

# Free Money to Start or Expand ANY Business

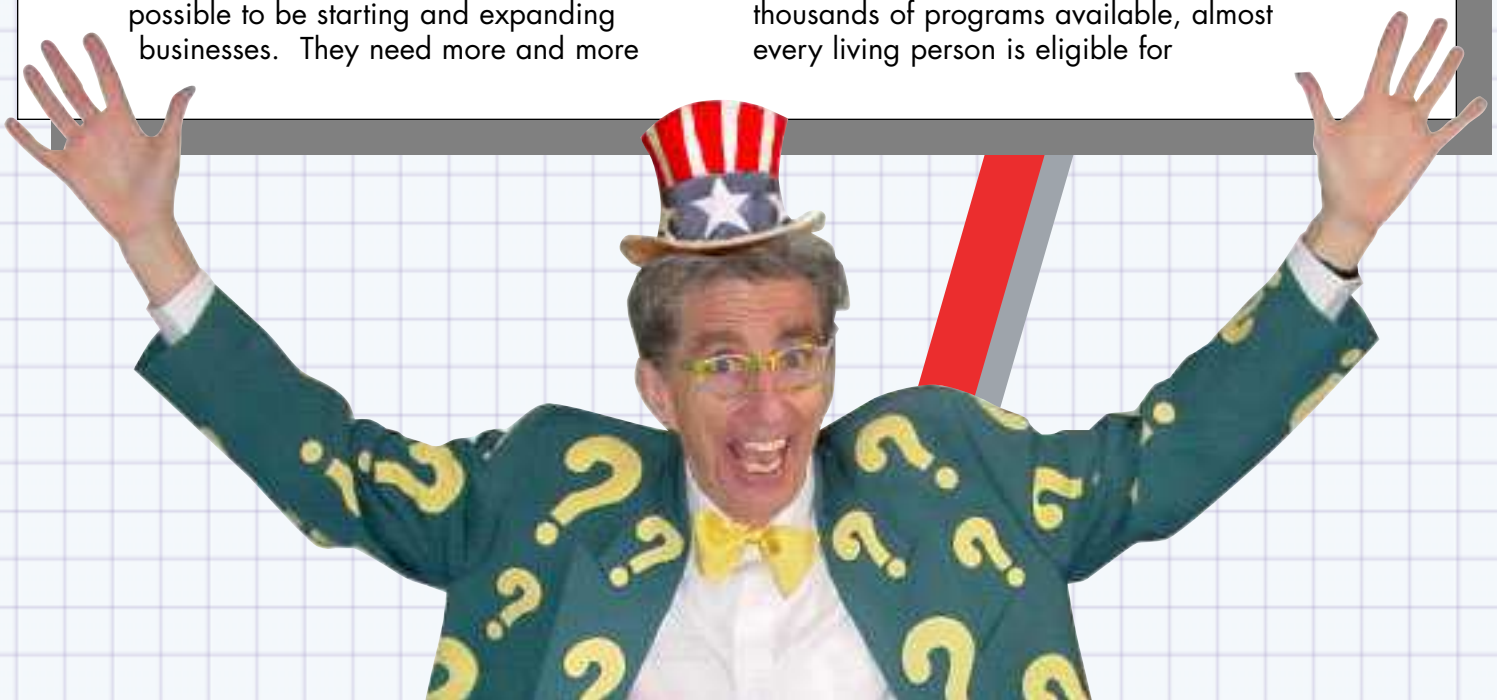
**UNCLE SAM WANTS YOU TO START A BUSINESS** or expand your current business. The job of the government is to help create jobs. So, if you start a small business, you are creating a job for yourself. The government will love you for that. And if you start a big business, and create 50 jobs, the government will love you even more. If you start a giant business, the government will love you so much they may create a new law to legally adopt you.

The same is true if you want to improve your business, make it more profitable, if you want to make your employees more efficient, or sell into new markets. The government needs as many people as possible to be starting and expanding businesses. They need more and more

people working and increasing their wages. All this creates prosperity for America and generates more taxes for the government.

