

# Empower Your Life: Grants and Other Solutions to Help You Make Ends Meet

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## Introduction

While the economy might be strong, it's still a rough period for American workers. Wages continue to stagnate. The cost of living is rising, but your earnings are not. It becomes more and more challenging to just make ends meet. Throw in an emergency, like necessary home repairs, and things become even more challenging.

For too many people, that means turning to loans or using credit cards and struggling with high interest rates. Sadly, while loans and credit cards can give you a brief infusion of cash, those funds must be repaid – with interest! Using these resources means that you're just digging your financial hole deeper.

There's good news, though. The US government regularly makes billions of dollars available to citizens. These grants are free – there's no need to repay the money – and they're available in a wide range of formats and for many different purposes. You'll discover grants for home improvement, to help you through periods of unemployment, to pay for car repair, to help if you're behind on your mortgage payments, and in numerous other situations.

The challenging part is simply finding the information about each grant program and understanding how to apply. Most of these programs are hidden within the Grants.gov website, or within other similar databases. Finding that information and then putting it to use can be impossible for the average consumer.

This book is designed to help. We've researched the grant programs on offer in order to help you find the funding that you need. It's possible to get your life back on track without sinking deeper into debt, and we'll walk you through what you need to know within this book.

# Chapter 1

## Finding Money to Repair, Adapt, or Modify Your Home

Your home is your most valuable asset and your single largest investment. However, it can suffer damage and deteriorate over time. Storm damage, flooding, sun exposure, poor-quality building materials – these are just a few of the things that can affect your home and its ability to shelter you and your family over the years. Thankfully, there are several grant programs that offer the ability to fix up your home and repair damage.

### Single Family Housing Repair Grants

Offered by the USDA, the [504 Home Repair Program](#) includes both loans and grants. Because loans must be repaid, we have only included information on the grant aspect.

- What Does It Do?

These grants are designed to help seniors repair their homes and remove safety and health hazards. Note that 504 loans are much more versatile and can be used to repair, improve, and even modernize homes. However, loans require repayment of the principle plus interest.

- Who Is Eligible?

In order to qualify for this grant program, you must be 62 or older, own the home, and occupy it as your fulltime residence. You must also be able to prove that you cannot repay a loan, and that you cannot afford credit through any other program. You must also have a family income below 50% of your area's median income. Note that only grants require you to be 62 or older – loans can be made to any age homeowner, but they require repayment.

- Are There Limitations on Fund Usage?

Unlike 504 Home Repair loans, grants have very stringent limitations on their usage. They are only able to be used to remove health and safety hazards from the home. This includes but is not limited to repairing stairs, adding handrails, replacing deteriorating flooring, and more. Note that you will need to prove that the funds were put to use in a qualifying repair/replacement.

- How Much Is Available in Grants?

504 grants have a lifetime limit of \$7,500 per household. However, they can be combined with loans to receive up to \$27,500.

- What Are the Limitations and Terms?

With 504 grants, you are limited to \$7,500 per property for the entire duration of your ownership. Note that if the property is sold within three years of the grant being awarded, the entire amount must be repaid, so this program is not well-suited for those who intend to sell soon for any reason (including death of the owner). Note that if your financial situation warrants it, the USDA may require that you take out a combination of a loan and a grant, and that you repay the loan portion.

- How Do You Apply for This Grant?

The only way to apply for this grant is through your local USDA/Rural Development office in person. You can find a full list of state locations [here](#). The approval time vary by area and you will need to provide proof of homeownership and income at the time you file the application. The USDA loan/grant specialist you work with will be able to help you complete the application and explain all the required paperwork. Applications are accepted all year, as well, unlike many other grant programs.

## Specially Adapted Housing (SAH) Grant for Veterans

Available only through the VA and only for qualifying US veterans, this grant is designed specifically for those with service-related disabilities who need to update or improve their homes.

- What Does It Do?

This grant makes it possible for veterans with service-related disabilities to repair or improve their homes to meet their mobility needs. However, they are also more flexible than this and can be used for other purposes, including the construction of a specially adapted home with land purchase, build a specially adapted home on owned land, remodel an existing home to make it more suitable, or even use the grant to pay all or a portion of an unpaid mortgage balance for an adapted home already owned by the veteran.

- Who Is Eligible?

Only qualifying veterans are eligible for this grant. In order to be eligible, you must have received an honorable discharge from military service, qualify for other VA benefits, and have a service-related disability that requires an adapted home. Note that only certain disabilities are approved, though. According to the Veterans Administration (VA), the eligibility requirements include the following:

- You, the eligible veteran, must own the home.
- It must be your permanent residence.
- You must have one of the following qualifying disabilities as specified by the [VA](#):
  - “Loss of or loss of use of both legs, OR

- Loss of or loss of use of both arms, OR
- Blindness in both eyes having only light perception, plus loss of or loss of use of one leg, OR
- The loss of or loss of use of one lower leg together with residuals of organic disease or injury, OR
- The loss of or loss of use of one leg together with the loss of or loss of use of one arm, OR
- Certain severe burns, OR
- The loss, or loss of use of one or more lower extremities due to service on or after September 11, 2001, which so affects the functions of balance or propulsion as to preclude ambulating without the aid of braces, crutches, canes, or a wheelchair”
- Are There Limitations on Fund Usage?

There are very few limitations on how the money from this grant can be used. The primary focus here is ensuring that you have the adapted home needed for improved quality of life. The money can be used to build an adapted home, renovate and repair an existing home to meet your needs, or even to pay down all or a portion of the mortgage on an existing adapted home.

- How Much Is Available in Grants?

The limit available for this grant is set per year. For 2020, the maximum dollar amount allowable is \$90,364. However, this amount will change with each year, so it is important that you check with your local VA office prior to submitting an application.

- What Are the Limitations and Terms?

There are very few limitations or terms set on this grant. You must be a qualifying US veteran with a listed disability. The funds must be used as mentioned previously, as well. You are also only allowed to use up to three grants in your lifetime, up to the cap on the grant (set per year). It is vital to understand that this grant is limited to only 30 individuals per year, so it is important that you get your application in as early as possible during the year. You are able to apply for this grant in each following year if you did not receive one of the 30 issued that year.

- How Do You Apply for This Grant?

