

GRANTS MADE EASY

GET MONEY FOR
YOURSELF, YOUR
FAMILY & YOUR
BUSINESS

ANDREA AMADOR

YOUR GUIDE
TO GETTING
GOVERNMENT
GRANTS





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Grants Made Easy: Get Money For Yourself, Your Family & Your Business

84 pages
Andrea Amador

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ISBN: 978-0-9814789-2-0
ANDREAAMADOR.COM/GRANTS-COACHING
PUBLISHED AND PRINTED IN THE UNITED STATES

PUBLISHED BY:

AMADOR PRODUCTIONS
NEW YORK, N.Y.

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Section 1: Introduction

Have you been stressing out because you're worried about finances?

Imagine if there was a legitimate way to get financial assistance for yourself and your family? What if that funding came without incurring debt, living through the shame of asking family and friends for money, or worrying about paying loans back?

How would you feel if you had a resource that could give you access to all the ways you can get debt-free money? Imagine knowing secret sources of cash, services and funding that would give you and your family a better way of life.

If you've been losing sleep worrying about money troubles, it's because times are tough. With soaring prices, inflation, and Covid responsible for billions in lost income, millions of people are struggling to pay rent and bills. If you've been feeling the pain of too many payments going out and too little cash coming in, then grants can help you!

Section 2: What Are Grants?

Grants are free money programs and services that come from government funding. To be clear the federal government does not offer grants or free cash to people simply for the sake of starting a business or covering their expenses.

These government-sourced federal benefit programs function as a means of getting people and their families get back on their feet so they can be financially self-sufficient and to help lower their expenses. Unlike loans, grants are never paid back so you don't have to pile up debt.

If you live in the U.S. wherever you are in life right now and whatever you're dealing with, I promise you:

- getting grants for financial assistance is possible for you too
- it's not rocket science
- It's not magic
- At times it can be incredibly frustrating and hard, but it is possible.

I know that because I did it. I got over \$45K worth of grants and free services during the toughest financial period of my life. And if I did it, then you can too.

The magic is in knowing where to find and how to get grants. Then having an easy system that will minimize your efforts so you can get grants on repeat.

This book will show you how you can use government grants to get financial relief for yourself and your family.

Write down what type (s) of financial relief you are seeking?

This Book Is for You If:

- you're a single mom or dad tired of just trying to make ends meet
- you're a senior on a fixed income
- you're an individual or family facing the threat of eviction
- your small business is struggling and you need some financial relief
- you have a pile of debts

If any of this describes your situation, you can breathe a sigh of relief. The good news is there is a source of financial aid, free and low-cost assistance that is available to you. It's called grants.

Section 3: What Work Is Involved in Getting Grants?

Getting grants requires you to work. You need to set goals and make your grant search a priority. You must set aside time to do research, watch videos, review websites, and send emails. You must organize your important papers and fill out applications. But most of all, you must be willing to talk to people, use the phone, ask for help, keep track of your phone calls and contacts and persist in the face of no response or rejection.

I'll teach you how to get grants, just like I taught my clients and friends.

People like Maria Elena, an author and coach on Disability struggling to pay rent. She applied to the [Emergency Rental Assistance Program \(ERAP\)](#) and got a grant of over \$10K, to cover 8 months of rent.

Or Angela, a multi-media artist, writer and coach whose business took a hit from

Covid. She got over \$17K through [Pandemic Unemployment Assistance \(PUA\)](#). She was surprised how easy the process was.

Or Lourdes, busy caring for her mom at home. She applied for the [Emergency Broadband Benefit](#) and got a \$50/month reduction on her internet bill.

or you might be inspired by my story of how I got over \$45K worth of grants and free services

Section 4: My Story

I'm a published author, success coach, graphic designer and online instructor. Empowering others is at the heart of everything I do. I teach people how to rise above adversity. In 2020 I learned about grants to get myself and my family out of a jam.

When Covid hit, it wiped out most of my income. My husband, Angel and I fell back on rent and couldn't pay our bills.

After 4 months of feeling sorry for myself and eating all the sugar in the house, I took a friend's advice who suggested that I check out grants. Being an author, research comes naturally to me.

Since 2020 I've succeeded in getting over \$46K worth of cash, free services, rent relief and assistance. I've also created a course to teach people how to use my Grants Made Easy system.

Today my students and clients span the United States. They have diverse backgrounds, live in different states, and have various experiences, but they all have one thing in common. They are go-getters willing to do whatever it takes to get grants.

And now you're reading this book wondering if grants can help you also. If it's possible for my clients and I to get personal grants, then you can too. Now all you need to do is follow the steps I'll share with you.

By the time you've read this book I want you to come away with a feeling of hope, a new direction, a clear focus and a written plan of action.

As a coach specializing in helping people to manage their anxiety, I know that your biggest challenge will not be finding grants. Your toughest roadblock will be managing your information, getting your important documents organized and

dealing with overwhelm and stress.

There will be times you'll get frustrated and want to give up. I'll encourage you to take a break and pick up where you left off. I'll talk you through many stumbling blocks and obstacles you'll face because they have challenged me too. I'll show you how you can eliminate your resistance and push through procrastination so you can move forward.

Section 5: How Grant Money and Free Services Get to You

For decades the United States government has provided a steady stream of financial assistance through free money programs called grants. These grants are designed to help people and their businesses prosper.

Personal grants can help you pay housing costs, bills, food, utilities, cars, health care, pet care, legal advice, education, debt relief, job training and every basic need you can imagine.

But there are other personal grants available for extras like travel, buying homes, property, cars, pools and more. Imagine the government paying you to buy an RV to travel around the US, start a YouTube channel and share your travel experiences. It's true. The more you research what's available, the more you will discover.

Grant money comes from our taxes. It is made available to the public by the government through block grants. Block grants are government funds that are given to non-profits, foundations, charities, local, city and state agencies.

Government funds are allocated by congress to provide programs to help people. Government funding also known as block grants is money set aside for certain organizations to serve the public. Through these block grants, the government pays for programs and services that benefit people like you and me.

You may wonder "why is the government giving people money and free services through grant programs"

The purpose of grants is to stimulate the economy. The government provides these grants to the public through third party organizations to get people back on their feet so eventually they will earn more money and pay more taxes.

These agencies, programs and experts have already been paid by the government. There is never any need to advertise their services. As a grant seeker, the only way you will find this information is if you know where to look. You need to become a grant insider to learn how to find grants and take advantage of their opportunities.

Section 6: How to Protect Yourself from Scams

There is information you need to know to protect yourself from scams. Government grant scams are incredibly common, and people with intentions to cheat or steal your money will make big promises and deliver nothing. Here are 5 tips to keep in mind to protect yourself from scammers.

1. Legitimate Grants Are Not Offered by Phone

People who call you on the phone to say you are eligible or have been pre-approved for a government grant are scammers. According to Oxford Languages Dictionary, the definition of a scammer is a person who commits fraud or participates in a dishonest scheme.

Scammers make a living out of cheating and misrepresenting information to people. They target people who need help.

People who work for legitimate government agencies are never going to call you and promise you a government grant. That would be incredible, but the government does not work that way.

The people paid by the government to provide grants are bureaucrats. They work for a variety of city, state, federal, county agencies and non-profits. The United States government gives their agency or organization a grant to provide services and assistance to individuals seeking help.

Employees who work for government organizations are hardworking, caring people who are largely understaffed and overworked. They don't have the time or energy to waste on calling people. Government grants are never advertised.

2 - Protect Your Personal Banking Information from Scammers

In 2020, residents of the United States lost \$445 M to scammers promising to give them grants. Scammers are clever in that they know how to trick your caller ID and make it seem like they are legitimate government employees calling from government agencies.

Don't be surprised if your phone's caller ID says Washington, DC. These scammers are not government employees. They are trying to deceive you by impersonating government employees. They will ask for information or money in an attempt to steal your cash or identity.

Be skeptical when anyone calls you saying they can give you a grant if you just provide them with some information, share your banking details or send them money.

According to the government organization known as the Federal Trade Commission, (FTC) No government agency will ever contact you to demand that you pay to get a grant. And no government agency will ask you to pay with a gift card, iTunes gift card, cash reload card, by money transfer or cryptocurrency.

In the first 9 months of 2021, 40,000 people were scammed out of \$148M because they purchased money cards in hopes of getting grants.

Scammers may ask you to send a MoneyGram or gift card. Legitimate government grants will not ask you to send money. When getting government grants there are no purchases to be made or payments required prior to getting the grant. In pursuit of getting grants, you must only share your personal information with people whom you trust.

3 - Legitimate Government Grants Are for Specific Purposes

Government grants are created for specific purposes to fill community needs. There are grants that provide rent relief, and others that assist with debt counseling, pet care, buying a home and any other specific need.

Government grants will always have eligibility requirements that must be met in order to get the grant. In order to get a government grant or qualify for a government assistance program, you must fill out an application. Many times these applications are only 1 or 2 pages that you can complete on your computer.

For an actual grant application, you will have to share personal information that

may include your tax return, lease or deed, your social security number, monthly budget and expenses, proof of income, latest utility bills, and more.

If someone promises you a grant that has no eligibility requirements it is most likely a scam.

4. Don't Pay for a List of Government Grants

Never pay for a list of government grants because this information is provided for free on the internet at [Grants.gov](https://www.grants.gov)

5. Report Scammers Promising Government Grants

If you suspect someone is impersonating a government official or attempting to defraud you by promising to get you a grant, you can report them. Call the HHS Fraud Line at 1-800-447-8477. You can also email support@grants.gov

Section 7: Grants As a Source of Abundance

As an empowerment coach, I'm always going to encourage you to focus on what serves you because what you focus on will become your reality.

In this case if you live in the United States, and earn less than \$100K/yr. there is a consistent stream of cash and free services available to you through U.S. government grants.

There is more than enough for everyone, and most people don't even know this source is available. You're lucky because now you know.

The government is in charge of 1/3 of all spending in the United States. Think about that.

Also due to Covid, the government has increased the programs available to individuals and businesses to double the annual amount typically allocated. There are over \$3 Trillion dollars available through non-profits and government agencies eager to assist you.

What free services would help you, your family and/or your business thrive?

Whether your need is to get help putting a roof on your home, cutting fuel costs, paying your rent, lowering your taxes, finding affordable healthcare or getting free car repair or out of debt, there is a government program that is right for you. Due to Covid the eligibility earning income limit for many grants has been increased to \$100K or less for an individual or any couple who earns under \$198K.

Anyone who is income eligible can get grants. You don't have to hire a grant writer, suffer a disability or have special training or education. Getting grants is not that hard. In fact, it's quite easy.

Grants can serve you, and your family. In an upcoming book, I'll share the many ways that grants can also serve your business.

Think of the process of learning how to get grants as like learning how to fish. If someone gives you a fish, your hunger will be satisfied for a day. But if you are taught how to fish, and you master the art of fishing, you will never go hungry again.

Grants are as abundant as having an ocean full of fish. You can get grants for pretty much anything. It will make your head spin to learn how much government money is available to assist you.

Grants are simple. There's no rocket science involved. This book is intended to teach you how to get grants. It's easy to fill out 2–3-page applications online that will help you and your family get financial relief.

Section 8: Grants Are Not Advertised

Grants have been available to the public for decades. But very few people know about them. For a long time, they were only used by the wealthy and big corporations. They knew how to take advantage of leveraging the government by maximizing these free government money programs.

The reason why more people don't know about grants is because those who

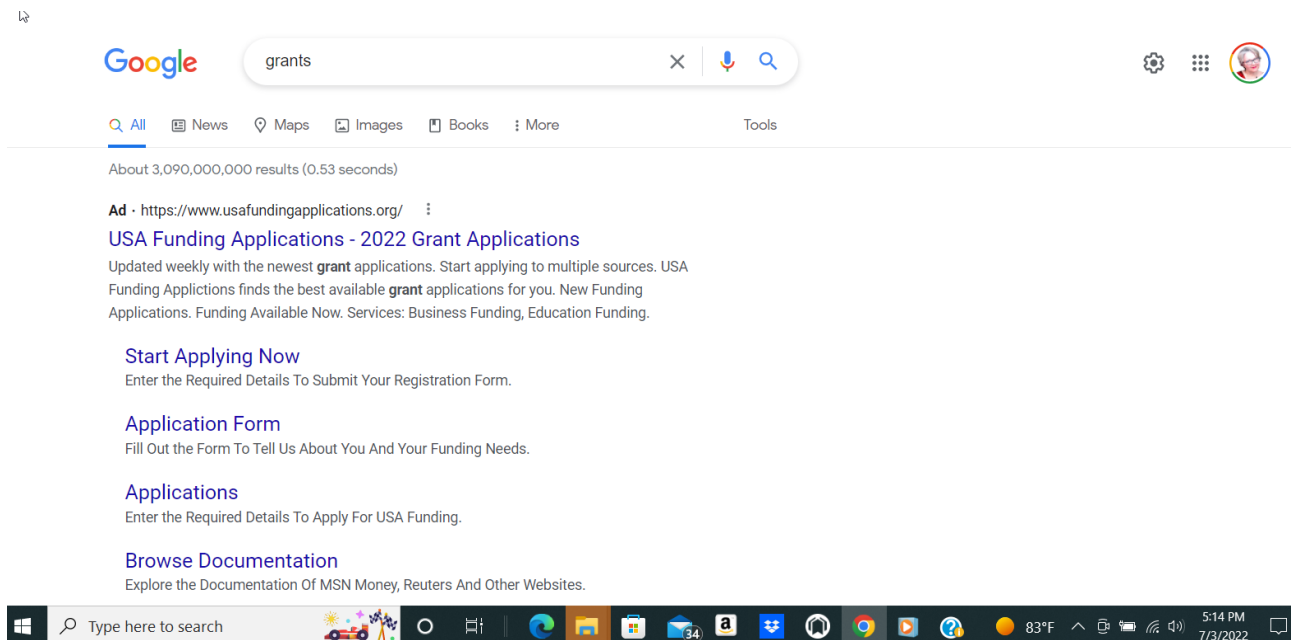
provide the grant-based services never need to advertise.