The government shows its love for job creators by giving them money. Under the guise of making America stronger, elected officials have created hundreds and even thousands of programs at the federal, state and local level to start and expand businesses. These programs are for big businesses to get bigger, small business to get to the next level or for the solitary dreamers to **make their dreams come true.**

Because there are literally thousands and thousands of programs available, almost every living person is eligible for





something. Every program has different requirements. For some programs, you have to have some of your own money in your pocket to be able to get government money. For other programs, you don't have to bring any money to the table. And still for other programs, you have to be flat broke and out of work before they give you money to start or expand your business.

**Every year over 1 million entrepreneurs get money** from the government including many of the rich and famous like:

- Donald Trump
- H. Ross Perot
- Nike Shoes
- Federal Express
- George W. Bush, and
- Dick Cheney

So why don't you use this government money, too? It's out there waiting for any citizen, or even a non-citizen (as long as you are here legally), to take advantage of. You just have to know where to go. And for the last 25 years I have written over 100 books telling people where to go. I've sold over three million copies, two were on the New York Times Best

Sellers list and two received awards for best reference book of the year by the American Library Association. I've also written columns for the New York Times Syndicate and Good Housekeeping Magazine, and the Chicago Tribune Syndicate. And if you owned a TV in the last 15 years you may have seen me on shows like Oprah, Larry King, the Today Show, Letterman and Leno acting crazy in my question mark suits.

I hope this information helps you **do what you always wanted to do in life**. It is not meant to be a definitive listing of available money but only a starting point for you to realize that there are literally billions of dollars out there waiting for every American citizen to fulfill their dreams. You just have to know where to go.

A handwritten signature in blue ink, appearing to read 'Matthew Lesko'.

Matthew Lesko  
New York Times Best Selling Author and  
Entrepreneur

## 1) \$200,000 From Washington To Open Or Expand A Business

You can actually get up to \$1,000,000 in grants and/or loans to open or expand a business from the U.S. Federal Government alone. There are over 100 different money programs available from offices ranging from the U.S. Small Business Administration to the U.S. Department of Agriculture to the U.S. Department of Commerce. For the best source identifying all federal only government money programs available, look at a government published book called The Catalog of Federal Domestic Assistance published by the U.S. Government Printing Office ([www.gpo.gov](http://www.gpo.gov)) or look at it for free on the web at [www.cfda.gov](http://www.cfda.gov). Another good starting place to find anything in the federal government is a free service called the Federal Information Center at 1-800-FED-INFO or [www.pueblo.gsa.gov/call](http://www.pueblo.gsa.gov/call)

## 2) \$150,000 To Open A Business In A Certain Zip Code

In addition to the federal government, you also have to contact your state government. Every state has a number of money programs for people to start or expand a business in their state. Governors compete with other governors to see who can create the most jobs, and that's why they offer money for people who create jobs in their state. You don't even have to be a resident of the state. You can live in one state and put your business in a state that offers you more money. States also offer special money for entrepreneurs to put their business in certain areas of the state or in certain areas of a city. There are also other money programs to build buildings or renovate old buildings. Some of this money comes from federal sources which is given to the states and distributed to entrepreneurs in the state. Other money is generated from local taxes. And some states use the winnings from their lottery money to give to entrepreneurs to create or expand businesses.

Many states offer programs from more than one agency. So it may take some time to find all the programs in a given state. A good place to start is your State Government Office of Economic Development located in your state capital. You can call 411 and ask for the state capital operator in your state capital or go to [www.govengine.com](http://www.govengine.com) and click on your state and find the office that is listed under business and/or economic development.

