant programs available. The aim of the directory is simply to provide you with the working tools to start you on your grant search. Publications may also be found at your local library or at one of the more than 200 libraries of the Foundation Center's Cooperating Collections.

The keys to obtaining a grant are thorough preparation and follow-through. This means identifying the foundation that offers grants for your particular need and determining your eligibility. If you do not qualify for a particular grant, don't waste time applying. Channel your efforts into pursuing the grants that you do qualify for and you stand a good chance of acquiring. Remember that phone numbers, addresses, programs, and contact individuals often change. While every attempt has been made to verify and update every listing, you may find that some have changed.

If you are calling a federal or state government agency and find that they have changed phone numbers, you can obtain the new number by calling the relevant federal or state information center. The Federal phone number is (800) 688-9889. If you are calling a private foundation and get a wrong number, ask for the local operator by dialing 1, followed by the area code and 555-1212. Usually, they will be able to provide you with an updated listing. Finally, don't limit your search to your home state. If a specific grant applies only to a given area, the guidelines will specify that. Never screen yourself out without doing all the research.

# PRIVATE EDUCATIONAL GRANTS BY STATE

## ALABAMA

### **The Health Education Fund**

Dept. 550  
P.O. Box 40200  
Jacksonville, FL  
32202-0200  
(800) 457-6417

**Description:** Grants for High School Graduates from schools in the southeastern U.S. to study for the ministry, missionary activities, or social work.

**Contact person:** Donna Nichols

### **James M. Hoffman Scholarship Trust**

C/O South Trust  
Bank of Alabama, N.S.  
P.O. Box 1000  
Anniston, AL 36202  
(205) 238-1000

**Description:** Grants for graduates of high school in Calhoun County, A.L. Referral by high school required.

**Contact person:** Bill Priddy

### **Andalusia Health Services, Inc.**

PO Box 667  
Andalusia, AL 36420

**Description:** Scholarships to residents of Covington County, AL who are pursuing a degree in a health-related field, such as nursing, medicine, and medical or laboratory technology. Completion of formal application required.

**Contact person:** Carolyn Davis

## **ALASKA**

### **Goldstein Scottish Rite Trust**

P.O. Box 021194  
Juneau, AK 99802

**Description:** Grants for needy graduates of local Juneau, AK, high schools.

**Contact person:** James H. Taylor, Manager, 4365 N. Douglas Road, Juneau, AK 99801 (907) 586-2849

### **Kawabe Memorial Fund**

C/O Seattle First Nation Bank  
Charitable Trust Administration  
P.O. Box 24565  
Seattle, WA 98124  
(206) 358-7800

**Description:** Grants for high School seniors from Seward High School, Seward, AK. Contact Foundation for further guide lines.

**Contact person:** N/A

### **Arctic Education Foundation**

301 Arctic Slope Ave  
Anchorage, AK 99518

Application Address:  
C/O Flossie Anderson  
PO Box 129  
Barrow, AK 99723  
(907) 852-8633

**Description:** Scholarships to worthy and financially needy Native Alaskan students residing in the Arctic and descendants of persons residing in the Arctic for postsecondary education. Applications accepted throughout the year. Initial approach by letter requesting application. Completion of formal application required.

**Contact person:** N/A

## **ARIZONA**

### **Nucor Foundation Corporation**

2100 Rexford Road  
Charlotte, NC 28211  
(704) 366-7000

**Description:** Grants for children of Nucor employees; must maintain 2.0 GPA in college. Contact foundation for further guidelines.

**Contact person:** N/A

### **Alliance Francaise of Tucson**

PO Box 18851  
Tucson, AZ 85731

Application Address:  
3801 Calle Cortez  
Tucson, AZ 85716

**Description:** Grants for scholarships, book awards, and medals to university and high school students in the Tucson, AZ area who are enrolled in French classes. Initial approach by letter. Completion of formal application required. Contact your French teacher for application.

**Contact person:** Antoinette Wagner, President

### **BF Foundation**

23 East Fine Ave  
Flagstaff, AZ 86001-3217  
Fax: (602) 774-2810

**Description:** Grants for undergraduate scholarships primarily to AZ residents who are U.S. citizens and enrolled full-time at Northern Arizona University. Continuing education students at Arizona State University who are AZ residents and U. S. citizens may also apply. Completion of formal application required.

**Contact person:** Katherin Lee Chase, President

## **ARKANSAS**

### **Arkansas Governor's Scholars Program**

Arkansas Department of Higher Education  
14 East Capital  
Little Rock, AR 72201  
(501) 324-9300

**Description:** AR high school graduates attending approved AR institutions; minimum 27 composite ACT score, minimum 3.6 GPA; one scholarship per county, plus 25 at-large scholarships.

**Contact person:** N/A

### **Lyon Foundation, Inc.**

65th & Scott Hamilton Drive  
Little Rock, AR 72204

**Description:** Grants for residents of AR pursuing private higher education. Contact foundation for further guide lines.

**Contact person:** Ralph Cotham, Secretary-Treasurer, Lyon Foundation, P.O. Box 4408, Little Rock, AR 72214

### **Arkansas Community Foundation, Inc.**

700 South Rock  
Little Rock, AR 72202  
(501) 372-1116

**Description:** Scholarships for students who are AR residents. Call or write foundation for more information.

**Contact person:** Martha Ann Jones, President

## **CALIFORNIA**

### **Carl & Grace Baker Memorial Scholarship Loan Fund**

Trust C/O Bank of Stockton  
Trust Dept.  
PO Box 1110  
Stockton, CA 95201

**Description:** Educational grants to students in the public school system within the territorial jurisdiction of Stockton, CA Scottish Rite Bodies. Completion of formal application required, including three references and transcript.

**Contact person:** Robert W. Friedberger, Chairman, Selection Committee

### **Boye Scholarship Trust C/O Wells Fargo Bank**

PO Box 63954  
San Francisco, CA 94163

**Description:** Scholarships to residents of Sacramento County, CA with preference given to those pursuing agricultural studies. Recipients are guaranteed funding for four years, subject to maintenance of acceptable grades. Further funding may be approved for work above the undergraduate level. Candidates are identified by teachers and interviews are held to approve funding.

**Contact person:** N/A

### **Calcot-Seitz Foundation**

PO Box 259  
Bakersfield, CA 93302  
(805) 327-5961

**Description:** Scholarships to students from cotton -producing areas in Ca and AZ to pursue four year degrees in agriculture. Applicants must be full time students and have at least a 3.0 GPA in high school and college. Recipients are chosen on the basis of scholastic aptitude, leadership potential, and financial need. Contact Foundation for further guidelines.

**Contact person:** Scholarship Committee

### **Butte Creek Foundation**

1350 East Lassen Ave. No 2  
Chico, CA 95926  
(916) 895-1512

**Description:** Scholarships to residents of CA. Applications by letter accepted throughout the year.

**Contact person:** John Burghardt, President and Secretary

### **Stefan Bergman Trust**

C/O Wells Fargo Bank  
PO Box 63954  
San Francisco, CA 94163

**Description:** Scholarships for the study of mathematics. Write foundation for guidelines.

**Contact person:** N/A

### **Children's Educational Opportunity Foundation of Southern California (also known as CEO Foundation of Southern California)**

PO Box 459  
Cerritos, CA 90702-0459  
(310) 407-1535

**Description:** Scholarships to financially needy children from Los Angeles and Orange counties, CA to attend private, nonprofit schools in Los Angeles and Orange counties, CA. Children must qualify for the federal lunch program and must be entering grades K-8. Contact foundation for further information.

**Contact person:** N/A

## **COLORADO**

### **The Colorado Masons Benevolent Fund Association**

7955 East Arapahoe Court  
Suite 1200  
Englewood, CO 80112  
(303) 290-8544

**Description:** Grants for Co high school graduates attending CO colleges and universities. Applications available in Colorado public high schools.

**Contact person:** Arthur Carlson, Executive Secretary

### **Clinton J. Carr Foundation Inc.**

PO Box 11022  
Telluride, CO 81435-4000

**Description:** Scholarships to high school graduates who reside in MO. Write for further guidelines.

**Contact person:** N/A

### **The Charter Fund**

370 17th St  
Suite 5300  
Denver, CO 80202  
(303) 572-1727



**Description:** Scholarships to CO high school seniors. Contact foundation for current application deadline. Initial approach by letter or telephone requesting application. Completion of formal application required.

**Contact person:** Cindy Kennedy

## **CONNECTICUT**

### **Eugene Atwood Fund**

68 Federal St  
New London, CT  
06320-0270

Application Address:  
PO Box 270  
New London, CT 06320  
(860) 443-4357

**Description:** Scholarships and student loans to New London County, CT residents enrolled at the undergraduate level only. Initial approach by letter or telephone. Completion of formal application required.

**Contact person:** James McGuire, Executive Trustee

### **The Balso Foundation**

C/O The Ball & Socket Manufacturing Co  
493 West Main St.  
Cheshire, CT 06410

Application Address:  
C/O Guidance Dept.  
Cheshire High School  
South Main St  
Cheshire, CT 06410  
(203) 272-5361 Program

**Description:** Scholarships to high school seniors and college undergraduates in Cheshire, CT and surrounding towns. Scholarships are only available for undergraduate study and are renewable. Completion of formal application required.