There is no middleman which means that you won't find the relief you need by just looking on Google. These agencies don't advertise their services because they are paid by the government. They don't need to look for clients. Clients find them.

On July 3, 2022 I did a search on Google under “grants.” The screenshot image below is what I saw.

Notice the search result area that reads, About 3 billion, 90 million. That's 3 billion, 90 million sites where the word, “grants” appears.

That's why you can't just use a simple search on Google to find “grants.” You would get completely overwhelmed.



Section 9: How I Can Help You

Searching for grants is like looking for a needle in a haystack. If you don't know where to look, how to narrow your search, and deal with your frustration it can be extremely overwhelming and emotionally draining.

What sets me apart from anyone else talking about grants, is that I'm a coach and online instructor who has already gotten over \$46K worth of grants. That's why I can teach you the nuts and bolts of how to get grants.

I won't overload you with grant options because I'll teach you how to find them for yourself. And most importantly I'll show you how to deal with all the stress and anxiety associated with applying for and pursuing grants.

What I have learned from getting over \$46K worth of grants is that the secret to success is getting comfortable doing things you don't want to do. You need to get used to making phone calls, keeping records, organizing documents and filling out applications.

It's not fun, but incredibly necessary. And through all that hair-pulling frustration, you also must manage all your emotions and keep yourself calm under pressure so you can keep on moving forward despite frustration.

As an empowerment coach, I know my way around challenges. I'm a problem-solver.

I also understand depression and anxiety. For decades I struggled with feeling powerless, intimidated, and exploited in one abusive environment after another. One day I finally had the courage and audacity to speak out, step up and get myself free.

Through my training as a Certified Empowerment coach and Master Practitioner of Neuro Linguistic Programming and Ericksonian Hypnosis, I learned how to see myself and my experiences from an empowered perspective.

Now I work with organizations and individuals by teaching my clients how to get free from depression and rise above unwanted situations. The name of my business is The Juicy Woman.

I am the proud author of the book, "Lovin' the Skin You're In" and a contributing author for Chicken Soup for the Soul's book, "Curvy & Confident: 101 Stories About Loving Yourself and Your Body."

Section 10: How Grant Expert, Matthew Lesko Helped Me Get Grants

I learned about grants through my mentor, [Matthew Lesko](#). Matthew is a New York Times bestselling author, and he has over 40 years of experience teaching

people how to get grants. In addition to being an expert at finding grants and free money, dedicated to helping others, Matthew Lesko is probably one of the kindest and most genuine people you will ever meet.

You will be amazed when you see the sheer volume and quality of the videos he has on his [YouTube channel](#). I can't say this enough. Thank Heaven for Matthew Lesko! Who would have ever thought that help can come from contacting government agencies and local charities that are filled with people who are ready, willing and able to offer us grants. If you think about it, it's incredible! Amazing!

It is thanks to Matthew that I was able to get so much help for my family when we needed it most. Here's my story:

By July of 2020 my husband and I were in debt to our landlord to the tune of \$7200. A friend suggested I check out grants. As a researcher, I usually start my searches online. My first stop was YouTube where I recognized [Matthew](#) from years earlier in the 90's when I used to purchase his books.

I began binge watching his free [YouTube videos](#) and made the decision to invest \$39 to join his paid LeskoHelp Facebook group for 3 months. As a member of his LeskoHelp group, you're entitled to ask him to create a free report on anything you need.

His free reports come with many videos, giving very specific information on what to do and how to find and apply to get grants in your state. You don't have to be a member of Matthew's group to get the benefit of his wisdom. All you must do is watch his videos on YouTube. He has 5975 videos on his [channel](#). He puts a new one out every day.

Section 11: Your Elected Officials Are Your Hotline to Getting Grants

Your most direct line of connection to learning about grants, services and government assistance programs available to you is to contact the offices of your local elected officials. The people there will most likely be the ones to introduce you to local organizations that can help you.

You will be contacting dedicated, caring individuals who are completely non-partisan bureaucrats. The individual answering the phone would most likely be a receptionist, a temp, an intern or an aide. They are eager to help you. Be polite. Treat them kindly and respectfully. They are hard workers, on your side who are

getting paid by the government to help you. Many of them are deeply dedicated to providing outstanding service.

It's by making phone calls that will get you grants. In addition to calling elected officials, you will also reach out to non-profits, foundations, charities, state and local agencies. They are all paid by the government to work with people and businesses at no cost.

You may expect that your request would get bogged down with a lot of red tape and lost in the shuffle of bureaucracy. I worried about that too. That's why I was stunned when I began to get rapid responses.

A moment after I sent my first email request for assistance, I got an automatic email letting me know that my message was received, and someone would get back to me within 48 hours. The next day I had a voicemail message from my Senator's Aide replying to my initial requests.

The more personal and real you can be, the better chance you will have to get help. In pursuit of reaching out to people to seek out grants, your biggest goal is to build relationships with the gatekeepers who work for your local elected officials. They are the individuals who bring your issues to the politicians who can open doors for you and help you get grants. A little bit of kindness and respect for the person on the phone goes a long way.

Keep your requests general and focus on just asking for help. The people and organizations you are calling will know how to follow up your requests. In many cases your initial phone call or email will lead to you getting assistance from the representative in the form of helping you fill out their organization's application. This will require some patience and focus. In the beginning this task can feel a little overwhelming but take your time and do it at your own pace.

When making phone calls to bureaucrats and organizations seeking grants, never ask for free cash, money or grants. This is because 80% of the government's funding available for grants is not even called grants.

Funds for grants are known as vouchers, direct payments, assistance, supplements, and relief among many other names. But by asking for grants you limit your options. Another reason why you must never ask for grants is because it could open you up to rejection by the people on the other end of the line.

Applying for grants is your responsibility. It's not anyone else's job and if you ask for grants people may assume that you expect them to help you apply for grants. They may take the easy out and just say that they can't help you.

Remember don't ask for grants. Always just ask for help, be as authentic and polite as you can be.

Section 12: How to Find Your Local Elected Officials and Representatives

All your local elected officials will be listed on the site CommonCause.org. There you will see a list from President Biden on down that includes your members of congress, senators, your governor, mayor, assembly members and every other official in charge of your jurisdiction.

The more people you call, the more opportunity for help you will have. For additional support to watch a video where I demonstrate how to use the CommonCause.org site and show you how to find your local officials, [click here](#).

Using the video, follow the instructions and go to the site CommonCause.org. Go to the section Find Your Representatives, input your state and zip code to find the list of your local politicians. Make a list of the names of your local elected officials.

Section 13: Facing Disappointment and Rejection

In the process of seeking out grants, you're going to have to deal with disappointment and rejection. You may bump up against someone who is short with you, cuts you off or even hangs up saying they can't help you.

That's rare, but not impossible. It's up to you to be resilient and keep on moving forward, realizing that with every rejection and strike out, you're moving closer to your next home run.

Expect that you will hit dead ends. No matter what you do, be polite when you

speak to people and consider that you may speak to them again. Don't burn any bridges. You never know when you must call someone or email them another time.

Always leave a pleasant and memorable impression of you on the person you contact. At the end of every disappointing phone call or email, thank the individual for their time and ask if they know of any other people or organizations that may be able to help you.

Section 14: Follow Up After Every Action

In preparation to talk to bureaucrats, have your papers organized. It's likely that you won't need the information when you make your initial request. But be ready to share more details about your situation in your first formal discussion with them. This is called an intake interview.

An intake is for the purpose of evaluating your case to determine how the agency or organization can best serve your needs.

For example, after I first spoke with my local Senator's office following up on my initial request seeking rental assistance, I was asked to provide more financial information. They wanted a copy of my rent statement and our tax return for 2019 demonstrating the household income.

I was very glad that I had already taken the steps to scan all my receipts and my husband's pay stubs into my computer and saved it to my [Google Drive](#). Immediately after our call, I went right to my computer and sent the senator's aide all the information she requested.

The next day after the senator's office received the information, the senator's aide introduced me to the local [Catholic Charities](#), which is a national charity organization.

Another example of follow up was when I called [The Salvation Army](#) seeking a grant. At the time the individual in charge was not available. I spoke with an employee, and she suggested that I call back the next day at 3:00 p.m. and ask for Jen.

On a piece of paper, I made a note of the phone number, the woman's name and the time to call. When I called back the next day, I was able to discuss my request with Jen. She explained their \$250 grant available would either be provided by paying for a bill of mine at or under \$250 or by sending me \$250

worth of grocery cards.

I chose the option of receiving the grocery cards. About a week later after speaking with Jen, I received a set of (5) Amazon store cards for my local Stop & Shop grocery.

It is very important that you follow up and take any necessary action to move your grant-seeking efforts forward. As quickly as you can follow up and send whatever supporting information has been requested, the sooner you will move on with your next steps. Your goal is to complete filling out each application for the grant you are requesting. In most cases, these applications are 2–3-page online documents.

Section 15: Organize Your Important Documents

Don't let a lack of organization make your documents hard to find. In pursuit of the goal of getting rent relief and additional services, I had to get fiercely organized. It was essential for me to gather all my documentation together; tax returns, birth certificates, and every other document had to be sorted, labeled and saved. I made photocopies, scanned documents, created files and folders online and saved them to the cloud.

You must get all your financial papers and important documentation in order. When you speak with people requesting funding or relief you will be asked to provide an accounting of your expenses. I recommend putting this together in a list or on a spreadsheet.

What financial papers do you need to find, replace or organize?

You can move things along by running all your documentation through a scanner, saving it to a file on your computer and creating a separate folder for each item. For example - Tax Return, IDs, Lease, etc. We'll go through the specifics of how to do this in the section titled, "How to Properly Label Your Documents."

For now, make sure that you rename each file to make it easy for the person reviewing the documents. Set expectations by letting people know what you are sending them. For example, in an email write the following: Enclosed you will find a copy of my lease, labeled as - Lease page 1 - Lease page 12, etc.

Section 16: Documents You May Need

Organizing and sharing your personal and/or business documents is essential for you to get grants. Documents needed vary depending on what grant/program you are seeking.

If you are missing some of your documents, you will not be able to complete grant applications where those documents are required.

You will need to get certified copies of whatever documents you are missing. For example, if you are missing a copy of your Social Security Number, you may have to contact the [Social Security](#) office and make an appointment to request a copy. But for some documents like a birth certificate, you can buy a certified copy online.

While moving, I lost track of my birth certificate and had to replace it in order to complete an application. I asked my senator how to get a copy and was directed to the [Vital Records Online](#) website where I purchased a certified copy of my birth certificate. It arrived in the mail about 2 weeks later.

My son lost track of his Social Security card. He went to the local [Social Security office](#) and learned that due to Covid it was closed to the public. It was necessary to make an appointment.

As he stood outside of the office, he called the number to schedule an appointment, hoping that they would see him that day. But when he called, he was given an appointment for 3 days later. My advice to you is to check with your local elected official or state agency and get their recommendation of how to replace your missing documents.

Section 17: Documents for Your Family Members

Some grant applications will require you to provide documents for each family member in your household. A household is characterized by how many people are living with you who are sharing the financial responsibility of paying household expenses.

In terms of the government, if you live with several people whose finances are independent of one another, each person is considered a separate single household. A married couple who shares expenses would be considered a household of 2.

How many people are sharing expenses in your household?

A typical document list includes the following categories and items:

Identity:

- Photo ID
- Passport
- Birth Certificate
- Social Security Card
- Medical Records

Residence:

- Lease
- Mortgage
- Utility Bill
- Landlord Letter
- School Transcript

Income:

- Paystubs
- Award Letters
- Child Support
- Rental Income
- Unemployment
- TANF (Temporary Assistance for Needy Families)
- Tax Return
- Schedule C

Resources:

- Banks
- Stocks/Bonds
- Life Insurance
- Burial Trust

Referrals:

- Doctor Note
- Social Service Denial Letter
- Landlord Form
- Eviction Notice

Bills:

- Electric
- Oil/Gas
- Water/Sewer
- Insurance (Rental, Home)
- Medical

Section 18: Digitize Your Documents

In the process of seeking out grants, you will have to fill out many applications. Some will be completed on paper and others will have to be completed online.

Many grants are time-sensitive and have an expiration date. At some point the grant or program will lose funding and terminate, closing your window of opportunity to apply.

Time is precious. The quicker you can apply for grants, the better your chances of getting them will be. To complete your application, you must provide supporting documentation. Gathering your papers together is a tedious task, but a necessary one. You may already have your documents in files, folders or even stored in a safe.

Now you need a way to get these papers and documents into the hands of people who can help you fill out your applications. The best way to do that is to upload your documents.

For maximum protection, I recommend that you digitize your documents. Digitization is the process of converting your documents to a digital format. That requires you to upload and store copies of your documents on your computer.

Keep your original documents in another location. For the purposes of filling out grant applications, you will need to scan the documents to your computer. The scanned image of the document is the digital format you will share with the people who will review your applications.

Section 19: Scanning Apps

You don't necessarily have to own a scanner to scan your documents. Your phone can take some good pictures of your documents. But sometimes when you have documents that are aged or have poor color balance, you may need an actual scanning app. You don't need to go out and buy a scanner. You can scan directly from your phone. There are scanning apps for Apple and Android phone users.

Some documents, especially those that are light colored pastels are often very difficult to read when scanned with a scanner. It may be necessary to boost their

readability by running them through a scanning app.

