

## Title:

Debt Consolidation with Free Government Grants? Just another scam.

## Word Count:

351

## Summary:

Various companies in the print media, radio and television are promising "free grant money" for debt consolidation purposes. Is this for real?

## Keywords:

Government grants, free money, debt consolidation

## Article Body:

Have you ever seen a commercial or an ad promising "free government grant money?" According to these ads, the government and other organizations give away nearly one half a trillion dollars each year and all you need to do is apply! The ads go on to state that the money can be used for anything, including debt consolidation, student loans, a yacht or just about any frivolous thing you can imagine. All you need to do is call their toll free number, buy their book or enroll in their program and the details are soon on their way to you.

A half a trillion dollars is certainly enticing, but are organizations really just giving money away for the asking?

Not exactly. Grants are certainly available from the Federal Government and elsewhere, but it's not as though the money is just handed out for the asking. Grants are usually given by organizations interested in achieving specific goals. If you're interested in bringing water to the desert, you might find an organization that's interested in global water distribution to aid you in your quest with a grant. It's doubtful that you'll find an organization that's interested in helping you pay off your Mastercard bill or funding your dream vacation home in Sun Valley. Some of these organizations that advertise grant information are running scams, and they're just out to take your money and run. Others are fairly legitimate in that they will provide information to you for your fee, but the information they provide is readily available elsewhere for free.

If you are really interested in grant money, there's no reason to answer to the ads on TV promising "free grant money." The term "free grant money" is a rather

odd term, anyway, since the word "grant" means "bestow" - it's a gift, and if it's a gift, then of course it's free! You can find out about grants from the Federal Government by visiting the official Government grant Website - [www.grants.gov](http://www.grants.gov). If you are in doubt about one of these organizations, it never hurts to check with your local Better Business Bureau.