



## EXTENSION

---

AGEC-9504

# Grant writing basics: Tips and best practices from application to submission

October 2025

## Introduction

Grants and loans are two key financial tools available to individuals, nonprofits and businesses seeking to initiate new projects or expand existing endeavors. While both provide access to resources, they operate in very different ways. Grants are essentially gifts of financial support — they do not need to be repaid but often come with strict rules about how the funds can be used. In contrast, loans require repayment, usually with interest, but may offer more flexibility in how the money is spent.

## Grant writing basics

### Key vocabulary

It is important to understand the terminology used in grant or loan writing. Each funding agency may use different terms, so familiarize yourself with the language they prefer. Below are commonly used terms you may come across:

- **Call for proposals:** A formal announcement from a funding agency inviting individuals or organizations to apply for financial support. Request for Proposals (RFP) and Request for Applications (RFA) are also commonly used. Different agencies use different terminology, but all mean an official announcement of funding availability. It will include basic information about the grant. It will include information about the type of projects that they will fund. The call for proposals will typically include information about who can apply, the amount that can be requested, deadlines and other details.
- **Proposal:** A written plan or project description submitted by an applicant to a funding agency. Agencies will tell applicants what to include in their proposal. A proposal will typically include the purpose, goals, methods and budget of the proposed work.
- **Grant or loan application:** A structured form or set of documents submitted by an applicant to a funding agency.
- **Matching funds (cost share):** Some grants require the applicant to contribute money, resources or in-kind support to the project. For example, a 25% match means you must provide one dollar for every four awarded.
- **In-kind contribution:** Non-cash support provided to a project, such as volunteer time, donated equipment or the use of facilities.
- **Indirect costs/overhead:** Administrative expenses that support the organization (e.g., utilities, office supplies and administrative staff). Some funders cap or prohibit indirect costs.
- **Evaluation plan:** The section of a proposal that explains how you will measure success, track progress and report results.

## Write your proposal

### Start writing early

Some grants and loans require letters of recommendation or a professional/specialist's endorsement for your proposed project. To receive a good letter of recommendation or endorsement, the writer will need to understand your proposal. Provide them with an abstract, outline or even a full proposal early on to allow plenty of time for their review of your proposal and development of a recommendation before the submission deadline.

## Make a draft outline

Grant writing can be a daunting task. Draft an outline of the materials you plan to submit. Creating a clear outline is a good way to stay organized and focused. Your outline should include:

- **Narrative:** Describes the purpose, goals and expected outcomes of your project.
- **Timeline:** Details key milestones and the overall project schedule.
- **Budget:** Breaks down projected costs and how funds will be spent.

Most calls for proposals specify the required components and formatting. Carefully review the instructions step-by-step and tailor your outline to match. This approach not only ensures a logical flow of ideas but also helps you address every requirement set by the funding agency.

## Refine your outline

Once you have a draft outline, begin expanding it into a full draft. Add detail to each section so that it fully addresses the requirements outlined in the call for proposals. Pay close attention to the funder's instructions, including word or page limits, formatting and required components. Keep your writing clear, concise and purposeful. Avoid unnecessary repetition or lengthy explanations. Strong proposals balance enough detail to demonstrate planning and feasibility without overwhelming reviewers with excess information.

## Carefully prepare the budget

While some costs are precise, you will likely need to make estimates based on research, data collected and past experience. Be reasonable in your request. It is important to be transparent and provide a rationale for each budget item. Make sure to consider the grant funding limits. Calls for proposals typically include rules about how the funds can and cannot be used. For example, some grants allow for food purchase, while others do not. More generally, most grants do not allow funds to be used for related costs to the project, paying off debt or personal expenses.

## Check the math

If you submit a spreadsheet along with a narrative, make sure the sum of funds requested matches within each section and as a whole. Develop a realistic timeline. Be reasonable in what you propose to deliver. Reviewers will be skeptical of the likelihood of success if you promise too much too soon. Include a sample timeline.