I encountered this situation when I needed to provide copies of my marriage certificate and my husband's birth certificate to complete an application. Both of my original documents were aged and on light colored backgrounds. No matter how many times I scanned them to my computer, the image was still unreadable.

A friend recommended that I try the [Scan-It-All App](#). It's an app for iOS. Scan-It-All turns your Apple device into a multipage document scanner for documents, receipts, notes, and other text.

With Scan-It-All App, you can quickly scan, store and email your documents as multipage PDF files. Upload them to [Dropbox](#), [Google Drive](#), [OneDrive](#) and others. I used my iPhone, followed the directions and it scanned the documents beautifully. Once I completed the scanning, I uploaded my documents to my Google Drive account.

What online file storage app do you currently use?

If you are an Android user, then I recommend the app [Microsoft Lens](#). It has many of the same features as Scan-It-All.

No matter which scan app you choose, make sure to save your document properly. Then once you have it saved to a secure location, delete it from your phone. Take this precaution to protect your identity in case your phone gets lost or stolen.

Scanning and copying your documents can be a chore, but once you do it, you have the protection of knowing they are safe, secure and easily accessible. Scanning costs less and is easier and more convenient than having to replace documents.

Which of your important documents need to be scanned to improve their readability or provide identifying information?

Section 20: What Documents Should You Digitize?

If you need extra support dealing with your personal or business documents, I'm available to walk you through the process. If you'd like to book a paid [private coaching session with me](#), I'd be happy to show you how to scan and save your documents or help you pursue any of your grant needs.

Section 21: Digitize Your Business Documents

You can make your life easier and protect your business documents by digitizing:

- Business plans
- Tax records
- Accounts receivable
- Articles of incorporation
- Insurance policies
- Client information

Section 22: Where Do I Store My Business Documents?

In addition to storing your business documents in a physical space, like a filing cabinet or safe, stack the odds in your favor by saving them to a digital space.

Don't make the same mistake I did by assuming your document is safe because it is stored as a file in a folder on your computer. Computers crash. And many times, your files cannot be saved or restored. Do not rely solely on your computer to store your documents. Store your important documents in at least 2 locations.

Choose 2 locations where you want to store your files.

How do you want to protect your files going forward?

Flash drives are a quick option. They are cheap, take up little room, and can be placed in multiple areas to decrease the chance of loss. I tend to favor a larger size drive that has an increased capacity for files. I have several computer files stored on one flash drive.

My favorite external drive is [Seagate](#). I purchased mine at [Staples](#). But you can buy them on Amazon. I recommend getting one that has enough storage. I prefer the 2 – 3 TB.

I haven't personally experienced external drive failure, but I have heard of people who have had problems with their external drives. Just in case be sure to buy a warranty. It's a smart addition that extends the life of your products. I pay for a service that covers all my tech. It's called [Asurion](#). Love them. In fact, Asurion replaced a laptop of mine that was non-functional. They are the best.

As a secondary fail-safe method, I strongly recommend storing your documents in a cloud server. A cloud server is a space for data storage that users do not directly oversee. In essence, they are a safe place to store your computer files, folders, photos and videos in a non-physical space.

When it comes to cloud storage, my favorite is [Google Drive](#). But I have also used [Dropbox](#), and [Microsoft's OneDrive](#). These cloud storage apps can be your virtual defense against disaster, boasting a secure platform complete with mobile apps.

Which of the cloud storage apps are you considering?

I may be a bit over cautious in recommending you save your documents to more than 1 place. But I don't want you to risk losing your files due to computer error. It's happened to me.

I learned my lesson after a very bad experience losing an important workbook file. At the time I thought that saving it to my computer was enough. I was so wrong. My computer crashed and the file could not be restored.

Have you ever lost valuable files? Were you able to recover that information?

By using a cloud server, your most important information is available to you anytime and anywhere. You can also designate who can access the files. By having the benefit of password protection, your documents are protected against cyberthieves.

Section 23: How to Properly Label Your Documents

To get organized you must get all your financial papers and important documentation in order. That is why labeling them properly is essential. If you are scanning your documents using the computer, label each document as it gets scanned.

If you are not using your computer, label each scanned document right after it is scanned.

On your computer, create a separate folder for each category or type of document you want to store on the computer. For example - Tax Return, IDs, Lease, etc.

When documents are initially scanned, they will be given default names that have only numbers. Make sure that you rename each file so the person reviewing the documents will know what they are seeing. Always include your last name and indicate what page was saved and how many pages are in the complete document.

Let's Use a Lease As An Example

After you scan the lease, label it as the following samples:

- 1 - Your last name-Lease-page-1_12
- 2 - Your last name-Lease-page-2_12
- 3 - Your last name-Lease-page-3_12

Sample - 1 - is read as last name, lease and page 1 of a total of 12 pages. Make sure you start all file names for grants with your last name

People are busy and documents that are not properly labeled can get misplaced. Always set expectations by letting people know what documents you are sending them. For multipage documents, label them indicating how many pages are included in the document and what page is being viewed.

For example, a 12-page scanned lease would have each of the labels showing the number of the page and the total number of pages of the document:

I recommend sending either a cover letter or an email to the person who is receiving your documents letting them know what documents they are receiving. Here's an example:

Enclosed you will find a copy of my lease, labeled as
Last Name-Lease-page1_12 - Last Name-Lease-page-1_12

Section 24: Sending Multiple Emails Including Documents

It may be necessary to send your documents over the course of several emails. In that event, use the message below and include a note regarding the status of the next documents you are sending. Here is an example of one of the letters I sent:

Hi Rosa,

It was lovely speaking with you today. Thank you for taking the time to speak with me. I really appreciate your help.

Here is a list of the items you requested:

A) Lease - contains files named as "Amador Lease page 1" - "Amador Lease page 11"

B) IDs for my husband and I - contains files named as ID - Andrea Amador and ID – Angel Amador

C) proof of income for Andrea D. Amador and Angel T. Amador– contains files named as "Amador Tax Return page 1 – Amador Tax return page 46"

D) Angel paychecks - .pdf named as Angel Amador Paychecks from January – July 2020

E) Angel's Social Security Statement - shown on file named as "Angel Amador Social Security"

I am working on gathering my 2020 earnings including the Pandemic Unemployment Assistance (PUA) deposits along with Angel's updated salary information to reflect our 2020 income. As soon as I have it all organized, I will send it along.

Please let me know if you need anything else.

Thank you,

Andrea Amador

Confirm Receipt of Your Documents

After you email your documents to anyone, always send a follow up email confirming their receipt of your email.

Section 25: Google Sheets to Organize and Track Your Contacts

If your files and papers are in chaos you can't succeed at getting grants. Being disorganized and not having a reliable system will sabotage your success.

Organizing your contacts, tracking your grant search information and following up by making phone calls is essential to move the needle forward in your pursuit of getting grants.

But if you're caught up in a state of confusion and chaos overwhelmed by information overload, you won't have the energy to take the actions necessary to contact the people who can help you get grants. That's why you need a strategy to keep organized.

I love using Google Sheets to track my grant contacts. [Here is a video](#) where I share my system of how I use Google Sheets so you can get your grant search organized and keep all your information at your fingertips.

Taking Action

As a coach I teach my clients about the power of taking action. Baby steps are the best way to create real change. Rather than taking a huge leap, take one small baby step forward. Think about the action that you can take that would yield the biggest return on your time investment.

What one step can you take to get started?

Have you ever gotten stuck by analysis paralysis? That's when you overthink things and you convince yourself that whatever goal it is you thought you wanted isn't worth having.

Maybe you tell yourself, "It's too hard." "I can't do it." "I'll never figure this out." "I'm too old." "I'm too stupid." "This is too complicated"

Making excuses will ultimately stop you from doing whatever you planned to do. I've learned that it's better to risk making a mistake and fix the error later. Thinking about doing something is not the same as doing it. Don't waste time. Act.

I once had the responsibility of negotiating the sale of several apartment buildings in New York City. It was a huge task, and I had no idea how to do it. The more I thought about selling those buildings and interviewing prospective buyers, the more overwhelmed I became.

After months of procrastinating, I asked a friend for some advice. What she said completely turned around my thinking. She said, "It doesn't matter where you start."

And she was so right. What I learned from the experience is that all you have to do is take the first step, and the next step will be apparent."

In the same way that I managed to successfully sell those buildings, I deal with every other challenge. I focus on making progress step-by-step.
What's the one step you will take today toward your goal of getting grants?

Section 26: Master Your Mindset

Take a deep breath. Know that you can do this. It's going to take some effort. Having a Can-Do Mindset and realizing that you must work at your goal will keep you on the right track when the process gets frustrating, annoying, and you feel like giving up.

Understand that this is a process that will take time. Be patient. Prepare yourself by knowing that this is a numbers game. The more phone calls you make, the better your chances of connecting with the person who can tell you about and help you get the grant you need. You can do this.

Keep in mind your local elected officials' offices are busy places. If you want to reach out and get their attention, plan to be creative by making several attempts.

Email As a Point of Contact – Sample Introduction

Email addresses are typically on most websites. When you do a search for your local representative on [CommonCause.org](https://www.commoncause.org), I recommend doing a preliminary scan of their website.

This will help you by letting you know what causes are important to them. Email messages are great for letting people know what you need. Send an email message as a point of contact to either introduce your request or send a follow up message.

Here's an email that I sent to my local Senator's office to introduce my request:

First, I want to thank you for your service in the Senate. I appreciate having you as my local representative.

I am contacting you to seek out information on Covid Rent Relief

or assistance programs for residents.

In March my income was significantly reduced due to Covid. My husband and I are currently 4 months in arrears. I am worried about being evicted. What programs are available to offer rental assistance here in the area?

I suggest that you make sending an email your initial attempt to reach out to any grant contact. I recommend that because it is easiest for you. If you are uncomfortable speaking on the phone, the email you send does a lot of the work for you.

My first connection with my local Senator's office was made after sending the email message shown above.

Section 27: A Cold Calling Script for Emergency Services

In preparation for making an actual phone call to your local elected official's office or any organization, write a short script of what you want to say. Having something written down makes it easy to just read it when someone comes to the phone. And it will ensure that you keep your focus on the goal of what needs to be discussed.

Here is the Script That Worked for Me

Hello, I'd like to speak with someone who can give me some assistance. I am having trouble paying my bills and can't pay my rent. I need some guidance. Can you tell me if there are any programs available to help me?

Write a script that could work for you.

Leave a Message on Voicemail

Another very effective way of forwarding your grant search along is to call people's voicemails after hours and leave a message. Make a note of who you called, the date/time and their phone number. Then call back again the next day or a couple days later letting them know you are following up on a message you left on their voicemail.

Sample First Message to Leave On Someone's Voicemail

Hello, My name is Andrea Amador. My phone number is 123-456-7890. I'm calling to speak with someone who can give me some assistance. I am having trouble paying my bills and can't pay my rent. I need some guidance. Can you tell me if there are any programs available to help me? Kindly return my call. If we don't connect by Friday, I'll follow up with a phone call to your office next Monday. Thank you.

Write a sample first message that could work for you.

Email As a Follow Up Point of Contact: Sample Follow Up

Subject: Follow up request to Community Action Program, referred by Lauren Miller of Senator Serino's office

Hi Samantha,

My name is _____ and I was referred to you by Lauren Miller of Senator Sue Serino's office.

I am seeking resources and guidance to help my family and I with some rent relief.

In March my income was significantly reduced due to Covid. My husband and I are currently 4 months in arrears.

I am worried about being evicted. I would like to discuss the possibility of applying for any programs that are available to offer rent relief or assistance here in Dutchess county. I just called your voicemail at xxx-xxx-xxxx and left a message.

I look forward to connecting soon and discussing this further with you.

*Thank you,
Andrea Amador*

Write a sample email that could work for you.

Section 28: Use Social Media to Connect with Your Representative

One of the clients I coached was having trouble finding her local elected official. I reminded her to go back to CommonCause.org and get his website and social media handles. I suggested that she check his Facebook and Twitter pages to see what events he was planning to attend. I also recommended that she check his website for any additional information that could give her some leverage for her requests. Social Media is an excellent way of connecting with an official who is difficult to pin down.

Section 29: Politicians Help You with All Federal Government Agencies

In the United States there are a multitude of federal government agencies. Some examples of federal government agencies include the [Internal Revenue Service \(IRS\)](#), [Department of Motor Vehicles](#), [Social Security](#), [Disability](#), [Department of Labor](#), [Air Force](#), [Navy](#), [Federal Housing Administration](#), [Small Business Administration](#) and so many more. You can find an A-Z list by visiting the site: <https://www.usa.gov/federal-agencies/>

Have you been having trouble getting through to a federal agency?

You probably don't know it, but your local elected officials can help you cut through all the bureaucratic red tape with all federal government agencies. They will help you connect directly with the people in the federal agencies so your issues can be resolved.

One of my clients followed up on my recommendation to apply for Pandemic Unemployment Assistance. But every time she called the phone number to speak with someone, the lines were busy. After weeks of frustration, I told her to call her local elected official.

As soon as she did, they contacted the [Department of Labor](#) directly. Shortly after my client received a phone call from a Department of Labor representative. With that personal help from her elected official, she was able to get through to the Department of Labor, apply for the [Pandemic Unemployment Assistance](#) and find out if her application was approved. Within a few weeks she was receiving direct deposits into her bank account for the assistance she requested.

On several occasions I have also reached out to my local elected officials to get assistance with other federal agencies. When I lived in New York, my local senator's office has helped me resolve issues with the [IRS](#), [Department of Motor Vehicles](#), and Social Security Administration.

Earlier this year I moved to Maine and needed help with the [Bureau of Motor Vehicles \(BMV\)](#) to resolve a car title issue. I went to the [CommonCause.org](#) site and looked up all my local elected officials in the area.

