



Seed Money Program Policies

Purpose: Self Help, Inc. ("Self Help") operates the Seed Money Program to provide a resource for low-income individuals and families to pursue business or educational opportunities that promote their financial well-being.

Areas served:

Los Alamos, Rio Arriba, Taos, and Santa Fe County (north of the city only)

Maximum assistance provided:

Up to \$1,500

Frequency:

One-time assistance only.

Eligibility:

- Applicants must live in Los Alamos, Rio Arriba, Taos or north of the city line in Santa Fe County.
- Applicant's total household income not to exceed 200% of the current Federal Poverty Guideline. [A chart of the 2025 guidelines is available here.](#)
- Business or education opportunity must comply with state, local, and federal law.
- Business or education opportunity must belong to the applicant (not on behalf of an employer.)

Evaluation:

Eligible applications are evaluated based on the following criteria:

- Is it a well thought-out plan?
- Does the business or education opportunity have a good chance of success?
- Does the applicant have the stability and motivation needed to pursue the opportunity?
- Will this opportunity improve the applicant's financial situation?
- Does the applicant lack the resources to pursue the opportunity on their own?
- Will a Self Help grant make a significant difference?

While not required for a successful application, additional factors may be considered, such as dependents who will benefit from the client's improved financial situation or other community members who will indirectly benefit from the client's work.