To apply for this grant, you will need to complete and submit VA Form 26-4555, which can be downloaded [here](#). It must be mailed to your regional loan center. You can also call 1-800-827-1000 to request a claim form be mailed to your home, or you can apply for the grant in person at your local VA office.

### Special Housing Adaptation (SAH) Grant

Another grant program offered by the Veterans Administration (VA), the Special Housing Adaptation Grant is similar to the Specially Adapted Housing Grant we discussed above, but it has a few key differences that set it apart.

- What Does It Do?

This grant can be used to adapt an existing home to meet the needs of a service-disabled veteran, to adapt the home of a veteran's family member (in which the veteran

lives) to their mobility needs, or to help a service-disabled veteran purchase a home already adapted to their mobility needs.

- Who Is Eligible?

This grant has fewer eligibility requirements than the previous one we discussed.

Eligibility requirements include the following:

- The home must be the fulltime residence for the veteran.
- Funding can be used to modernize or repair a home owned by a veteran's family member so long as the veteran lives there fulltime.
- The VA's specific disability requirements are as follows:
  - Blindness in both eyes with 20/200 visual acuity or less, OR
  - Loss of or loss of use of both hands, OR
  - Certain severe burn injuries, OR
  - Certain severe respiratory injuries
- Are There Limitations on Fund Usage?

The funds from this grant can only be used to repair, renovate, or modernize a home to meet a veteran's disability requirements, or to purchase a home that is already adapted in this way.

- How Much Is Available in Grants?

For 2020, this grant is limited to \$18,074. The cap is set anew each year, as well.

- What Are the Limitations and Terms?

Veterans are limited to a maximum of three such grants with the total dollar amount not exceeding the cap set (\$18,074).

- How Do You Apply for This Grant?

To apply for this grant, you can visit your local VA office, call 1-800-827-1000 to have a form mailed to you, or you can download [VA Form 26-4555](#), complete it, and mail it to your regional loan center.

### Temporary Residence Adaptation (TRA) Grant

The third grant available from the VA, this program is very different from the two we previously discussed and is designed to help make temporary living accommodations better suited to veterans with service-related disabilities.

- What Does It Do?

The Temporary Residence Adaptation grant is designed to provide funding for veterans in temporary living arrangements who need to make their accommodations better suited to their mobility needs.

- Who Is Eligible?

As with the other two VA grants, the TRA grant is only available to qualifying service members. However, the qualifications differ from the previous grants we discussed. In this situation, the following requirements are in place:

- The home must be owned by a family member of the veteran (not by the veteran).

- You must meet the eligibility requirements for either the SHA grant in terms of service-related disability.
- Are There Limitations on Fund Usage?

Yes, you are only allowed to use the funds to adapt a family member's home to the needs of the qualifying service member. The funds cannot be put towards the purchase of a home, or the adaptation of a home already owned by the veteran. Note that this grant is designed to work in conjunction with either the SHA or SAH grant rather than being a standalone program.

- How Much Is Available in Grants?

The maximum available through the TRA grant depends on the primary grant you seek. The limit is \$39,669 if you are applying for the SAH grant. For the SHA grant, the limit is \$7,083.

- What Are the Limitations and Terms?

There are few limitations here. The grant will not be deducted from the total amount available to the qualifying service member, but it does count as one of the three grant usages the veteran is allowed in his or her lifetime.

- How Do You Apply for This Grant?

You can apply for this grant at the same time as either the SAH or SHA grant and using the same methods.

Native American Housing Improvement Program

For Native Americans seeking to repair, modernize, or improve their homes, there is the Native American Housing Improvement Program administered through the Bureau of Indian Affairs, as well as through the governments of federally-recognized tribes.

- What Does It Do?

The Native American Housing Improvement Program is designed to help eliminate low-quality housing for Native Americans living in “approved tribal service areas”. According to Benefits.gov, the program “is a home repair, renovation, replacement, and new housing grant”.

- Who Is Eligible?

Eligibility is limited by several important factors. First, you must reside in an approved tribal service area (not necessarily an official reservation, though). Second, you must be from a federally-recognized Native American tribe, or be an Alaska Native. You must also earn less than 150% of the current US DHHS poverty level income and be able to prove that you do not earn more than this amount. In addition to these requirements, you must also be able to prove that your current housing is substandard, or that you have no housing at all. Unsure if you’re eligible? Benefits.gov offers a free online benefits eligibility checker [here](#).

- Are There Limitations on Fund Usage?

The funds from this grant can only be used for home-related expenses. Those expenses must fall into one of several categories, though, making this grant one of those with the least stringent usage stipulations available. The money can be used for home repairs or renovations, or they can be used for replacement purposes or even to purchase or build new housing entirely.

- How Much Is Available in Grants?

The total amount available through the grant varies depending on the needs of the recipient, as well as the type of project being undertaken. For instance, it provides up to \$7,500 for interim improvements, but up to \$60,000 for repairs and renovation. For replacement housing, it provides “a modest replacement home if a homeowner’s dwelling cannot be brought to applicable building code standards”, according to the Bureau of Indian Affairs (BIA). For new housing, it can provide a “modest new home”.

- What Are the Limitations and Terms?

The primary limitation here is the nature of the grant itself. The BIA states that, “HIP is a home improvement and replacement grant program that serves the neediest of the needy: AI/AN who have substandard housing or no housing at all and have no immediate source of housing assistance”. It’s considered a secondary safety-net program.

- How Do You Apply for This Grant?

You can apply for the grant in a couple of different ways. First, you can download a [copy of the application](#) and submit it to the BIA on your own. You can also contact your local BIA office and work with their specialists to apply for the grant. You can find a list of local offices [here](#).

## Chapter 2

### Finding Money to Purchase a New Home

In the previous chapter, we touched on grant programs that make it possible to repair, renovate, modernize, or even adapt your home to special mobility needs and disabilities. However, what if you don't yet own a home?

Buying a home today can be incredibly expensive – real estate prices are at their highest point in years and only increasing. Combine that with wage stagnation and you see just one reason why the US is becoming a nation of renters, rather than homeowners.

However, owning your own home doesn't have to be out of reach. There are a number of grant programs available that can make homeownership a reality for you. In this chapter, we'll walk you through the programs you should know.

#### Important Caveats to Understand

Before we delve into grants that make it easier to buy a home, there are some important caveats that you must understand, as they will affect your experience significantly.