**Contact person:** N/A

## **Bauer Foundation**

C/O Shipman & Goodwin  
Porter St.  
Lakeville, CT 06039

Application Address:  
C/O Joan Wilkinson  
Box 1784  
Lakeville, CT 06039  
(860) 435-9282

**Description:** Scholarships to residents of Regional School District No. 1 in Lakeville, CT. Completion of formal application required.

**Contact person:** N/A

## **Henry L. And Nellie Blakeslee Trust for Scholarships**

C/O Probate Court  
158 Main St  
Thomaston, CT 06787  
(860) 283-4874

**Description:** Scholarship grants to residents of Thomaston, CT. Contact foundation for current application deadline. Applicants must submit general and financial information.

**Contact person:** N/A

## **DELAWARE**

### **John B. Lynch Scholarship Foundation**

P.O. Box 4248  
Wilmington, DE 19807-0248  
(302) 654-3444

**Description:** Grants for DE residents under 30 years old attending college in Delaware or in a 20 mile radius of DE. Must have 2.75 GPA at the end of the first semester.

**Contact person:** Eleanor L. Clew, Secretary

### **H. Fletcher Brown Trust (Formerly Florence H. Brown Trust)**

C/O PNC Bank, Delaware  
222 Delaware Ave.  
16th Floor  
Trust Dept.  
Wilmington, DE 19899  
(302) 429-2827

**Description:** Scholarships to financially needy DE residents, who were born in DE and are studying chemistry, engineering, law, medicine, or dentistry. Completion of formal application required, including transcript, SAT scores. Write foundation for guidelines.

**Contact person:** N/A

## **DISTRICT OF COLUMBIA**

### **The Foundation for the National Capital Region (Formerly the Community Foundation of Greater Washington, Inc.)**

1002 Wisconsin Ave. NW  
Washington DC 20007  
(202) 338-8993

**Description:** Scholarships to residents of the metropolitan Washington, DC area. Contact foundation for current application guidelines.

**Contact person:** Terri Lee Freeman, President, Fax: (202) 337-6754

## **Carmela Gagliardi Foundation**

C/O National 1-A Foundation  
1860 19th St. NW  
Washington DC 20009-5599

**Description:** Scholarships primarily to students of Italian descent who have been accepted to a recognized medical school. Initial approach by letter. Completion of formal application required.

**Contact person:** N/A

## **District of Columbia State Student Incentive Grant**

District of Columbia Office of Postsecondary Education  
Research and Assistance  
2100 Martin Luther King Ave. SE  
Suite 401  
Washington, DC 20020  
(202) 727-3688

**Description:** Grants for DC residents in financial need. Contact foundation for further guidelines.

**Contact person:** Shelia Kornegay, Acting Program Manager

## **FLORIDA**

### **Sally Abernethy Charitable Education Fund**

C/O NationsBank, NS  
175 East Nash Blvd.  
Suite 201  
Melbourne, FL 32901-1998  
(407) 722-5850 or (407) 646-6360

**Description:** Educational grants to individuals who are residents of Polk County, FL pursuing higher education. Completion of formal application required. Initial approach by letter, including confirmation that applicant lives in Polk County, FL.

**Contact person:** N/A

## **Memorial Scholarship Funds, Inc.**

C/O First Union National Bank of Florida  
Trust Dept. 40  
Cocoanut Row  
Palm Beach FL 33480-4072

Application Address:

C/O Palm Beach  
Post No. 12  
625 Okeechobee Blvd.  
West Palm Beach, FL 3340  
(561) 655-1343

**Description:** Scholarships to financially needy residents of Palm Beach County, FL who are U.S. citizens. Recipients may study at any accredited U.S. college or university. Contact fund for current application deadline. Completion of formal application required.

**Contact person:** N/A

## **Norris Bursaly Scholarship Fund**

431 Alhambra Circle  
Miami, FL 33134-4901  
(305) 266-3333

**Description:** Scholarships to residents of FL for undergraduate study at an accredited college or trade school. Applications accepted throughout the year. Completion of formal application required.

**Contact person:** Matthew Slepín, Trustee

## **The Children's Foundation of Lake Wales, Florida, Inc.**

C/O David Wilson  
926 Dunkirk Place  
Lake Wales, FL 33853

Application Address:  
C/O David Rockness  
Chair Orgn. Committee  
16 North Third St.  
Lake Wales, FL 33853  
(941) 676-0711

**Description:** Grants for undergraduate scholarships to high school students of the Lake Wales, FL district. Initial approach by letter.

**Contact person:** N/A

## **Brevard Heart Foundation, Inc.**

228 Eighth Ave  
Indialantic, FL 32903  
(407) 725-2292

**Description:** Scholarships for residents of Brevard County, FL for nursing and medical education. Contact foundation for current application deadline. Initial approach in person or by letter. Completion of formal application required. Interviews for first-time applicants required.

**Contact person:** Dr. Jack Bechtel, President

## **GEORGIA**

### **A.T. Brihtwell School, Inc.**

254 Oakland Ave  
Athens, GA 30606  
(706) 543-6450

**Description:** Scholarships to unmarried or divorced (proof of divorce necessary) students under 25 years of age who have lived within the strictly defined Maxeys, GA area for at least one year prior to effective day of scholarship. Parents of student must live and remain in Maxeys

are for the duration of the scholarship. Initial approach by letter requesting application and including SASE. Interviews required.

**Contact person:** Harold Darden, Executive Secretary

### **Brisley Scholarship Loan Fund (Formerly Ella Frances Brisley & Norma Brisley Phillips Scholarship Loan Fund)**

C/O Boatmen's First National Bank of Kansas City  
PO Box 419119  
Kansas City, MO 64141-6119  
(816) 979-7481

**Description:** Scholarships to financially needy medical and nursing students attending accredited schools. Write for further guidelines.

**Contact person:** N/A

### **Fuller E. Callaway Foundation**

209 Broome St  
PO Box 790  
LaGrange, GA 30241  
(706) 884-7348

**Description:** Scholarships to individuals who have been residents of Troup County, GA for at least two years. Initial approach by letter. Completion of formal application required. Interviews required at the discretion of the Scholarship Committee.

**Contact person:** J. T Gresham, General Manager

## **HAWAII**

### **Fukunaga Scholarship Foundation**

900 Fort Street Mall  
Suite 500  
Honolulu, HI 96813  
(808) 521-6511

**Description:** Grants for HI business students; Hawaii residence; commitment to Hawaii and its people. Contact foundation for further guidelines.

**Contact person:** Scholarship Selection Committee

### **Harriet Bouslog Labor Scholarship Fund c/c, Funding Trust Fund**

1149 Bethel St. Rm 207  
Honolulu, HI 96813  
(808) 536-8072

Application Address:  
63 Merchant St  
Honolulu, HI 96813

**Description:** Scholarships to residents of HI. Preference is given to applicants whose parents are members of labor organizations. Applications should include a brief resume of academic qualifications.

**Contact person:** N/A

### **John A. Burns Foundation**

PO Box 1149  
Wahiawa, HI 96786

**Description:** Scholarships to public high school seniors from HI only for the study of education. Application by letter including any supporting materials.

**Contact Person:** Robert C. Oshiro, President

### **IDAHO**

#### **State of Idaho Scholarship**

P.O. Box 83720  
Boise, ID 83720  
(208) 334-2270



**Description:** Grants to Graduates of ID high schools to attend ID institutions. Write for guidelines.

**Contact person:** Caryl Smith

## **A.P. & Louise Rouch Boys Foundation**

C/O Twin Falls Bank & Trust Company  
Trust Department  
P.O. Box 7  
Twin Falls, ID 83303-0007

**Description:** Grants for students attending college in the Magic Valley area, ID; financial need.

**Contact person:** Janice Stover, Assistant Trust Officer

## **Haugse-Cossey Foundation**

C/O Reynolds, Stanton, and Winkle  
PO Box 2833  
Boise, ID 83702

Application Address:  
PO Box 828  
Boise, ID 83701  
(208) 343-7514

**Description:** Scholarships to high school graduates from Boise, ID and surrounding area. Contact foundation for application guidelines.

**Contact person:** N/A

## **ILLINOIS**

### **The Aurora Foundation**

111 West Downer Place  
Suite 312  
Aurora, IL 60506-5136  
(630) 896-7800

**Description:** Scholarships to full time students who reside in the Aurora, IL area, including Kendall and southern Kane counties. Scholarships are available to graduating high school seniors, undergraduates, and graduate students. Initial approach by telephone. Completion of form application required. Interviews required.

**Contact person:** Sharon Stredde, Executive Director

## **Black Haw College Foundation**

6600 34th Ave  
Moline, IL 61265  
(309) 796-1311

**Description:** Scholarships to residents of Community College District No. 503, IL. Application by letter accepted throughout the year.

**Contact person:** Carmen Juarez

## **Jacob Stump, Jr. & Clara Stump Memorial Scholarship Fund**

Broadway & Charleston at 14th Street  
P.O. Box 685  
Mattoon, IL 61938  
(217) 234-6434

**Description:** Grants for High School graduates from Coles, Cumberland, Douglas, and Moultrie Counties who will attend state-supported IL colleges. Contact Foundation for further guidelines.

