

**GEORGE WASHINGTON EDUCATION LOAN FUND
GRAND CHAPTER OF VIRGINIA, ORDER OF THE EASTERN STAR**

GUIDELINES

The purpose of the GEORGE WASHINGTON EDUCATION LOAN FUND is to assist deserving persons to further their education.

Eligible persons are MEMBERS of the Order of the Eastern Star in Virginia and/or their daughters, sons, granddaughters, grandsons, step daughters, step sons, legally adopted daughters or sons, nieces, and nephews. The affiliate member must be in good standing or have been at the time of her or his death in a subordinate chapter under the Grand Chapter of Virginia.

GWELF "interest free" educational loans are granted for – tuition only – with no restrictions as to subject or where the higher learning institution may be located. The maximum loan per year is \$2,000.00 and the MAXIMUM number of loans is four (4), not to exceed \$8,000.00 over four years. Loans are made only through the subordinate chapter having jurisdiction over the applicant. The subordinate chapter investigates the applicant and attests to her or his eligibility. The Chapter is responsible for the completion of certain forms; and, the applicant must complete the appropriate form(s), which must be sent to the Chair of the GWELF with the proper signatures, attestation and notarization.

STEP 1. The subordinate Chapter Secretary secures the appropriate forms from the GWELF Chair.

STEP 2. The Worthy Matron of the subordinate chapter shall appoint a committee to interview the applicant, verify the eligibility and report its findings, in writing, to the Chapter. The "Educational Committee" of the chapter shall carefully investigate each completed application as the Committee's recommendation is required, over the seal of the chapter, before an application can be considered by GWELF.

STEP 3. When the Chapter Secretary receives the report, the subordinate chapter shall determine, by vote of the members present, whether to support the applicant.

STEP 4. After the chapter has voted to sponsor the applicant, the Chapter Secretary forwards the necessary forms with a letter under the seal of that chapter to the GWELF Chair stating that the chapter has voted to sponsor the student. All necessary forms must be attached to the application, i.e., the confidential "Personal Reference" recommendation statement(s) concerning the applicant's reliability and dependability.

STEP 5. When the GWELF Chair receives the application, the Chair shall deliver to each member of the GWELF Committee a complete application package for consideration as to approval or disapproval. Sixty (60) days shall be allowed the GWELF Committee for review of each application. The application MUST have the unanimous approval of the GWELF Committee.

STEP 6. Two originals of the Agreement form shall be forwarded to the applicant for her or his signature. To expedite time, these may be included with the application with specific instructions – **OR** – after the GWELF Committee has approved the application, the Agreement may be sent to the applicant with the same specific instructions:

Each of the original AGREEMENT forms must be completed, including the signature of the applicant, a witness to the signing PLUS a NOTARY certification and seal. After each has been signed, witnessed and notarized, both will be returned to the GWELF Chair who will sign the agreements on behalf of the Grand Chapter of Virginia and return one copy to the applicant.

AGREEMENT FORMS MUST BE COMPLETED FOR EACH APPLICATION
- the original and each renewal –

STEP 7. Once the GWELF Committee approves the application and the Agreement is executed between the GWELF Chair and student, the Chair will notify the Grand Secretary that the application has been approved and request a check to be drawn for the amount approved, payable to the applicant student AND the institution of higher learning designated by the application.

STEP 8. The GWELF Chair shall notify the sponsoring subordinate chapter of the approval, or disapproval, of each application.

STEP 9. The student [borrower] shall: (a) furnish a transcript of academic credits to the GWELF chair annually; (b) notify the GWELF Chair of her or his graduation date—no later than 15 days after graduation – or immediately upon leaving the education institution if there is to be no graduation; (c) respond within 1 week to any communication from GWELF regarding the loan.

STEP 10. The MAXIMUM of this “interest-free” loan to any student shall be \$2,000.00 per academic year and may be renewed 3 additional years, not to exceed 4 years and \$8,000.00 per student. The loan shall be applied to TUTION ONLY.

STEP 11. The GWELF Chair shall contact each applicant-student annually to verify the total of the applicable loan and determine the date of her or his graduation.

STEP 12. Beginning 6 months after graduation—or upon leaving the educational institution—a payment schedule shall be mutually arranged with the GWELF Chair and the student. Payment of the principal loaned shall be paid on the first day of each month for as long as there is an outstanding balance. The repayment checks shall be made payable to Grand Chapter of Virginia, OES, with notation in the lower left corner of the check with the student/borrower’s name, social security number, and GWELF. These checks shall be forwarded to the GWELF Chair for record keeping and transmittal to the Grand Secretary.

