



Grant Hustle: How to Get Free Money to Build Your Business

The blueprint for accessing non-dilutive funding — money you **never have to pay back** — and using it to build something real, lasting, and generational.

FREE MONEY. REAL STRATEGY. NO EXCUSES.

Let's Be Honest About Where the Money Goes

The Hard Truth

Most of us don't lose money because we're dumb. We lose it because **nobody taught us how to use it**. The first time people from the hood touch \$5K-\$50K, it usually disappears fast — and there's nothing to show for it.

Where It Usually Goes

- Clothes and gear
- Food and going out
- Flexing on social media
- Helping everybody else before yourself

And before you know it... it's gone. That's exactly why this matters.

📌 This isn't about blame. It's about breaking the cycle — by learning to get money you **don't have to pay back** and building something real with it.



What Is a Grant?

A grant is one of the most powerful financial tools available — and most people have never used one. Here's the simple breakdown:

Free Money


You receive funds you are **never required to pay back**. No monthly payments, no interest, no collections.

Purpose-Driven

Grants are given for a specific goal — growing a business, serving a community, creating jobs, building equity.

Many Sources

Grants come from government agencies, major corporations, and nonprofits — all actively looking to give money away.

 Most people NEVER get a grant — not because they can't qualify, but because they don't know how to look. That ends here.

Why Grants Beat Loans — Especially When You're Starting Out

✗ Loans — The Hidden Cost

- You owe every dollar back — with interest
- Missed payments wreck your credit score
- Financial pressure from day one
- Puts your personal assets at risk

If you don't yet know how to manage money at scale... **don't borrow it.**

✓ Grants — Pure Leverage

- Zero repayment obligation
- No interest charges — ever
- No credit score damage
- Freedom to invest and grow without pressure

Grants give you runway to **learn, build, and win** without drowning in debt.

You Are More Qualified Than You Think

Here's what the grant world doesn't advertise loudly enough: **your background is an asset, not a liability.** Grant programs are specifically designed to fund people like you.



Black-Owned Businesses

Hundreds of federal, corporate, and local grants specifically target Black entrepreneurs and community builders.



Minority-Owned Businesses

Programs from the SBA, MBDA, and major corporations prioritize minority founders in their grant criteria.



Women-Owned Businesses

Dozens of grants — from Amber Grant to Visa She's Next — exist exclusively for women entrepreneurs.



Detroit-Based Founders

Detroit has unique local grant programs dedicated to revitalizing its neighborhoods through entrepreneurship.

Being from the hood isn't a disadvantage. In the grant world, it's **eligibility.**



Detroit & Minority Grant Opportunities

Whether you're based in Detroit or building nationally, there are real dollars waiting for you right now. New grants drop every week — consistency in searching is the key.



Detroit-Based Grants

- **City of Detroit Small Business Grants** — direct city funding for local founders
- **Motor City Match** — funds plus property assistance for brick-and-mortar businesses
- **Detroit Development Fund** — loans and grants for underserved entrepreneurs
- **Black Leaders Detroit** — community-focused grant and support programs



National Minority Grants

- **Amber Grant** — monthly \$10K grants for women-owned businesses
- **NAACP Business Grants** — supporting Black-owned enterprise nationally
- **FedEx Small Business Grant** — competitive grants open to all small businesses
- **Visa "She's Next" Grant** — empowering women entrepreneurs with cash + mentorship



Pro Tip: Search for new grants every single week. Deadlines come fast and opportunities disappear. Set a calendar reminder — treat it like a bill.

Where to Find Grants (The Map Most People Don't Have)



Government Portals

Start with **Grants.gov**, your city's official website, and your state's economic development hub. Filter by business type and demographic eligibility.



Local Nonprofits & CDFIs

Community Development Financial Institutions and local nonprofits are sitting on funding specifically for founders like you. Don't overlook them.



Corporate Grant Programs

Companies like Google, FedEx, Visa, and Amazon run annual grant competitions. Check their websites directly — these aren't always advertised widely.



Hidden Gems

Churches, community programs, trade associations, and industry-specific organizations often have **unclaimed grant funds** nobody applies for.

The money isn't missing. You just haven't been looking in the right places — until now.

What You Need Before You Apply

Here's the part most people skip — and it's why they get rejected before they even start. Grants don't fund ideas. **They fund structure.** Get your foundation in place first.

01

Register Your LLC

Your business must be a legal entity. File your LLC with your state — it costs between \$50–\$500 depending on where you live. This is non-negotiable.

03

Open a Business Bank Account

Your personal and business finances must be separate. Most grants require a dedicated business account to receive and verify funds.

02

Obtain Your EIN

An Employer Identification Number (EIN) is your business's Social Security number. It's free and takes 10 minutes at IRS.gov. Every grant application requires it.