We've listed these below:

- No grant will pay for 100% of a home purchase. Most only pay a small percentage, although a select few will pay a significant amount of it.
- You will still need a mortgage, so make sure you know which mortgage program is best for your needs, your credit score, and your financial standing.

- Most federal grants are not available to individuals. The funds are allocated to states, which then allocate them to counties and municipalities. What this means is that you need to communicate with your local government to locate available programs within your specific community.
- Do your research on grant programs before finding a lender. You need to know the options available to you so you can find a lender that participates in that program. Often, the grant program may offer a list of participating lenders.
- It's important to find the right lender. Not all lenders work with all grant programs, so you'll have some legwork to ensure that you find a lender that supports the programs you need.
- Any grant program you choose will add to the already significant amount of paperwork needed to secure a mortgage, as well as increasing the requirements you must meet. Be prepared to complete all the paperwork in a timely manner and provide all supporting documentation.

### Previously Discussed VA Grants

If you were paying attention in the previous chapter, you realize that we've already touched on two grant programs that allow you to buy or build your own home. These are the SHA and SAH grants offered through Veterans Affairs (VA). Click [here](#) to return to that section in the previous chapter. Of course, there are other options available, and we'll explore those below.

### HUD's Good Neighbor Next Door

The Good Neighbor Next Door grant is a unique program that can offer up to 50% of the price of the home you're considering. That's a great deal of money, but it does come with quite a few strings attached.

- What Does It Do?

The Good Neighbor Next Door program is designed to make it more affordable to purchase a home, but only in specific areas. Usually, these are those that have been marked out by HUD as in need of revitalization, and often suffer from urban blight or rural abandonment. For qualifying borrowers, the program can pay up to 50% of the list price of the home.

- Who Is Eligible?

The program is only available to very specific individuals, including law enforcement officers, emergency medical technicians (EMTs), teachers, and firefighters. However, it is not limited to first-time homebuyers. In addition to professional requirements, there are also property requirements – the home must be listed by HUD as being eligible.

- Are There Limitations on Fund Usage?

Yes, the funds can only be used to purchase a home in a designated area. They cannot be used for any other purpose, including renovation, repair, etc.

- How Much Is Available in Grants?

There is not cap on this grant. It pays 50% of the list price of a qualifying home. However, it should be understood that these properties are usually low-priced due to the condition of the surrounding area and lack of competition. It should also be noted that bids for these properties must be submitted by a HUD-registered real estate broker, and cannot be submitted by individuals.

- What Are the Limitations and Terms?

While this grant program can save you 50% on the cost of a home, there are limitations that you need to understand. First, you must agree to live in the home for no less than 36 months. Second, you must work with a HUD-registered real estate professional. Third, only specific properties already listed by HUD can be purchased – you are not free to choose any home you want. Finally, you still need to be able to take out a mortgage loan, which means you'll need to meet lender criteria, have the appropriate down payment (depending on the mortgage loan you choose), and more.

- How Do You Apply for This Grant?

You can use the [HUD Home Store](#) to begin your search for eligible properties, but you will need to work with the appropriate real estate professional for the rest of the process.

## National Homebuyers Fund

The National Homebuyers Fund is available to would-be homeowners in all 50 states and the qualification requirements are pretty flexible. It is designed to provide assistance with making a down payment on a new home purchase, which is often one of the largest stumbling blocks homebuyers encounter in the process.

- What Does It Do?

The National Homebuyers Fund helps make it more affordable to buy a home by cutting down on the costs of getting a loan in the first place. This grant can offer up to 5% of the mortgage loan amount in down payment assistance and/or in closing cost assistance. It is provided as either a gift, or as a 0% interest second mortgage that's forgiven after three years of homeownership.

- Who Is Eligible?

The eligibility requirements of this program are pretty flexible. You must be able to obtain a home loan, which means your credit score (FICO) must be within a lender's acceptable range. Your debt-to-income ratio can also be higher than with other financial assistance programs. It also offers a higher than usual income limit and can be used with VA, USDA, FHA, and conventional mortgages.

- Are There Limitations on Fund Usage?

Yes, the funds can only be used to make a down payment or to pay closing costs of a mortgage.

- How Much Is Available in Grants?

The grant offers up to 5% of the cost of a mortgage, so the total varies from borrower to borrower.

- What Are the Limitations and Terms?

There are some important limitations here. You must stay in the home for at least three years to avoid paying back the grant. You must also already have a lender you're working with to buy a home. Note that not all lenders work with the National Homebuyers Fund, so if you intend to go this route, check their acceptance first.

- How Do You Apply for This Grant?

Applying for the grant is done through your lender during the mortgage loan process. However, you can also [contact the National Homebuyers Fund](#) directly to learn more about eligibility requirements and other details.

## HomePath ReadyBuyer Program

The HomePath ReadyBuyer program offers help with closing costs, which can be substantial and may limit your ability to buy a home. However, this is more than just a grant – the program itself provides a lot of education that most would-be homebuyers are lacking.

- What Does It Do?

The HomePath ReadyBuyer Program offers an educational course that teaches aspiring homeowners about the buying process, pitfalls that might be encountered, and more. It also offers up to 3% of the closing costs you'll incur when buying your first home.

- Who Is Eligible?

Only first-time homebuyers are eligible for this program. However, that doesn't mean that you cannot have ever owned a home. This program falls in line with most other financial options in use today, in which a first-time homebuyer is defined as someone who hasn't owned a home in at least three years. So, if you've previously owned a home, but that was three years ago or longer, you likely still qualify. Additionally, anyone seeking the 3% contribution toward closing costs must complete the online HomePath course.

- Are There Limitations on Fund Usage?

Yes, the funds are only usable toward your closing costs. They cannot be put to any other use.

- How Much Is Available in Grants?

This grant only provides up to 3% of your closing costs, which means the total amount will vary from borrower to borrower.

- What Are the Limitations and Terms?

There are several important limitations with this program. The most obvious is that you must complete an online course in order to earn your certificate, which is required to get the grant. Second, you can only purchase a HomePath home, which limits your options. You must be a first-time home buyer, and the home must be considered eligible for closing cost assistance. In addition, you must give the certificate to your realtor, who must submit it along with the request for closing cost assistance with the initial offer made on a home through the HomePath Online Office system.

- How Do You Apply for This Grant?

