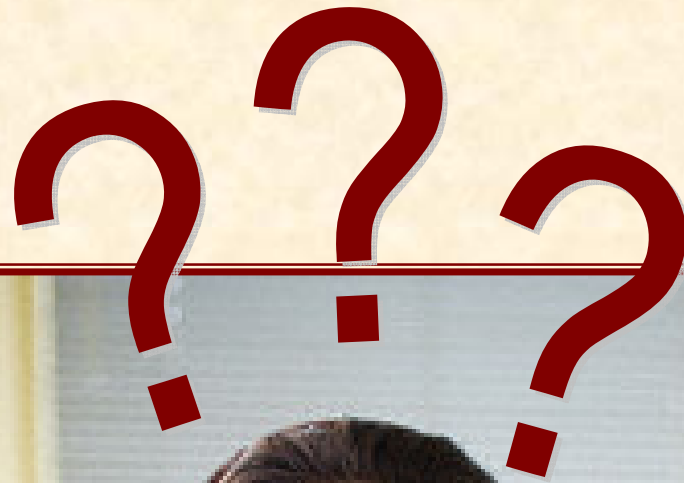


The Truth about Grants for Single Mothers



By Samantha Gregory

Table of Contents

The Hype about Single Mom Grants3

Check locally for Single Mom Grants.....4

Education Grants for Single Moms4

Grants for Business Minded Single Moms5

Grants/scholarships to Single Moms from Women's Org.....6

Legitimate Online Sources for Single Mom Grants6

The Arts and Sciences6

It takes determination and perseverance.....7

Save your money and do it yourself7

Interview with a Grant Writer8

Resources You Can Use 11

About the Author 12

The Truth about Single Mom Grants

Grants specifically earmarked for single mothers, in general, don't exist. There are grants single mothers can apply for based on other criteria such as income-based, ethnic group, residency, career interest, knowledge base, etc. Free money or grants specifically for being a single mom is hard to come by. There may be organizations offering temporary assistance such as churches, state and/or local government (not federal), several private, and a handful of corporate organizations.

A lot of the so-called free grant information online is linked to products and services of very little value and relevance to single moms. When you click on the hyped-up ad, you most likely land on a link farm or page full of links to other pages created by a person who has several affiliate program links embedded.

The Hype about Single Mom Grants

Everyday millions of single moms, desperate for financial assistance scour the web looking for grants. They see ads touting millions for single moms only to be disappointed when they land on the webpage which is usually full of links or other irrelevant ads. Not to be deterred she searches high and low for grants she seems to qualify for. Frustration sets in and she usually gives up. In one last ditch effort she heads over to the forums and inquires and again she is pointed to the same websites full of links to pointless pages of ad hype. Even though the search seems fruitless, there *are* sources of grants and financial assistance but only under certain circumstances. Here are a few sources of grants for single moms

which require more than a quick glance. It requires research and asking the right questions.

Check locally for Single Mom Grants

There may be local organizations, usually non-profit that give grants or assistance to single moms. These resources may not necessarily be in the form of money, but may be housing assistance, food, or job training. Resources could also be in the form of grants to children of single moms for summer camps, sports or music lessons, or medical assistance. Do a search on your city or state plus the words “grant”, “financial assistance”, or “scholarship” and you may come up with a few sources meeting your needs.

Education Grants for Single Moms

Your college or university probably has grants single moms can apply for books, childcare assistance, etc. At some point in the life of a single mom, she may decide to return to school for her GED or a college degree. The chances of finding grants are greater for this purpose but keep in mind it may only be a partial award. The rest of your education may be financed through loans or work-study programs. Often GED programs are free at your local college. Be sure to check with all the colleges in your area for a program before you pay for this course. Your local library may also have GED classes for local residents so take advantage of their program.

Higher education can be expensive depending on the type of college (two or four year), prestige, and degree level you are seeking. An associate's degree is less expensive than a bachelor's degree and so forth with a master's and PhD program. Local or community colleges are less expensive than private universities like Yale or Princeton. A degree from a community or state college is less expensive and may be completely funded by the federal government, but if you want to go to a private or larger university and if your desired degree is on the Master's or PhD level then be prepared to apply for loans, assistantship programs, and work part-time.

Grants for Business Minded Single Moms

If you are a business minded single mom you may be able to find grants and forgivable loans for your business. These types of grants can be found in a small business incubator center. Keep in mind though it is rare for grants to be given for start-up businesses. Most are given for technical assistance meaning the monies should be used for hiring people to help you get your business going. Grants may be given for expanding an existing business or purchasing equipment. The criteria may vary so the best way to find out is to locate a local chapter of the Small Business Administration (SBA) or SCORE office. There are also Minority Own Business offices that can help as well as Women's Business organizations and incubators.