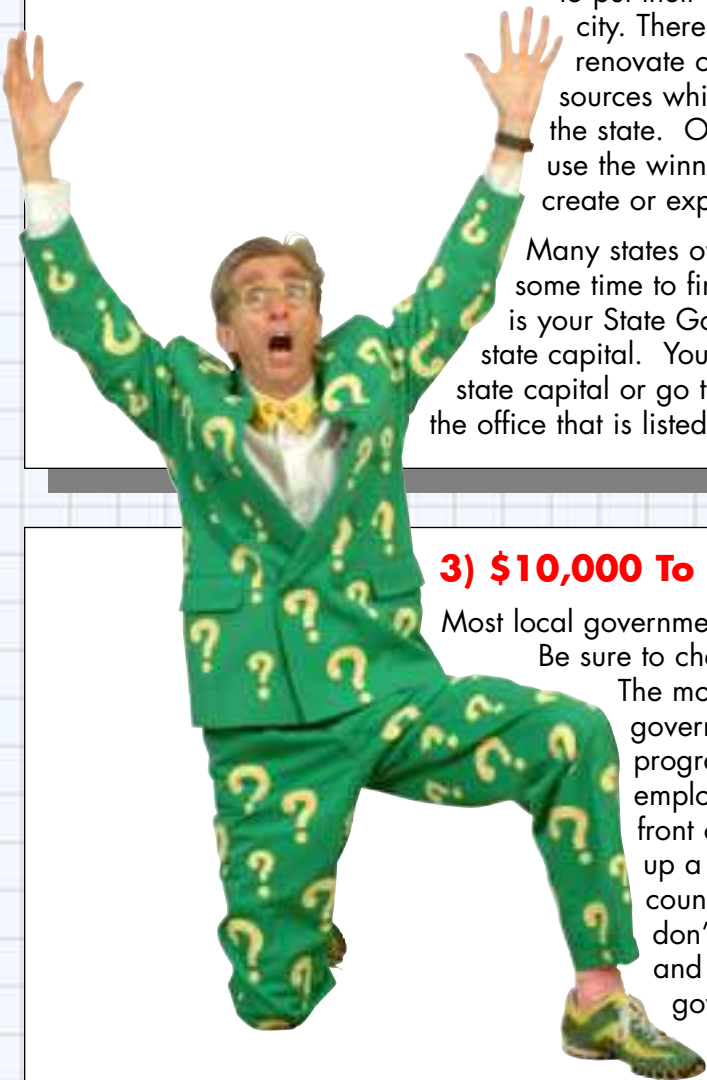
## 3) \$10,000 To Put A New Sign On Your Business

Most local governments have money programs to help businesses in their area.

Be sure to check your city, your county or your local development agency.

The money for these programs can originate from the federal government, state government or local generated taxes. These programs can be for buildings, equipment, working capital, hiring employees or for local beautification projects like painting the front of your store and putting up a new sign. If you are opening up a business, you can shop around at different cities and counties to see who may have the most money for you. If you don't know who to contact, call the information operator at 411 and ask for the mayor of the city or the head of the county government. The top office is always the best place to start.

You can also go to [www.govengine.com](http://www.govengine.com) and click on your state. You will see a list of all the counties and cities in your state along with the relevant web sites.





#### 4) Let The Government Be Your Biggest Customer

**Question:** Do you know what is better than a \$100,000 government grant?

**Answer:** A \$100,000 government contract. Because with a grant you are most likely to get it once and with a contract you can keep getting it over and over again.

**Question:** Do you know who buys more of anything than anyone else in the world?

**Answer:** The government, including federal, state, local and county.

Someone has to sell all those products and services to the government and it might as well be you. You just have to find out who in the government buys your product and figure out the paperwork on how to get paid.