You can begin your process toward application by completing the HomePath course. This can be done [here](#).

## Chapter 3

### Finding Money to Pay Your Rent or to Make Rent More Affordable

While home prices have continued to rise across the entire country, so have rental costs. This puts a massive burden on American families, making it challenging just to afford basic shelter. Thankfully, there are ways that you can find more affordable rental options, or even find money to pay rent on your current apartment or other rental home. In this chapter, we'll discuss some of the most important financial tools at your disposal.

#### Important Caveats to Understand

As with grants for homebuyers, there are some very important caveats that renters need to understand prior to searching for grants for affordable housing or to cover back rent. These include the following:

- Most rent-related grants are administered at the local and state level, with very few options available directly from the federal government.
- You will need to work with your local public housing authority to determine what programs are available in your area and to apply for them.
- Emergency rent-related programs available at the local level usually include some form of eviction prevention program that can be used to pay your back rent now.
- To find your local PHA, use the HUD tool [here](#).

- Note that most rent-related programs are geared to pay landlords, not tenants. The result is to make housing more affordable, but it still leaves you responsible for finding a place to live.

## Housing Choice Voucher (Section 8)

Section 8 is a unique solution that helps many of America's lowest-income families find affordable rental options.

- What Does It Do?

The housing choice voucher program is made available through state, county, and municipality programs. They are all designed to help low-income families find affordable housing that is also safe and sanitary. Note that while this program is most synonymous with apartments, it can also apply to townhomes, single-family homes, and other options.

- Who Is Eligible?

The eligibility requirements for the Section 8 program are easily met but inflexible. You must be at least 18 years of age and able to provide proof of US citizenship or legal immigration status. You must meet income limits which vary based on your geographic area – in general, you cannot earn more than 50% more than the median income for your area. You will also need to meet family size requirements. These also vary from area to area. Note that there is a sub-program called the Non-Elderly Disabled Vouchers Program that is designed specifically for disabled applicants who need Section 8 affordable housing but are not yet seniors.

- Are There Limitations on Fund Usage?

Section 8 is only applicable to rent payments and the program is designed specifically to help you and your family find affordable housing.

- How Much Is Available in Grants?

You do not receive funds with this program. Instead, you're given a voucher and then allowed to choose housing within a qualifying property. Once the process is finished, you will pay the difference between the amount of rent paid through Section 8 and what the landlord is actually charging.

- What Are the Limitations and Terms?

There are some specific limitations that you should understand when it comes to Section 8. The most important of those is that you will have to be put on a wait list in almost all instances. In areas with high population densities and high rates of poverty, the wait time may be years long. Once your application has been submitted, you'll need to confirm that you've be put on that waiting list. Processing time for your application can be several months. Note that Section 8 is administered by your local public housing agency (PHA) and it is the PHA's decision on how many project-based vouchers to offer, versus tenant-based vouchers. Project-based vouchers are attached to a specific housing project in the area, rather than to a tenant.

- How Do You Apply for This Grant?

Section 8 is administered by your local housing authority, so you will need to contact them to begin the application process. If you are unsure of which PHA you need to contact, HUD offers an [online tool to locate contact information](#).

Rural Rental Assistance

While Section 8 is primarily available in urban and suburban areas, the USDA's Rural Housing Assistance project offers help for renters in less developed areas.

- What Does It Do?

The USDA Rural Rental Assistance program is very similar to Section 8. It pays landlords/property owners a portion of the rent, allowing renters to pay only the remaining amount between what's covered and the actual rental rate.

- Who Is Eligible?

Unlike Section 8, the Rural Rental Assistance program is tied only to properties, not to tenants. That means you'll need to find a property that is subsidized by the program – you cannot apply for it. Eligibility requirements for properties, include that the apartment or other property must be in new or existing Rural Rental Housing and Farm Labor Housing financed properties, and that the properties must serve low-income and very low-income tenants.

- Are There Limitations on Fund Usage?

Funds are not paid to the family/renter. Instead, they are given to the property owner on the tenant's behalf. As such, there are no other possible uses for the funds.

- How Much Is Available in Grants?

Rental amounts vary based on the rate charged by the property owner and the amount subsidized by the program. There is no set amount that applies in all situations.

- What Are the Limitations and Terms?

The most important limitations here include the fact that funds are not given to tenants, and that only certain properties qualify for the program.

- How Do You Apply for This Grant?

In order to apply for Rural Rental Assistance, you will need to show proof of income and work with your local Rural Development office to locate a property in your area. If you are not sure where your local RD office is located, you can use the [USDA's online locator tool](#).

## Chapter 4

### Finding Money to Pay for Auto Repairs and Other Associated Costs

For most of us, driving is a necessity. Unless you live in an urban area where public transportation is widely available, you need your own car to get to work, take the kids to school, get to the grocery store, and handle other responsibilities. Part of vehicle ownership is maintenance and repair when things go wrong, but for those with tight budgets, it can be next to impossible to make repairs. There are ways that you can get the repairs you need even if you cannot afford to pay for them out of pocket.

#### Important Caveats to Know

As with the previous sections in this book, there are some important things to know regarding money for auto repairs and other similar costs. These include the following:

- JARC, which previously provided very limited funding for auto repairs, has been repealed as of 2019 and there is no replacement program.
- There are no federal grants for individuals related to auto repairs or maintenance.
- Most of the programs you'll have access to will be on the county or city level, although these are very limited.
- Many car insurance companies can connect you with programs that may be able to offer financial help.
- There are more programs offering replacement vehicles than there are help with repairs.

- Your state may offer additional options. For instance, in California, the [Clean Vehicle Assistance Program](#) offers limited grants to those interested in clean vehicles (hybrid, plug-in hybrid, or electric) in some instances. Note that not all states have similar programs, though.

## The Modest Needs Foundation

The Modest Needs Foundation is a nationwide nonprofit organization that offers help for those with limited incomes who need help paying for car repairs.

- What Does It Do?

The Modest Needs Foundation is a charity that operates across the United States. Amongst other charitable actions, the organization can offer up to \$1,000 in grants for auto repair for those who qualify.

- Who Is Eligible?

Modest Needs supports those who are currently working and have an income that makes them ineligible for many forms of funding, but who still need a helping hand. The organization's primary focus is low-income workers who meet the organization's income requirements.