I have a [Google Drive Account](#) which allows me to create documents. What I love most about Google Drive is that you don't have to save changes to your documents. Since Google Drive is an online program, all editing changes are automatically saved and recorded.

I created a new Google Document where I wrote down all of the email addresses that were listed on the [Common Cause](#) site. On the same document, I composed a form letter giving some details about my situation and asking for help.

I titled the document as follows:

Re: Seeking Help and Guidance

When I was satisfied with my form letter, I opened up a new email message and copy/pasted the form letter into the blank email. In the To: section of the email, I filled out the email address of the first person on the [Common Cause](#) site. Then I copy/pasted the form letter into the body of the email. I added the title I created in the subject field of the email. I repeated the process with each of the remaining emails on the Common Cause list.

A few hours later I received a personal message response from the [Maine State Majority Leader, Eloise Vitelli](#). Here is a screenshot image of her email to me:

On Sat, Jul 9, 2022 at 9:16 AM Vitelli, Eloise <Eloise.Vitelli@legislature.maine.gov> wrote:

Andrea,

Thank you for reaching out to me. My condolences on the loss of your husband and the disruptions and displacements you have been facing.

If you can send me a phone number and a time on Monday when it is best to reach you, my Aide or I can contact you to sort through the several concerns you have raised and determine how best we can assist you.

Regards,

Eloise

Sent from my iPhone

I was so stunned and grateful when I received her personal message that I cried. I immediately responded to her request and sent her a phone number where either she or her aide, Brianna could contact me that following Monday.

Soon after speaking with Senator Vitelli's aide, Brianna, I was contacted by 2 supervisors at the Department of Motor Vehicles who answered all my questions and handled my issues. Later that day Brianna sent me an email introducing me to several local organizations and shared several resources where I could

receive additional assistance.

For the next several months whenever I had a question, I continued to communicate directly with Brianna. She always emails back and is a constant source of help and resources.

I hope my story inspires you to remember that whenever you've got a situation with any government federal agency, your elected official will help to move things along. They know people and have contacts that you don't. And best of all, as elected officials they have influence. Call or email to ask them for help. It will make your life a whole lot easier as it has mine.

Section 30: Protect Yourself from Eviction

One of the best ways you can protect your tenancy is by renewing your lease on time.

If you are renting from a private owner and your lease is coming up for renewal, make sure that you renew your lease before it expires.

Private homeowners renting to individuals and families have all the power and are not restricted by any of the regulations typically imposed on landlords owning rent stabilized apartments in metropolitan areas.

My attorney told me that many landlords in the New York and other metropolitan areas are taking advantage of getting rent increases from new rentals by refusing to renew current tenant's leases.

Your landlord could be using the same tactic to get back on firmer financial footing post Covid. And if you don't renew your lease on time, you could face some serious consequences.

Section 31: How I Got Help When My Family Faced Eviction

In March of 2020 when Covid wiped out my income, my husband and I fell behind in rent. At the time there was a moratorium on evictions in New York State.

The CDC moratorium legally prevented landlords from evicting tenants due to threat of Covid. But it did not protect tenants from owing the debt of back rent to the landlord. Since our income was significantly reduced, our back rent (arrears) continued to pile up.

By July 2020 we owed almost \$10K in rent and late fees. I was completely overwhelmed, spinning out of control. Eating, cursing, angry, sad, afraid.

As the bills piled up and my family's \$1800/month rent on our house was going unpaid, a friend suggested I check out grants. I knew I had to find a solution to help my family and protect us from eviction. I'm an author, coach and online instructor so research and learning new things is in my blood.

I went to YouTube and found [Matthew Lesko's YouTube channel](#). As soon as I saw his first video, I remembered him from the 90's when I used to purchase his books.

As I watched the video I was completely convinced of his caring, sincerity, passion and expertise. I knew in my gut that I had found a solution to our problems.

I started watching Matthew's videos every day, several times throughout the day. I began to look for grants locally to seek out rental assistance.

My first attempt at finding grants was doing a quick Google search for NYS Rent Relief grants. I found out about the [NYS Covid Rent Relief Program](#).

I had a bad first experience with applying for the program. In hindsight, it was completely my fault and preventable. My documents were not in order. The financial part of the application completely overwhelmed me. I was also very foolish to have waited to submit my application 5 minutes before the midnight deadline. Crazy!!!!

I got an automatic rejection. I stayed abreast of the program. Lucky for me I learned that the program was extended another 2 months. I vowed to take it seriously and I got all my records ruthlessly organized. I uploaded our tax return and all other financials and ordered a copy of my son's missing birth certificate from [Vital Records Online](#). I was planning to be prepared for the next application period. But again, soon after I applied, I got rejected.

After picking myself up off the floor, and eating a mountain of sugar, I started to watch Matthew's videos again. They reminded me of what I knew as a coach. I

had to take baby steps and keep my focus on moving forward.

There was one video of Matthew's that made all the difference for me. It mentioned the importance of contacting your local elected officials. I wrote a quick script of what I wanted to say. I planned to leave a message on voicemail and reached out to my congressman, assembly member, my senator and other local officials.

Several times my voice cracked, and I started to cry. Following up on my tearful voicemail, I wrote an email asking for help with rent relief in my county explaining that I had lost all my income and was terrified of being evicted.

I received an immediate response from the office of my [New York State Senator Sue Serino](#). Within a few days I was on the phone speaking with her aide, Lauren Miller. She asked me several questions about my families' situation, our financial circumstances and our rent. As soon as I sent her proof of income and the other documents she requested, Lauren put me in touch with several organizations that were able to help me with rent relief.

One of those organizations, [Catholic Charities](#) is a national non-profit organization. About a day after filling out their online intake form, they emailed to let me know my application was approved. They were giving me a grant for \$1800 to pay one month of our back rent.

In addition to the \$1800 grant, they were giving my husband and I a \$250 debit card to use as we wished. Angel and I went to their office to pick up the card. We were so happy. It was just enough to pay for the 239 gallons of heating oil we desperately needed.

Within a month the \$1800 check from Catholic Charities was sent to our landlord reducing our growing arrears. The next grant I received was for \$500. It came from Hudson River Housing, a local housing organization in Dutchess County, New York. I found out about [Hudson River Housing](#) through a Google search I did looking for local housing organizations in Dutchess County, NY providing grants for rent relief.

Because I had all my records impeccably organized, and easily accessible, gathering my information to finish the application was a very quick process. I sent the Google Documents link to access our documents to Julio, my representative. I got an approval within a few days. About 2 weeks later the landlord received another \$500 further reducing our rent arrears.

At one point I wrote an email to Matthew and thanked him for all the amazing help he had given me through his videos and the group. I asked him if he would be open to letting me interview him in a Zoom chat.

He was very gracious and accepted my invitation. I was overjoyed to have the opportunity to thank him personally. I shared my experience of getting grants in the amount of \$2850. He encouraged me to start to teach others about grants. I was inspired and decided to follow his guidance. I created a new Facebook group and called it [Grants Made Easy with Andrea Amador](#). I decided to teach people what I knew about grants and whenever I would learn anything new I shared it with the group.

But despite getting \$2850 in grants paid to our landlord, we still owed on back rent.

In early November when our lease came up for renewal, my husband and I were too ashamed to face our landlord and go to sign the renewal lease. I learned later that was a big mistake.

According to the law, when you don't renew your lease within the window period offered for renewal, you lose the stability of having your lease. Failure to renew your lease on time changes your lease from whatever term length it was to a month-to-month lease. In that status, a landlord has all the control and can evict a tenant for any reason or no reason.

I was ignorant of our new unstable lease status. On Thanksgiving weekend, a process server appeared at my door and served me with a rent demand notice for \$5200.

I immediately emailed Matthew and asked for his help. He responded with an urgency to find a lawyer. He recommended that I use the site <https://www.justshelter.org>

Through Just Shelter's site, I found [Legal Services of Hudson Valley](#), a legal service in our area. I made a phone call to fill out an intake. They explained that their service was based on income eligibility. Based on our previous year's tax returns, we earned too much money and would not be eligible to receive their free service.

But because my husband was 67 years old, we qualified since he was a senior. For seniors in our county there was no earning restriction, so we were able to get free legal services.

To make a very long story short, our lawyer, Nancy Koch was amazing. Nancy reviewed all our records and documents and discovered that we had made a payment that the landlord did not have on record. That reduced our debt and left a remaining balance of \$2850. When Nancy met with our landlord's attorney, she negotiated and offered the landlord a payment plan.

Unfortunately, even though Nancy was able to help us with so many negotiations with our landlord, our unrenewed lease status was our downfall. It gave our landlord the right to demand that we vacate the house by 5/31; nearly 6 months later.

Our landlord agreed that if we left by that date, we would get our \$1800 security back, they would forgive the remaining \$2850 arrears, and provide a positive reference to our new landlord.

Looking for a place to rent in the middle of winter during the pandemic was difficult. It took several months of searching.

By March my husband, Angel and I managed to find a nice place. As sad as I was to leave our beautiful home, I was hopeful for a change. I thought our luck was turning. But two days before we were ready to move, my precious Angel had a heart attack and died. My son agreed to move into the new apartment with me 'til I got back on my feet.

When Angel died, my life went upside down. I went into a deep depression. But during the times when I was able to focus, I kept my wits about me. I knew that I needed to reach out and get help.

I realized how what I'd been learning about grants would help me going forward. And as I have done in previous books and programs, I knew I would share everything I learned with others, so they could prosper too.

It was a blessing that I followed Matthew's recommendation in one of his videos to get healthcare. [Healthcare](#) was one of the most valuable services that I got from my grant-seeking efforts. I knew my health was suffering. I made appointments with my doctor, dentist, nutritionist and got a referral for a grief counselor.

I contacted Nancy, our attorney and learned that she was still able to represent me. For the next year, I continued to get consultation and guidance from her on a variety of legal matters. I figure that the value of having a lawyer available for a year would be at least \$10K. It's probably so much more than that.

Section 32: What to Do When You're Facing Eviction

Do you owe back rent? Are you worried about getting evicted? Don't wait to seek out help. Before you contact any lawyer, try to negotiate directly with your landlord and ask them for more time.

If you receive a rent demand or an eviction notice saying that you have to leave your home or apartment, contact [Just Shelter.org](https://www.justshelter.org) to find free or low-cost legal help near you.

[The Emergency Rental Assistance Program \(ERAP\)](#) was a \$25B nationally funded program initiated during the Trump Administration. ERAP helps tenants and landlords receive up to 18 months of help with rent, including overdue rent, back to March 13, 2020, if the money is available.

If you have overdue rent, the money must first be applied to rent that you owe. Local programs may be able to help with future rent. In addition, you may get help with your future rent payments, up to 3 months at a time. But this depends on your local program.

In many states this federal program is still active. In other states the funds allocated for that state have been exhausted. In most states because there was so much disorganization in setting up the program, most of the funds were not distributed to the applicants. The federal funds have been funneled back into the states, thus making it possible for you to find help with your rent and utilities through your state offices. But you must look for the assistance by making phone calls to your local elected officials and non-profits.

After my husband passed away and I was sharing the 2 BR apartment with my son, I applied for [The Emergency Rental Assistance Program](#) to get help paying my \$1550/month rent.

With the help of [Hudson River Housing](#), I applied for assistance in July. That application was also supposed to cover 3 months of rent going forward.

That morning I had just paid my rent and it was up to date. I did not have any arrears. About 2 weeks after I applied, I called the [NYS Emergency Rental Assistance hotline](#) to check on the status of my application. They told me that my application was in pending status and was likely to be denied because I had no

outstanding arrears. I did not realize that owing back rent was a requirement of the program.

I contacted my attorney and was advised to terminate my application and start over again. In August I opened a new application. This time I withheld my rent to have the arrears balance. I applied for August arrears and future rents covering September, October and November.

Every few weeks I called the [NYS ERAP](#) hotline checking the status of my application. At one point in September after calling the hotline I learned that there was a glitch with a confusing error status on my application. I wrote to Senator Serino's office asking for help. They were able to connect me with ERAP and I provided the missing documents.

By October I received notice that I was approved for \$6200 in rental assistance. That paid my rent from August – November. When I called the landlord to verify they had received the payment from ERAP, they confirmed, adding that my rent was actually paid through December.

On January 3rd, I appealed and requested additional funds from [ERAP](#). When my lease came up for renewal, my landlord asked me to provide income showing that I was earning enough for 2 people in order to keep the apartment.

When I was unable to show that level of income, she told me I had until March 31st to leave the apartment. I tried to get help from my attorney but the new restrictions on legal services prevented Nancy from consulting with me unless I was locked out of my apartment.

One day I heard my neighbors making noise outside in the hallway. They were angry because their key was not opening the door of their apartment. The landlord had changed the locks on their door and put a padlock on the door. This is called a lock out.

I was worried about also getting locked out of our apartment and not being able to retrieve any of my personal possessions. I convinced my son that it was in our best interests to leave, and we ended up vacating our apartment voluntarily and moving to Maine to stay with my daughter and her husband.

In hindsight, I should never have left NY. By leaving the state and the apartment, I created a situation for myself that made it impossible to appeal the denial of the [ERAP](#) decision on my case.

Your landlord has no legal right to intimidate you and pressure you to leave your

apartment. They will be penalized if they lock you out of your home.

With the help of my [New York State Senator Sue Serino](#), her team and our attorneys Nancy Koch and Marcie Kobak of [Legal Services of Hudson Valley](#) I was able to get assistance to protect my family's legal rights.

Back in August 2022, I invited Marcie Kobak, of [Legal Services of Hudson Valley](#) to answer the following questions regarding NYS laws. Keep in mind that this information is specific to New York, and you will want to check the laws in your own state.

Below are my questions followed by Marcie's responses:

What is the period considered adequate notice?