04

Build a Basic Business Plan

You don't need a 40-page document. A clear one-pager explaining what you do, who you serve, and how the money will be used is often enough to qualify.

The Winning Grant Writing Formula

Every successful grant application follows the same proven structure. Master this formula and you can apply it to virtually any grant you encounter. Keep it clear, honest, and impact-driven.

1

1. Problem

What challenge exists in your community or market that your business is solving?

2

2. Solution

How does your business specifically address that problem in a meaningful way?

3

3. Impact

How many people will benefit? What changes in their lives or community?

4

4. Use of Funds

Exactly where will the grant money go? Be specific — line items win trust.

5

5. Outcome

What measurable results will the funder see from their investment in you?

Sample Winning Grant Letter

Here's what a real, effective grant application paragraph looks like — notice the clarity, the community focus, and the specific numbers. Model every application after this structure.

"Our business provides credit repair services to underserved communities in Detroit. With this grant, we will invest in software, marketing, and client onboarding to help over **200 residents improve their credit scores** and access financial opportunities they've been locked out of for generations."

Why This Works

- Names the community being served (Detroit, underserved)
- Specifies exactly how funds will be used
- Includes a concrete number (200 residents)
- Connects to a larger mission beyond profit

What to Avoid

- Vague language like "help people" or "grow my business"
- No mention of who you serve or where
- Missing specific dollar allocation
- Sounding like everyone else — tell **your** story

How to Get Approved: What Winners Do Differently

Getting approved isn't about having the best business — it's about submitting the best application. These are the habits that separate funded founders from the ones who stay stuck.

Apply to Multiple Grants Simultaneously

Never put all your hope in one application. Cast a wide net — apply to 5–10 grants at the same time to dramatically increase your odds of landing at least one.

Follow Instructions Exactly

Grants are eliminated for technicalities — wrong file format, missing attachments, word count violations. Read every requirement twice. Then read it again.

Be Clear, Not Fancy

Grant reviewers read hundreds of applications. Write plainly, specifically, and honestly. Clarity beats vocabulary every time.

Tell a Real Story

Data matters, but story wins hearts. Share who you are, why you started, and what this funding will actually change — for you and your community.

Yes, You Can Stack Multiple Grants

There's no rule that says you can only receive one grant at a time. The smartest founders treat grant-seeking like a part-time job — applying consistently, stacking wins, and building a war chest of non-dilutive capital.

Apply to 5–10 at Once

Volume is your strategy. Most grants have a 10–30% acceptance rate, so applying broadly is how you guarantee results. Treat rejection as a numbers game, not a verdict.

Stack Your Grants

Many funders allow you to receive multiple grants simultaneously. A \$5K grant plus a \$10K grant plus a \$15K grant adds up fast — without owing anyone a dime.

Reapply Every Year

Most grants are annual. If you didn't get one this cycle, strengthen your application and reapply next year. Many founders win on their second or third attempt.

What Grants Can – and Can't – Pay For

✓ Approved Uses of Grant Funds

- **Equipment** — tools, machinery, computers, vehicles
- **Marketing** — ads, branding, website development
- **Inventory** — products and supplies to fulfill orders
- **Hiring** — wages for staff, contractors, or interns
- **Software** — CRM, accounting, operations tools
- **Renovations** — building improvements for your business location

✗ Not Allowed

- Personal expenses of any kind
- Random purchases unrelated to business operations
- Paying off personal debt
- Distributions or owner salary (in most cases)

Misusing grant funds can result in repayment demands, legal consequences, and permanent disqualification from future funding.

Always read the terms.

📍 Some community development grants CAN cover down payments, building renovations, or equipment purchases for brick-and-mortar locations. Ask specifically what's covered before applying.

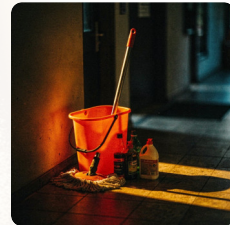
The Best Business Types for Grant Money

Certain industries attract significantly more grant funding than others — especially those that create jobs, serve communities, and address underserved markets. These are the businesses grant reviewers love to fund.



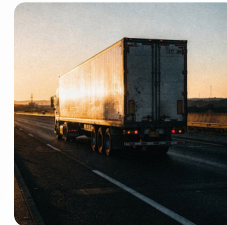
Credit Repair

High community impact, low startup cost, and strong social mission — a grant reviewer's dream business profile.



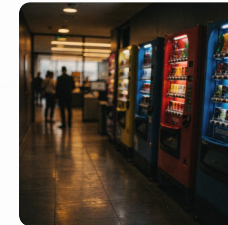
Cleaning Services

Low overhead, high demand, and proven scalability — especially for commercial contracts in urban areas.



