

### **ELF Eligibility**

- **Is recommended by a local chapter of the P.E.O. Sisterhood with a favorable vote on the amount of the loan**
- **Is a citizen or legal permanent resident of and resides in the United States or Canada**
- **Submits an application within six to 24 months prior to the stated graduation or course completion date**
- **Has been accepted by or is enrolled full- or part-time in an accredited U.S. or Canadian post-secondary institution**
- **Has a high school diploma or the equivalent**
- **Demonstrates the academic ability to remain "in good standing"**
- **Meets the minimum credit score of 625**
- **Does not exceed the indebtedness limit for the degree level**
- **Has a qualified cosigner for the loan**
- **Does not have an outstanding ELF loan**
- **Demonstrates financial need**