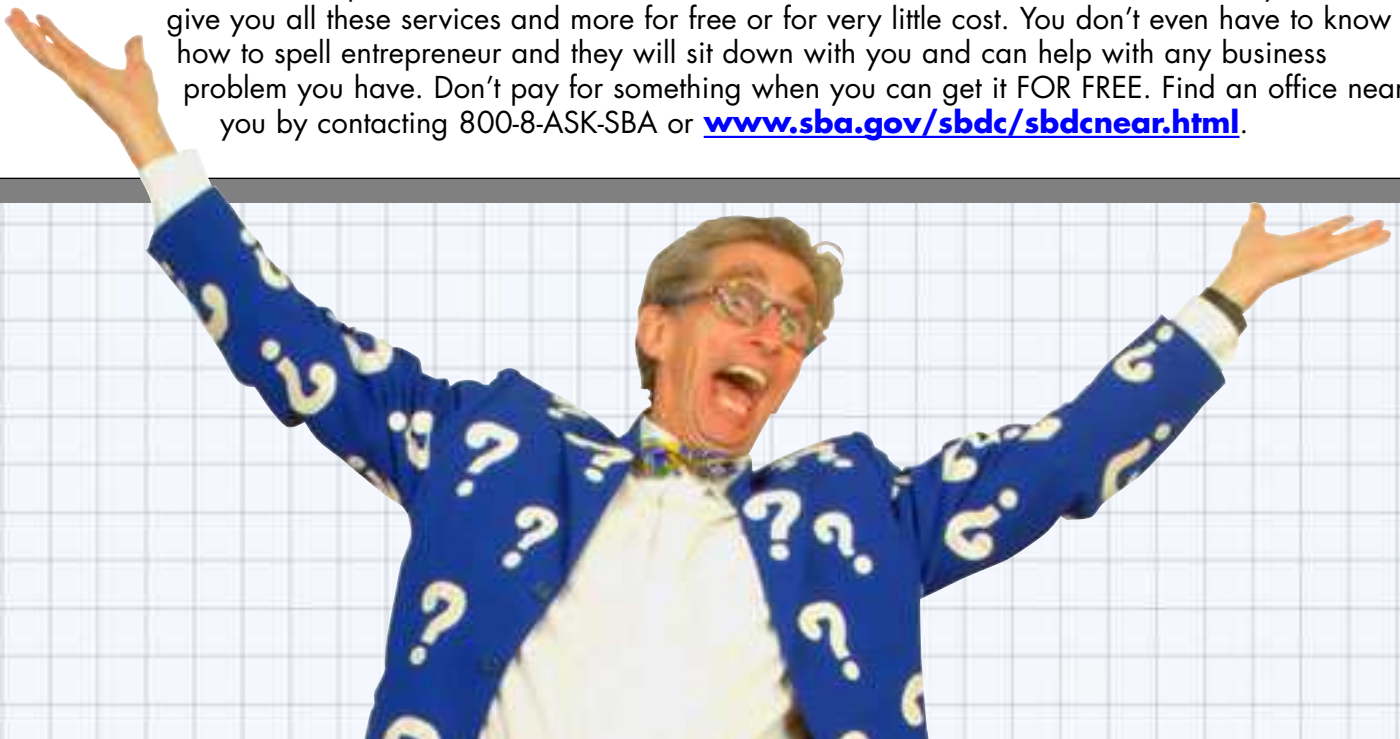
But don't worry too much about the work required and the paperwork involved, because there are offices that will help you do all this and they will do it **FOR FREE**. Find your local, state and federal financed Small Business Development Center office by contacting 800-8-ASK-SBA or [www.sba.gov/sbdc/sbdcnear.html](http://www.sba.gov/sbdc/sbdcnear.html). Or you can also contact one of the local free offices financed by the Department Defense's Defense Logistics Agency at 703-767-1661 or [www.dla.mil/db](http://www.dla.mil/db). Tell them you need help selling to the government.

But remember one thing. Selling to the government is like going elephant hunting. When you bag one of these babies you have meat for a long time.

#### 5) Get Free Legal Help, Free Financial Help, Free Marketing Help

Have you ever wished you could call a great lawyer for legal advice and have them do the work for free? Have you ever dreamed about calling a great financial consultant for advice on a money matter and get your answer for free? Have you ever worried about how in the world you would pay for a PR agency to promote your store so everyone would know how great you are? Have you ever wished you didn't have to pay to hire a management consultant to show you the secrets of how to double your sales in one year? You can get the answer to all these questions by knowing about the government's best kept secret called the

Small Business Development Centers. There are over 1,000 of these offices around the country that will give you all these services and more for free or for very little cost. You don't even have to know how to spell entrepreneur and they will sit down with you and can help with any business problem you have. Don't pay for something when you can get it FOR FREE. Find an office near you by contacting 800-8-ASK-SBA or [www.sba.gov/sbdc/sbdcnear.html](http://www.sba.gov/sbdc/sbdcnear.html).



