

# How to Get a Government Loan or Grant

A government loan is money you borrow from the federal government and that you repay with interest. Government loans can help pay for:

- School
- Buying a house
- Starting or growing a business

Always make sure you are getting grant information from a trusted government source. Some websites might claim to give you "free money" for buying a home or your personal expenses, but these are usually scams. "The government does not offer "free money" directly to individuals to buy homes or for personal expenses, so be cautious of websites and ads claiming otherwise."\* Federal government grants, on the other hand, are typically not given to people for personal expenses. Grants are for organizations that work with programs and projects funded by the government, including:

- Universities
- Research labs
- Nonprofit organizations
- State and local governments
- Law enforcement
- Businesses

Use QR code to view reference



[https://www.usa.gov/government-loan?utm\\_source=usa\\_benefits-gov&utm\\_medium=redirect&utm\\_campaign=redirect\\_govloans-gov](https://www.usa.gov/government-loan?utm_source=usa_benefits-gov&utm_medium=redirect&utm_campaign=redirect_govloans-gov)

Visit the link to learn more about your options and eligibility.