**Contact person:** Trust Officer

## **INDIANA**

### **James E. Hughes Scholarship Fund**

INB National Bank One  
Indiana Square  
Suite 733  
Indianapolis, IN 46266  
(800) 952-1098

**Description:** Grants for residents of Marian County, IN, attending Butler University, University of Indianapolis, or Marian College in Indianapolis, IN, or must be a graduate of an Indiana high school, preferably Marian County, planning to attend one of the three listed institutions. Contact foundation for further guidelines.

**Contact person:** N/A

## **State Student Assistance Commission of Indiana Hoosier Scholarships**

150 West Market St  
Indianapolis, IN 46204  
(317) 232-2350

**Description:** Grants for seniors of IN high schools for study at an eligible IN institution; must be in top 20% of class. Contact foundation for further guidelines.

**Contact person:** N/A

## **Lois and Mary J. Abstinence College Scholarship Fund**

C/O National City Bank, Indiana  
PO Box 5031  
Indianapolis, IN 46255  
(317) 267-7315

**Description:** Scholarships to residents of Shelby County, IN. Completion of formal application required.

**Contact person:** Linda A. Richard, Trust Officer

## **William M. and Louise O. Allen Scholarship Fund**

C/O National City Bank, Indiana  
PO Box 5031  
Indianapolis, IN 46255  
(317) 267-7280

**Description:** Scholarships to high school graduates in Montgomery County, IN who plan to attend IN colleges and universities. Completion of formal application required, including a letter outlining financial need and future plans.

**Contact person:** David Houck, Trust Officer

## **IOWA**

### **Easter Seal Society of Iowa, Inc.**

James L. and Lovon Mallory Annual Disability Scholarship  
P.O. Box 4002  
Des Moines, IA 50333  
(515) 289-1933

**Description:** Grants for residents of Iowa who are graduating high school who have a permanent disability. Contact foundation for further guidelines.

**Contact person:** Deb Wissink

### **Anna Beal Trust**

C/O Mercantile Bank of Eastern Iowa  
PO Box 88  
Waterloo, IA 50704-0088  
(319) 235-3235

**Description:** Scholarships to financially needy students in agriculture and biology-related fields, who attend colleges and universities previously selected by the trustee. Contact trust for current application. Initial contact by letter or telephone.

**Contact person:** Vicki Angove, Assistant VP & Trust Officer

### **Rex Bishop and Christine Bishop Perpetual Scholarship Fund for Iowa Valley Community School District**

PO Box 267  
888 Court Ave  
Marengo, IA 52301  
(319) 642-5521

**Description:** Scholarships to students residing in Iowa Valley Community School District for higher education, including college, trade, and technical education with the state of IA. Completion of formal application required.

**Contact person:** Charles R. Dillin, Trustee

## **KANSAS**

### **Kansas Board of Regents Kansas Tuition Grant**

700 SW Harrison  
Suite 1410  
Topeka, KS 66603  
(913) 296-3517

**Description:** Grants for residents of KS enrolled at private schools; full time study; financial need. Contact foundation for further guidelines.

**Contact person:** Christie Crenshaw, Financial Aid Director

### **Laura E. Porter Trust**

(316) 672-5533

**Description:** Grants for male graduates of Pratt County Community College, KS to further their education at a university approved by the trustees. Contact foundation for further guidelines.

**Contact person:** J. W. Van Blaricum, Bill Hampton, Jr., Mike Lewis, Trustees

### **George G. and Jennifer J. Breidenthal Foundation**

C/O UMB Bank Kansas  
601 Minnesota Ave  
Kansas City, KS 66101  
(913) 371-0035

**Description:** Scholarships to financially needy high school graduates from Kansas City, KS who are otherwise unable to pursue higher education. Contact foundation for current application guidelines.

**Contact person:** N/A

## **Lois and Max Beren Foundation**

305 Petroleum Bldg  
Wichita, KS 67202

Application Address:  
C/O Carla Beren Garritty, Trustee  
3360 South Columbine Circle  
Englewood, CO 80110

**Description:** Scholarships to individuals for higher education. Completion of formal application required.

**Contact person:** N/A

## **KENTUCKY**

### **Kentucky Center for Veterans Affairs Benefits for Veterans and their Dependents**

Department of Human Resources  
600 Martin Luther King Jr. Blvd.  
Room 136J  
Louisville, KY 40202  
(502) 588-4447

**Description:** Residents of KY; U.S. armed forces or National Guard veterans, or children (17-23) or non-remarried spouses of veterans killed, permanently disabled, or listed as POWs or MIAs in recognized hostile actions.

**Contact person:** N/A

## **The Ogden College Fund and Research Scholarships**

P.O. Box 3350  
Bowling Green, KY 42101-3350  
(502) 781-9428

**Description:** Grants for graduates of KY high schools with GPA of 3.0 or better to study at Ogden College of Science and Engineering at Western Kentucky University.

**Contact person:** Cooper R. Smith Jr., 520 Hillwood Dr. Bowling Green, KY 42101

## **Fred (B.A.) Batterton Fund**

C/O Kentucky Bank  
PO Box 157  
Paris, KY 40362

**Description:** Scholarships to residents of Bourbon County, KY for medical education. Applications by letter accepted. Contact foundation for further guidelines.

**Contact person:** N/A

## **LOUISIANA**

### **Board of Trustees Academic Awards Louisiana Tech University**

Tech Station  
P.O. Box 7925  
Ruston, LA 71272  
(800) 528-3241

**Description:** Grants for students in good academic standing financial need. Contact foundation for further guidelines.

**Contact person:** Jan Albritton, Financial Officer

## **Louisiana Office of Student Financial Assistance**

P.O. Box 91202  
Baton Rouge, LA 70821-9202  
(504) 922-1011

**Description:** Grants for graduates of LA high schools with GPA of 3.0 or above to attend an LA state supported institution.

**Contact person:** N/A

## **The William T. and Ethel Lewis Burton Foundation**

One Lakeshore Dr.  
Suite 1700  
Lakes Charles, LA 70629  
(318) 433-0142

**Description:** Scholarships for southwest LA high school seniors and the McNeese State University, LA football team. Applications accepted throughout the year. Initial approach by letter. Completion of formal application required.

**Contact person:** William B. Lawton, Chairman

## **MAINE**

### **Sumner O. Hancock Scholarship Fund**

(207) 627-4354

**Description:** Grants for residents of the Casco, ME area who are in financial need. Contact foundation for further guidelines.

**Contact person:** Elizabeth Hancock, President

### **The Maine Community Foundation, Inc**

210 Main Street  
P.O. Box 148  
Ellsworth, ME 04605  
(207) 667-9735



**Description:** Grants for Residents of ME in Financial need. Contact foundation for further guidelines.

**Contact person:** Ms. D'Angelo, Associate Director

## **MARYLAND**

### **Maryland State Scholarship Administration Maryland Distinguished Scholar Award**

Jeffrey Building  
16 Francis Street  
Annapolis, MD 21401  
(410) 974-5370

**Description:** Grants for graduates of, or senior at, a MD high school and legal resident of MD., who are in financial need. Contact foundation for further guidelines.

**Contact person:** N/A

### **The William L. and Victorine Q. Adams Foundation Inc.**

306 Monclawmin Mall  
2401 Liberty Heights Ave  
Baltimore MD 21215

Application Address:  
C/O Adams Future Business Leader Scholarship Fund Associated Black Charities  
1114 Cathedral St  
2nd Floor  
Baltimore, MD 21201  
(410) 659-0000

**Description:** Undergraduate scholarships to financially needy African-American residents of the City of Baltimore, MD who are U. S. citizens, for the study of business. Completion of formal application required, including GPA transcript, financial statement, recommendation from high school official. Contact foundation for further guidelines.

**Contact person:** Blanche D. Rodgers

## **Charlotte Hall School Board of Trustees, Inc.**

PO Box 283  
Charlotte Hall, MD 20622

**Description:** Scholarships to residents of MD for higher education. Contact foundation for further guidelines.

**Contact person:** William Runyon, President

## **MASSACHUSETTS**

### **American Student Assistance Help Loans and Plus Loans**

330 Stewart Street  
Boston, MA 02116  
(617) 426-9434

**Description:** Grants for permanent MA residents enrolled in and in good standing, or accepted for enrollment at least half time, in an approved institution; MHEAC criteria; U.S. citizenship.

**Contact person:** N/A

### **Fred W. Wells Trust Fund**

Fleet Bank  
One Monarch Place  
Springfield, MA 01144  
(413) 787-8524

**Description:** Grants for residents of Greenfield, Deerfield, Shelburne, Ashfield, Montague, Buckland, Charlemont, Heath, Leyden, Gill, Northfield, Conway, Bernardston, Hawley, Rowe, and Monroe, MA.

**Contact person:** Edna Walters

### **The Ethan Allan Brown Scholarship Foundation**

18 Tremont St Suite 1040  
Boston, MA 02108

**Description:** Grants for undergraduate scholarships primarily to residents of MA. Write for guidelines.

**Contact person:** Frank Santangelo, Trustee

## **MICHIGAN**

### **Corwill and Margie Jackson Foundation**

C/O Comerica Bank-Detroit  
Detroit, MI 48275-1022

Application Address:  
6954 Jackson Road  
Ludington, MI 49431  
(616) 843-9181

**Description:** First year university students from Ludington and Mason County, MI, high schools.

**Contact person:** Mrs. Morgan D. Hall

### **Michigan Department of Management and Budget Tuition Waiver Program**

P.O. Box 30026  
611 West Ottawa Street  
3rd Floor  
Lansing, MI 48909  
(517) 373-0654

**Description:** Grants for residents of MI who are 1/4 or more American Indian (certified by their tribal nation) to attend any MI college, university, or community college.