- Are There Limitations on Fund Usage?

Yes, funds are limited to specific purposes as dictated by the organization's policies and the law. Note that the organization can only offer grants in situations where the money does not go directly to you – it must be paid to a business or another organization. In the instance of auto repair, the grant money would be sent directly to the repair center.

- How Much Is Available in Grants?

Grants are available in a range of sizes, but the organization offers up to \$1,000 for auto repair. However, you may be eligible for more depending on your needs and situation.

- What Are the Limitations and Terms?

There are no strings attached to these grants and they never need to be repaid. They are never made in the form of a loan and there are no time-requirements necessary in order to avoid repayment.

- How Do You Apply for This Grant?

The only way to apply for this funding is directly through Modest Needs. The process takes between 30 and 45 minutes and can be done online [here](#).

## United Way

The United Way is one of the largest charitable organizations in the world. In addition to a wide range of other outreach and assistance programs, some chapters offer help with auto repairs.

- What Does It Do?

The United Way 2-1-1 Auto Repair program is designed to help families in need stay on the road by providing funding for auto repairs.

- Who Is Eligible?

The program has very stringent eligibility requirements. You must be at least 18 years of age, with at least one minor child in the home or that you pay child support for. You must be employed and able to meet income requirements, which vary from chapter to chapter. You must also currently own a vehicle that needs repairs to operate and you must need that vehicle for work or pre-employment training.

- Are There Limitations on Fund Usage?

Yes, the funds can only be used for auto repair.

- How Much Is Available in Grants?

This program offers up to \$1,000 for qualifying repairs. Anything beyond that mark necessary to pay for the repairs is your responsibility.

- What Are the Limitations and Terms?'

There are several important limitations that apply to this program. First, you must obtain at least three quotes for the work to be performed and the work quoted must be the same on all estimates. All work must be done at an ASE-certified auto shop, as well. The funding cannot be used to pay for towing, cosmetic repairs, items like tires or windows, or bodywork. Regular maintenance cannot be covered by this grant. No grant will be offered if the repair costs exceed the value of the vehicle. Payment is made directly to the repair shop, not to you.

- How Do You Apply for This Grant?

Note that not all United Way locations offer this program. You must verify that it is available in your area, which can be done by contacting your local United Way office. If you are not sure where that is, you can use the organization's [online office locator](#). Note

that the initial assessment may be performed online, but you will need to visit the office in person for the final steps.

### Charities That Offer Free Cars

In some instances, it may make more financial sense to simply get rid of your old car and get a new one. Or, you may be without a car entirely. In these instances, there are several charities that offer free cars for individuals and families who meet their income requirements. Note that each organization has its own requirements and they can vary drastically. These include the following:

- [1-800-Charity-Cars](#)
- [Online Car Donation](#)
- [Working Cars for Working Families](#)
- [Operation Homefront](#) (military families only)

## Chapter 5

### Finding Money to Pay Your Home or Cell Phone Bill

Without a phone, it's difficult to find a job. It's impossible to stay in touch with family and friends. In fact, home and cell phones have become indispensable tools of modern life. They're no longer merely luxuries. However, it can be difficult to afford these services on top of your other bills. If you're struggling to pay your home phone or cell phone bill, there is help available.

#### The Lifeline Program

The Lifeline program is not a grant, but it does offer a means for low-income families to ensure that they have home and cell phone service without breaking the bank.

- What Does It Do?

The Lifeline program offers access to discounted home phone and cell phone service for those who meet the eligibility requirements. It is offered by the Federal Communications Commission (FCC), but actually operated by the Universal Service Administrative Company. Note that this program works with both landline phones and cellular phones.

- Who Is Eligible?

In order to be eligible for the Lifeline program, you must earn 135% or less than the federal poverty line. You must also be on Medicaid, SNAP, or SSI, or you must participate in Section 8 housing or the Head Start program. Additionally, those living on tribal land may also qualify. Anyone receiving a federal veterans pension may also qualify for this program.

- Are There Limitations on Fund Usage?

To be clear, you are not given funds with this program. It is strictly a discount on landline and cell phone service to ensure that you are able to afford them. Rather than a grant, this is actually a subsidy program and the subsidies offered are delivered directly to the phone company or mobile carrier.

- How Much Is Available in Grants?

The discount amount is based strictly on your income, so the amount available will vary from family to family. If you do not meet the income requirements, the program will not be made available to you.

- What Are the Limitations and Terms?

There are some limitations and terms to understand here. For one, you will need to recertify every year in order to continue with the Lifeline program. You can recertify [here](#). This is done to ensure that once your financial situation changes for the better, you begin paying for these services on your own so that funds are available for others in need.

It's also important to note that this is not a free phone service. If you're not able to afford a cell phone at all, you should contact your [state social service agency](#) for more information about cell phone donation programs and charities in your area.

- How Do You Apply for This Grant?

Applying for the Lifeline program is relatively simple, although you'll need a few documents prior to starting. First, you will need to find a company in your area that participates in the Lifeline program. You can do that with this [online locator tool](#). Once

you've located a company, contact them (or visit the office in person) and obtain an application for the Lifeline program.

You will need your basic contact information, as well as the last four digits of your Social Security number or tribal ID number. You will need to show either a valid driver's license, your Social Security card, last year's tax return, or another document that proves your identity, such as a birth certificate or valid passport.

Finally, you will need to provide documentation that supports your income claims, including pay stubs or tax returns. Additionally, you will need to show that you are enrolled in SNAP, Medicaid, Section 8 or SSI, as well.

## Chapter 6

### Finding Money to Save Your Home

Your home is a vital part of your life, but it can be incredibly difficult to make those monthly mortgage payments. This is particularly true if your credit score was not all that good when you took out the loan – high interest home loans require steep payments that can tax your financial capabilities to the maximum. Eventually, you may find that you're falling behind. When that happens, you're in danger of foreclosure by the lender. Thankfully, there may be help available to help you keep your home.

#### Important Notes for Homeowners Facing Foreclosure

Facing foreclosure is a frightening prospect, but there are many things you can do to help salvage the situation and possibly remain in your home. Most of these have nothing to do with obtaining grants or finding money elsewhere. Before applying for any type of grant, consider taking any of the following actions:

- Communicate with the lender and ask for a forbearance.
- Consider refinancing your loan if your credit has improved to lower your monthly payment.
- Speak with a [HUD representative about loan modification programs](#) that might help you keep your home.
- Speak with the mortgage servicer about programs in your local area that can help you get caught up. Many programs are offered at the city, county, and state level.