Generally, under New York Real Property Law a landlord can refuse to renew a written lease or continue a month-to-month tenancy. Since 2019 the law has required 30-90 days' notice of intent to not renew a month-to-month tenancy and 60-90 days' notice of intent to not renew a written lease. The time frame depends on how long the tenant has lived there.

For tenants living in NY with a lease, if the landlord refuses to renew a lease, is it necessary to leave by the expiration date?

If the tenant does not leave, the landlord can start a holdover proceeding in court requesting that a judge order a judgment of possession which is a court order stating that the tenant no longer has the right to live in the apartment and issue a warrant of eviction. When a judge issues a warrant of eviction, they provide it to a city marshal, county sheriff or town constable. The officer serves the warrant and with a notice that states the earliest date the officer will return and evict the tenant which must be at least 14 days after service.

Notice of intent not to renew a lease must be in writing, the law doesn't specify how it must be served so unless the lease has a clause about delivery of notices it can be mailed or left at the apartment.

Generally, the landlord does not need a reason to decline to renew a lease but in some circumstances, such as public housing, they do.

What method of service is considered appropriate?

The law specifies that court papers and a notice of warrant have to be served by: delivering to the tenant at the apartment; if the tenant is not at the apartment but a roommate or family member who is at least a teenager is there the person serving papers can leave them with that person and mail two copies, one by regular mail and one by certified mail within one day of leaving the papers; if the person serving papers goes to the apartment and no one is there they have to go back at least one more time and on a different day and at a different time of day, if no one is there they can stick the papers to the door or slide them under the door and then within one day mail one copy by regular mail and one copy by certified mail.

What recourse does a tenant have if the landlord locks them out of their apartment?

If a landlord changes the locks or breaks the lock/door or otherwise prevents the tenant from being able to live in the apartment and has not gone through the court process, the landlord has violated a state law and the tenant can file a case in landlord-tenant court to be restored to possession.

If you received a rent demand, are facing eviction, or have been locked out of your apartment, get a lawyer immediately. Visit the site: Just Shelter - <https://justshelter.org/> - Just Shelter is a free legal service that will give you a national listing of all the attorney networks in your area. To find the network in your area, visit the page.

Section 33: Free Health and Dental Care at Any Income

Doctor bills and healthcare is sky high. But you can take advantage of grant-based programs to get health and dental care at a fraction of what you would normally pay.

If you go on the internet to get healthcare, you will find people who want to sell you a plan because they will get a commission on that sale. Avoid any sites that end in .com. Always look for sites that end in .gov.

If you have low income, go to <https://www.healthcare.gov> and sign up now. If you are in a middle-income bracket or higher, than you must wait until November 1 – January 1 to sign up.

The United States government has allocated \$90M to hire people all around the United States to help you with the application so you can get health and dental care. These people are called navigators.

You can find these navigators through non-profit organizations. [The United Way](#) will know where you can find someone in your local area.

The cost of going to a private dentist is incredibly high. But there are alternatives that you can take advantage of for free or low cost. You can get dental work done by students in dental schools. Another option is dental clinics.

For free and low-cost dental care, and health services like prescriptions, special equipment and transportation to medical providers, go to <https://www.needymeds.org>.

The Needy Meds site can help you find information on 40,000 programs covering 15 different types of assistance. Look for free and low-cost dental care. The listings are organized by state.

NeedyMeds also has a podcast that goes beyond the scope of their website so they can provide more information to people seeking assistance with healthcare. Here's the podcast: <https://www.needymeds.org/podcast>

An example of one of their podcasts is titled Medical Debt. Listen in to learn what to do when you are faced with high medical bills from past providers. Also learn how you can protect yourself from fraud and billing mistakes.

To get more information on finding a local provider in your area, check out their podcast on Free and Low-Cost Healthcare Services. You can learn about free, low-cost, sliding scale clinics. You can also find out the pros and cons of using teaching hospitals, clinical trials and how to get assistance if you are uninsured or underinsured.

For help on the phone, NeedyMeds runs a toll-free call helpline to assist you in finding programs and services that are right for you. The call center is available Monday-Fridays, 9-5 Eastern. Their phone number is 800-503-6897

You may wonder about the quality of care you would get when going to the providers that offer free and low-cost care. I wondered about that too and was skeptical.

During the time that I lived in Maine I was seeking dental care. I wrote to [Senator](#)

[Vitelli, the Maine State Majority Leader](#), and her office provided several options. One of them was [Oasis Free Clinic](#). I wondered about the care provided so I did a little research to find out more.

Dental Clinics:

I learned that in order to qualify for their dental service, you first have to apply for their medical services. This is done by calling them and arranging to do an intake over the phone.

Curious about their source of funding, I read [an article](#) on Oasis site and learned that private dentists volunteer their time to work at the clinic. Their services are paid for by private donations by the community.

One of the fundraising efforts that raised a lot of money was a collaboration of local chefs providing cooking demos online and live. The cost of entry to participate in the event was about \$75 per person. That money was all donated to Oasis to provide dental care for the community.

Dental Colleges

In one of his videos, Matthew Lesko mentioned that he goes to a [dental college in Howard University](#) to get his dental work done. He said that they replaced an implant for him. The cost of dental implants is thousands of dollars.

As Matthew's example shows free dental care is provided by a dental school or university where dental students study dentistry to become dentists. By using this service, you will get dental care at a fraction of the price of seeing a regular dentist.

The drawback is that you will have to set aside extra time to get your dental work done. You may need to schedule the whole day. Since you will be getting your care at a dental college the students require the assistance of their supervisors and will take extra time to complete your work.

Mobile Services

Another option you may consider for free and/or low-cost dental and health care are mobile services. This is provided by a mobile van where there are doctors or dentists giving care to people in a certain local area.

You may have to drive or get transportation to where these mobile vans are parked, but if it means getting free dental or health care it's worth it. You can find out more about any of the above services available in your area by going to <https://www.findhelp.org>. Choose the option Health and look for medical or dental by your state or zip code.

211.org – For information on where to get free and low-cost health and dental care in your area. In addition to covering healthcare, this site (formerly AuntBertha.com) covers local sources where you can search the following topics: Food, Housing, Goods, Transit, Money, Care, Education, Work, Legal, Health.

What services in the following categories would be of use to you and your family?

Free or Low-Cost Abortion

Since abortion is now illegal in many states, a woman seeking an abortion would have to travel to a state where it is legal to get the procedure done.

These expenses are not covered by many states. But there are non-profits that can help you. In addition, you can get help paying for day care, travel and the overnight stay to get the abortion. For more information visit <https://abortionfunds.org>

In addition to helping pay for abortions, non-profits pitch in and help with other payment assistance.

Several years ago, my son needed urgent care. I took him to the Emergency Room of our local hospital. I had already applied for healthcare insurance, but it was not yet active.

My bill for the treatment came to over \$8,000. After I contacted the hospital billing and told them this was more than I could afford, I was told that I could apply for

assistance through [Catholic Charities](#). After getting approved, the entire bill of \$8,000 was paid through the charity.

Section 34: IRS Provides Free Tax Services and Negotiates

Paying your taxes is never any fun, but the [Internal Revenue Service \(IRS\)](#) can help you make it easier. As a self-employed individual, unlike an employee with a paycheck and a salary, when I receive payment for goods or services, no taxes are automatically deducted. I am responsible for paying my own taxes to the IRS.

Before my husband passed away, we had a written installment agreement with the IRS to pay \$192/month for 60 months. After my husband passed away, I experienced a decline in health and a loss of clients and could not make the \$192/month payments.

I saw a video of Matthew Lesko's talking about getting help from the IRS. One of the types of assistance offered was renegotiating payment agreements.

One day after Angel passed away, I called the IRS attempting to speak with someone at the IRS to get a lower payment.

It was a very frustrating experience because I waited about 45 minutes, and then was disconnected. Then I made the call again, and after about 30 minutes, I got someone on the line. Just as they were about to confirm my new payment agreement, we got disconnected.

The third time was the charm. I waited about another 20 minutes. But when I reached a representative, they were able to help me from start to finish. By the time I hung up I had made my request for a lower payment and was approved to reduce my \$192/month payment to \$50 for a period of 1 year.

The representative asked me to go to the IRS website <https://www.irs.gov> and download an Installment Agreement [form 433D](#). I filled out the form and provided all my banking information, including my bank name, checking account number and routing number of my bank. Following the completion of the form, I [faxed](#) the form to the representative for their immediate review and approval.

Twelve months later, in March 2023 the payment will automatically revert to the higher amount. If additional time is needed, another request would need to be made.

IRS Pays Lawyers to Help You Fight Your Taxes for Free

The IRS doesn't often get a lot of money from the government, and congress doesn't like the IRS. The government has set up a watchdog agency inside the IRS that supervises the IRS. It's a separate office in the IRS that fights the IRS. If you have any trouble with the IRS, The IRS pays lawyers to help you fight your taxes for free. These attorneys can help you with audits, tax collection, appeals and disputes.

They will help you respond to IRS notices and even represent you in court. To learn more about these Low-Income Tax Clinics go to <https://www.taxpayeradvocate.irs.gov> and search Low Income Taxpayer Clinic And since they have offices all over the United States you can either call them or make an appointment.

Do you feel like you've been overcharged and are paying too much in taxes? Contact your local Tax Payer Advocate using the link above.

IRS Provides Free Tax Preparation

If you go to a tax service like H & R Block you know you can pay hundreds of dollars to get your taxes done. For this year the IRS has hired over 5000 experts to help you file your taxes for free. If you are seeking help preparing your federal tax return, and want to find a tax prep center in your area, visit the IRS site, <https://www.taxpayeradvocate.irs.gov> and [type in VITA \(Volunteer Income Tax Assistance and TCE \(Tax Counseling for Elderly\)](#)

Negotiate with IRS to Pay As Little As 10% Of Your Taxes

Did you know that the IRS offers a service to negotiate with them to pay only a portion of the taxes you owe? You can pay as little as 10% of your income taxes. This is called an [offer in compromise](#). The way it works is you negotiate a lump sum payment with an IRS representative, and they will either accept or reject it.

Starting this year, the IRS is going to simplify the tax form and offer free tax service online. The Volunteer Income Tax Assistance (VITA) grant program is an IRS initiative that provides free tax preparation service to low - moderate income earners through various partner organizations. This service also applies to people with disabilities and the elderly.

Call 1-800-829-1040 for individual tax questions or 1-800-829-4933 for business-related tax questions. VITA consists of a group of volunteer tax professionals throughout the country who offer their services under the IRS umbrella.

Section 35: Grants and Free Services for Veterans

First I want to thank all the veterans for their service to our country. Your bravery and heroism are deeply appreciated.

As a veteran you are eligible for a multitude of grants and free services from government agencies, corporations and non-profit organizations.

Veteran Crisis and Chat Line

The Veterans Crisis Line is a free confidential support phone and chat line for veterans in crisis.

If you're a veteran in crisis or concerned about one, the Veterans Crisis Line connects you to a real person who has been specially trained to support veterans. No VA benefit enrollment is required.

For phone support: Dial 988, then press 1.

For chat support: <https://www.veteranscrisisline.net/get-help-now/chat/>

Text support: 838255

Free Advocacy and Navigator Service for Veterans

The [National Association for County Veterans Service Office](https://www.naco.org/), or Naco.org is a free source of assistance. This office serves more than 10.3 M veterans and their families.

If you are a veteran, this organization will get you more money and grants than anyone else. The representatives who are there to help are called navigators. Call and make an appointment with a navigator from your local County Veterans Service office nearest you.

This office will help you to buy a house, purchase real estate, get out of debt, find

a job, pay your expenses, start a business and so much more.

VA.gov: The Go-To Veteran Services Resource Website

My beloved step daughter, Janelle is a veteran, after retiring from the Air Force following a distinguished 23 year career serving our country.

Recently Janelle told me that the single best source for all veteran benefits can be found at the site [VA.gov](https://www.va.gov).

The website includes the following services:

- Service Member Benefits
- Family Member Benefits
- Burials and Memorials
- Careers and Employment
- Housing Assistance
- Pension
- Life Insurance
- Education and Training
- Records
- Healthcare
- Disability

Business Services for Veterans Helping Veterans

[Warrior Rising](#) and the [Second Service Foundation](#), formerly known as Street Shares Foundation are 2 foundations that help veterans by providing business training and mentorship along with veteran community support.

[The U.S. Small Business Administration](#), the SBA offers business funding options that include grants for veterans.

Under the umbrella of [The SBA](#) is [The Office of Veterans Business Development Resources](#). OVBD is SBA's liaison with the veterans business community; It provides policy analysis and reporting; and is as an Ombudsman for veteran entrepreneurs.

[OVBD](#) has a number of programs and services to assist aspiring and existing veteran

entrepreneurs. The Office of Veterans Business Development's (OVBD) mission is to provide business opportunities, training, counseling, mentoring, education and funding for veterans.

The following categories are included on the site:

Veterans, service members, and military spouses

Women veterans

Service-disabled veterans

Reserve and National Guard members

SBA Resource Partners

Other government resources

Federal advisory committees

Other SBA resources

Grant opportunities and documents

7 Benefits for 100% Disabled Veterans

Nicole Thelin is a YouTuber and her husband is a veteran who has his 100% disability rating.

After getting public assistance and rescuing her family from homelessness, Nicole started a YouTube channel to help other low-income families. In my opinion, she is a brilliant and caring resource for anyone seeking information on saving money, finding free services and goods.

Through her Low-Income Relief Blog and YouTube channel of the same title, Nicole is dedicated to providing a resource bank for millions of low-income Americans teaching them how to save money and get free stuff.

These 7 tips are specifically for 100% disabled veterans, but if you are also navigating a low-income, I highly recommend that you check out Nicole's many videos.