**Contact person:** Program staff

## **Battle Creek Community Foundation (formerly Greater Battle Creek Foundation)**

One Riverwalk Ctr.  
34 West Jackson St  
Battle Creek, MI 49017-3505  
(616) 962-2181

**Description:** Scholarships to residents of the greater Battle Creek, MI area. Initial approach through high school counselors. Completion of formal application required.

**Contact person:** Brenda L. Hunt VP. Fax: (616) 962-2182

## **AEI Scholarship Fund**

C/O Society Bank  
100 South Main St  
Ann Arbor, MI 48104

**Description:** Scholarship to financially need female students accepted to or attending, accredited medical schools in the U.S. Applicants must maintain at least a "C+" average. Completion of formal application required, including transcript, reference letter and verified financial information. Interviews granted upon request.

**Contact Person:** B. Todd Jones, Trust Officer

## **MINNESOTA**

### **Edwin H. Eddy Family Foundation**

C/O Northwest Bank Duluth  
Trust Department  
Duluth, MN 55802  
(218) 712-2773

**Description:** Grants for North MI residents studying communication disorders; nonresidents attending University of Minnesota at Duluth. Contact foundation for further guidelines.

**Contact person:** N/A

## **Minnesota Higher Education Coordinating Board Student Loan Program**

550 Cedar Street  
Suite 400 Capitol Square Building  
St. Paul, MN 55101  
(612) 296-3974

**Description:** Grants for residents of MN, or nonresidents attending MN institutions; financial need; U.S. citizenship or legal residency. Contact foundation for further guidelines.

**Contact person:** N/A

## **Marshall H. and Nellie Alworth Memorial Fund**

306 West Superior St  
Suite 506  
Duluth, MN 55802

**Description:** Scholarships in basic science and medicine to high school graduates who are residents of 15 northeaster MN counties. Write foundation for further guidelines.

**Contact person:** Richard H. Carlson, Executive Director

## **John Brandt Memorial Foundation**

C/O Northwestern National Bank  
831 66th Ave. NE  
Trust Dept.  
Minneapolis, MN 55432-4502

Application Address:  
C/O Gint Behrens  
PO Box 116  
Minneapolis, MN 55440  
(612) 481-2665

**Description:** Scholarships to graduate students of dairy and animal science at upper Midwest institutions. Contact foundation for guidelines.

**Contact person:** N/A

## **MISSISSIPPI**

### **Field Co-Operative Association, Inc.**

P.O. Box 5054  
Jackson, MS 39296  
(601) 939-9295

**Description:** Grants for residents of MS in financial need. Contact foundation for further guidelines.

**Contact person:** Ann Stephenson, Phil Hardin Foundation, PO Box 187  
Meridian, MS 39302

## **MISSOURI**

### **Dodd Foundation**

PO Box 8247  
St. Joseph, MO 64508-8247

**Description:** Scholarships primarily to residents of the St. Joseph, MO area. Completion of formal application required.

**Contact person:** Robert D. Chesney, Manager

### **The Burkhalter Educational Fund**

C/O First Baptist Church  
Seventh & South  
Louisiana, MO 63353

**Description:** Scholarships to students living in the area of First Baptist Church, Louisiana, MO. Completion of formal application required. Include parent's tax return with form. Interviews required.

**Contact person:** N/A

## **Chiefs Children's Fund**

C/O Kansas City Chiefs  
One Arrowhead Dr  
Kansas City, MO 64129

**Description:** Scholarships to financially needy students from the Kansas City, MO area. Applications accepted throughout the year. Contact foundation for current application guidelines.

**Contact person:** Dale M. Young, Treasurer

## **MONTANA**

### **Charles M. Blair Memorial Trust**

C/O First Trust Company of Montana  
P.O. Box 30678  
Billings, MT 59115  
(406) 657-8127

**Description:** Grants for graduates of Meagher and Wheatland counties, Harlow town High School and White Sulphur Springs High School, MT.

**Contact person:** Helen Hancock

### **Treacy Company**

PO Box 1700  
Helena, MT 56924  
(406) 442-3632

**Description:** Grants for residents of or students attending institutions in ID, MT, ND and SD.

**Contact person:** James O'Connell

## **Helen S. Davis Scholarship Trust No. 3 (also known as Davis Medical School Scholarships)**

C/O Norwest Bank Investment Mgmt. & Trust Co.  
PO Box 597  
Helena, MT 59624-0597  
(406) 447-2065

**Description:** Scholarships to residents of MT attending accredited medical schools. Completion of formal application required, including undergraduate transcript, three reference letters, federal income tax forms, and letter of acceptance.

**Contact person:** Fay Logan, Trust Officer

## **NEBRASKA**

### **Weller Foundation, Inc.**

East Highway 20  
P.O. Box 636  
Atkinson, NE 68713  
(402) 925-2803

**Description:** Grants for residents of NE attending one of the Technical Community Colleges in NE or other vocational educational institutions in fields such as nursing. Primary consideration given to residents of Boyd, Brown, Garfield, Holt, Keya Paha, and Rock Counties.

**Contact person:** N/A

### **The Buffett Foundation**

222 Kiewit Plaza  
Omaha, NE 68131

Application Address:  
C/O Devon Buffett  
PO Box 4508  
Decatur, IL 62525  
(402) 451-6011



**Description:** Scholarships to financially needy residents of NE. Scholarships are for tuition and fees at NE state colleges and universities, and \$500 per semester at other institutions. Completion of formal application required.

**Contact person:** Allen Greenberg

## **Art and Clara Butts Scholarship Foundation**

PO Box 577  
Burwell NE 68823  
(308) 346-4509

**Description:** Scholarships to residents of Garfield County, NE and the surrounding areas. Completion of formal application, including academic transcripts, college application letter, and two letters of recommendation.

**Contact person:** Elinor Johns

## **NEVADA**

### **Nevada Student Incentive Grant Program**

2601 Enterprise Road  
Reno, NV 29512  
(702) 784-4666

**Description:** Grants for residents of NV attending NV institutions; applications through financial aid office at institution of choice. Write or call foundation for further guidelines.

**Contact person:** N/A

### **Nevada Dept. of Education**

400 West King St  
Carson City, NV 89710  
(702) 885-3104

**Description:** Grants for Nevada administers financial aid programs through Nevada colleges. Write for guidelines.

**Contact person:** N/A

## **NEW HAMPSHIRE**

### **Sarah E. Youna Trust**

C/O Rochester Savings Bank & Trust Company  
2 Wall Street  
Manchester, NH 03105

Application Address:  
New Hampshire Charitable Fund  
Box 1335  
Concord, NH 03302

**Description:** Grants for College Sophomores, juniors, and seniors; residents of Stratford County, NH in financial need. Call or write for further guidelines.

**Contact person:** Brenda Harrington

### **J. Wilfred Anctil Foundation**

C/O Fleet NH Investment Services  
PO Box 2770  
Concord, NH 03302-2770

Application Address:  
C/O Wayne Nelson  
PO Box 96  
Nashua, NH 03061-0096

**Description:** Scholarships for higher education to needy residents of the greater Nashua, NH area. Initial approach by letter, including high school or college transcript of grades and a statement of need.

**Contact person:** N/A

### **The Barker Foundation, Inc.**

PO Box 328  
Nashua, NH 03061-0328

**Description:** Undergraduate scholarships primarily to residents of NH. Grants for scholarships are based on financial need, academic performance, and recommendations. Application by letter.

**Contact person:** Allan M. Barker, President

## **Charles P. Chapman Trust**

C/O First NH Bank  
PO Box 2770  
Concord, NH 03302-2770  
(603) 634-6785

**Description:** Scholarships to residents of Manchester NH, entering college as first-year students only. Completion of formal application required, including financial aid forms and high school transcript.

**Contact person:** Verna Pare, Vice President

## **NEW JERSEY**

### **Career Advancement Awards**

New Jersey Institute of Technology  
University Heights  
Newark, NJ 07102  
(201) 596-3100

**Description:** Grants for NJ freshmen who are women and/or minority students in financial need. Contact foundation for further guidelines.

**Contact person:** Joanne Range

### **Allied Educational Foundation**

467 Sylvan Ave  
Englewood Cliffs, NJ 07632

**Description:** Scholarships to members of Union Local 815 and the Allied Trades Council in NY and NJ to attend school full time. Initial approach by letter in the form of an autobiography. Include 3" X 4" photograph of self, transcripts, a family financial statement, and letters of recommendation from faculty advisors, professors, or teachers.

**Contact person:** Karen Badre, Executive Secretary

## **The Edward Thatcher Astle Memorial Foundation**

1130 Route 22 East  
PO Box 6000  
Bridgewater, NJ 08807-0010

**Description:** Scholarships to high school seniors from central NJ who are U. S. citizens, have at least a "B" average, and require financial assistance to attend college or trade school. Completion of formal application required. Contact foundation for further guidelines.