## FHA Forbearance Program

The FHA forbearance program is not a grant, but it works in a similar way. It is not a loan, so you don't need to worry about digging yourself deeper into debt. If you meet the qualification requirements, this program could give you the breathing room that you need to get your family back on its financial feet.

- What Does It Do?

The FHA forbearance program is designed to stop the foreclosure process in its tracks, provide money for mortgage payments, and give you time to get back to where you need to be. The program provides monthly payments to your lender, and FHA representatives will also be able to help address concerns your lender might have.

- Who Is Eligible?

In order to be eligible for the plan, you will need to meet some important requirements. First, this program is only available if your loan is backed by the FHA. Next, you'll need to prove your income and that it is less than what is necessary to meet your financial obligations, including the mortgage.

You must also provide proof of those bills, as well as documentation on any assets that you might own, including stocks, bonds, CDs, boats, and other items. You must also provide a reason why you are no longer able to make your mortgage payments, such as loss of employment, or a decrease in household income due to the death of a loved one, or a serious illness or disease that prevents them from working.

- Are There Limitations on Fund Usage?

There are no funds involved, as this is not a grant. Mortgage payments will be suspended for up to 12 months while you catch your breath and get back on your feet.

- How Much Is Available in Grants?

There is no specific amount available, as this is not really a grant.

- What Are the Limitations and Terms?

The limitations and terms that apply to FHA forbearances include the fact that only FHA-backed mortgages are eligible, and that you must be able to prove you are no longer able to make your house payments as well as your other bills.

- How Do You Apply for This Grant?

Applying for the forbearance program is actually a multistep process that will require you to speak with both the FHA and your lender. First, gather up all the documentation that you think you'll need, then contact your lender and explain that you will be seeking a forbearance and that your financial situation will improve. Explain that your situation is short-term. Next, call the FHA at 888-297-8685 to begin the application process. You may also be required to complete HUD counseling.

## Chapter 7

### Finding Money to Pay Your Utilities

Having a roof over your family's head is essential. However, let's face it – you need more than just the basic necessities. You need heating and cooling, electricity, water, sewage service, and more. These utilities make modern life more comfortable. In some cases, they're essential to your quality of life and health.

Of course, paying for those utilities can be incredibly hard, particularly if you've lost hours at work, or the utility company has raised their rates. Thankfully, there are ways that you can find money to pay down back utility bills and help get yourself back on track.

#### Options to Help with Utility Bills

In addition to the program we'll discuss later in this chapter, there are several things you can do to help reduce your utility bills.

- Contact the utility company and ask about forbearance programs or emergency needs programs they may offer.
- Contact your [local social services agency](#) to find out if there are supplemental funds or programs that could help you.
- Ask your electric, gas, or oil provider about budget billing programs or solutions for customers on fixed incomes (if applicable).

#### The Low Income Home Energy Assistance Program (LIHEAP)

If you're struggling with heating or cooling cost, or need money to pay down your back power bill, this program could be exactly what you require. While it is not a grant, technically, it does work in a similar way and you won't find yourself saddled with yet more debt that you cannot afford to pay.

- What Does It Do?

The Low Income Home Energy Assistance Program is designed to help families pay for their heating and cooling costs, to keep the lights on if they're in danger of having the power turned off, and even to make certain home improvements that can lower your utility bills over time. For instance, weatherization improvements, such as sealing doors and windows, and other low-cost home improvements, can be paid for through this program, so long as they directly improve your utility and energy usage. With that being said, note that this program cannot be used to pay for water bills or sewer bills.

- Who Is Eligible?

In order to qualify for this program, you'll need to prove that you and your family are on SNAP, SSI, TANF, or welfare. Certain US veterans will also qualify (needs-tested). Note that these are only the broadest federal guidelines. Each state sets its own requirements, and even local governments can set eligibility limits.

- Are There Limitations on Fund Usage?

The funds from this program can only be used to pay for electricity, and/or heating and cooling costs, as well as specific weatherization improvements. Funds can also be used in cases of an energy crisis to keep your power on if the utility company is set to turn it off.

- How Much Is Available in Grants?

There is no set amount available. This is a needs and income-based program, so the amount awarded will differ from family to family.

- What Are the Limitations and Terms?

The only limitations here include the eligibility requirements, which can vary from state to state and even county to county, and the fact that the money can only be used for utility bill payments.

- How Do You Apply for This Grant?

You'll need to apply for LIHEAP through your local office. If you're not sure where that office is located, you can use the [online locator tool here](#) to find it quickly. Many states have an online application process – if yours does, you can find the application through the [LIHEAP Clearinghouse](#), complete it, and submit it online.

Note that applying and being approved does not necessarily mean that you will see any money, though. Only about 20% of those who are approved for the LIHEAP program receive any funds. Once the annual funding has run out, no more money is available until Congress authorizes the next annual budget.

## Chapter 8

### Finding Money to Pay Your Medical Bills

Healthcare, and access to it, is one of the most pressing concerns of the modern age. Between the rising costs of medical care, increasing insurance costs, declining coverage, rising prescription drug coverage, and other issues, it is virtually impossible for the average American family to pay for necessary medical care. Moreover, a single emergency room visit could leave you floundering in debt that will follow you for years to come. Thankfully, there are ways to find money to pay your medical bills and get the treatment needed.

#### Important Tips and Things to Know about Paying for Healthcare

While we will discuss several options to help you pay for necessary medical care in this chapter, there are a few things you can and should do first. In some situations, you may be able to find low-cost treatments available on your own, and in others, you might find free healthcare options available.

- Check with your county's health department. They often provide solutions that ensure low-cost or free treatments in certain situations. Of course, note that these are income-based and insurance-based.
- Check with clinics in your community to find programs designed for low-income families.
- [Clinical trials](#) can offer access to medication for certain types of diseases and illnesses. You can find more information about them through authorities like the [National Institutes of Health](#).

- Reach out to charities and nonprofits in your area. Many organizations can offer financial help for low-income families struggling to pay medical bills.
- Contact your [local social services agency](#) to learn more about programs available in your area.

