



2026

WORKING TEXANS ECONOMIC OPPORTUNITY GRANT GUIDE

TEXAS MUTUAL COMMUNITY GRANTS

ABOUT TEXAS MUTUAL

At Texas Mutual Insurance Company, we care for hardworking Texans. We do that every day by protecting businesses, promoting safe working environments and helping ensure Texas employees get home safely to their families. Our mission is to create a stronger, safer Texas and our community grants are a direct extension of that mission.

Over the past decade, Texas Mutual has invested more than \$120 million to strengthen Texas communities, support businesses and help working families thrive.

About our 2026 Funding Commitment

In 2026, we are committing \$8 million across two focused community grant initiatives designed to strengthen workforce participation, stability and economic opportunity for working Texans.

This guide outlines the purpose, priorities and application expectations for the **Working Texans Economic Opportunity Grant** that will begin accepting applications in April 2026.

Additionally, Texas Mutual plans to offer the Texas Workforce Development Grant in August 2026. This grant will focus on attainment of postsecondary credentials for middle-skill jobs, supporting small businesses and reconnecting disengaged opportunity youth. More details about the grant opportunity will be available on our [community funding page](#) in late summer.

Our Philanthropic Approach

Texas Mutual's community funding is guided by a commitment to thoughtful, strategic philanthropy.

We aim to:

- Clearly describe the outcomes we hope to advance in partnership with our grantees
- Focus our investments in areas where we believe we can contribute to meaningful and lasting progress
- Provide transparent guidance so organizations can determine alignment and apply with confidence

We recognize that strengthening communities is complex work, and nonprofit partners bring deep expertise, lived experience and trusted relationships to this effort. Our goal is to support organizations whose work helps strengthen the Texas workforce by stabilizing working families and expanding access to economic opportunity.

GRANT PURPOSE

Reducing barriers that limit economic opportunity for working Texans

Many working Texans face persistent barriers that limit their ability to participate fully in the workforce. Lack of access to affordable child care, primary health care and essential support can undermine job stability, household income and long-term economic mobility.

Through this grant cycle, **Texas Mutual seeks to create impact by investing in projects that stabilize working households so Texans can obtain and sustain employment and participate in economic opportunities.**

FOCUS AREAS & PRIORITY OUTCOMES

Applicants must align their proposal to **one focus area** below. Strong proposals clearly articulate how project activities lead to measurable outcomes and desired impact.

Focus Area 1: Championing Working Parents

Expanding access to quality early childhood education (ages 0 - 5) or out-of-school time care for children so that parents can obtain and retain stable employment

Expected Outcomes

Aligned projects will influence at least one of the following outcomes:

- Increased access to affordable child care or out-of-school time care
- Increased support for care service providers

Priority Focus

Competitive proposals may include:

- Expanding high-quality early childhood or out-of-school time care
- Increasing the number of affordable or subsidized program seats
- Influencing care service provider stability, quality improvement or workforce support
- Generating multi-site or system-level impact
- Offering care during nontraditional hours

Not a Fit: One-time events

Trackable Outputs

Applicants will be required to provide projections and track outputs in at least one of the following areas:

- Number of new or cost-reduced child care/ out-of-school-time care seats supported
- Number of care service providers supported with stabilizing resources
- Number of unduplicated working households receiving child care or out-of-school time services

Focus Area 2: Prioritizing Workforce Wellness

Ensuring working Texans are physically healthy through increased access to primary care

Expected Outcomes

Aligned projects will influence at least one of the following outcomes:

- Increased access to primary health care services for working Texans
- Increased prevention of chronic conditions

Priority Focus

Competitive proposals may include:

- Increasing access to primary care for uninsured or underinsured employees
- Offering primary care services to areas of the state with limited options through programming that fills accessibility gaps, including solutions that are innovative or nontraditional
- Providing preventive care and chronic condition screenings
- Assisting eligible but unenrolled individuals with health care benefit access

Not a Fit:

- Highly specialized or tertiary medical services
- Services that primarily focus on mental health care

Trackable Outputs

Applicants will be required to provide projections and track outputs in at least one of the following areas:

- Number of primary care appointments completed
- Number of unduplicated patients served with primary care appointments
- Number of screenings for chronic conditions completed
- Number of eligible but unenrolled individuals who are aided with benefit enrollment

Focus Area 3: Enabling Workforce Advancement

Facilitating access to essential basic needs so that working Texans can obtain or retain stable employment, building a foundation for long-term economic mobility

Expected Outcomes

Aligned projects will influence at least one of the following outcomes:

- Increased access to basic needs support for individuals enrolled in employment advancement programming
- Increased financial stability for working Texans