## Best practices and tips for success

### Be organized and articulate

Keep in mind that you may be immersed in your idea or operation, but the person reading the application does not know anything about it. Presenting an organized proposal with a logical train of thought and a concise explanation of the intended use of funds will go a long way to ensure success. The person reading the proposal should not have to work hard to put the pieces of the puzzle together or understand the request for funding. Be clear and specific. Avoid the use of jargon or acronyms unless absolutely necessary. Spell them out or define acronyms when included. Organize the proposal with headings and subheadings if necessary.

### Convince the reader

Provide a strong argument for funding the project. Use information and data collected to demonstrate that the funds will be used effectively and efficiently toward a significant impact. Write the proposal with the funder's organizational goals in mind and show that you have a project or program that will address an unfulfilled need. Again, have friends, family or colleagues read the proposal. Are they excited by the project? Did you convince them of its potential impact?

### Ask questions

If allowed, ask the funder any questions regarding the proposal well ahead of the deadline. Organizations and agencies will be happy to provide guidance because it benefits all parties well in the long run. You will have a better proposal, and they won't have to review proposals that are not suitable or well-developed. Be as brief and specific as possible. Do not miss out on a funding opportunity merely because you needed further guidance or advice on writing or submitting your proposal and were afraid to ask.

### Have your proposal reviewed

Spelling or grammar mistakes can happen, especially when reading and re-reading the same document. In addition to following instructions, correct spelling and grammar can impress reviewers and demonstrate your competency. Have a trusted source read the document and check for any mistakes. Consider using a software program to help you check grammar and spelling errors. Tip: Give your proposal to someone who knows little about the project and what you are requesting. Your application should be easy to read.

## **Professionalism matters**

The aesthetics of the proposal can be just as important as the content. Whether submitting a hard copy or digitally, check to make sure that key details, such as formatting, font and use of headings, are consistent throughout. If printed, ensure the paper is neat and tidy with no marks, stains or wrinkles.

## **Do your research**

Provide documentation, through the narrative and budget, that shows you have truly calculated the cost and time needed to fulfill the grant requirements, plus the impact of the project. Provide references if appropriate.

## **Consider partnerships**

If the grant guidelines allow, consider partnering with another individual, organization or entity. Involving more people and entities can create a stronger proposal by generating more ideas and creating accountability. Often, proposals require partnering to further the reach and ensure a broader impact. The call for proposal will indicate whether letters of support from partners are allowed.

## **Avoid common mistakes!**

Even good proposals might not be funded because of errors. Here are a few common pitfalls to consider:

- Read and adhere to the call for proposal directions.
- Align your proposals with the funder's goals.
- Proofread your application; look for issues with grammar, typos, etc.
- Don't wait until the last minute, as grant applications can be a significant time investment.
- Include partnerships and letters of support only if the call for proposal allows.
- Include an evaluation plan to explain how you will track progress and measure success.
- Be sure that you can get the work done with the budget that you propose.

## **Where do I find grants?**

Grant opportunities come from a variety of sources. Knowing where to look is often half the battle. The best strategy is to check multiple sources, sign up for funding announcements, and build networks with organizations in your area.

### **Federal**

Federal agencies offer competitive grants to support agricultural innovation, business development and community initiatives. There are many agencies and opportunities; just three include the U.S. Centers for Disease Control and Prevention (CDC), U.S. Department of Agriculture (USDA), and the Small Business Administration (SBA). These grants can be found at [Grants.gov](https://www.grants.gov).

### **State**

As with federal, there are many agencies and opportunities; just three include Oklahoma Department of Agriculture, Food, and Forestry (ODAFF); Oklahoma Rural Development; and the Oklahoma Tobacco Settlement Endowment Trust (TSET). These state-level resources can help provide targeted support tailored to local needs and priorities.

### **Local**

Local sources, such as county governments, municipalities, community foundations and electric cooperatives sometimes offer small grants, sponsorships or matching funds to support agricultural, educational or community projects. These local funding opportunities can provide seed money for new initiatives, help cover program expenses or support community events. In addition, local nonprofits, civic organizations and service clubs may also offer funding or other support. Check with community agencies, local government offices and cooperative associations regularly to stay informed about available opportunities and deadlines.