In her video [7 Benefits for 100% Disabled Veterans](#), Nicole explains that her husband is a disabled veteran and when he received his 100% rating, she learned about the following 7 benefits:

1 - Free Lifetime Vehicle Registration

If you are a veteran who receives your 100% rating you will get permanent registration tags for your car.

Many states offer discounts on registration for veterans with a 100% rating, but there are others that also provide these discounts for veterans with 25% – 50% ratings.

In the video, Nicole mentions that when her family moved out of state, they were no longer eligible for this benefit. Check with your navigator for more information.

2 – National and State Park Discounts and Free Passes

When Nicole found out her husband's 100% disability rating qualified their family for free park passes in her state of Washington, she went hunting online and researched each of the remaining 50 states to find out other opportunities and discounts their family could receive.

She has graciously posted her findings for each of the 50 state parks on her website at [Low Income Relief.com/stateparks](http://LowIncomeRelief.com/stateparks)

For the 100% disabled veteran who enjoys traveling to national and state parks there are a wide variety of free lifetime park passes and discounts available. In addition to free entrance into the parks, the passes also include discounts on camping and boat launch fees as well as other amenities. For more information check Nicole's site at [Low Income Relief.com/stateparks](http://LowIncomeRelief.com/stateparks)

3 – Base Access and Discounted Disney Tickets

Base access includes the Exchange, Commissary and the MWR Facilities. Nicole has been able to get extreme discounted Disney tickets at the base. The discount access applies to Disneyland in California and Disneyworld in Florida.

4 – Automatic Forgiveness of Student Debt

If you are a 100% disabled veteran you qualify to get automatic forgiveness of

your student debt. Nicole shares her story of how her husband got the entire \$50,000 amount of his student debt wiped out instantly.

5 – Property Tax Exemptions

The cost of property tax is through the roof. If you are a veteran with a 100% disability rating who owns a home, you can enjoy the benefit of receiving an exemption from property taxes.

It's important to note that many states have property tax exemptions for seniors, disabled persons and non-veterans. Check [Nicole's site](#) for a full list and more details.

6 – Healthcare for Your Dependents

For veterans with a 100% disability rating, in addition to getting your own healthcare free, your family is also eligible to receive the benefit of free healthcare.

7 – DEA: Free Dependent Education Assistance

Your 100% disability rating could provide your dependents with the benefit of free education assistance. This program provides up to 36 months towards a degree, certification, apprenticeship, or on-the-job training.

As of October 2021, the monthly reimbursement check amount your dependents would receive toward their education is \$1298 per month.

My beloved step daughter, Janelle is a veteran, after retiring from the Air Force following a distinguished 23 year career serving our country. Recently she told me that the single best source for veteran benefits can be found at the site [VA.gov](#).

Section 36: Home Buyer Grants Up to \$202K and House Repair Assistance

If you are seeking to buy a home, start by looking for government grants in your area that offer generous grant or loan/repayment options.

Currently in Washington, D.C., there is a \$202K grant available to first-time low – medium income home buyers seeking to purchase a home. [The Home Purchase Assistance Program](#) gives up to \$202,000 in down payment and closing cost assistance to eligible first-time homebuyers.

[HPAP](#) is an interest-free loan. If you are eligible to receive this loan, you would get a maximum amount of \$202,000 towards your home + an additional \$4000 towards closing costs.

Since you won't have to make any payments until after you sell the house, you could put that money in the bank. And with a 30-year mortgage that would be a long way down the road. For more information, visit their site at:

<https://dhcd.dc.gov/service/home-purchase-assistance-program-hpap>

Housing is a real problem so there will be more homebuyer programs like this coming down the line. Don't despair if you're not a resident of the Washington, D.C. area, this is the kind of program that you will want to look for in the area where you live to see what's available to you.

Be ready to make a bunch of phone calls and if you have the chance to meet with a counselor that is in your local area, do that. This is a free consultation. You will not be charged any money because the expert's time has already been paid for by the government.

People want to help you and they will show you exactly what you need to buy a home. The best way that you can improve your chances of getting help is to show up and meet people who can give you what you need.

Start with these 6 websites to check for local programs right for you:

<https://www.ncsha.org/housing-help/> - The National Council of State Housing Agencies (NCSHA) is a nonprofit, nonpartisan organization created to advance, through advocacy and education, the efforts of the nation's state HFAs and their partners to provide affordable housing to those who need it.

Hud.gov/counseling
Neighborworks.org
Fhlbanks.com
Findhelp.org
211.org

USDA Offers Grants to Purchase Homes in Rural Areas

The USDA (United States Department of Agriculture) has programs available for those looking to purchase in rural areas. If you are seeking to purchase a home in a rural area, check this out: <https://www.rd.usda.gov/programs-services/single-family-housing-programs>.

Buy Land from Government at 90% Discount

In Chicago there is a [program available to purchase land](#) for as low prices. There are 4000 lots of land that Chicago is selling at a 90% discount. To find opportunities to purchase land at a discount in your area go to the [Office of Housing and Community Development](#). Every city, state, county has one. Start at your local elected official and find out where there is a similar program near you.

Section 37: Mortgage and Repair Assistance for Hardship

If you're a homeowner who has fallen behind on your house payments due to Covid's negative impact on your finances, you're not alone.

[The Homeowner Assistance Fund \(HAF\)](#) is a \$9.961 billion federal program to help households who are behind on their mortgages and other housing-related expenses due to the impacts of COVID-19.

The HAF program is overseen by the [U.S. Treasury Department](#) and administered by the states, territories, and tribes. Nearly every state and territory has launched their HAF programs, and the others are working diligently to get their programs approved and up and running quickly. To help homeowners sooner, some states have been administering pilot assistance programs while they finalize their full HAF programs.

If you are in need of home repair assistance There's also info on that page about programs to help with home repair.

You will also find local organizations in your area that provide homebuyer education and counseling programs. You may want to reach out to them to find out what other resources or tools you can find.

Section 38: Help with Paying Energy Bills

The cost of heating and cooling your home is more expensive than ever. There are government grants available to help you pay for your energy bills.

The following federal programs provide support to low-income families that need assistance with their energy bills.

- **LIHEAP** (Low Income Housing Energy Assistance Program) provides short-term assistance to low-income families to help pay utility bills. This program is funded by HHS. Sometimes states use LIHEAP funds for weatherization to reduce a family's energy bills over the long term.
- **Federal Energy Management Agency** (FEMA) provides a number of services to assist individuals who are victims of a natural disaster. These services include low-interest loans, some cash grants, and links to assistance from other agencies, such as the Internal Revenue Service and Farm Service Agency.

For additional assistance, check with your utility company and any state and local emergency management organizations, as well.

Section 39: Grants and Respite Relief for Caregivers

As a caregiver you probably have a lot of questions. You may wonder, "Can I get paid to be a caregiver?" "Are there any organizations that specialize in my loved one's need?"

Family Caregiver Alliance is a government funded service that can help you. Caregiver resources from Family Caregiver Alliance - <https://www.caregiver.org>

Are you taking care of a grandchild or sick parent and need a break? Check out this free government-based service that offers you tons of resources to get a grant for respite.

Respite is planned or emergency care provided to a child or adult with special needs in order to provide temporary relief to those family caregivers. Check out ArchRespite.org (Access to Respite Care and Help)

From camps for children, home aide assistance to paid adult day care or even a vacation for you, learn how the government wants to help you catch a break.

Section 40: Special Grant Service for Seniors 50+

The age for seniors is 50+ and there is a government run free service specifically devoted to helping people who are age 50 and up. Eldercare Locator is a free resource service for seniors that teaches them about special grants and opportunities in their local area.

Eldercare Locator is a public service of the U.S. Administration on Aging. It connects seniors 50+ with services for older adults and their families.

They have a helpline you can call at 1-800-677-1116. You can call them weekdays, Monday – Friday, 9:00 a.m. – 8:00 p.m. Eastern.

Check out their resource page at:

<https://eldercare.acl.gov/>

Section 41: 7 Government Offices That Provide Free Help

My experience of getting grants taught me that being given access to free services is equal to or even more valuable than getting a grant. When I tell people that I have gotten over \$45K in grants, that also includes putting a monetary value on the many free services that I have been given.

For over a year I received free legal service and for the past 2 years I've been getting private coaching through the Small Business Administration to improve my business. I've also gone through 2 programs from the SBA to market, manage and create a business plan for my business.

Making a conservative estimate of their monetary value of all the free services I've received I would say they are worth at least \$15K - \$20K each. Between free business counseling and free legal services both combined far exceed the approximate \$30K that I have gotten in the \$20K grant money I received from Pandemic Unemployment Assistance alone.

The government wants you to prosper and be successful and through their multitude of offices and programs it gives you and your family every opportunity to learn how to do that. This list will give you 7 government offices through which you can access thousands of programs that offer free or low-cost services to uplevel your quality of life, improve your business and brighten your family's future.

HUD.gov Free Financial Counselors to Help with Debt, Buying a Home, Credit Problems

Do you have any debt or is your credit in need of repair? If you are planning to buy a home, you will need to improve your credit.

The United States Department of Housing and Urban Development also known as [HUD.gov](https://www.hud.gov) has sponsored a financial counseling program for a long time.

Among the services that HUD provides are the following:

Financial Management Budget Counseling, Fair Housing/Pre-Purchase Education Workshops, Home Improvement and Rehabilitation Counseling Mortgage Delinquency and Default Resolution Counseling, Non-Delinquency

Post Purchase Workshops, Pre-Purchase Counseling, Pre-Purchase Homebuyer Education Workshops, Rental Housing Counseling, Homeless Counseling, Predatory Lending Education Workshops

Any issues that you have with debt, credit card companies, or bad credit is under the umbrella of services that HUD provides.

When my husband and I first started our search for a new place to rent, we made an appointment with a HUD counselor through Hudson River Housing.

I first learned about the credit counseling service when I was looking for local places to apply for rent relief in my county. When I looked on the list and saw Hudson River Housing, I noticed they offered a huge amount of other services; one of which was credit and budget counseling. I knew that in preparation for looking for another place to live that repairing our credit was a smart move.

Prior to getting paired with a counselor, we filled out an application requesting an interview. In addition to the standard application information, name, address, work, driver's license, id, we were also required to provide a copy of our latest credit report from [Credit Karma.com](https://www.creditkarma.com)

When we were approved to meet with the counselor, we did a Zoom chat with Leona O'Connell our representative. Leona discussed what steps we had to take and laid out a plan of what we needed to do to improve our credit scores.

Unfortunately, my husband died shortly after so I did not get to complete any of the work that we began with Leona.

But I would have no hesitation in returning to work with our credit counselor or any of HUDs other counselors at any time.

Find a HUD counselor near you by going to this site:

https://answers.hud.gov/housingcounseling/s/?language=en_US

And here is the site for a listing of the Nationally HUD Approved Housing Counseling Agencies:

https://www.hud.gov/program_offices/housing/nationally_hud_approved_housing_counseling_agenciesdirectory

The United States Department of Agriculture runs The County Cooperative Extension Service. Through that service you can get free help from USDA's Money Master Program.

<http://putknowledge2work.org/finance/master-money-mentor-program>

In addition to helping people with money management, the United States Department of Agriculture also has a large assortment of other programs. Here are other programs offered in their Finance category:

America Saves Week – Teaches basic principles on saving money

Identity Theft and Scams – Learn how to protect yourself and your family from identity theft and scams

Financial Classes – classes on learning how to handle your finances from saving and investing to spending.

Budget Coaching – teaching basic skills of financial literacy and budgeting

Finance for Youth - empowering youth to understand the basics of how to manage money

Clear the Clutter – focuses on clearing the clutter from your life, from physical to digital clutter on your computer and devices

Move Forward – program teaching you about the basics of activity, exercise, building muscles

There are many areas throughout the country that have County Cooperative Extension Services.

I did a web search on a random location, [Cornell Cooperative Extension](#) of Steuben County is in Bath, New York. That location has the following categories of services:

Agriculture
Energy
Finance
Food & Nutrition
Gardening
Local Foods
4-H Youth

Within each of these categories you will find a huge assortment of free and/or low-cost programs. Under Agriculture I found a program teaching people how to do sheep shearing and a class on pest management for livestock.

Here are 2 examples of the programs shown under the category for Food & Nutrition.

[Snap Ed NY](#) - a one-stop destination for providing those in need with the tools to shop for and cook healthy meals while on a limited budget. The website is designed with the current times in mind, providing low-cost recipes, simple cooking videos, interactive lessons and tons of ways to save time, save money and eat healthy.

[Free Nutrition Classes](#) - Families working to make ends meet, including those participating in SNAP, Medicaid, WIC, Head Start and free or reduced-price school lunches.

Are you interested in learning how to stretch your food dollars while still eating healthy and nutritious meals? Cornell Cooperative Extension of Steuben County has a solution – and it's free! We provide nutrition education for families, adults, and youth through one-time workshops or 6-week courses.

Our classes will teach you how to identify healthy food options, add variety to meals, save at the grocery store, and safely create easy and delicious food!

[CareerOneStop.org](#) – This office will help you find a job, get free job training, and they offer financial programs to help pay your expenses while you are training for a better job. They also help you earn money full-time or part-time. Make an appointment to see a counselor.

[Area Office on Aging](#) – For people 55 and up, **[The Eldercare Locator](#)** is a service of the **[United States Department of Health and Human Services](#)** that provides resources and assistance to seniors.

[Community Action Program](#) – Every county has an office. This organization is for people with low-medium income to provide services to help and improve people and their families' quality of life. Make an appointment to speak with one of their case workers. Visit their site to find a location near you:

communityactionpartnership.com/find-a-cap

[AmericasSBDC.org](#) – Get free personal help starting or expanding any business, freelance work, work at home, non-profit, inventor, gig worker or artist.