**Contact person:** David Olekna, Trustee

## **John H. Biggs Jr. Memorial Scholarship Fund**

811 B Dombarton Dr  
Lakewood, NJ 08701  
(908) 920-1385

**Description:** Scholarships to students from Gloucester High School, MA who have been accepted at an accredited institution of higher education. Contact school for current application.

**Contact person:** John H. Biggs, Chair

## **NEW MEXICO**

### **J. F. Maddox Foundation**

P.O. Box 2588  
Hobbs, NM 88241-5410  
(505) 393-6338

**Description:** Grants for Residents of New Mexico and West Texas in financial need. Call or write for further guidelines.

**Contact person:** Bob Reid, Executive Director

## **New Mexico Veterans Service Commission Scholarship Program**

P.O. Box 2324  
Santa Fe, NM 87503  
(505) 827-6300

**Description:** Son or daughter (16 to 26) whose parent was killed in action or died as a result of military service in the U.S. armed forces during a time of armed conflict. Write or call for further guidelines.

**Contact person:** Allen Martinez

## **Viles Foundation, Inc.**

C/O Sunwest Bank  
P.O. Box 15500  
Albuquerque, NM 87125  
(505) 765-2211

**Description:** Grants for residents of San Miguel and Mora counties, NM; financial need. Call or write for further guidelines.

**Contact person:** N/A

## **Albuquerque Community Foundation**

PO Box 36960  
Albuquerque, NM 87176-6960  
(505) 883-6240

**Description:** Scholarships and financial aid awards to residents of the state of NM. Recipients may be graduating high school seniors or continuing education adults. Contact foundation for current application. Initial approach by letter or telephone. Completion of formal application required. Each program requires a separate application.

**Contact person:** N/A

## **NEW YORK**

### **Otto Sussman Trust**

P.O. Box 1374  
Trainsmeadow Station  
Flushing, NY 11370-9998

**Description:** Grants for residents of NY, NJ, OK, PA; demonstrate financial need due to death or illness in family. Write for further guidelines.

**Contact person:** Edward S. Miller, Trustee

### **Margaret A. and Lawrence J. Bennett Scholarship Fund**

C/O Chase Manhattan Bank  
270 Park Ave  
21st Floor  
New York NY 10017

Application Address:  
C/O Capt. Vincent Doherty Emerald Society  
677 83rd St.  
Brooklyn NY 11228  
(718) 383-9232

**Description:** Scholarships to children of New York City police officers, either active, retired, or killed in the line of duty. Applications accepted through the year. Contact fund for current application guidelines.

**Contact person:** N/A

### **John Alexander Memorial Scholarship Fund**

C/O TRUSTCO Bank  
PO Box 380  
Schenectady, NY 12305

Application Address:  
C/O C. Koury, Attorney  
525 State St  
Schenectady, NY 12305  
(518) 374-1200

**Description:** Scholarships to residents of Schenectady County, NY attending a law school in NY. Application by letter including home and legal address and outlining financial need and professional objective.

**Contact person:** N/A

## **Arthur R. Atwood Scholarship Fund**

C/O Key Trust Co  
35 State St  
Albany, NY 12207

Application Address:  
Secretary Scholarship Committee  
C/O Principal of Champlain Central School  
Champlain, NY 12919

**Description:** Scholarships to financially needy male students who have resided in Champlain, NY or Clinton County, NY for at least seven years. Preference is given to students accepted to Yale University. Initial approach by letter, Completion of formal application required, including photograph.

**Contact person:** N/A

## **The Chazen Foundation**

PO Box 801  
Nyack, NY 10960

**Description:** Scholarships to residents of Rockland County, NY. Applications by letter accepted throughout the year.

**Contact person:** Dennis J. Fleming, Consultant

## **Children's Aid Association of Amsterdam**

PO Box 327  
Amsterdam, NY 12010-0327

Application Address:  
C/O Beverly Schmidt  
14 Columbia St  
Amsterdam, NY 12010  
(518) 842-1845

**Description:** Scholarships to financially needy, single residents of Montgomery County, Ny to attend accredited colleges. Completion of formal application required, including a financial statement. Contact foundation for further guidelines.

**Contact person:** N/A

## **NORTH CAROLINA**

### **Blackwelder Foundation, Inc.**

P.O. Box 1431  
Lenoir, NC 28645  
(704) 757-9469

**Description:** Grants for residents of NC, with preference given to Caldwell County, NC. Write or call for further guidelines.

**Contact person:** Lloyd M. Rash, President

### **Emanuel Sternberger Educational Fund**

P.O. Box 1735  
Greensboro, NC 27402  
(336) 292-7899

**Description:** Grants for residents of NC who are juniors, seniors, or graduate students in financial need.

**Contact person:** Ms. Brenda Henley, Executive Director



## **Brewer Foundation, Inc.**

3819 Woodlaw Rd  
Rocky Mount, NC 27804  
(919) 443-1333

**Description:** Scholarships for higher education to residents of NC. Contact foundation for current application deadline and procedures.

**Contact person:** Joseph B. Brewer, Jr., President

## **Ernest G. Arps Memorial Education Fund**

C/O Branch Banking & Trust Co  
223 West Nash St  
Wilson, NC 27893

Application Address:  
C/O Samuel Styons, Trustee  
PO Box 1271  
Plymouth, NC 27962

**Description:** Scholarships to residents of Washington County, NC to attend a four year college in NC. Completion of formal application required, including photographs.

**Contact person:** N/A

## **NORTH DAKOTA**

### **North Dakota Indian Scholarship Program**

State Capitol Building  
First Floor, 600 East Boulevard  
Bismarck, ND 58505  
(701) 328-2166

**Description:** Grants for residents of ND; at least 1/4 Indian blood and an enrolled member of a tribe now, ND resident; high school diploma or GED certificate; financial need.

**Contact person:** N/A

## **North Dakota State Grant Program**

State Capitol Building  
Tenth Floor, 600 East Boulevard  
Bismarck, ND 58505  
(701) 328-2960

**Description:** Grants for ND residents planning to attend college in ND; rank in top 20% of graduating class and score in top 5% of ACT assessment; renewable.

**Contact person:** Peggy

## **Gabriel J. Brown Trust**

112 Avenue E.  
West Bismarck, ND 58501-3662  
(701) 223-5916 or (701) 223- 5119

**Description:** Grants to financially needy residents of ND. Initial approach by letter or telephone. Completion of formal application required, including current grade level, GPA, and financial information. Contact foundation for further guidelines.

**Contact person:** N/A

## **OHIO**

### **Avon Products, Inc. Avon Scholarship Program**

175 Progress Place  
Cincinnati, OH 45246  
(513) 551-2752

**Description:** Grants to residents of OH; graduating high school seniors from Princeton, Ramapo, Morton Grove, and Pasadena school districts who are in the top 10% of their class; U.S. citizens or legal residents and whose parents are employees of Avon.

**Contact person:** Gary Horton

## **The E. Perry and Grace Beatty Memorial Foundation**

C/O National City Bank, Northeast  
PO Box 450  
Youngstown OH 44501

**Description:** Scholarships to residents of OH for higher education. Contact foundation for current application guidelines.

**Contact person:** N/A

## **Raeburn E. Barnes Estate Trust**

PO Box 652  
Sidney, OH 45365  
(937) 492-6191

Application Address:  
C/O Roger McGee  
444 Apollo Dr.  
Sidney, OH 45365

**Description:** Educational grants to citizens of Shelby County, OH. Initial approach by letter requesting application. Completion of formal application required.

**Contact person:** N/A

## **Peter J. Blosser Student Loan Fund (also known as Peter J. Blosser Scholarship Trust)**

PO Box 6160  
Chillicothe, OH 45601  
(614) 773-0043

**Description:** Grants to residents of Ross County, OH. Completion of formal application required, including copy of most recent tax return and copy of cumulative GPA or transcript. Interviews required.

**Contact person:** Marie Rosebrook, Administration Secretary

## **OKLAHOMA**

### **Cordelia Lunceford Beatty Trust**

C/O Security Bank Bldg.  
2nd Floor  
PO Box 514  
Blackwell, OK 74631  
(405) 363-3684

Application Address:  
105 North Main  
Blackwell, OK 74631

**Description:** Grants to Postsecondary scholarships and preschool tuition to financially needy residents of Blackwell, OK who are under the age of 19. Contact foundation for further guidelines.

**Contact person:** James R. Rogers, Trustee

### **Laura Fields Trust**

P.O. Box 2394  
Lawton, OK 73502  
(405) 355-3733

**Description:** Grants for residents of Comanche County, OK, in college and graduate school. Contact foundation for further guidelines.

**Contact person:** Jay Dee Fountain, Executive Secretary

### **Fern Brown Memorial Fund**

C/O Liberty Bank & Trust Co. of Tulsa, NA  
PO Box 1  
Tulsa, OK 74193  
(918) 586-5594

**Description:** Scholarships to residents of OK. Applications by letter accepted throughout the year. Contact foundation for further guidelines.

**Contact person:** Mike Bartel, Vice President

## **OREGON**

### **Thomas R. Dargan Minority Scholarship**

C/O Katu  
P.O. Box 2  
Portland, OR 97207  
(503) 231-4222

**Description:** Grants for minority students enrolled in first, second, or third year of communication curriculum at colleges in Oregon and Washington-, minimum 3.0 GPA Contact foundation for further guidelines.