## 6) Let The Government Be Your Collection Agency

Do you have a supplier in another state who owes you money and won't pay you back? Well, you don't have to hire an attorney and pay hundreds or even thousands of dollars to get back your money. Try calling the attorney general's office in the state of your supplier and complain about how a company in their state mistreated you. Many of these offices will investigate, for free, by contacting the business in question. No matter who is right in the matter the supplier does not likely want a government office on their back because this government office can put them out of business. The smartest business decision is to just give you the money owed and have the problem go away. Maybe your credit card company does not treat you right and holds back money you think is due to you? Maybe your health insurance company will not pay a claim you think is covered in your policy? Maybe the package delivery service or airline shipping your product did you wrong? Maybe the radio station running your ads cheated you? All of these problems can be handled more effectively, and FOR FREE, by contacting the government agency that regulates the business you are dealing with. All businesses are regulated by some agency. If your customers have a problem with you they can contact the state attorney general's office or the postal inspector if you sent a product by mail. So why hire an attorney who will charge you \$200 an hour to get you satisfaction, when you can call a government office who will do the job for free. And don't forget, a business can fight an attorney because the worst they have to lose is that they have to pay what they owe you. But it does not pay a business to fight a government agency, because a government agency has the power to put them out of business.

To find who regulates a specific business call 411 and ask for your state capital operator. Then ask for the office that regulates the profession or organization that hurt you. Or go to [www.govengine.com](http://www.govengine.com) and start by looking for the office of attorney general. You can also try the Consumer Action Website at [www.consumeraction.gov/](http://www.consumeraction.gov/).

## 7) Start A Business With No Money and No Products

Who says you have to have an actual store to have a store? And who says that you even have to have any products to have a store. You can start a virtual store on the web. For this you only need pictures of the products and a source to get the products when someone actually buys them from your website. Call a dozen suppliers of the product you are interested in and see if they would go into a 50/50 partnership when sales come in. You can find suppliers for any product from books in the library. Once you learn how to bring in sales, you can get your own store and keep all the money yourself. If you want to start a bookstore you can contact local hospitals, office buildings or other big structures, and make a deal with them to sell

products in the lobby for people hanging out all day. And then contact a local bookstore to share the profits with them. Or you can approach a local bookstore and tell them that you will figure out how to sell books to the government and want a 50/50 deal. The bookstore has nothing to lose and you get to have a business with no money or books. And how are you going to learn to sell to the government? The government will teach you for free. Contact your local government sponsored Small Business Development Center and they will teach you for free. Contact: 800-8-ASK-SBA or [www.sba.gov/sbdc/sbdcnear.html](http://www.sba.gov/sbdc/sbdcnear.html).



## 8) \$150,000 To Hire Certain Employees Or To Open an Employee Day Care Center

The government will give you:

- \$8,500 if you hire someone who has a certain income
- \$150,000 to open an on site day care center for employees
- \$3,000 if you hire someone from a certain zip code
- \$44,000 for buying new computers
- \$2,500 to hire a teacher during the summer

The money is in the form of tax credits on your federal and/or your state income taxes. If you are paying any taxes then this is truly free money because it is taken right off your tax bill. To find out about every tax credit at your state level contact your state Department of Revenue by calling 411 and asking for the state capital operator, or go to [www.govengine.com](http://www.govengine.com) and click on your state and start looking for the Department of Revenue. For information on all federal tax credits contact Internal Revenue Service, 202-622-5000 or 800-829-1040 (Business Tax Questions) or go to [www.irs.ustreas.gov/formspubs/](http://www.irs.ustreas.gov/formspubs/).