## Prescription Drug Help

While medical care is very costly, what really poses a problem to American families is the cost of prescription drugs. From insulin to asthma inhalers, the cost of medication needed to live a healthy life continues to climb. The good news is that there are options to help you pay less for the prescription drugs that you and your family need. Note that none of these are grants – there are no federal government grants to pay for medical care or medications.

- CHIP or Medicaid – Depending on your income level, you and/or your children may qualify for either CHIP (California only), or Medicaid. You can find more information about the eligibility requirements [here](#).
- State or Local Programs – While there are no federal grants available to pay for medications or other medical costs, there are state and local programs that can help you offset the costs. These range from [low-cost local clinics](#) to charity programs.
- Local Health Center – Your [county health department and other local health centers](#) offer low-cost or no-cost medications for those who qualify (income and needs-based).

- Medicare Part D – If you are already on Medicare, consider applying for [Medicare Part D](#), which is designed specifically to help cover the cost of prescription medications.

## Simplefill

Simplefill is an organization that offers reduced-cost medications to Americans who qualify for their program. However, it differs significantly from the options we've discussed thus far. In order to qualify, you must already have health insurance, including prescription drug coverage. You must also still be paying more than \$100 out of pocket for your medications every month despite having insurance.

If you qualify, the organization will apply for grants that are available only to organizations (not individuals) that could provide \$2,500 or more per year toward your medication costs, with a maximum of one year of coverage. To find out if you qualify, you will need to contact Simplefill at 1-877-386-0206.

Other options include organizations such as the [HealthWell Foundation](#), which helps patients with chronic illnesses cover medication costs and other fees, [Patient Access Network](#), which helps offset medication costs, [Caring Voice Coalition](#), which offers a range of solutions, and the [Patient Advocate Foundation](#), which can provide mediation and help with medical debt.

## Tax Credits on Health Insurance

At the time of this writing, the Affordable Care Act is still in jeopardy and continuing efforts to repeal it have muddied the waters and increased the cost of insurance to the American taxpayer. However, there are some limited tax credits available to help offset the cost of purchasing the mandated insurance coverage.

Qualifying families must purchase health insurance through the government's exchange at [Healthcare.gov](https://www.healthcare.gov). You will also need to complete Form 8962, Premium Tax Credit from the IRS and submit it along with your annual income tax return. If you are eligible, you will receive a tax credit that will help offset the costs of purchasing insurance coverage. Note that the total of your credit will be based on your insurance costs and in your income – it's a sliding scale, not a fixed fee.

### Free or Discounted Hospital Care

A single trip to the hospital could cost you tens of thousands of dollars. That's not a burden most American families can bear. Thankfully, there are not-for profit hospitals located in every state, and while there may not be one within a short drive of your home, there should be one that will treat you within your state. Because these hospitals do not pay taxes, they are required to provide a public benefit, which is usually in the form of discounted or even free treatments.

## Chapter 9

### Finding Money to Help with Employment

For the vast majority of Americans, working for a living is not just a necessity, but our preference. Despite what politicians may claim, the vast majority of people out there really do want to make it on their own. They might need a helping hand from time to time, though. There are numerous options available to help provide income while you find employment, to help offset the costs of employment-related training, and more. In this chapter, we'll explore some of the most important options.

#### Important Things to Understand First

As with several other topics covered within this book, there's a great deal of misinformation out there concerning grants and free money available from the government in relation to employment and training. It's important that you go into the process with your eyes open. Here are some of the most essential things to understand:

- The federal government does not offer employment or employment-related training grants to individuals. The federal government makes funds available to the states, which then dole that money out to counties and individual municipalities.
- In addition to state, county, and city governments, many private organizations receive money from the federal government for use in employment-related situations, such as providing training.
- You will not personally see funding to pay for employment-related training or to supplement your income during training with the exception of unemployment.

- Unemployment benefits can be applied for through your county government. If you are not sure how to contact the correct department, you can use [this online locator](#) to find the office and appropriate information.
- The federal government offers a broad range of tools that you can use to help find employment in your chosen field. You'll discover nine such tools [here](#).

## Help for the Self-Employed

In the past, if you were self-employed and lost your job, you were simply out of luck. Unemployment benefits were available for regular payroll employees, but not for those who operated their own business. Today, that's not the case. There is a federally-administered self-employment assistance program that is designed to offer the same weekly payments to self-employed professionals as they would receive through the regular unemployment program.

- What Does It Do?

This program provides self-employed professionals with income while they attempt to find new employment. It is also designed to help dislocated workers create their own jobs and begin small businesses. Note that the funds from this program are given to states, not to individuals, so you'll need to contact your State Workshop Agency.

- Who Is Eligible?

In order to qualify for this program, you must meet the eligibility requirements for standard unemployment benefits. You must also be deemed likely to exhaust your regular unemployment benefits (if you were previously a payroll employee rather than a self-employed professional). Note that many self-employed professionals can qualify for this program even while working, so long as they are completing training or business counseling.

- Are There Limitations on Fund Usage?

The funds from this program can be used for anything that your normal wages would be used to pay, including bills, mortgage payments, buying groceries, etc.

- How Much Is Available in Grants?

The amount provided through this program is based on your previous earning capacity and delivers a percentage of your normal salary. Note that it does not pay the full amount of your previous earnings.

- What Are the Limitations and Terms?

You must meet your state's eligibility requirements for unemployment benefits.

- How Do You Apply for This Grant?

To apply for this program, you'll need to contact your state's unemployment insurance agency. If you are not sure where the office is located or how to contact the organization, you can use the [online locator here](#). However, note that not all states offer access to this program.

### Free Training with CareerOneStop.org

For those seeking employment training in order to move up to a better job, the prospects of paying for an education while also upholding your other financial responsibilities can be daunting. CareerOneStop.org was designed to help offset these challenges. The point of the website is simple – it offers access to low-cost or free training programs for those who qualify.

Who qualifies for this program? Actually, quite a few people can [use the funding offered](#). For instance, veterans, those laid off from a previous job, SNAP enrollees, and others can find help to pay for their training. Anyone who has completed the FAFSA can also use this website to apply for grants and other financial tools, as well. Through this organization, aspiring learners can apply for financial aid such as the Pell Grant.

Note that in most instances, you do not receive the funding directly. Instead, any funds for training or education go to the school or training provider. In some cases, the funds may only cover a portion of the costs involved and you will be responsible for paying the remainder.