[211.org](#) – This is a service provided by the government-subsidized assistance finding organization known as Aunt Bertha. By visiting the site and searching for resources in your area, you will find food assistance, get help paying bills, and other free or reduced cost programs, including new programs for the COVID-19 pandemic.

Look for free money and help for any common financial problem. The place to go to get free resources in your area. Get help with finding local sources for rent relief, home repair, healthcare, and more. <https://www.findhelp.org/>

The first time I phoned this call center I spoke with a young man who did not know much. He was not helpful at all, and it was discouraging. I called another day and spoke with someone else who had a great deal of information. Don't let a bad phone call derail you and stop you from continuing your search. Don't give up.

If you get a negative response, ask the person if they know of anyone else or any other service that can help you.

My best recommendation to use this service most effectively is to first use the [211.org](https://www.211.org) website. You will put your state and zip code into the field, and it will show you the total number of services in your area that can assist you.

Then you add a key word to the search field. For example, if you type rent in the search box, you will get all the resources available to assist you with rent in your area.

[FindHelp.org](https://www.findhelp.org) – Once called AuntBertha.com, this site is a listing of all the offices in the country where you can search and connect to support. After putting your state or zip code into the field, you will choose from among topics like food, housing, goods, transit, health, money, care, education, work and legal.

Section 42: Grants to Buy or Repair Cars

Having a car will change your life. Across the United States there are more than 120 non-profit organizations that assist low-income working families to get a car and maintain it in order to find and keep a job.

These programs promote economic well-being and job security by distributing cars directly to families, making low-interest loans for car purchases, and facilitating matched savings for car down payments and purchases.

Churches Provide Free Car Repair

[C.A.R.S. Ministry](#) (Christian Automotive Repairmen Servicing is in Willow Creek, IL. Many United Methodist churches also have car ministries where they provide free car repair service during the weekends when mechanics are available. Other churches that assist with car repair expenses are [St. Vincent De Paul](#) and

Catholic Charities.

Many non-profits will take car donations, repair them and give them to needy families. Provisions are even made to adapt vehicles for people with disabilities. Many of these non-profits repair cars and other vehicles prior to giving them to needy families. If you are seeking car repair and intend to keep your car, make sure that is understood by the organization before you surrender your vehicle.

Non-Profits and DOT Help Pay for Car Purchase, Auto Loans & Repair

Charities and organizations often have emergency money set aside for families in need of cars or car repair. Local trade schools are another source that you can check for free or low-cost car repair. [The U.S. Department of Transportation](#) has a program that provides free car repair if your car has been recalled.

[The Transportation Assistance Program \(TAP\)](#) provides residents of Maryland who are low-income family recipients of funds from the Temporary Assistance for Needy Families Program. The program runs in partnership with a network of funders and provides a reliable used car to needy families for 2 years or up to 24,000 miles. Check their website here: <https://dhs.maryland.gov/weathering-tough-times/transportation-assistance-program-tap/>

Working Cars for Working Families is a National Consumer Law project that pairs needy working families with reliable cars. The organization partners with a variety of organizations. Here is a program application and list of locations the program serves around the U.S.

<https://www.workingcarsforworkingfamilies.org/find-a-program/application/>

Check out their resource map to find a location near you:

<https://www.workingcarsforworkingfamilies.org/resources/map/>

The Vehicle Purchase Assistance Program is provided to Michigan residents. The program provides up to \$5000 toward the purchase of a car. The program pays for vehicle inspection, licensing fees, plates and car insurance.

To look for a similar program in your state, go to your state website and in the search field, type in the keywords, Vehicle Purchase Assistance or Family Self-Sufficiency Benefits or Activities or other Benefits.

Watch Matthew Lesko's Videos on His Free Report for More Resources

Lastly watch Matthew Lesko's video here to get his free report with the above resources and 120 sources for free cars and free car repair.

<https://www.youtube.com/watch?v=2bQzZE3fiBc>

Section 43: Free Phone, Computer, Training and Internet Discounts

Since 1985 the federal government has been helping people get free phones. The Lifeline Assistance Program is a federal program initiative of the Federal Communications Commission (FCC) <https://fcc.gov>

Get Free Phone or Internet Discount

[The Lifeline Assistance Program](#) provides low to moderate income individuals with free access to a phone. Consumers who qualify based on federal or state-specific eligibility criteria can obtain free phone service through the Lifeline Assistance program.

Eligibility requirements limit the service to one person per household. Eligible users can apply for free cell phones and get additional free data with approval from the Affordable Connectivity Program (ACP). Life Wireless provides access to reliable 5G (where available) 4G LTE coverage nationwide.

Lifeline can also provide internet service discounts for low-income households. Individuals can apply for either a phone or internet discount, but not both. Check out lifeline at <https://www.fcc.gov/lifeline-consumers>

Internet Bill Discount

The Affordable Connectivity Program replaced the Emergency Broadband Benefit on December 31, 2021. The Emergency Broadband Benefit Program provided a \$50/month discount on the cost of the internet bill.

But the Affordable Connectivity Program provides a \$30/month discount. Learn more about the Affordable Connectivity Program by visiting fcc.gov/ACP.

Free Laptop, Computer Training and IT Services

In Albuquerque, New Mexico there is a non-profit organization called Adelante. Adelante is a word that means forward in Spanish.

Adelante has a robust program that has many services. Included in their services is a program called DiverselT. DiverselT offers computer training, a free laptop computer and computer assistance. Check out the program here:

<https://goadelante.org/diverseit/>

To be clear, I'm not sharing this information to tease you. The services offered by government programs and non-profits are typically duplicated and can be found in other areas throughout the United States.

Despite the fact that you may not live in Mexico, or any other regional location mentioned, look for similar programs in your area and do an internet search to find any online programs that offer similar services.

Free Computer Assistance Provided by Libraries

Many libraries offer free computer assistance helping patrons with programs like Excel and Word or assisting them with using the internet and figuring out apps.

Check to see if there is a similar program in your area. In every example where you need to find a local resource, either use the site 211.org or findhelp.org. Do a keyword search, type computer into the search box. Then you will find all the listings that are local to you. Do that with every program that is mentioned throughout this book and look for a similar service near you.

Section 44: Discover Your Local Library

Libraries are so much more than just books. Your local library is a great place to get information on where to find grants. Many libraries offer the service of teaching people how to use the computer for free.

You can also find a variety of programs for all ages, covering topics from meditation and yoga to art, music and history. The programs are as diverse as the people they serve.

When I spent time with my daughter and her husband in Maine I got to know several of the local libraries. Three of them had private study rooms that accommodated 1-2 people and other larger spaces that hold up to 140 capacity that can be rented or used for free.

[Curtis Memorial Library](#) is my favorite library. It's located in Brunswick, Maine. The library has a program allowing people to borrow puzzles. But better than that they also had a lending program called Library of Things that let people borrow a variety of items.

You can test out a serger sewing machine or borrow an apple peeler, propane stove, chromebook computer, and many other things that would simply blow your mind!

Another service that the library has is a lending program that allows you to borrow a laptop or even a hotspot for 3 weeks. <https://curtislibrary.com/hotspot/> Check to see if a library near you has a similar program.

Private Rooms and Larger Spaces for Free or Low-Cost Rental

When I inquired about doing a program on grants, I was told that the cost of renting the large room for 140 was \$45/hr. But if one resident of the county registered for my program, the room would be free.

If you're looking for a place where you can enjoy some peace and quiet, the library may be just the spot for you. Check with your library to find out what they offer.

Section 45: What to Do When You Get Off Track

As I tell all my clients the best place to start in your grant search is to make phone calls. There are many non-profits and government agencies bursting with opportunities ready to give you grants.

You must be willing to put yourself out there to ask for help. You need to call and speak to the gatekeepers so you can stand above the crowd.

Making consistent efforts to find grants is simple but it's not easy. You're bound to fall off track because life will get in the way. So as quickly as you can, that's the best time to start over. Any time you fall off track, just pick up wherever you left off.

Remember making phone calls to your local elected officials and agencies will give you the best rate of success as opposed to just reviewing websites and filling out applications.

When times are tough, it may feel like you will never get through those rough spots.

But that's not true. You will. As much as I want to assure you that you will get grants, I cannot do that. But I can assure you that I will give you every resource that I have found and continue to find to help make your search easier and more effective.

It's up to you to do the work. And a big part of that is to just keep on moving forward. It doesn't matter how long you stop, just keep going the moment you get another burst of energy.

Keep the faith. You are not alone. I am here to help you every step of the way.

Frustration in grant seeking is real. If you're not comfortable talking on the phone, or don't feel confident knowing what to ask for, you may not want to risk making phone calls. But phone calls are what get grants. It's that relationship you create with people who want to help you that opens the doors. Doing the uncomfortable things, you don't want to do is what you must do to get grants.

Expect that you will have days when things don't go your way. You will get frustrated, and upset, even angry or disappointed. It's all okay.

When that happens, just step away and do something else that you enjoy.

Section 46: Reset Your Brain with a Screen Break

If you just want to veg out and watch a show or video, enjoy! But if you plan to go back to your grant-seeking work, and be productive and alert, step away from

your screen. To fully reset your brain, it's best to avoid screen hopping. That means don't go from staring at your computer screen to watching a YouTube video. Your brain won't get the message that it's getting a rest.

Your brain will not get a proper reset and refresh if you go from one screen to another. If your goal is to refresh yourself, take a quick 15-minute break and go back to your grant-seeking efforts.

Grab a snack. Take a nap. Go out for a walk. Call a friend. If you just want a quick reset, do something that relaxes you and changes your focus to something fun and enjoyable. Fifteen minutes is what the brain needs to get a reset. But listen to your body and take as much time as you want.

You may find that days and weeks can go by, and you haven't done anything toward your grant-seeking efforts. Okay. No big deal. Just pick up where you left off. No beating up on yourself over this.

Just remind yourself that the more you stick with your efforts, the better your chances of getting grants will be.

Your success lies in your willingness to learn in action. That means to take steps and understand that you are going to learn how to improve as you go.

But once you learn how to get grants, you will always have this skill which means if you are in a low-medium income bracket you will never have to worry about finances again. The scope and scale of free services and money available from the government is so far-reaching that it will ease your burdens in so many ways.

Debt relief, utilities assistance, free food, free bus tickets and transportation, clothing, job training, tuition assistance, purchasing a home, free cars, rent and mortgage assistance, is truly just the tip of the iceberg.

This is worth it. Put in the time. Learning how to get grants will change your life. The more you do this, the better you will be.

Section 47: Flinch-Free Phone Calling

Rejection and frustration are an unfortunate part of the grant-seeking process. And I know from personal experience that making phone calls can be difficult especially if you're shy and uncomfortable expressing your needs. A phone call where you get tongue-tied, stammer, feel misunderstood and don't get what you

need can leave you feeling shot down and rejected. A negative response or having someone hang up on you can feel so personal.

But consistency is the key to your success. You need to make phone calls to connect with the people who can give you grants.

Section 48: Google Alerts for Grant Opportunity Inbox Notifications

Feeling overwhelmed by all the grant information available online? Learn how to use Google Alerts to simplify and target your grants search. Setting up Google Alerts allows you to receive early notice of grants and opportunities delivered daily right to your inbox.

Thank Heaven for Google Alerts. It was through Google Alerts that I was able to find out when several programs reached my area.

Once you set up Google Alerts, you will receive email messages in your inbox. These emails will give you specific information on agencies and organizations you can contact. To get the help you need, you will have to move away from your computer and make phone calls to government offices, charities and agencies.

In October of 2021 was able to get \$6200 in Emergency Rental Assistance. I set up Google Alerts to notify me when the program came to my area. From the time it was approved by congress in December of 2020, I had begun to watch out for it. It took 6 months to get to my area of New York. But it was thanks to my Google Alert that I knew where and how to apply in my area. Also having a Google Alert dedicated to notifying me of the changes in law relative to the New York State CDC moratorium on evictions kept me abreast of my tenant's rights. Set up Google Alerts. You will definitely want to include Google Alerts in your grant seeking toolbox.

Section 49: Start, Grow, Pivot or Scale Your Business with the SBA

There are tons of business grants available to help your business. And I'll write another book when I have more personal experience getting them.

But as a business owner the most important resource you need to know about is [The Small Business Administration](#).

Over the past 2 years I have had a tremendous amount of positive personal experience taking advantage of the [SBA's](#) many services. I want to share the value I received with you.

[The Small Business Administration](#) is a government-funded organization of over 1000-chapter locations serving the US. Basically, these offices are paid in government grant funds to help small business owners create more income for themselves and their families by developing income-generating businesses. They are audited annually by the government to ensure compliance and measure the success of the businesses they serve.

These SBA offices could be located within a non-profit, a college or a local business in your area.

In my opinion, their site [AmericasSBDC.org](#) is the single most important resource that every small business owner should use.

Go on the [AmericasSBDC.org](#) site. Choose your state and put in your zip code. Review the options for your local chapter office. Write down any useful information and make a list of which opportunities appeal to you.

Whether you run a for profit or non-profit, [the Small Business Administration](#) has a service that will fit your needs.

If your business is the best kept secret on the web, it's not helping you to feed your family and pay the rent or mortgage. If you're a business owner, people must know about your amazing services for you to serve them and turn a profit.

Take it from me, one who learned the hard way you need to market your business in order to make money.

For free business counseling from a seasoned professional and low-cost seminars/workshops/program and more visit: <https://americassbdc.org/> To find your local chapter of the Small Business Administration go to the first tab to your right that reads, "Find Your SBDC" When you visit the website type in your zip code that will direct you to your local chapter offices.

Once you find your local chapter, there you can find separate divisions for women, veterans and seniors.

As business owners we are often not aware of the level of support that is available through our local Small Business Administration (SBA) office.