The payments the first year should equal 1.25% of the total amount loaned.
The payments the second year should equal 2% of the total amount loaned.
The payment the third year should equal 2.5% of the total amount loaned.

In case of illness or unavoidable circumstances, the borrower should contact the GWELF Chair in writing, advise the circumstances and request an extension. The extension may be granted provided the request is made at least 15 days prior to the date the payment is due. Some arrangement for future payment shall be made as soon as possible. The repayment of the established loan is the means of other students being afforded the same privilege enjoyed by the current borrower.

STEP 13. The GWELF Chair shall maintain accurate records that include:

1. Name and address of applicant student
2. Name and address of student's parent(s) as shown on the application.
3. Name, number and address of the sponsoring subordinate Eastern Star Chapter.
4. Name and address of the educational institution in which student is enrolled.
5. Date application was approved and the amount of the loan.
6. Date, check number and amount of each payment in the applicable file.
7. Copies of all correspondence, showing the date, to the applicant and to the subordinate chapter regarding the application, the loan, payments and letters necessary in the attempt to collect payment on, or full repayment, of the loan.

STEP 14. The GWELF shall send a congratulatory letter to each graduate upon the student's graduation. This letter shall include: (a) a statement that a schedule for repayment must be arranged with the first payment due January 1st of the following year; (b) a message that repayment of subject loan will ensure available principal for another deserving student in need of similar assistance. After the loan has been fully repaid, the GWELF Chair shall send a letter of "thanks" to the borrower acknowledging satisfaction of the loan and relieving she or he of any further obligation with a copy to the sponsoring subordinate chapter.

STEP 15. The GWELF chair shall prepare a report, in triplicate, to be given at each session of the Grand Chapter of Virginia, OES. The presiding Worthy Grand Matron will schedule this. The report must include:

1. The name of the applicant student, the sponsoring chapter and the institute of higher learning.
2. The balance amount of each loan with payment received in that fiscal year.
3. The Chair may keep an accurate record of expenses incurred, i.e., postage, printing of stationery and/or envelopes, telephone calls, for reimbursement by Grand Chapter.

CHECKLIST FOR GWELF

To Chapter Secretaries:

These are some of the requirements for completing forms. Any item omitted could be a reason to delay or prevent the processing of the application.

APPLICATION FOR LOAN (NEW OR RENEWAL)

Must be completed by applicant. The student must sign and date the form. The person who is the surety must sign the form with a complete address and telephone number. A certified copy of High School Transcript must be included for new applications. For renewals include college transcript.

INVESTIGATION COMMITTEE REPORT

Must be completed and signed by applicant, the surety, then the Chapter name and number and Chapter Seal. Must accompany a letter from the Investigating Committee with their findings.

REPORT OF SUBORDINATE CHAPTER ON APPLICATION FOR STUDENT LOAN

Must be completed by Chapter with proper signatures and the Chapter Seal.

AGREEMENT FORMS (2)

This is an Agreement between GWELF and the borrower and guarantor/surety. Fill in page one. The borrower and guarantor/surety must sign. These forms must be signed by a Notary with a notary seal.

CONFIDENTIAL REFERENCES (2)

Reference forms should be completed accompanied by a reference letter from two people.

LETTER FROM CHAPTER

Forward all forms to the Chairperson of GWELF with a letter from Chapter that states the Chapter has voted to sponsor the applicant. This letter must also have the Seal of the Chapter.

EASTERN STAR TRAINING AWARD FOR RELIGIOUS LEADERSHIP

ESTARL Scholarship

To: Prospective ESTARL Recipient

Enclosed are the application forms for the Eastern Star Training Award for Religious Leadership Scholarship which includes the regulations, student application sheet, forms for three character references (plus a personal letter from each of them), and a Chapter recommendation form. The **completed forms, official recent transcript, your personal letter** (explaining why you want/need this scholarship), and **a recent, small photograph of you** are to be sent to the **Chapter that is recommending you**.

The applicant **MUST** be (or plan to be) a **FULL-TIME** student at an accredited institution for the year of the award and enrolled in the **field of religious training**. (See Rules).

The Chapter sends your material to Grand Chapter. Keep in mind that all material must be received by the Grand Chapter ESTARL Committee Chairman, Kimberly Sirman at P. O. Box 1084, West Point, VA 22657, by **March 31, 2026**. Phone: 804-450-4320 E-mail: ksirman64@yahoo.com.

Renewal is not automatic!

Each year when you reapply, you must write a **personal letter of need**, complete the **renewal form**, maintain the high **academic record** per the rules and regulations, have your **official transcript** sent to the ESTARL Chairman (address above), and be sure to contact the sponsoring Eastern Star Chapter and have them **send a Chapter letter recommending you**. All of the material must be **received by** the Grand Chapter ESTARL Chairman by **March 31, 2026**.

