

## Government Grants

You may have seen an ad, gotten a call, or received an email offering “free government grants.” The people making these offers claim to represent the United States government or groups assisting the federal government with grant distribution. They might ask for personal information such as your Social Security and bank account numbers and promise to deposit the grant directly into your account. They might ask you to pay a “processing fee” for the grant. But instead of giving you a grant, their real plan is to steal your identity, your money, or both.

- **The government doesn’t telephone people or send unsolicited letters or emails to offer grants.** If someone contacts you unexpectedly and offers you a grant, it’s a scam. Don’t provide your financial account numbers, Social Security numbers, or other personal information in response to such an offer. Crooks “phish” for that information to steal victims’ money and impersonate them for other illegal purposes.
- **Government grants never require fees of any kind.** You might have to provide financial information to prove that you qualify for a government grant, but you won’t have to pay to get one.
- **Government grants require an application process.** They aren’t simply given over the phone and are never guaranteed. Applications for government grants are reviewed to determine if they meet certain criteria and are awarded based on merit. If you didn’t apply for a government grant and someone says you’re receiving one, it’s a scam.
- **Government grants are made for specific purposes, not just because someone is a good taxpayer.** Most government grants are awarded to states, cities, schools, and nonprofit organizations to help provide services or fund research projects. Grants to individuals are typically for things like college expenses or disaster relief.
- **Don’t be fooled by official or impressive-sounding names.** Swindlers claiming to provide or help get government grants often invent impressive-sounding names and titles for themselves and the companies they represent. They operate under many different names and phone numbers, take your money, then leave town to start all over again.
- **Beware of services offering government grant information for a fee or requesting your personal information to provide it.** Information about government grants and other benefits is free (though there may be a fee for some print publications) and you don’t have to give personal information to get it.

## **Resources for Information about Government Grants and Benefits**

[www.cfda.org](http://www.cfda.org)

Online catalogue of federal domestic assistance programs. Hard-copy available for a fee through the Government Printing Office, (202) 512-1800 or toll-free outside of the DC metro area, (866) 512-1800.

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

Information and applications from the U.S. Department of Education for student financial aid programs. Telephone hotline, (800) 433-3243, operates Monday-Friday 8 a.m. to midnight Eastern Standard Time, Saturday 9 a.m. to 6 p.m.

[www.govbenefits.gov](http://www.govbenefits.gov)

Information about a wide variety of state and federal government benefits and programs. Telephone hotline, (800) 333-4636, operates Monday-Friday, 8 a.m. to 8 p.m. Eastern Standard Time.

[www.grants.gov](http://www.grants.gov)

Information about grants available from government agencies. Telephone hotline, (800) 518-4726, operates Monday-Friday, 7 a.m. to 9 p.m. Eastern Standard Time.