**Contact person:** Rich Dargan

### **Oregon Department of Veteran's Affairs Educational Scholarship Aid for Oregon Veterans**

700 Summer Street NE  
Suite 150  
Salem, OR 97310  
(503) 373-2085

**Description:** Residents of OR prior to and during military service; for study in accredited OR institution; must have qualifying military service record; U.S. citizen.

**Contact person:** N/A

### **Warren H. Bishop Memorial Scholarship Fund (also known as Priscilla Hill Warren Bishop Scholarship Fund)**

C/O U. S. National Bank of Oregon  
PO Box 3168  
Trust Division  
Portland OR 97208-3168

Application Address:  
C/O Scholarship Fund Committee  
Jackson County Medical Society  
Rogue Valley Medical Arts Bldg.  
691 Murphy Rd  
Suite 216  
Medford, OR 97501

**Description:** Scholarships to residents of Jackson, Josephine, and Klamath counties, OR who are members of the sophomore, junior, or senior class at an accredited medical school. Contact foundation for further guidelines.

**Contact person:** N/A

## **Alexander Family Education Foundation Welfare Trust**

8401 NE Halsey  
Suite 106  
Portland, OR 97220

Application Address:  
C/O Nicolas Alexander, Trustee  
802 NE 199th  
Portland, OR 97233  
(503) 666-9491

**Description:** Scholarships to residents of OR. Completion of formal application required. Contact foundation for further guidelines.

**Contact person:** N/A

## **PENNSYLVANIA**

### **Addison H. Gibson Foundation**

6 PPG Place  
Suite 860  
Pittsburgh, PA 15222  
(412) 261-1611

**Description:** Grant for residents of western PA; only after 1 year of self - maintenance study. Contact foundation for further guidelines.

**Contact person:** Rebecca Wallace Sapiente, Director

## **New Careers Scholarships for Adult Students**

University of Pittsburgh  
Bruce Hall, Second Floor  
Pittsburgh, PA 15260  
(412) 624-7488

**Description:** Grants for adult students with financial need.

**Contact person:** Dr. Betsy Porter, Director of Financial Aid

## **Abernathy Black Community Development & Educational Fund**

325 Washington Trust Bldg  
Washington, PA 15301

Application Address:  
PO Box 177  
Washington, PA 15301

**Description:** Scholarships to African-American students from Washington, PA to attend colleges and technical schools. Contact foundation for current application.

**Contact person:** N/A

## **PUERTO RICO**

### **Harvey Foundation Inc.**

First Federal Building  
Suite 507  
1519 Ponce de Leon Avenue  
Santurce, PR 00909

**Description:** Scholarships to residents of Puerto Rico. Contact foundation for further guidelines.

**Contact person:** Arthur J. Harvey, Jr., President

## **RHODE ISLAND**

### **Mary E. Hodges Fund**

222 Taunton Avenue  
East Providence, RI 02914  
(401) 435-4650

**Description:** Grants for Residents of RI for minimum 5 years or Masonic affiliation; based on financial need and academic achievement.

**Contact person:** Grand Secretary

### **Rhode Island Higher Education Assistance Authority Program Grant and Scholarship Program**

560 Jefferson Boulevard  
Warwick, RI 02886  
(401) 736-1100

**Description:** Grants for residents of RI enrolled at least 1/2 time at an eligible postsecondary institution; U.S. Citizen or legal resident; financial need. Contact foundation for further guidelines.

**Contact person:** N/A

### **Paul O. and Mary Boghossian Foundation**

C/O The Rhode Island Hospital Trust National Bank  
One Hospital Trust Plaza  
Providence, RI 02903  
(401) 278-8752

**Description:** Scholarships to RI residents. Completion of formal application required.

**Contact person:** Deidre W. S. Martin, Vice President



## **SOUTH CAROLINA**

### **James F. Byrnes Foundation**

P.O. Box 9596  
Columbia, SC 29290  
(803) 254-9325 Fax: (803) 254-9354

**Description:** Grants for Undergraduate scholarships to young residents of SC who are high school seniors, college freshmen and sophomores, and whose parent or parents are deceased. Contact foundation for further guidelines.

**Contact person:** Jean P. Elton, Executive Secretary

### **The Dave Cameron Educational Foundation**

P.O. Box 181  
York, SC 29745  
(803) 684-4968

**Description:** Grants for York, SC undergraduate students who maintain a minimum 2.0 GPA; based on financial need and academic achievement.

**Contact person:** John Adkins

### **South Carolina Department of Veterans Affairs Governor's Office**

Dept. of Veterans Affairs  
225 Edgar Building  
Columbia, SC 29201  
(803) 765-5104

**Description:** Grants for children of war veterans who were legal residents of SC at the time of their entry into the U.S. armed forces (or residents for at least a year) and who were killed in action or died of disease, disability, or other causes resulting from service. For undergraduate study at state-supported SC institutions.

**Contact person:** Jimmie L. Gresham, Field Office Supervisor

## **SOUTH DAKOTA**

### **The Hatterscheidt Foundation, Inc.**

C/O First Bank – Aberdeen  
320 South First Street  
Aberdeen, SD 57401  
(605) 226-4126

**Description:** Grants for residents of SD and Jamestown, ND, area high school seniors with financial need and 3.0 minimum GPA.

**Contact person:** Kaye De Young

### **Treacy Company**

PO Box 1700  
Helena, MT 59624  
(406) 442-3632

**Description:** Grants for residents of, or students attending, institutions in ID, MT, ND and SD.

**Contact person:** James O'Connell

### **Engen Seminary Student Scholarship Assistance Trust**

C/O First Bank of South Dakota, N. A.  
Trust Department  
PO Box 90  
Rapid City, SD 57709

Application Address:  
C/O Evangelical Lutheran Church in America  
Box 400  
Presho, SD 57568

**Description:** Scholarships to students who are members of the Evangelical Lutheran Church in America and attend an accredited ELCA seminary in preparation for the parish ministry. Contact foundation for further guidelines.

**Contact person:** N/A

## **TENNESSEE**

### **The Community Foundation of Greater Chattanooga, Inc.**

1701 American National Bank Building  
Chattanooga, TN 37402  
(615) 265-0586

**Description:** Grants for residents of Chattanooga area who will be working in nursing or social work. Academic achievement and financial need are required.

**Contact person:** Peter T. Cooper, Executive Director

### **Pickett and Hatcher Education Fund, Inc.**

1800 Buena Vista Road  
Columbus, GA 31908  
(706) 327-6586

**Description:** Grants for residents of TN, and attending college. No funds available for technical or vocational students or for students planning to enter fields of medicine, law, or the ministry.

**Contact person:** Robert E. Bennett, President

### **Jim Blevins Foundation**

PO Box 150056  
Nashville, TN 37215  
(615) 298-5000

**Description:** Scholarships primarily to residents of TN. Application by letter. Write for guidelines.

**Contact person:** Jim V. Blevins, President

## **TEXAS**

### **Amarillo Area Foundation, Inc.**

700 First National Place  
801 So. Fillmore  
Amarillo, TX 79101  
(806) 376-4521

**Description:** Scholarships to graduates of high schools in the 26 counties of the TX panhandle. Contact foundation for further guidelines.

**Contact person:** Jim Allison, President and Executive Director

### **Franklin Lindsay Student Aid Fund**

Texas Commerce Bank of Austin  
P.O. Box 550  
Austin, TX 78789-0001  
(512) 479-2444

**Description:** Grants for students attending TX colleges and universities. Must maintain at least 2.0 GPA.

**Contact person:** Rebecca Gassenmayer, Administrative Officer

### **Callejo Botello Foundation Charitable Trust**

4314 North Central Expressway  
Dallas, TX 75206  
(214) 741-6710

**Description:** Scholarships primarily to students planning to attend educational institutions in TX. Completion of formal application required.

**Contact person:** William F. Callejo, Trustee

## **Tom Q. Barnsley Foundation**

C/O Nations Bank of Texas, NA  
PO Box 270  
Midland, TX 79702  
(915) 685-2281

**Description:** Scholarships to graduates of Crane High School, TX studying agriculture-related fields. Application accepted throughout the year.

**Contact person:** N/A

## **UTAH**

### **Ruth Eleanor and John Ernest Bamberger Memorial Foundation**

1201 Walker Center  
Salt Lake City, UT 84111  
(801) 364-2045

**Description:** Undergraduate scholarships to UT residents, with preference given to nursing students. Occasional loans awarded for medical education.

**Contact person:** William H. Olwell, Secretary Treasurer

### **Utah Board of Regents Student Incentive Grants; Educationally Disadvantaged Fund**

355 W. North Temple #3  
Triad Suite 550  
Salt Lake City, UT 84180  
(801) 538-5247

**Description:** Grants to residents of UT to attend eligible UT institutions; substantial financial need; U.S. citizens and legal residents.

**Contact person:** N/A

## **VERMONT**

### **Augusta and Kathleen Barrows Memorial and Trust Fund**

271 South Union Street  
Burlington, VT 05401  
(802) 863-4531

**Description:** Grants for women residents of VT under age 25 in financial need. Contact foundation for further guidelines.