We wish you much success in your endeavors and we are looking forward to receiving your ESTARL application.

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The Chapter sends your material to Grand Chapter. Keep in mind that all material must be received by the Grand Chapter ESTARL Committee Chairman, Kimberly Sirman at P.O. Box 1084, West Point, VA 23181-1084, by **March 31, 2026**. Phone: 804-450-4320 – E-mail: ksirman64@yahoo.com.

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Each year when you reapply, you must write a **personal letter of need**, complete the **renewal form**, maintain the high **academic record** per the rules and regulations, have your **official transcript** sent to the ESTARL Chairman (address above), and be sure to contact the sponsoring Eastern Star Chapter and have them **send a Chapter letter recommending you**. All of the material must be **received by** the Grand Chapter ESTARL Chairman by **March 31, 2026**.

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3 RENEWAL FORM

Grand Chapter of Virginia, Order of the Eastern Star

EASTERN STAR TRAINING AWARD FOR RELIGIOUS LEADERSHIP

The recipient of an ESTARL scholarship is eligible to apply for renewal prior to **March 31, 2026** by submitting his/her request in writing (letter), completing the renewal form and submitting an official transcript of the record of the studies pursued and his /her achievement in those studies. The sponsoring chapter should also submit a letter indicating their continuance of their support of the renewal.

Name: _____

Home Address: _____

Home Telephone Number: _____

Cell Telephone Number: _____

E-Mail Address: _____

Your Mailing Address at School: _____

Name of College: _____

School ID#: _____

College Address: _____

College Telephone Number: _____

**** Date extended for this year only to March 31, 2026**

RULES and REGULATIONS for the ESTARL SCHOLARSHIP
Grand Chapter of Virginia, Order of the Eastern Star

1. Any undergraduate student preparing to receive a bachelor's degree in the field of **religious studies**, or a graduate student preparing to receive a Master's in **religious studies**, is eligible to apply for an ESTARL Scholarship.
 - (a) Applicants **must** be recommended by a legally constituted chapter of the Grand Chapter of Virginia, Order of the Eastern Star. The original request for the award **must** be initiated in the chapter **making the recommendation**.
 - (b) Applicants **must** be a graduate of an accredited high school, or have received the equivalent diploma, or college, with a record acceptable to the ESTARL Committee.
 - (c) Applicants **must** satisfy the ESTARL Committee, in writing a letter, of his/her sincerity of purpose in entering a field of religious leadership.
 - (d) Applications **must** be made on approved forms from the Grand Chapter of Virginia. These forms may be secured from the Eastern Star chapter that is recommending the student. Forms have the **chapter seal**.
 - (e) The applicant **must** be, or plan to be, a **FULL-TIME student** at an accredited institution. The name and address of the school the applicant will attend **must** be provided with the application and with each subsequent request for renewal.
 - (f) Applicant's academic standing (GPA) **must** be a "B"; an applicant that is in the "Internship Program" must maintain a "P" (passing) or above grade: an applicant that the school uses the grading system – P,F,W – **must** maintain a "P".
 - (g) Applicants must have been a legal resident (pay taxes to the state) of Virginia for at least one year.
 - (h) **A student must request an application to be considered for a scholarship and the completed forms must be returned to the Grand Chapter ESTARL Committee Chairman, Kimberly Sirman by March 31, 2026.**

RULES and REGULATIONS for the ESTARL SCHOLARSHIP --CONTINUED

2. The Eastern Star Chapter making the recommendation shall appoint an investigating committee composed of at least three (3) Sisters or Brothers to investigate the sincerity and moral character of the applicant and to serve as a liaison between the applicant, the chapter, and the ESTARL Committee. The assistance of the chapter investigating committee to the Grand Chapter ESTARL Committee shall be to confer with the applicant and investigate fully the applicant's seriousness of purpose, character, and financial need. **The chapter shall:**
 - (a) Assemble and forward to the Grand Chapter ESTARL committee Co-Chair the complete package which **must** be received by the Grand Chapter ESTARL Chair, **Kimberly Sirman, P. O. Box 1084, West Point, VA 23181-1084 by March 31.**
 1. The Students' application form with the **seal** of the chapter.
 2. Three (3) character reference forms with the **seal** of the chapter and three (3) **letters** of recommendation from the references named by the applicant.
 3. **Letter** (with chapter seal) of **recommendation** from the chapter containing the findings from the investigation.
 4. Chapter Recommendation form with the **seal** of the chapter.
 5. Personal letter from the applicant.
 6. Recent small photograph or picture of the applicant. (Picture is not returned.)
 7. Official (not a copy) academic transcript from the applicant's most recent educational endeavors.
 8. List of extracurricular activities.
 - (b) **Keep in touch** with the student. The Grand Chapter ESTARL committee should be informed of any change in a recipient's course of study, plans for a career, and financial status while in college or seminary. The purpose of maintaining contact is to provide support for these students and to promote public awareness of the Eastern Star projects in the community