## 9) Where To Find The Best Customers For Your Business

Or where is the best place to put up a store? Or which surrounding zip codes offer the best potential for increasing sales? Or where can I get a list of all the accountants in my area to tell them about my new product or service? You don't have to hire a high priced marketing consultant to get answers to questions like these. You can tap into the government's rich vein of free marketing data collected by the Bureau of Census and other government agencies. This is where the multibillion dollar companies get their marketing data and it's where the high priced consultants also get it and then resell it to clients at outrageous fees. That is what I used to do when I was a consultant. To get detailed information about data available for your state, contact your local Census State Data Center in your state capital by calling your state capital operator at 411 or going to [www.census.gov/sdc/www/](http://www.census.gov/sdc/www/). You can also get lots of free and low-cost marketing help from your local Small Business Development Center. You can find them by contacting 800-8-ASK-SBA or [www.sba.gov/sbdc/sbdcnear.html](http://www.sba.gov/sbdc/sbdcnear.html).

## 10) Money To Start A Business In A Small Town

The government is so concerned about creating jobs in small towns they gave someone \$150,000 to start a winery in the middle of Iowa. See [www.rurdev.usda.gov/rd/newsroom/2003/vadglist03-final.pdf](http://www.rurdev.usda.gov/rd/newsroom/2003/vadglist03-final.pdf). There is a lot of money and help to start a business in a small town. The government is concerned about unemployment in small towns so it has committed a number of loans and grant programs to encourage almost any kind of entrepreneuring venture. Montana gave out a \$25,000 grant to help small businesses in rural areas figure out how to get government contracts. See [www.rurdev.usda.gov/mt/News/Montana/2004/63004RBEG.htm](http://www.rurdev.usda.gov/mt/News/Montana/2004/63004RBEG.htm). So check out the small towns in your area. Who cares if you have to drive an additional hour to work if someone is going to give you \$150,000 to start your business.

A good place to start to see what kind of money is available is your local U.S. Department of Agriculture Rural Development Office [www.rurdev.usda.gov/recd\\_map.html](http://www.rurdev.usda.gov/recd_map.html).



## 11) Free Help Writing Business Plans Or Grant Applications

Don't believe it when some professional tries to scare you into thinking how hard it is to write a business plan or fill out a money application. This is the least of your problems, plus there is plenty of free help in filling them out when the time comes. The first thing you must do in getting government money is get a copy of the application that you believe may give you the money you need. No one should ever investigate hiring a professional before you even know where you are going to apply for the money. And once you get an application in hand and you think you need help, contact your local Small Business Development Center at 800-8-ASK-SBA or

[www.sba.gov/sbdc/sbdcnear.html](http://www.sba.gov/sbdc/sbdcnear.html). They will help you for free or for next to nothing. You can get help from the best grant writing experts in the country at a non-profit organization called The Foundation Center. Their materials are available for free in libraries all over the country. You can find out where by contacting them at 212-620-4230 or [www.fdncenter.org](http://www.fdncenter.org). By the way, I've seen a lot of applications for government money and many of them were so sloppy and unintelligible that any teacher would have given them a flunking grade, but they still got their money. And some applications are only one page long and you can get up to \$150,000 for filling them out. Worrying about filling out an application before you have one in hand, is like buying a prom dress before you are invited to the prom. First things first.

## 12) Money To Buy Out Your Boss

A dream come true can be buying out your boss and running the whole business yourself. You probably always thought you could do it better anyway. Government money programs can be used for this, too. Your boss may secretly be looking for someone to buy the place so she can go to the beach and finally write that "Great American Novel" that she has always been dreaming of. Much of government money can be used for this, too. Start looking for federal money in the Catalog of Federal Domestic Assistance published by the U.S.

Government Printing Office at [www.gpo.gov](http://www.gpo.gov) or look at it for free on the web at [www.cfda.gov](http://www.cfda.gov). Then check your State Government Office of Economic Development and tell them what you are trying to do. You can call 411 and ask for the state capital operator in your state capital or go to [www.govengine.com](http://www.govengine.com) and click on your state and find the office that is listed under business and/or economic development.