**Contact person:** Maureen T McNeil

### **Vermont State Labor Council AFL-CIO James Cross Scholarship**

149 State Street  
Box 858  
Montpelier, VT 05602  
(802) 223-5229

**Description:** Grants for graduating high school seniors; dependent or member of a union affiliated with the Vermont AFL-CIO planning to attend an accredited educational institution.

**Contact person:** Tom Belville

### **Vermont Student Assistance Corporation Incentive Grants**

Champlain Mill  
P.O. Box 2000  
Winooski, VT 05404  
(802) 655-9602

**Description:** Grants for residents of VT for minimum 1 year; high school graduate or equivalent to attend approved post-secondary VT institution; financial need; U.S. citizen or legal resident.

**Contact person:** N/A

## **Trustee of Chester Academy**

C/O First Vermont Bank & Trust Co  
PO Box 595  
Banknorth Group Tax Dept.  
Williston, VT 05495-0595

**Description:** Scholarships to high school graduates residing in Chester, VT Contact foundation for current application guidelines.

**Contact person:** N/A

## **VIRGINIA**

### **Virginia State Council of Higher Education College Scholarship Assistance Program**

101 North 14th Street  
James Monroe Building  
Richmond, VA 23219  
(804) 371-0553

**Description:** Grants for resident of VA; for at least half-time undergraduate study at an eligible VA college or university; financial need.

**Contact person:** Zita Barree

### **Mark and Catherine Winkler Foundation**

4900 Seminary Road  
Alexandria, VA 22311  
(703) 998-0400

**Description:** Grants for residents of VA who are single parents.

**Contact person:** Lynn Ball, Executive Director

## **Herbert E. and Marion K. Bragg Foundation**

C/O Crestar Bank, N.A. Tax Services  
PO Box 27385  
HDQ5905  
Richmond, VA 23261-7385

Application Address:  
C/O Perry Gorham, Trust Officer  
510 South Jefferson St  
Roanoke, VA 14011

**Description:** Scholarships to students at colleges and universities in ME and VA (Pref. to ME). Contact foundation for further guidelines.

**Contact person:** N/A

## **WASHINGTON**

### **Washington State Higher Education Coordinating Board Washington State Need Grant Program**

917 Lakeridge Way SW  
PO Box 43430  
Olympia, WA 98504-3430

**Description:** Grants for residents of WA for at least 1 year prior to enrollment; to attend WA state colleges and universities; financial need; U.S. citizen or legal resident. Student must not be pursuing theology degree.

**Contact person:** N/A

## **Judge Q. Q. Chavelle Foundation**

PO Box 20362  
Seattle, WA 98102

Application Address:  
123 Third Ave South  
Seattle, WA 98104



**Description:** Scholarships to individuals born in the state of WA. Contact foundation for further guidelines.

**Contact person:** Thomas P. Keefe, Trustee

## **Violet R. and Nada V. Bohnett Memorial Foundation**

15600 Redmond Way  
Suite 200  
Redmond, WA 98052

**Description:** Scholarships to individuals primarily in western WA, CA, AZ, CO, and HI for the study of Christian ministry. Students from western WA have priority. Contact foundation for further guidelines.

**Contact person:** Mr. Jamie Bohnett, Administrator

## **WEST VIRGINIA**

### **Herschel C. Price Educational Foundation**

P.O. Box 412  
Huntington, WV 25708-0412  
(304) 529-3852

**Description:** Grants for residents of Ohio County, WV, ages 17-25, who are graduates of Wheeling, WV high schools; financial need.

**Contact person:** Ed Johnson, Senior Trust Officer

### **Ethel N. Bowen Foundation**

C/O First National Bank of Bluefield  
500 Federal St  
Bluefield, WV 24701  
(304) 325-8181

**Description:** Scholarships for students from the coal mining areas of southern WV and southwestern VA. Initial approach by letter, including resume, transcript and biographical outline. Interview required.

**Contact person:** R. W. Wilkinson, Secretary Treasurer

## **Carter Family Foundation**

C/O United National Bank  
129 Main St.  
Trust Department  
Beckley, WV 25801  
(304) 256-7300

**Description:** Grants to residents of WV who plan to become teachers in WV. Priority is shown to Raleigh County residents. Application by letter including resume.

**Contact person:** John Barry, Trust Division Manager

## **WISCONSIN**

### **Cornerstone Foundation**

1919 Broadway  
Green Bay, WI 54304-1919  
(414) 432-2045

**Description:** Grants to graduating high school students in Brown County, WI in financial need.

**Contact person:** Scholarship, Inc.

### **Wisconsin Higher Education Aids Board Grant Program**

P.O. Box 7885  
Madison, WI 53707  
(608) 267-2206

**Description:** Grants for resident of WI enrolled at least half-time in University of Wisconsin or WI state, vocational-technical and/or adult education programs. Financial need; satisfactory academic standing.

**Contact person:** N/A

## **William J. and Gertrude R. Casper Foundation**

C/O Firststar Trust Co  
PO Box 2054  
Milwaukee WI 53201-2054

**Description:** Scholarships to residents of the Chippewa Falls, WI area for study at technical schools, colleges and universities. Contact foundation for guidelines.

**Contact person:** N/A

## **WYOMING**

### **Dodd and Dorothy L. Bryan Foundation**

P.O. Box 6287  
Sheridan, WY 82801  
(307) 672-3535

**Description:** Grants for resident of Sheridan, Campbell, and Johnson Counties, WY, and of Powder River, Rosebud, and Big Horn Counties, MT

**Contact person:** Rose Marie Madia, Office Manager

### **Paul Stock Foundation**

1135 14th Street  
P.O. Box 2020  
Cody, WY 82414  
(307) 587-5275

**Description:** Education Grants for Cody, WY residents in financial need. Contact foundation for further guidelines.

**Contact person:** N/A

# EDUCATIONAL GRANT PROGRAMS – PRIVATE SOURCES

There are two main areas in the capital marketplace where you, as a student, can find money. The first place is the federal government. The federal government allocates and distributes a certain percentage of the federal budget to educational purposes. There are a lot of federal education programs that are geared to help individuals. However, the workload required to distribute these funds is so great that the federal government is unable to do it alone. Instead, how it works for educational funding, is the government distributes these funds to individuals through the financial aid offices of educational institutions. This makes it easier for students to apply, and for the federal government to distribute these funds, because there is a middle man helping both parties. The other sections of the American Grant Provider Directory will link you directly to all applicable federal grant programs.

The second area you can access capital for college is the private sector. The private sector includes a wide variety of businesses, non profits, institutions, organizations, and other private foundations that donate money. They give money for a variety of reasons. Some of these reasons include tax breaks, legal, and philanthropic reasons. Each charitable organization can give away this money in any form they wish and to whoever they wish. This can include grants, free money, and scholarships. Below is a list of helpful links to websites dedicated to helping you find educational grants within the private sector. We hope you take full advantage of them.

## **Super College Scholarships Database**

<http://www.supercollege.com> – Searchable scholarship database.

## **Fastweb Scholarships Database**

<http://www.fastweb.com> – Searchable scholarship database.

## **Geo Scholarships Database**

<http://12.47.197.196/geoscholarships/scholarships.cfm> – Searchable scholarship database.

## **State Grants and Loans**

[http://bc02.ed.gov/Programs/EROD/org\\_list.cfm?category\\_ID=SHE](http://bc02.ed.gov/Programs/EROD/org_list.cfm?category_ID=SHE) – Links to State-by-State student financial aid websites.

### **Apply for Federal Financial Aid Online**

<http://www.fafsa.ed.gov> – Whether you plan on applying for federal aid on your own or through your school's financial aid office, you need to fill out a Free Application for Federal Student Aid (FAFSA). Get started now!

### **State-by-State College Website Listing**

[http://dir.yahoo.com/Education/Browse\\_by\\_Region/U\\_S\\_States/](http://dir.yahoo.com/Education/Browse_by_Region/U_S_States/) – Use this list when you need to instantly find any U.S. college website.

### **Database of U.S. University Financial Aid Offices**

<http://www.supercollege.com> – Plan on going to a University? This list will directly connect you to information on the financial aid office of any U.S. University.

### **Federal Programs**

<http://aspe.hhs.gov/cfda/cfda.htm> – Be sure to check out the complete guide to federal programs by clicking here before you get started with searching for federal educational assistance.

In today's highly competitive job market, a higher education is virtually a prerequisite. Unfortunately, the rising cost of tuition can be prohibitive for many of us. A four-year undergraduate college education can cost upwards of \$100,000. If you wish to continue with graduate school, tuition can easily exceed \$150,000.

