

ANNUAL REPORT OF THE STATE CHAIR
P.E.O. EDUCATIONAL LOAN FUND
2021-2022

The P.E.O. Educational Loan Fund (ELF), founded in 1907, is the oldest P.E.O. project supporting women's educational goals. Maximum loan amounts this year are \$12,000 for a non-degree accredited program, an associate or bachelor's degree; \$15,000 for a master's degree; and \$20,000 for a doctoral degree.

The Ohio Annual ELF Report shows seventeen women were awarded ELF loans between March 1, 2021 and February 28, 2022 for a total of \$231,000 for Ohio. Ohio sponsoring chapters were: AB, AK, AR, BA, BQ, CN, CQ, DB, DP, ED, ES, EX and FI. Chapter BQ sponsored three women, and Chapters DB and FI each sponsored two. Seventeen loans were repaid in full between March 2021 and February 2022 for a total of \$220,000.

Legacy Chapters for ELF were established in 2020. That distinction is given to a chapter with lump sum gifts of \$500 to ELF to increase the amount of funds available. Ohio chapters were very generous in giving to ELF this past year, and several became Legacy Chapters: L, O, Q, AA, AB, AE, AG, AH, AM-BV, AR, AU, AY, BF, BG, BQ, BW, CE, CH, CQ, CY, DB, DG, DH, DO, DP, DQ, DT, DY, EE, and FL.

This chair was able to participate in the Ohio State Chapter virtual convention in the spring of 2021. Two *Heartline* articles were written and regular activity reports were provided to the state board. Inquiries by phone and email from Ohio chapters were researched and responded to as needed. Chapter efforts to identify, interview and sponsor candidates are truly impressive. This chair appreciates the helpfulness of the Ohio State ELF advisor Rebecca McClelland, the Project Supervisor Stephanie Halton, and Educational Loan Supervisor La Cathi at International.

The 2022 State Convention will be held at Ohio University in Athens, and the daughters of Ohio State President, Jan Hornack, will speak at the Projects Lunch as past ELF recipients. We are encouraged that ELF continues to be "Carrying Our Story Forward" even during these unprecedented times.

It has been a singular privilege to serve as ELF chair again this past year. It is rewarding to see the concern and love extended by our sisters to help others reach their educational goals. Because my only granddaughter was a past recipient, I have a personal appreciation of the impact ELF has on lives.

Judi Engle, AZ
ELF Chair