### 13) \$12 Million To Start A Real Big Business

No matter how much money you need there probably is a program for you. You can also collect large amounts of money by putting together money from a number of programs. The government also offers venture capital through the Small Business Administration's Small Business Investment Companies (SBIC). Over 75,000 entrepreneurs received money from this source to get their dreams off the ground, including the big guys like Compaq, Apple, Federal Express and Staples. See how they can help you at Associate Administrator for Investment, U.S. SBA, 202-205-6510 or [www.sba.gov/inv](http://www.sba.gov/inv). Many states also have venture capital programs or will help you locate private venture capitalists and state governments can also help you prepare the necessary paperwork. A good place to look for this kind of help is your State Government Office of Economic Development located in your state capital. You can call 411 and ask for the state capital operator in your state capital or go to [www.govengine.com](http://www.govengine.com) and click on your state and find the office that is listed under business and/or economic development.

### 14) Get A \$5,000 Grant With Bad Credit

Maybe you don't need a bunch of money to get your idea off the ground. Maybe all you need is just a few thousand dollars to get your idea to go. Well, there are hundreds of non-profit organizations that offer small grants and easy loans aimed at people who would never be able to get money from traditional sources. It is difficult to locate all of these groups around the country, but two good starting places are: 1) Association for Enterprise Opportunity at 703-841-7760 or [www.microenterpriseworks.org/nearyou/](http://www.microenterpriseworks.org/nearyou/) and 2) The Foundation Center at 212-620-4230 or [www.fdncenter.org](http://www.fdncenter.org).

### 15) Money For Teenagers To Start A Business

You can be as young as 12 and get \$5,000 to start a business. The program is aimed at youth in rural areas, but you never know where you can use this. Maybe you can set up a distributorship for your products in a small town using your nephew who lives in that small town you never visit. Put this aside, you never know when someone in your family may need this. It's part of the Farm Operating Loan program from the U.S. Department of Agriculture at 202-720-1632 or [www.fsa.usda.gov/DAFL/youthloans.htm](http://www.fsa.usda.gov/DAFL/youthloans.htm).

### 16) Free Or Discounted Rent, Office Supplies, Management Services, etc.

The concept of "incubators" offers new entrepreneurs a place to start their business with free use of, or discounts on, everything you need to start and run a business. Some of these "incubators" even help with getting money for your project. It's a great support system for new ventures. To find "incubators" near you, contact National Business Incubator Association at 740-593-4331 or [www.nbia.org](http://www.nbia.org).





## 17) Money For Women and Minorities To Start A Business

Two out of every three businesses are started by women, and women are more successful at starting businesses than men. So the government has set up a number of money programs especially for woman who want to start or grow a business. There are also special programs for minorities and those with disabilities. To find these programs start looking for federal money in The Catalog of Federal Domestic Assistance published by the U.S. Government Printing Office at [www.gpo.gov](http://www.gpo.gov) or look at it for free on the web at [www.cfda.gov](http://www.cfda.gov). Then check your State Government Office of Economic Development and tell them what you are trying to do. You can call 411 and ask for the state capital operator in your state capital or go to [www.govengine.com](http://www.govengine.com) and click on your state and find the office that is listed under business and/or economic development.

## 18) \$50,000 Grant To Train Your Employees

The more employees you have the more money you can get. The government wants your employees to be the best trained in the world so America can compete in a world economy. You can get money to train your employees in almost any skill, including computers, customer service or even stress management. Although it is a federal program the money is distributed through local training boards in your state capital. Then check your State Government Office of Economic Development and tell them what you are trying to do. You can call 411 and ask for the state capital operator in your state capital or go to [www.govengine.com](http://www.govengine.com) and click on your state and find the office that is listed under business and/or economic development.

## 19) \$14,000 To Learn To Operate A Business

If you are out of work, you may be able to get money to live on as well as money to pay for entrepreneur training in order to run your own business. These programs are run with federal money and state money. Each state has different rules and the main idea is that they have money for you to train to get a better job along with money to live on while you are training. And your new job can be starting your own business. These programs are run through your state One-Stop Career Center located in your state capital, but will have additional offices all over your state. You can find your local office by calling 411 and asking for the state capital operator in your state capital. Ask for your local "One-Stop Career Center." Or go to [usworkforce.org/onestop/onestopmap.html](http://usworkforce.org/onestop/onestopmap.html).