There are billions of dollars in financial aid available in the form of grants, scholarships and fellowships. This is FREE money that does not have to be repaid. Money is available for all types of students: students with or without academic achievements, students from lower, middle or upper-income families, ethnic and disabled students, and students of both genders. Below you will find thousands of sources for free money - just waiting to be claimed! Review each section, including Educational Grants, Additional Educational Grants, Government Money For Education, Private Scholarships, FREE Money From Big Corporations, FREE Money From Organizations, FREE Money From Counties, Cities and Districts, and Artistic and Cultural Money. When you find a potential match, it is imperative that you contact them immediately and initiate the application process. Before establishing any contact, however, we recommend reading our grant proposal-writing guide. If you cannot find a grant that meets your criteria, don't worry! We have provided you with plenty of resources to help you claim your money. One good source to investigate is the State Government Offices. These have direct links to each state. Review the site and don't forget to leave your contact information whenever possible. Remember to fill out every application you can. To continue your search, go to Direct Links to Federal

Agencies. Check below each agency listing to see if there is a category you qualify for. Click directly to their site to find out more. Another option is the Catalogue of Federal Domestic Assistance (CFDA), which offers 1425 different aid programs. Always remember to fill out all applications you qualify for and be persistent. Lastly, keep in mind that we are constantly updating our site ([www.federalgrantsnetwork.com](http://www.federalgrantsnetwork.com)) with new and updated information; so check back regularly!

# SPECIAL EDUCATIONAL GRANTS BY CATEGORY

## ETHNIC STUDENTS

### **American Institute of Certified Public Accountants Minority Scholarship Program**

1211 Avenue 4 of the Americas  
New York, NY 10036  
(212) 596-6200

**Description:** Black Americans, American Indians, Asians, and Hispanic undergraduates to major in accounting. Graduate students may study taxation, finance, or business administration.

**Contact person:** N/A

### **Commission for Racial Justice Special Higher Education Program United Church of Christ Commission for Racial Justice**

700 Prospect Avenue  
Cleveland, OH 44115  
(216) 736-2169

**Description:** Non-Caucasian students in financial need; priority to members of United Church of Christ.

**Contact person:** Carmen Williams, Coordinator, Special Higher Education Program

### **Jose Marti Scholarship Challenge**

Florida Department of Education  
Office of Student Financial Assistance  
Room 1344  
Tallahassee, FL 32399-0400  
(904) 487-3260

**Description:** U.S. citizens residing in and attending school in FL. Must be Hispanic or of Spanish culture, e.g., Mexico, South America, Central America, or the Caribbean; financial need; minimum 3.0 GPA; FL residence.

**Contact person:** N/A

## **WOMEN**

### **BPW Loans for Women in Engineering Studies**

2012 Massachusetts Avenue NW  
Washington, DC 20036  
(202) 293-1200

**Description:** Women accepted for undergraduate or graduate study in a program accredited by the Accreditation Board for Engineering and Technology; for last 2 years of study; U.S. citizens; financial need.

**Contact person:** N/A

### **Jewish Foundation for Education of Women Scholarship**

330 West 58th Street  
New York, NY 10019  
(212) 265-2565

**Description:** Full-time students who live within a 50 mile radius of New York City (including New Jersey and Long Island).

**Contact person:** N/A

## **HANDICAPPED**

### **American Council of the Blind Scholarship**

American Council of the Blind  
1155 15th Street, NW  
Suite 1004  
NW Washington, DC 20005  
(202) 467-5081



**Description:** Legally blind U.S. citizens or resident aliens accepted into postsecondary programs; several award categories; students with 3.3 GPA generally given preference.

**Contact person:** Jessica Beach, Assistant Scholarship Coordinator

## **Ruth A. Cantrall Trust**

C/O Bank IV Kansas  
10000 College Blvd.  
Overland Park, KS 66210  
(913) 752-4745

**Description:** For needy, hearing-impaired students to attend Kansas State School for the Deaf.

**Contact person:** Louisa Grill

## **Stanley E. Jackson Scholarship for the Handicapped Foundation for Exceptional Children**

1920 Association Drive  
Reston, VA 22091

**Description:** Disabled incoming freshmen enrolling full-time in undergraduate or vocational training programs; two awards specified for members of ethnic minority groups.

**Contact person:** Kenneth Collins

## **ART**

## **National Foundation for Advancement in the Arts and Art Recognition and Talent Search**

800 Brickell Avenue  
Miami, FL 33131  
(305) 377-1148

**Description:** High school seniors to study any of the creative and performing arts; demonstrate talent; U.S. citizens; 17 or 18 by December of contest year.

**Contact person:** N/A

## **BROADCASTING**

### **KATU-Dargan Minority Scholarship**

P.O. Box 2  
Portland, OR 97220  
(503) 231-4222

**Description:** Minority students enrolled in first three years of communication curriculum with emphasis on broadcasting, at colleges in Oregon and Washington; minimum 3.0 GPA.

**Contact person:** Rich Dargan

## **BUSINESS**

### **FWI Memorial Scholarship Awards**

Financial Women International (FWI)  
1027 West Roselawn Avenue  
Roseville, MN 55113  
(651) 487-7632

**Description:** Awards to women working in the fields of business, banking, or finance who wish to further their education. Must be a member of FWI.

**Contact person:** N/A

### **James S. Kemper Foundation**

1 Kemper Drive  
Long Grove, IL 60049-0001  
(312) 332-3114

**Description:** College freshmen who are business majors; must reside on campus; list of 16 participating 4-year schools across the country available from the above address.

**Contact person:** Thomas Hellie, Executive Director

## **ENGINEERING**

### **National Action Council for Minorities in Engineering, Inc. Incentive Grants Program**

3 West 35th Street  
New York, NY 10001  
(212) 279-2626

**Description:** Engineering studies; American Indian, American black, Mexican-American, or Puerto Rican entering freshmen or transfer students; full-time enrollment in participating college or university; demonstrate need or receive merit award; U.S. citizen.

**Contact person:** N/A

### **Society of Women Engineers (SWE)**

120 Wall Street  
11th Floor  
New York, NY 10005-3902  
(212) 509-9577 or (800) 666-1793

**Description:** Women upper-division students who are majoring in engineering at accredited U.S. colleges and universities.

**Contact person:** Sherita Ceasar, President

## **HOTEL/RESTAURANT**

### **The Statler Foundation**

Statler Towers  
Suite 508  
Buffalo, NY 14202  
(716) 852-1104

**Description:** Students of hotel or food service management.

**Contact person:** Peter J. Crotty, Chairman

## **JOURNALISM**

### **Dow Jones Newspaper Fund**

P.O. Box 300  
Princeton, NJ 08543-0300  
(609) 452-2820

**Description:** Open to college juniors, seniors, graduate students studying journalism.

**Contact person:** Intern coordinator

### **Scholastic Inc. Scholastic Writing Awards Scholarships**

555 Broadway  
New York, NY 10012  
(212) 343-6100

**Description:** High school seniors demonstrating outstanding creative writing ability combined with high academic standing; U.S. citizens or legal residents.

**Contact person:** N/A

## **LAW ENFORCEMENT**

### **Association of Former Agents of the U.S. Secret Service, Inc. J. Clifford Dietrich and Julie Y. Cross Scholarships**

P.O. Box 11681  
Alexandria, VA 22312

**Description:** Sophomores working toward degrees in law enforcement or police administration; U.S. citizens.

**Contact person:** P. Hamilton Brown, Executive Secretary

## **MUSIC**

### **Mercyhurst College Creative Arts Scholarship**

Glenwood Hills  
501 E. 38th Street  
Erie, PA 16546  
(814) 824-2564

**Description:** Talented young musicians, dancers and artists ready to begin their college education; for full-time study at Mercyhurst College only.

**Contact person:** Michael Fuhrman

## **REAL ESTATE**

### **American Institute of Real Estate Appraisers Trust American Institute of Real Estate Educational Trust Scholarship**

875 N. Michigan Avenue  
Suite 2400  
Chicago, IL 60611-1980  
(312) 335-4100

**Description:** Full-time undergraduate or graduate student majoring in real estate appraisal, land economics, real estate, or allied fields.

**Contact person:** Charlotte Timms

## **SCIENCE**

### **Science Service Westinghouse Science Scholarships and Awards**

1719 N Street, NW  
Washington, DC 20036  
(202) 785-2255

**Description:** Study of science, engineering, math, and related fields; must be high school senior and plan to complete college entrance qualifications before October 1 of the following year; 1,000 word essay; U.S. citizen or legal resident; requests for applications must be made by high school official.

**Contact person:** Karen Royden, Director of Youth Programs

# SOME FINAL THOUGHTS

When applying for grants, several factors will determine your success:

1. Never take no for an answer. Remember that if it were as easy as sending a letter and getting a check in the mail, EVERYONE would be doing it. It takes effort, time, and knowledge. After all, that's why you bought this course!
2. NEVER use a form letter when applying for a grant. Write your own letters and ask for the money in several different ways. Remember that these are real people reading your letters, and you need to connect in some way with each of them. This will give you the best chance for success.
3. Don't ask for a million dollars in your first grant proposal. Apply for a modest grant and get used to the process before moving up to the bigger grants. Remember: the bigger the pond, the bigger the fish! Swim where you are comfortable for now.
4. Keep good notes. Remember the names you come across and the conversations you have. Pay attention to what works and what doesn't. Use your notes to refresh your memory often.
5. Apply for the same grant in more than one place. Go to your city first, then your county, and then your state. Go to the federal government. Maintain a mindset of determination. Do whatever you have to do to get the money you need. Apply as many times as it takes. Never, never, never give up.

Finally... log on to [www.federalgrantsnetwork.com](http://www.federalgrantsnetwork.com) to get access to all the addresses and websites you need to participate in these and many other types of programs. The website is updated daily, and has all the information you will need to succeed in the grant application process.

**Good luck!**