Priority Focus

Competitive proposals may include:

- Providing navigation and connection services for basic needs
- Delivering services that address multiple needs
- Addressing benefit gaps for individuals needing support while on the path to economic mobility

Trackable Outputs

Applicants will be required to provide projections and track outputs in at least one of the following areas:

- Number of unduplicated individuals enrolled in employment advancement programming that are stabilized with basic needs support
- Number of referrals made to supportive basic needs services that promote economic mobility

Not a Fit: Projects targeting populations who are not participating in employment advancement programming

WHO THIS GRANT IS DESIGNED TO SERVE

Texas Mutual prioritizes initiatives that ultimately benefit **working Texans**. While not all individuals served must be currently employed, proposals should demonstrate a clear connection between project outcomes and desired impact to increase:

- Workforce participation
- Job stability or retention
- Economic mobility for working households

We are particularly interested in projects serving Texans living below a sustainable living wage, especially those struggling to make ends meet yet are ineligible for public assistance, or those who lack access to necessary services because there are a limited number of service providers in their area.

Texas Mutual is also committed to supporting organizations serving rural and under-resourced communities across Texas. We recognize that organizational scale and infrastructure vary by geography and encourage strong, aligned proposals from organizations of all sizes.

ELIGIBILITY REQUIREMENTS

Organizations applying for funding through the Texas Mutual 2026 Working Texans Economic Opportunity Grant must meet the following eligibility criteria:

- Be recognized by the Internal Revenue Service as a 501(c)(3) public charity
 - Organizations holding 501(c)(6) status are not eligible to apply directly. However, a separately registered nonprofit organization with 501(c)(3) status, including a foundation affiliated with a 501(c)(6) entity, would be eligible to submit an application.
 - Deliver services within the state of Texas and operate in a manner that does not discriminate on the basis of legally protected characteristics
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FUNDING PARAMETERS

- Requests should not exceed 10% of the organization's current operating budget.
 - Recipients will be awarded a grant between \$25,000–\$100,000.
 - Only one Texas Mutual community grant may be awarded per organization per calendar year.
 - Funding is awarded as a one-year project grant; multi-year requests are not eligible. Please ensure alignment with the grant agreement timeline to ensure your project can report on outcomes within the established timeframe.
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WHAT WE FUND

Texas Mutual prioritizes:

- Clearly defined projects rather than general operating support
- Existing or ongoing initiatives positioned for expansion or strengthening
- Projects with a plan for sustainability beyond the grant period

Administrative costs may be included but should not comprise the majority of the request.

APPLICATION TIMELINE & SUPPORT

Applications must be submitted through the online application portal during the published submission window.

Working Texans Economic Opportunity Grant	
Date	Activity
April 13 at 8 a.m. CT	Grant application opens
April 22 at 11 a.m. CT	Informational webinar (Register)
May 15 at 11:59 p.m. CT	Grant applications due
May 18 - July 3	Proposals evaluated
By July 6	Final award decisions communicated
August 2026 - August 2027	Grant agreement period
March 2027	Mid-year report due
September 2027	Final report due

Texas Mutual will host an [informational webinar](#) during the application period to review priorities and answer questions. Additional support is available from our community affairs team, that can be reached at communityaffairs@texasmutual.com.

CLOSING NOTE

Texas Mutual is grateful for the role nonprofit partners play in strengthening Texas communities. As our strategy evolves, our commitment remains focused: investing in projects that reduce barriers for working Texans and contribute to a stronger, safer Texas workforce.

2026 WORKING TEXANS ECONOMIC OPPORTUNITY GRANT FAQs

TEXAS MUTUAL COMMUNITY GRANTS

These frequently asked questions provide additional guidance for applicants to the 2026 Working Texans Economic Opportunity Grant.

BEFORE YOU APPLY CHECKLIST

Organizations are encouraged to review the questions below prior to beginning an application. Competitive proposals can confidently answer “Yes” to each item.

Consideration	What to Ask Yourself	Yes
Focus Area Alignment	Does the proposed project clearly align to one primary focus area within the Working Texans Economic Opportunity Grant?	<input type="checkbox"/>
Defined Outputs	Can we track at least one required output identified in the grant guide for our selected focus area?	<input type="checkbox"/>
Targeted Impact	Does our project clearly influence Texans’ workforce participation, job stability and economic mobility?	<input type="checkbox"/>
Funding Range	Is our request between \$25,000 and \$100,000 and within 10% of our operating budget?	<input type="checkbox"/>
Project-Based Request	Is this request for a defined project or program rather than general operating support?	<input type="checkbox"/>
Sustainability	Can the project continue beyond the one-year grant period without relying solely on Texas Mutual funding?	<input type="checkbox"/>

Projects that do not align with most of the considerations above may be less competitive in this grant cycle.

