

## Pro Bono Grant Application Guidelines

The American College of Bankruptcy Foundation (the “Foundation”) awards grants to legal services organizations whose activities are consistent with the objectives [of the mission](#) of the Foundation. In addition, grants are considered for professional pipeline programs that are focused on fostering the bankruptcy practice. Grant awards are made after diligence review and recommendations by the Foundation’s Pro Bono Committee (the “Committee”).

### Deadlines

Applications for grants in a calendar year must be received by the Committee **on or before June 1, 2026**, of the calendar year. Applications must be signed and submitted [online at this link](#). Please email Jenny Cudahy at [jcudahy@acbfoundation.org](mailto:jcudahy@acbfoundation.org) with any questions. The Committee will typically notify applicants of the Committee’s decisions regarding grant requests by November 15 of the calendar year.

### Amount

The Committee will ordinarily not award grants in excess of \$15,000. The Committee may occasionally make a grant of up to \$20,000; these are intended for new programs or new initiatives. The recipients will normally be first-time grantees. If a request is made for a grant of more than \$15,000, please provide budgets in the alternative for grants of \$15,000. Stretto has graciously agreed to provide grant applicants whose grant requests are approved by the ACBF Pro Bono Committee with a 50% discount on the initial purchase of its Best-Case Bankruptcy Software. Please contact Jenny Cudahy at [jcudahy@acbfoundation.com](mailto:jcudahy@acbfoundation.com) with any questions.

### Prior Grants Reports

For a request to be considered, the Foundation must have received any grant reports which are due for prior grant years. If reports have not been submitted when due, we will be unable to consider your request. If you are unsure whether your reports are current, please email Jenny Cudahy at [jcudahy@acbfoundation.org](mailto:jcudahy@acbfoundation.org) for the status.

### Grantee Resources

Before submitting a request, potential grantees are encouraged to review the [Pro Bono Resources](#) maintained on the Foundation’s website. The Committee encourages potential grantees to use such resources to maximize the use of funds and avoid unnecessary reinvention of existing programs, and to help enhance and design new programs. The Committee considers the existence and use of such existing resources in evaluating particular requests.

### Direct and Indirect Costs

**Direct Costs:** These are expenses directly related to the specific project or activity for which the grant is sought. Direct costs can include items such as project staff salaries, supplies, equipment, and travel expenses that are directly tied to the project's implementation.

**Indirect costs:** These are the overhead expenses that support the entire organization or the specific project but are not easily attributable to individual projects. Examples of indirect costs include rent for office space, utilities, administrative salaries, accounting, legal services, general office supplies, and general office equipment. Please define what your indirect costs cover on your application.

### **Preferred Activities**

The Committee **prioritizes grant awards for projects related to bankruptcy law and/or debtor-creditor** counseling and education that:

- Encourage and promote legal assistance to poor and disadvantaged people.
- Encourage pro bono legal work.
- Educate the public to understand their rights and obligations under the law.
- Train attorneys who may volunteer to represent indigent debtors without charge.
- Support new or innovative approaches to the implementation and enhancement of pro bono services that require “seed money” to launch.
- Assist the courts with challenges associated with pro se debtors and creditors through counseling, education, and pro bono representation.
- Produce legal research, publications, and forums regarding consumer bankruptcy and/or debtor-creditor laws.

### **Excluded Activities**

The Committee does not **ordinarily** grant awards for or to:

- Organizations who do not have their EIN/nonprofit status. Organizations who have applied for their EIN/nonprofit status may be approved, but the grant will not be funded unless and until the EIN/nonprofit status is granted, assuming the status is granted in the current grant year and satisfactory evidence is submitted to the Pro Bono & Grants Committee within the relevant funding year.
- Projects not involving bankruptcy law and/or debtor-creditor counseling and education and activities not fostering pro bono assistance.
- Propaganda, lobbying activities, media activities or the election of public officials.
- Advocacy programs, including but not limited to the preparation and filing of amicus briefs, particularly in cases where the party is not an individual pro bono client.
- Fund raising benefits or mass appeal solicitations.
- Continuing legal education programs, unless they are for the training of attorneys who will volunteer to represent indigent debtors in bankruptcy cases without charge.
- Fee-charging credit counseling agencies.
- Compensation for the direct delivery of services whether by paid staff or outside attorneys (payment of staff to administer pro bono programs is within the scope of included activities).
- Court filing fees, speaker fees, and indirect costs
- Law school clinics where students are receiving credit for the program.

## Conditions of Grants

### All grants are subject to the following conditions:

- Only one grant application per program will be considered in each calendar year. If two or more organizations are involved in a program, only one grant application should be submitted.
- Grant awards must be used strictly in accordance with the proposal and budget submitted in writing to the Committee. A grantee must provide to the Committee a written request for permission to make any changes or alternate uses of grant funds, and no changes or alternate uses are authorized until approved in writing by the Committee.
- All publications relating to the activity for which a grant is made must acknowledge the support of the College and Foundation.
- Grant funds must be expended by December 31 of the following year. Any unused funds at that time must be returned to the College unless the Committee has provided a written extension of time for such expenditure.
- A final written grant report must be provided to the Committee no later than February 15 after the grant funds have been expended. (For example, for grants awarded in 2026, funds must be used by December 31, 2027, and reports are due by February 15, 2028.)
- The written report must be submitted on the Committee's form, detail the actual expenditures to the approved grant budget, and include specific outcomes from the grant (such as number of programs, volunteers recruited, clients assisted.) No further grants will be considered for an applicant unless all reports for prior years that are due have been received. The Committee reserves the right to request additional information or review of any information provided. The grantee agrees to promptly respond to such requests.
- The grantee agrees to notify the Foundation promptly of any material changes in circumstances for the applicant or for the program (including changes in applicant's financial condition or material financial changes for the program).
- The Foundation includes information about bankruptcy pro bono and public service programs developed by grantees [on its website](#). Grantees agree (i) to permit the Foundation to share the materials on its website; or, in the alternative (ii) to provide a description, with a contact person or link for others to learn about the program that the Foundation may post on its website.

The Foundation reserves the right to impose additional conditions as it deems appropriate for grants or a particular request.

### **American College of Bankruptcy Foundation**

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