#### Other Options Available to You

In addition to the options we've listed previously in this chapter, you will also find a few others that can help you deal with unemployment, find training, or move on to your next job. These include the following:

- [The Workforce Innovation & Opportunity Act](#)
- [Trade Adjustment Assistance for Workers](#)
- [Rapid Response Services for Workers](#)

## Chapter 10

### Finding Money to Go Back to School

The key to finding a good job is to get the right education. For many people, that's not something that can be done right out of high school. Quite a few people must enter the workforce after graduation. Others might choose to take some time off and never make it back to school. Yet others may start school and then drop out for any number of reasons.

Then, with the skyrocketing cost of college, it becomes impossible to get the education you need to succeed. Thankfully, there are grants available that can help you pay for going back to school so you can finally start that career you've always dreamed about.

#### Things to Know before Applying

Prior to applying for any of the back to school grants covered in this chapter, there are several things that you will need to know.

- Grants will not pay for the entirety of your education. It may still be necessary to get a school loan to pay for the rest, or to work your way through school.
- There are grants that are specifically made available to working adults who are going back to school. These grants have less competition for their funds because they're available to fewer people.
- You need to complete the FAFSA no matter what. Without it, you will not have access to grants or loans.

- There are multiple types of grants available, including federal grants, school-based grants, state-offered grants, and grants offered by private institutions.
- The school admissions office is the best source of information about and access to the grants you may qualify for, so make sure you do your research and choose the right school first.

## Federal Pell Grants

The Pell Grant is one of the most commonly sought-after solutions for students attending college, including both those going straight from high school and adults returning to school.

- What Does It Do?

The Pell Grant is available to undergraduate students with significant financial needs. It is not available to those who have already earned a degree.

- Who Is Eligible?

Eligibility is limited to students who have never completed a degree program and who are experiencing significant financial challenges.

- Are There Limitations on Fund Usage?

All federal grants for education can only be used for the costs of college.

- How Much Is Available in Grants?

For 2019-20, the maximum amount available through Pell Grants is \$6,195. However, note that this is the maximum amount and the total awarded per student is based on need.

- What Are the Limitations and Terms?

The only real limitation other than eligibility requirements is that a Pell Grant comes with a lifetime eligibility maximum of 12 semesters, or the equivalent.

- How Do You Apply for This Grant?

You must complete the FAFSA and work with your school's admissions office to apply for the Pell Grant.

### Federal Supplemental Education Opportunity Grant (FSEOG)

Some adults going back to school may find that the FSEOG program is better suited to their needs, or may be the only option available if Pell Grants are not available.

- What Does It Do?

The FSEOG program is another option for funding your college education, although the maximum amount offered is lower. It can also be "stacked" with the Pell Grant to give you access to more funds for college.

- Who Is Eligible?

The FSEOG program is available to college students who have not earned a degree and who are experiencing significant financial challenges. Students who have already received the Pell Grant are eligible for this funding, too.

- Are There Limitations on Fund Usage?

Funds can only be used to pay for college.

- How Much Is Available in Grants?

The maximum for the 2019-20 funding period is \$4,000 per year. However, the total amount awarded will depend on the availability of funds at the school in question.

- What Are the Limitations and Terms?

The main limitations here are that not all schools participate in the program, and that funding is limited from school to school.

- How Do You Apply for This Grant?

You'll need to work with your school's admissions office and financial aid officer.

Teacher Education Assistance for College and Higher Education (TEACH)

If you want to enter the teaching field and are struggling to pay for your education, this grant may be just what you need.

- What Does It Do?

This grant is designed to help make it more affordable to get the education that you need in order to enter the teaching field.

- Who Is Eligible?

This grant is available to undergraduate students, but also to postbaccalaureate and graduate students. You must be currently enrolled in a teacher preparation program designed for either elementary or secondary school level.

- Are There Limitations on Fund Usage?

Again, all funds must be used for education.

- How Much Is Available in Grants?

This grant can offer up to \$3,764 between October 1, 2019 and October 1, 2020.

- What Are the Limitations and Terms?

There are significant limitations applied to this grant. In addition to the very specific eligibility requirements, you must also agree to serve at least four years as a full-time teacher in a high-need field within an educational facility that serves low-income students. This must be done within eight years of completing your studies or ceasing enrollment in school. Only very specific schools participate in this program, and you are required to maintain a school-specified grade point average throughout your studies. If you do not complete the teaching service requirement, you will be required to repay the grant (it converts to a direct, unsubsidized loan).

- How Do You Apply for This Grant?

To apply for this grant, you will need to work with the admissions office of a participating school. Because only some schools participate, it's important to thoroughly research your options.

## Iraq and Afghanistan Service Grant

For would-be students whose parents or a guardian were killed while serving in the US military in either Iraq or Afghanistan after the events of 9/11, this grant offers significant financial traction for going back to school.

- What Does It Do?

This grant offers significant financial aid to those who lost parents or guardians in the Iraq or Afghanistan conflict. However, there are very stringent restrictions here.

- Who Is Eligible?

Eligibility for this grant is limited to those who lost a parent or guardian who was serving in the US military within the conflicts in Afghanistan or Iraq after 9/11. Only one parent or guardian needs to have been lost. In addition, you must have been under the age of 24 or enrolled at least part-time in college at the time of the loss.

- Are There Limitations on Fund Usage?

As with all education grants, the funds can only be used to pay for college.

- How Much Is Available in Grants?

This grant can offer students up to \$5,829.50 between October 1, 2019 and October 1, 2020.

- What Are the Limitations and Terms?

In addition to the stringent eligibility requirements, students applying for this grant cannot be eligible for a Pell Grant because their income is too high.

- How Do You Apply for This Grant?

To apply for this grant, work with your school's admissions/financial aid office.

## Conclusion

Life is expensive. Emergencies, illnesses, lost jobs – these are just a few of the things that can send things off the rails. However, they don't have to be disasters. There are programs out there designed to help people just like you get the money you need.

Whether you're struggling to keep your utilities paid, want to go back to school to get a better job, get your car repaired so you can keep going to work, or something else, there's a financial solution on offer. Between the grants, charities, discount programs and other options we've discussed within this book, you should be able to find a solution that helps you get your life and family back on track.

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