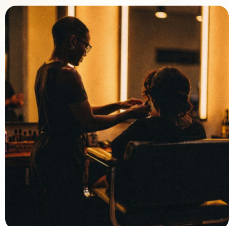
Trucking

Freight demand is booming. Minority-owned trucking companies are a priority for several federal and state programs.



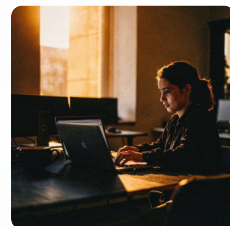
Vending Machines

Scalable passive income with low staffing needs. Great for placing in schools, offices, and community centers.



Beauty Industry

One of the most grant-funded industries for women and minority entrepreneurs — salons, spas, and beauty brands all qualify.



Digital Marketing

Remote, scalable, and increasingly in demand from small businesses — plus strong alignment with tech equity grants.

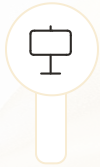
The Grant Wealth-Building Ladder

Grants aren't a one-time windfall. Used strategically, they are the first rung of a wealth-building system that compounds over time. Here's how the journey unfolds:



Step 1 — Get the Grant

Secure non-dilutive funding to launch or grow your business without debt or giving up equity.



Step 2 — Start the Business

Use the capital to legally structure, equip, and market a real, operating business entity.



Step 3 — Generate Income

Build consistent revenue streams. Your business history becomes your most powerful financial asset.



Step 4 — Build Business Credit

Separate business credit unlocks net-30 accounts, business credit cards, and larger funding opportunities.



Step 5 — Scale with Funding

Now you qualify for SBA loans, business lines of credit, and larger grants. Grants started it. Credit multiplies it.

Mistakes That Kill Your Grant Applications

Most rejections aren't about your business not being good enough. They're about preventable mistakes that signal to reviewers you're not ready. Avoid these at all costs.

✗ Applying Without a Plan

Showing up to a grant application without a clear business plan tells the funder you haven't thought it through. A one-page plan is the bare minimum.

✗ Wrong Use of Funds

Listing expenses that fall outside the grant's allowed categories is an automatic disqualifier. Read the terms before you write a single word of your application.

✗ Applying Once and Quitting

One rejection is not a verdict. Founders who win grants apply repeatedly, refine their approach, and treat it as a skill to develop — not a lottery to play once.

✗ Not Reading the Rules

Missing word counts, submitting wrong file types, or skipping required attachments will get your application tossed before anyone reads it. Details matter.

"They told us to work
for money. Nobody told
us how to **APPLY** for it."

That changes now. You have the knowledge. The next move is yours.



Now What? Information Without Action Is Just Entertainment

You just learned how to access real money — not loans, not debt, not borrowed funds. **Funding**. But let's be real: information doesn't change your life. Execution does. Most people will finish this, feel pumped for an hour, and go right back to doing nothing. Don't be that person.



Fix Your Credit

Bad credit costs you more every single day — higher interest rates, denied applications, missed business opportunities. It's a silent tax you pay constantly.



Get Approved for Funding

Grants are step one. Credit unlocks business loans, lines of credit, and the leverage to scale faster than grants alone ever could.



Build a Real Business

Not a side hustle. Not a dream. A structured, legally registered, revenue-generating business that works even when you're not.



Create Generational Wealth

This isn't just about you. It's about breaking the cycle — building assets your family can inherit, leverage, and grow for decades to come.

A System Built for You at NewCreditToday.com

Everything you need to move from where you are to where you want to be — in one place, built for founders like you.

Step-by-Step Credit Repair Strategies

Not guesswork. Proven methods for disputing errors, building positive history, and boosting your score fast.

Funding Game Plans



Curated lists of grants, application templates, and walkthroughs for securing non-dilutive capital starting today.

Tools to Get Approved Faster

Resources to get your LLC, EIN, and business bank account set up quickly — so you're grant-ready when opportunities hit.

Real Systems, Not Guesswork

A structured, repeatable roadmap built specifically for Black, minority, women, and Detroit-based entrepreneurs ready to move.

  Every day your credit is broken, it's costing you money — higher interest, denied applications, missed opportunities. The best time to fix it was yesterday. The second best time is right now.

Your Final Call to Action

You don't need more information. You need a **system** — and the discipline to use it. Here's exactly where to start:

Visit the Website

Start your credit repair and funding journey today at **NewCreditToday.com** — your full playbook is waiting.

Follow on Instagram

Get daily tips, grant alerts, and real founder stories at **@newcredittoday** — the community that's actually doing the work.

Take the First Step Today

Not next week. Not after you "get ready." Today. File your LLC. Open that bank account. Submit one application. **Move.**

[Start at NewCreditToday.com →](#)

[Follow @newcredittoday](#)

Don't just read this. **Move.** The version of you that builds generational wealth starts with one decision — made right now.