GENERAL APPLICATION QUESTIONS

How do I apply?

Applications must be submitted through the online [application portal](#) during the published submission window. Applicants should create or log in to their account and complete all required sections before submitting.

Applications will be accepted from 8 a.m. CT on Monday, April 13 through 11:59 p.m. CT on Friday, May 15. Late or incomplete applications will not be considered.

Do I need to be invited to apply?

No. This is an open, competitive grant opportunity. Organizations do not need to be invited to apply. When creating a new account in our grant portal, you may be asked if you were invited to apply, but this does not impact eligibility.

Can my organization apply for more than one grant cycle?

Organizations may apply for both community grants within the same year; however, Texas Mutual will only award one community grant per organization per calendar year (January–December).

Can we apply for multi-year funding?

No. Community grants are awarded as one-year project grants.

ELIGIBILITY QUESTIONS

Are private companies eligible?

Grants are only awarded to nonprofit organizations. Texas Mutual welcomes collaborative proposals between nonprofit and private partners; however, funding must be awarded to an eligible nonprofit fiscal sponsor.

Do applicants need to be Texas Mutual policyholders?

No. These grant opportunities are open to all eligible nonprofit organizations.

Can we apply if we received funding in previous years?

Yes. Organizations may be funded in consecutive years, provided the proposed project aligns with the current funding priorities.

FUNDING & BUDGET QUESTIONS

How do we know what amount of funding to request?

Grant requests must fall between \$25,000 and \$100,000. The applicant should determine a request amount that is appropriate based on project needs, confirmed funding sources and organization capacity. Please ensure the amount requested aligns with the submitted project budget and needs. As a general guideline, requests should not exceed 10% of the organization's current operating budget. Grant funds may not be used for expenses incurred outside of the contract period.

Can funding support general operating expenses?

Texas Mutual prioritizes clearly defined projects with measurable outcomes. While administrative costs may be included, funding should primarily support direct program activities.

Can funding support new programs?

Applicants are encouraged to seek support for existing or ongoing initiatives that are ready to scale or strengthen. Because grants are one-year awards, entirely new initiatives without demonstrated readiness may not be competitive.

REVIEW & SELECTION

How are proposals reviewed?

Proposals are reviewed by Texas Mutual employees from across the state. Competitive proposals:

- Are grounded in data and local context
- Clearly articulate how project activities align with Texas Mutual's desired impact
- Have pre-established methods of tracking and reporting project outputs
- Balance measurable impact with compelling narrative

Final funding decisions are made following a multi-level review process.

REPORTING REQUIREMENTS

What is required if we are awarded a grant?

Grant recipients must submit:

- One mid-year progress report
- One final report detailing outputs and outcomes achieved

Reporting templates and guidance will be provided in advance of deadlines.

TECHNICAL ASSISTANCE & APPLICATION PLATFORM SUPPORT

I am experiencing technical issues with the application platform. What should I do?

Applicants are encouraged to consult the SurveyMonkey Apply platform's help resources for account or submission troubleshooting. If issues persist, applicants may contact the community affairs team for guidance by emailing communityaffairs@texasmutual.com.

If you cannot retrieve a forgotten account password, you'll need to [contact the SurveyMonkey Apply support team](#) directly.

Helpful resources may include:

- [General Account FAQs](#)
- [Completing an Application FAQs](#)
- [Contact the SurveyMonkey Apply Support Team](#)

How do I add a collaborator to my application?

Collaborators can edit the application, but only the designated application owner may submit the final application. You can add multiple collaborators.

1. Log in to your SurveyMonkey Apply account and open the application.
2. Select **Add Collaborator**.
3. Enter the collaborator's email address.
4. Assign appropriate permissions (**View Only** or **View & Edit**).
5. The collaborator must accept the email invitation to gain access.

How do I transfer ownership of an application?

If the original application owner is leaving the organization, you'll need to transfer ownership of the application to ensure continued access and submission.

1. Add the new user as a collaborator.
 2. Locate the collaborator's name within the application settings.
 3. Select the option to transfer or assign ownership.
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ADDITIONAL SUPPORT

Texas Mutual will host an [informational webinar](#) during the application period to review priorities and answer applicant questions. A recording will be posted on our [Community Funding page](#) following the session.

For additional questions, please contact us at communityaffairs@texasmutual.com.

Texas Mutual is grateful for the work of nonprofit organizations strengthening Texas communities. We look forward to reviewing proposals aligned with our shared goal of reducing barriers for working Texans and building a stronger, safer Texas.

