

P.E.O - Program for Continuing Educations Facts

Grant – Max \$4000

The money is intended as a grant-in-aid for education related expenses such as tuition, books, supplies, transportation, childcare while in class, required uniforms, testing fees and equipment/tools. The grant is not to be used for living expenses or to repay educational loans or personal debt. Grants will not be awarded to those needing prerequisite courses or choosing immediate continuation of their education beyond the current program for which the grant is requested. The maximum grant is \$4000. Recipients are eligible for only one P.E.O. Program for Continuing Education (PCE) grant.

Eligibility

A woman is eligible to apply for a grant from the PCE provided she:

1. Is recommended by a P.E.O. Chapter
2. Is enrolled in a technical or degree program; not a doctoral degree program
3. Is a citizen or legal permanent resident of the United States or Canada
4. Is living and studying in the USA or Canada for the entire course of study
5. Has had at least 24 consecutive months as a non-student sometime in her adult life.
6. Is within 24 consecutive months of completing her educational program
7. Is enrolled in an educational program which, at the conclusion, will lead to employment or job advancement

Grants may be awarded for academic or technical courses including online programs offered by educational institutions in the United States or Canada.

Application Policy and Procedures

1. Applicants can forward their interest to: jmblaine47@gmail.com.
2. I will send them a Pre-Application Eligibility Worksheet and Pre-Application Income and Expense Worksheet.
3. Our committee will review the applications and schedule an interview with individuals who satisfy the eligibility criteria. Evaluations are non discriminatory.
4. Prospective candidates will apply online to our international organization for final consideration.

There were 47 candidates from Arkansas awarded PCE grants in 2021, with 1 being awarded to UARM Mena!

P.E.O. EDUCATIONAL LOAN FUND

ELF FACTS AT A GLANCE

- 2% Interest
- Three loan amounts:
 - \$12,000 - associate and bachelor's degree programs, technical or professional training, and post-graduate certifications
 - \$15,000 – master's degree
 - \$20,000 – doctoral degrees
- 8 year payback on loans up to \$15,000
- 6 months after graduation loan repayment begins

ELF ELIGIBILITY REQUIREMENTS

A woman is eligible to apply and receive consideration for an ELF loan if she:

- Is recommended by a local chapter of the P.E.O. Sisterhood
- Is a citizen or legal permanent resident of the U.S. or Canada
- Submits application within six to 24 months prior to stated graduation or course completion date
- Is accepted in an accredited U.S. or Canadian postsecondary institution
- Has a high school diploma or equivalent
- Meets the minimum credit score of 625
- Does not exceed the indebtedness limit for degree level
- Has two qualified cosigners for the loan
- Needs financial assistance

At the time a loan is disbursed, a student must be enrolled full time or part time in an accredited U.S. or Canadian postsecondary institution. Proof of enrollment is required before each loan installment is paid. Final disbursement must be at least four months prior to stated graduation or course completion date.

APPLICATION PROCEDURE

- Applicants will forward their interest to jmblaine47@gmail.com
- Our committee will contact and schedule and interview with the student to ascertain eligibility.

WHAT THE APPLICANT WILL NEED AT THE INTERVIEW

- Graduation Date: The student application must be submitted within six (6) to twenty-four (24) months prior to stated graduation or course completion date.
- Full legal names and addresses of two eligible cosigners: spouses, fiances, or partners may not cosign an ELF loan. Both cosigners may reside at the same address.
- GPA: an applicant must maintain the scholastic grade point average required for graduation by the school of her registration.
- Current educational debt: all unpaid balances on educational loans.
- Current personal debt: does *not* include home mortgage, but *does* include home equity loans, credit cards, auto loans, etc.