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## **1569 Unique Ways To Get A Free Lunch**

**By Andrew Wroblewski**

### **1569 Unique Ways To Get A Free Lunch by Andrew Wroblewski**

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

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

Let's take a closer look:

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

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

#### **(A) Formula Grants**

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

#### **(B) Project Grants**

The funding, for fixed or known periods, of specific projects. Project grants can include fellowships, scholarships, research grants, training grants, traineeships, experimental and demonstration grants, evaluation grants, planning grants, technical assistance grants, survey grants, and construction grants.

#### **(C) Direct Payments for Specified Use**

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

**(D) Direct Payments with Unrestricted Use**

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

**(E) Direct Loans**

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

**(F) Guaranteed/Insured Loans**

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

**(G) Insurance**

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

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

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

**(I) Use of Property, Facilities, and Equipment**

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

**(J) Provision of Specialized Services**

Programs which provide Federal personnel directly to perform certain tasks for the benefit of communities or individuals. These services may be performed in conjunction with nonfederal

personnel, but they involve more than consultation, advice, or counseling.

**(K) Advisory Services and Counseling**

Programs which provide Federal specialists to consult, advise, or counsel communities or individuals to include conferences, workshops, or personal contacts. This may involve the use of published information, but only in a secondary capacity.

**(L) Dissemination of Technical Information**

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

**(M) Training**

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

**(N) Investigation of Complaints**

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

**(O) Federal Employment**

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

With all of those categories, and 1569 grant possibilities to wade through, you could spend days searching for just one grant funding source only to find out that you don't qualify for some reason. By the time you do find some obscure grant that you can apply for, it might be too late because all of the money has been spent. That's why many people hire professional grant writers to do all of the work for them. Well, that's fine for big companies, but what about us little guys who, if we could afford to hire a grant writer, probably wouldn't be looking for a grant.

Fortunately, there are software programs that will share the work of finding grant money. The better ones enable you to electronically search an online database of all U.S. government grant programs, by keywords, and returns a list of grants that match your criteria. Then, once you read the grant's terms and

conditions, the software helps and guides you through the application process. So, you get the best of both worlds: Professional assistance, just like a paid grant writer would offer, but you save a LOT of money in the process.

There is millions upon millions of government grant money available. All you have to do is find one that matches your interests and apply. If your application is approved, the check's in the mail!

Good luck!

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

**The Lunch Bag**  
**By Cathy Peterson**

The Lunch Bag has been used by millions worldwide dating to ages ago until the present. Through the years it has evolved into being more functional in design that now we have lunch bags that keep our food warm or even chilled. Lunch bags used to be that old brown paper bag and until now some people are still using this. The brown paper bag offers the convenience of the bearer being able to throw it when the contents have been emptied out. With the emergence of better lunch bags and the concern for the environment (since paper bags come from trees) the brown paper lunch bag has taken a backseat in most households.

We have so many available types of lunch bags that are currently flooding the market. They come in a variety of design and style. We have the soft lunch boxes that are either rectangular or square in shape usually made of either vinyl or plastic. We also have canvas lunch bags made of cotton that is machine washable so it can be used over and over again. This enables us to save money for we no longer have to stock on lunch bags that are disposable. These are very durable and we help eliminate the use of lots of paper or plastic bags. The insulated lunch bag would be the best of them all. What's great about this is that it keeps food fresh all the way to the time when we eat them on lunch. Because of this our food doesn't get mushy and they taste as if they were freshly cooked. These insulated bags may be made of nylon fabric although those in specialty fabrics like tapestry are also available. Some insulated lunch bags even now come with these special gel packs that are frozen and then contained in the bag with the food to keep it chilled.

Kids will enjoy carrying their lunch bags to school with the different colors, themes, and designs. You can find lunch bags with cartoon characters, animal designs and whatever styles that are very attractive to the younger generation. The great thing also is that there are lots of lunch bags that can be customized. This helps avoid confusion on having lunches mixed up which used to be problem with paper bags. Eating lunch should be a pleasurable meal. If you want your lunch food to taste as if it's from mom's good old kitchen get yourself a good lunch bag.

Cathy Peterson writes about <http://www.luggagebagsetc.com/Categories/Business.html>, <http://www.luggagebagsetc.com/Categories/Backpacks.html> and <http://www.LatestCouponCodes.com>

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