Section 50: How the SBA Helped My Business

As a self-employed business owner, I've paid a lot of money for private business coaching over the years. It's not unusual to pay from \$150 - \$10,000/hour for business coaching.

All those years that I was paying for business coaching, I had no idea that private consulting assistance from business professionals was available for free. And free business coaching is just one of the services provided by the SBA.

Prior to 2020 when I began to take advantage of the SBA's services, I didn't know how much they could help me. I began learning about their services when I watched a video of Matthew Lesko's of LeskoHelp on [his YouTube channel](#) talking about the SBA (Small Business Administration).

After going to the SBA's site and seeing the many options that existed to grow my business, I got really excited. I found a local chapter where I lived in the Hudson Valley area of Dutchess County, New York.

I chose a division of the SBA that was strictly for women, called [Women's Enterprise Development Center](#). I signed up for [WEDC's](#) mailing list so that I would be notified of each of their upcoming events.

When I visited their site, I saw a selection of about 70 webinars 24/7 available in a variety of topics. Here are some of the titles:

- **Get a Piece of the \$3B MWBE Pie** (The MWBE program is designed to assist the growth and development of businesses owned and controlled by

women and minorities.

- **MWBE Certification: Demystified**
- **Video 101: Ready Your Spotlight for Instagram Reels and YouTube**
- **AARP: Work for Yourself at 50+**
- **Marketing from the Ashes: How to Drive a Post-Covid Comeback**
- **Creating Opportunity Out of Chaos: Is There a Pivot In Your Future?**

The first several webinar courses that I downloaded were focused on branding your business, pivoting due to Covid and social media. I loved them all.

Excited and wanting more, I viewed the calendar and chose several live Zoom webinar topics that appealed to me. The webinars were not free. For those that were single meetings they cost \$10. For the multi-session calls I attended that were 3 live Zoom calls, the cost was \$20.

I was blown away at the quality of the information. It was so timely and up to date. The experts who presented the programs were incredibly generous and qualified. All my myths and concerns of dated information were completely dissolved. Every program was on the cutting edge of the latest information. The quality of each of the expert's presentations was outstanding.

One of the experts' former clients was the rap artist 50 Cent. In her presentation on branding, she shared her strategy for how to market to our target customer using surveys.

After participating in 3 live Zoom webinars series, I was hooked. I knew that [WEDC](#) was going to be an amazing source of information for me.

In the Zoom meetings, I loved the group experience and thrived on working with fellow business owners also wanting to reach more customers. I kept on going back to the [WEDC](#) website to get more resources. That's when I discovered they offered free business coaching.

In order to consult with one of the professional coaches, I had to register on the site and fill out a series of forms. Since I had already joined their mailing list, I was receiving weekly notices of upcoming webinars.

Within about a week I was meeting with Cynthia, my business coach, getting help to run my business.

The private coaching offered by the [SBA](#) is free. This is known as business consultation. The workshops are provided at a low cost from \$20 for a series of 3 (2 hour) Zoom video calls to 20 (3) hour sessions that cost up to \$60 for a 60-hour Entrepreneurship program.

Due to the pandemic, the price of the Entrepreneurship Program was reduced from its standard rate of \$300 to a more affordable price of \$60 to cover the cost of materials.

No matter which chapter of the [Small Business Administration](#) you join, once you've got your foot in the door, and you are active, you become a member of the family.

You will find people who want to support and help you all they can. That means wherever they see an opportunity to help you grow your business, they will share it with you.

Thanks to my [SBA chapter](#), in February of 2021 I was approved for a grant to attend a group coaching LinkedIn membership program for a year. The grant was provided by the power company, Con Edison. The value of the program was \$750.

After a couple of months of receiving business counseling advice and attending workshops presented by the [SBA](#) through WEDC, in February of 2021 I was ready to take the leap and invest my time and energy into doing their 60-hour entrepreneurship program.

The program was presented over 20 sessions. Each session was 3 hours long, with a 15-minute break at the midpoint of the session.

Topics include:

- **Personal Financial Literacy, Legal business structures**
- **Understanding and projecting your financials**
- **Business management skills and organization**
- **Internet & social media marketing to attract customers**
- **Technology for business**
- **Business insurance**
- **Market research skills**

- **And much more**

With [WEDC's](#) help and my amazing business consultants; Cynthia Marsh-Croll and Maureen Brivett, I have been restructuring my coaching business to suit the changing needs of my target market.

The biggest benefit is that by creating more structure for my business it makes it more feasible to get grants and loans.

Basically, once you are getting guidance from your local [SBA](#) reps, you are in a prized position of having full access to every range of opportunity to build your business. The [SBA](#) is invested in making your business an income-generating profit center.

Unfortunately, I can't promise that you will have the exact same programs available that I describe here. More likely than not, that won't be the case. But what I can promise you is that by contacting your local [SBA](#) chapter, you will get help and valuable resources to run your business.

The opportunities that have been extended to me are the same that are available to you and to anyone else seeking help to start, grow or expand their business. I can't recommend them enough. The [SBA](#) rocks!

Section 51: Government Contracts Are Better Than Getting Grants

In addition to educating the small business owner, the [SBA](#) also gives out billions in loans.

Loans are great, but unless they are forgivable (re-payment not required), they must be re-paid. If you are looking for a loan from the [SBA](#), check their site to find your local chapter at americassbdc.org for more information.

The SBA also prepares business owners to be eligible for government contract certification. Getting a government contract is so much more beneficial than getting grants because it provides steady, reliable income over a period.

Government contracts are agreements made with small business vendors to provide products and services to various branches of the government that will be paid for by the government.

The government hires every type of professional from yoga teachers and freelance writers to artists, priests and every service and product in between. Think about it. When the government buys products or services they buy at scale. If you have a business where you sell coffee mugs and you had a government contract with the Air Force, you may have to produce 50,000 mugs.

Are you seeing the amazing potential for steady revenue? And once you get your first government contract you will get others.

With grants, you get a grant once and then you must work to get another one because it's rare that the same grant will be available. Consider that getting grants is like the icing on a cake. Grants are not a sustainable source of income, and you can't rely on them consistently to put food on your family's table.

In one of Matthew's videos he talked about his sister who has a government contract. She earns over \$1M for framing artwork for the government. She works out of her barn in Virginia. Imagine every year she gets paid \$1M from the government for framing their artwork.

The government has quotas to fill. These are called goals. The government is mandated to award a percentage of their total budget to certain specific types of business owners.

An example of a goal is to hire 5% of women-owned businesses to give them contracts.

There are certain percentages of government contracts that are set aside and intended to be provided by certain types of businesses. These types of contracts are called Set Asides. Only those types of business owners can compete for those contracts. That means you won't be competing with large companies.

There are set asides for the following categories of business owners:

Women business owners – women who own at least 51% of a business and are active in the business

Service-disabled veterans – veterans who have been injured in the line of service

Hub Zone – areas in the country with low-economic development and high unemployment rates. Go to SBA.gov and find out if your business is in a hub zone.

Small business disadvantage (for certain nationalities, Hispanic American, Asian Pacific or African American, etc.)

If you don't qualify for any of the above set asides and you are a small business owner, you can still go your local [SBA office](#) and find out what you need to do to get certified to provide government contracts.

Before you can approach the government for a contract your business has to be income-producing. There are certain criteria regarding annual earnings, and you will have to show at least 3 years of prior income proving your business is profitable.

To get guidance from the Small Business Administration and assistance for your business, check out their website and find your local providers:

<https://americassbdc.org/>

Section 52: Use Accountability Days to Get Things Done

As a coach, I know that not knowing where or how to begin a task can stop the most motivated person.

My personal experience has taught me that a big part of getting grants is putting your life in order. Chaos and confusion are the enemy of grant success. To get grants you need to get organized and dedicate time to making a consistent effort.

It's important to organize your time by clearing things off the schedule that need to get done. Not doing things leaves you with feelings of guilt and frustration that are constant nagging reminders that you haven't done what you said you would do.

Got stuff to do that you've been putting off and procrastinating on? You're not alone.

I understand how overwhelming the prospect of getting grants can be. That's why I want to explain to you the value of accountability.

Accountability is a way of getting things done by sharing your goals and progress with someone else. By vocalizing or writing down your intentions of what you

plan to get done, it's a bit of magic motivation that gets you excited about doing what you promised you would do.

Making phone calls is probably the most uncomfortable and difficult thing you must do related to getting grants. But without making those calls, you can't generate the contacts or momentum necessary to go after what you want.

If you've got phone calls to make to your elected officials, local non-profits or agencies, or any other contacts, that's a goal that can be made easier and bite-sized by deciding to tackle it with the support of accountability.

If you know me, you've heard me speak about the benefits of accountability many times. And I walk my talk. For years as a coach and team leader, I've led groups of men and women business owners to create information products.

From books and courses to full scale programs, I've supported my clients' progress and completion by holding what I call Accountability Days.

Accountability Days are days when you work on a project and do hourly check ins and share your progress over the previous hour and commit to what you will do the next hour. Not only do I share this with my clients. I use accountability myself all the time.

My Mastermind Buddy, Sue lives in the UK and for years we have worked together as a support network for one another. We often have periods when we do Accountability Days or Accountability weekends.

With the help of Sue and other coach colleagues I've been able to finish writing books, design websites, and complete courses.

In my confidence coaching work with women through my company The Juicy Woman, I always build some aspect of accountability into my programs, usually through buddy work.

You can take advantage of accountability by inviting someone you know to keep tabs on you and check in on your progress.

I have run Accountability sessions in my Facebook group and the members loved it. I highly encourage you to find a buddy and share your goals in getting grants with them. Tell them how many phone calls or applications you intend to complete and ask them to check in on you. You will be amazed to discover how

excited and motivated you will be to get things done when someone else is watching your progress.

Section 53: Join my Free Grants Made Easy Facebook Group

It's very easy to get overwhelmed in the grant-seeking space. With so much information and opportunity you can make yourself FOMO (Fear of Missing Out) crazy trying to follow every expert and watch every video.

I have created my Facebook group with the intention to support you to gain clarity and confidence to get grants. You will learn an organization system to put your application process on repeat.

That's why my group focuses on giving you the tools to get organized. I will teach you how to leverage technology and use solid workable strategies to cut through the grant clutter.

Together with my guest experts, we will show you systems that will save you time and help you maintain your sanity so you can streamline your grant application process making it easier and more effortless.

Grants are your key to moving up, getting out of debt and building a brighter future for your family and your business. Want more support? Is your head spinning with ideas and you don't have a clue of how and where to start?

My free Facebook group offers you a simple step-by-step system you can use to get grants anytime you want. Unlike my peers who focus on showing you the vast scope of grants available, my focus is to help you gain clarity and confidence to get grants because you will have a system to put your application process on repeat.

By leveraging my 35+ years of business management experience, I'll teach you how to get beyond the mounds of paper and endless to-dos so you can complete your applications easily and make phone calls effortlessly.

I'm a business coach so I understand how overwhelm can paralyze someone and stop all progress.

In full disclosure, I'm working on a series of courses. Some programs will be free to you as a member. Others will be offered at generous discounts. Check out the group at: <https://www.facebook.com/groups/grantsmadeeasywithandreaamador>

Section 54: #1 SECRET TO YOUR GRANT-SEEKING SUCCESS

Seeking grants can often feel like a frustrating and overwhelming process. Between the rejections, unreturned calls, and mounds of paper and videos links, it's easy to get so inundated you just want to give up. But don't. It's that simple. Here's a message from me that clarifies the importance of not giving up.

<https://www.facebook.com/670700993/videos/10157908699430994/>

Today I sat down to write a testimonial for Matthew. I listed out all of the grants and free services I've received since first meeting him in November 2020.

A conservative total is over \$45K. Here is a portion of the testimonial I wrote and shared with Matthew that contains the information on the breakdown on the numbers.

"After the \$20K that I got from applying for Pandemic Unemployment Assistance, it was probably my free legal service that has been the most valuable to me. I made a conservative estimate of \$10K for the value of the free legal advice, but realistically that's not enough. Consider that the cost of hiring an attorney is between \$150 - \$300/hr. And I've had an attorney on retainer for free for over a year.

I was so grateful to have received \$6200.00 in rent assistance from The Emergency Rental Assistance Program. Another enormous value that I consider is the grant that gave me access to receive over a year's worth of free business consultation advice, a free business plan, and group coaching for entrepreneurs.

I'll list that as a conservative estimate of \$10K. But again, that's not anywhere near to the true value because business coaching ranges from \$350 - thousands of dollars per hour."

That's my story. Now it's time for you to begin your pursuit towards grant success. If you are, then I've placed the ball in your court.

If you haven't yet been serious about making phone calls and taking the steps to

go after services you need, now is the time to do it. Use my success as your motivation and go for it!!!

I've given you the strategy to get grants. I've handed you the digital blueprint right here in these pages and I'm cheering you on to go for it. I have faith in you. I'm your #1 cheerleader and I know that you can succeed.

I believe in you. I know that this is possible for you. You can achieve this and transform your life.

Much love,

Andrea



Andrea Amador is The Juicy Woman. She's a published author, confidence coach, speaker and online instructor.

Since 2004 her coaching business The Juicy Woman has given women tools to rise above adversity and depression.

Andrea is the proud author of the book, "Lovin' the Skin You're In" and a contributing author for Chicken Soup for the Soul's book, "Curvy & Confident: 101 Stories About Loving Yourself and Your Body."

In 2020 when Covid hit, it wiped out the majority of her income, leaving Andrea and her husband falling behind in rent and worried about eviction. A friend recommended she research grants.

Since then she's successfully gotten over \$45K in grants and continues to get more money to build her business.

Now through her Grants Made Easy system she teaches people how to use her system to get grants the easy way.

Check out her site:
<https://www.andreaamador.com/grants-coaching>