

# P.E.O. Educational Loan Fund

## Local Chapter Program – Word Scramble



**Program focus:** participants will receive a slip of paper with a word scramble. Each scramble gives an informative fact about ELF. Participants work to unscramble their phrases, then share them with the group. The leader is given an answer sheet.

*Directions: Print page three and cut the different scrambled phrases into separate strips. Distribute a word scramble strip to each participant. Depending on the participants' ELF knowledge, the leader may read the following list of ELF facts either before or after participants unscramble their words. Allow time to unscramble the messages, then ask each participant to share her unscrambled message. If the leader did not read the list of facts before the unscramble activity, conclude the program by reading the following information.*

1. The P.E.O. Educational Loan Fund was established as the **FIRST P.E.O. PROJECT** in 1907.
2. P.E.O. members can **FIND APPLICANTS** for ELF loans in many places. Family members, previous project recipients and their friends, your co-workers and even your favorite barista are all possibilities.
3. **FOUR LOAN AMOUNTS** are available. The maximum loan is \$12,000 for associate degree programs, accredited technical or professional training programs, trade schools and post-graduate certifications. The maximum loan is \$15,000 for bachelor's degree, \$20,000 for master's degrees and \$25,000 for doctoral level degrees. Loans awarded may not exceed the amount recommended by the sponsoring chapter. Loans are subject to the availability of funds.
4. Recommendations for ELF loans are made through the Community Force **ONLINE SUBMISSION** format for chapter nominations and applications.
5. **EDUCATION CHANGES LIVES.** An ELF loan helps a recipient reach her educational goals. She becomes a positive example for her family and circle of friends. An ELF loan has the potential for far-reaching effect.
6. **ONE** qualified **COSIGNER** is **REQUIRED**; they may reside in the same household.
7. The loan has a fixed, **2% SIMPLE INTEREST** rate.
8. One way to increase exposure and interest in ELF is to **POST** more **ELF FLYERS** in high traffic locations such as libraries, schools, churches and community centers. The current ELF flyer can be downloaded for printing from the P.E.O. International website.
9. Chapters are required to **INTERVIEW APPLICANTS**. Usually, the chapter ELF chair and her committee conduct the interview. It is best to interview the applicant in person, but if an in-person interview is not possible, the interview may be conducted over the phone or in a virtual format.
10. Check the **P.E.O. WEBSITE** regularly to find the most up-to-date ELF Policies Governing Loans, flyers and other materials that will help you to promote ELF and find applicants.

**ANSWERS:**

1. FIRST PROJECT
2. FIND APPLICANTS
3. FOUR LOAN AMOUNTS
4. ONLINE SUBMISSION
5. EDUCATION CHANGES LIVES
6. ONE COSIGNER REQUIRED
7. 2% SIMPLE INTEREST
8. POST ELF FLYERS
9. INTERVIEW APPLICANTS
10. P.E.O. WEBSITE

## P.E.O. Educational Loan Fund ELF Word Scramble

*Print this page and cut the different word scrambles into strips. Distribute a strip to each participant.*

1. SIRFT JPCOTRE

2. INDF APLPSCTANI

3. UFOR NALO OSATMUN

4. NEOLNI SSIBUSMION

5. TOEANICUD HCENGSA ILVES

6. NOE SGICOREN QUDRIEER

7. 2% MPIELS TINSERET

8. OTPS FEL YRFESL

9. VTEWNRRIE NAICPLSPAT

10. O.P.E. STEIWBE