### **Private foundations, industry associations, nonprofits and other sources**

Private foundations, industry and professional associations, commodity groups, corporations and nonprofit organizations often offer grants that align with their specific missions and priorities. These funds may support a wide range of projects, including research, education, conservation, market development and community outreach. For example, organizations such as the Farm Bureau and Oklahoma Cattlemen's Associations sometimes sponsor initiatives aimed at agricultural producers, while community-based organizations may fund programs that improve food access, promote health and wellness or strengthen local engagement. These funding sources can complement traditional state and federal programs by offering greater flexibility, targeted support and often faster access to resources.

## **Submitting your proposal**

Follow the funder's instructions for submission. Proposals may be submitted online, by e-mail or in hard copy — be sure you understand the required format. Keep a record or confirmation of submission for your files. After you submit your proposal, be patient — the review process often takes time. Do not expect immediate feedback. Some calls for proposals provide an estimated review timeline, but many do not.

## **What happens if I get funded?**

If your proposal was selected for funding, congratulations! Some grants will disburse the funds at once or at intervals. Others may offer reimbursements along the way as you spend money on your grant-funded project. It's also important to keep in mind that grants often come with requirements. For example, many funding agencies require that you submit reports. They may ask for information such as project progress, specifically how funds are being spent, impacts, and outcomes of the work, successes and lessons learned.

## **Reporting requirements**

These reports may be required throughout the granting period (e.g., quarterly, biannually). In addition to interim reports, you may be required to send in a final report once the project and grant have ended. Often, these reports have deadlines, and it's important to submit them in a timely manner.

## **Stay on track with your budget**

It's important to ensure that your actual expenses align as closely as possible with the budget that you submitted in your proposal. If you need to make a change to the budget or scope of work, first be sure to obtain permission from the funding agency for the change. They will likely be able to work with you to find a solution. Make sure you document and justify any variances.

Grants often have a start and end date, during which the funds must be spent. This information is likely in both the call for proposal and the award notice. For example, if it is a one-year grant, funds must be spent within that specified time. If you cannot use the funds within the specified time, you can sometimes ask for an extension to finish the scope of work. Extensions typically require prior approval and are not always awarded.

## **What happens if your proposal isn't funded?**

Finding out that your grant was not funded can be discouraging. It's important to keep in mind that grants can be highly competitive, with many worthy applicants. If your grant is not funded, there are still some things you can do that will make the process worthwhile. Often, unfunded grants are returned with comments or feedback from the reviewers. If feedback was not included, you can politely ask the reviewers to share their comments or feedback. Use this as an opportunity to take that feedback into account and strengthen your proposal for another grant opportunity or the next round of funding.

## **References**

Grants.gov. (n.d.). Home. U.S. Department of Health and Human Services. <https://grants.gov/>



**Peer Reviewed**

**Sara Siems**

Assistant Extension Specialist, Agricultural Economics

**Joshua Campbell**

Assistant State Program Extension Specialist

**Gina Peek**

Associate Dean for Extension, Engagement and Continuing  
Education and Assistant Director, Family and Consumer  
Sciences OSU Extension



Scan the code or visit [extension.okstate.edu/fact-sheets](https://extension.okstate.edu/fact-sheets) for more OSU Extension fact sheets.

**EDUCATION EVERYWHERE FOR EVERYONE**  
**Division of Agricultural Sciences and Natural Resources**

Oklahoma State University, as an equal opportunity employer, complies with all applicable federal and state laws regarding non-discrimination. Oklahoma State University is committed to a policy of equal opportunity for all individuals and does not discriminate based on race, religion, age, sex, color, national origin, marital status, disability or veteran status with regard to employment, educational programs and activities, and/or admissions.

Issued in furtherance of Cooperative Extension work, acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, Director of Oklahoma Cooperative Extension Service, Oklahoma State University, Stillwater, Oklahoma. This publication is printed and issued by Oklahoma State University as authorized by the Vice President for Agricultural Programs and has been prepared and distributed at a cost of 20 cents per copy. 10 25 SB.