Grants/scholarships to Single Moms from Women's Org

Local and national Women Organizations are a source for grants and scholarships for a variety of causes. The eligible participants may not necessarily be exclusively for single moms. Check your local women's organizations and inquire about their services and any grants they may offer. Search the web for your city or state plus the words "women organization". You may come up with a few promising leads.

Legitimate Online Sources for Single Mom Grants

I've already discussed searching online for grants/scholarships under certain headings. There are a few more online sources for potential information at *The Foundation Center*, *Idealist*, and other non-profit websites. You will have to scour the web to find this information, but it is not impossible. These sources could lead you to local organizations who receive the monies awarded by certain foundations and you could qualify.

The Arts and Sciences

If you are artistic or scientific you can find a grant, scholarship, or fellowship through the government and local and national arts and sciences organizations. These resources are usually for people who have already completed a certain level of educational studies and hold degrees. There are also a few writing, photography, and specialized artistic competitions which award monies or year-long, all expenses paid fellowships to the winners.

It takes determination and perseverance

Getting your hands on grant money is not the easiest thing to do. You have to match your need with the right organization, and then you have to do the paperwork and submit it in a timely manner. Many people miss out on grant/scholarship opportunities because they don't follow the instructions completely. This includes not meeting deadlines, not including requested information, adding too much information, sloppiness, and many more factors.

Save your money and do it yourself

There are many individuals and organizations happy to take your money to research grants and scholarships, but the reality is you can do the same work with a lot of effort and good research skills. Don't believe the hype about single mom grants. It is not an easy and effortless process and you could potentially waste a lot of time chasing dead end leads.

Interview with a Grant Writer

I had the privilege of interviewing a grant researcher and writer for a University in my state. Her name is Samala Carrington and she was kind enough to give me an inside track to the kinds of grants that are really out there. She was very honest and warns single moms to beware the scams directed especially toward single moms who desperately need assistance.

Here are the interview questions that I asked her with the answers in blue:

What is your title at Gadsden State? [Grants Writer](#)

How long have you been doing this? [For the college – almost three months, overall three years](#)

Are there grants for single moms readily available? [Based upon the research that I do, there aren't any per say, for single moms, however if you have a 501 \(c\) \(3\) \(non-profit organization\) you have many at your disposal.](#)

How can single moms find them? [My favorite websites are grants.gov and the Foundation Center. You can also visit your local library and ask the reference clerk for a printed copy of grants database.](#)

How many single moms have you encountered over the years? [There have been many; I don't recall how many it has been. Maybe 30 or 40.](#)

What are the normal criteria for apply for and receiving grants? You must either be a not for profit organization, institution, etc, if you are applying for a federal grant (although they do give grants to individuals), or have your 501 (c) (3), especially if you are looking for private, foundation or corporate funding. Funders usually prefer organizations that have a good track record of financial soundness, presence in the community and a history of meeting objectives. It is a very competitive market, but you must be persistent. There are many other factors, but we can cover that in another discussion.

How important are deadlines and proper paperwork? VERY, VERY Important. In fact I just missed a deadline for a new grant I intended to apply for. I was working on another grant that was due before this one, had a four day conference in between and when I returned to work I realized I was two days away from the proposal deadline and did not have all the information and documents I needed to complete it. So time management and organization is of the utmost importance.

What is the ratio (in percentages) of grants to student loans for the average student? I honestly don't know, but my husband does.

What do you recommend a single mom (or woman in general) do to get a grant or several grants? Research, research and more research. Start early. Use the college/university resources that are available, such as your scholarship

coordinator, school websites that are dedicated specifically to finding financial resources. Ask questions if you don't understand, and apply, apply, apply!

What online sources are available for searching for grants for individuals?

Organizations that serve/assist single moms? **Do targeted queries specific to your program of study.** I have found that some of the larger universities list grants opportunities available to students, that may have been overlooked by your college, and of course FastWeb. One of the best and most underused resources is your financial aid office.

Any last words of wisdom? **Never pay for any online services. If it is a legitimate grant it will be free. There are many scams out there, so please beware. They prey on desperate women looking to change their life. Remember if it seems too good to be true, it usually is.**

So there you have it. Grants specifically targeting single moms really don't exist, but you may qualify for other grants under different circumstances. Please take the time to ask questions, do your research, and apply early for those grants that you do qualify for. And remember to never pay for a grant.

Be Blessed!

Samantha Gregory

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Resources You Can Use

[Grants.gov](#)

[GrantsNet](#)

[The Foundation Center](#)

[FAFSA](#)

[Idealist](#)

[Nonprofit Gateway](#)

[SBA](#)

[SCORE](#)

[Womensnet](#)

About the Author



Other Websites

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I am the author of [100 Secrets of Successful Single Motherhood](#), a writer, web entrepreneur, and blogger. I am also a single mom and advocate/motivator for all single moms who want to thrive. If you want to learn how to be happy and financially independent contact me at samantha.a.gregory@gmail.com.

Get your copy of 100 Secrets of Successful Single Motherhood today!