**NO INCOMPLETE OR LATE APPLICATION WILL BE CONSIDERED BY THE
GRAND CHAPTER ESTARL COMMITTEE**

RULES and REGULATIONS for the ESTARL SCHOLARSHIP --CONTINUED

3. Grand Chapter ESTARL Committee:

- (a) The Committee shall meet in April to select the recipients for the fall term. Only complete applications **received by March 31st** shall be considered for an award. Awards are limited to one per family.
- (b) The number of awards for each year shall be determined by the **available funds** in the Grand Chapter ESTARL account on March 31st. (When funds are available an award is/or will be given up to \$2,500.00 for one year.)
- (c) The applicant, the chapter, and the student's school shall be notified by May 30th of the decisions of the ESTARL Committee.
- (d) Awards will be made in **two equal payments**, one in **August** after **receipt of the current year's final transcript**, and one in **January** upon the successful completion of the fall semester's studies.
- (e) Once all required paperwork has been received, the ESTARL Chairman will notify the Grand Secretary in writing that the transcript has been received and the scholarship check is to be sent to the school.

4. Renewals:

- (a) Renewal is not automatic. The recipient of an ESTARL scholarship may apply for renewal for the next year by **submitting a request** in writing; completing the **renewal form**; maintaining a high **academic record** per regulations; contacting the **chapter that recommended them** and have chapter write a **letter of recommendation**; and have your last **official transcript** sent to the ESTARL Chairman. They must be **received by March 31st** by the Grand Chapter ESTARL Chair, Kimberly Sirman.
- (b) The maximum number of awards an individual student may receive shall be **four (4)**.
- (c) In the event that the student changes his/her course of study, **does not complete the year** for which the award was granted, or **decides not to enter the field of religious service**, the **FULL AMOUNT** of the scholarship received for the **current year** must be **repaid** by the recipient. A time frame and manner of repayment shall be developed by the committee and the recipient.
- (d) A **copy of these regulations** shall be sent to each subordinate chapter and kept by the Secretary for reference. A copy shall be given to the applicant with each application.

SUGGESTIONS FOR THE CHAPTER SECRETARY

1. Student request is received
2. Worthy Matron appoints a committee of at least three Sisters or Brothers to investigate student
3. Committee gives report to the Chapter
4. Chapter votes to recommend student (yes or no)
5. If recommended by the Chapter:
 - a. Chapter Secretary gives material from the ESTARL committee to the student
 - b. Give student Chapter name and number and the name and address of the Chapter Secretary
 - c. Student will send the following to the Chapter:
 1. Student Application – Requires Chapter Seal
 2. Student Letter
 3. Three Character Forms – Requires Chapter Seal
 4. Three Character Personal Letters
 5. Photograph of Student
 6. Official Transcript (sealed envelope)
 7. Chapter Secretary sends all application information (Chapter Check List enclosed) by the **March 31, 2026 deadline.**

Mail to:
Kimberly Sirman, ESTARL Chair
P. O. Box 1084
West Point, VA 23181-1084
Telephone: 804-450-4320 – E-mail: ksirman64@yahoo.com

ESTARL SCHOLARSHIP CHAPTER CHECK LIST

Secure the ESTARL application packet from Grand Chapter website or from **Grand Chapter ESTARL Chair, Kimberly Sirman, Telephone: 804-450-4320; Email: ksirman64@yahoo.com**

Appoint an investigating committee (3 or more members)

Investigate applicant

Chapter votes to recommend (date) – **Chapter Seal** on Chapter letter and all material

	YES	NO
Student Application sheet Chapter seal	_____	_____
Student Letter – why	_____	_____
3 Character forms Chapter Seal	_____	_____
3 Character Personal Letters	_____	_____
Student Picture	_____	_____
Chapter Letter of recommendation with seal	_____	_____
Chapter recommendation form with seal	_____	_____ (committee signs)
Student Virginia resident for one year	_____	_____
Student full-time	_____	_____
Official grade transcript with seal	_____	_____ (envelope sealed)
Date material	_____	_____
Has student ever received an ESTARL scholarship?	_____	_____ When? _____

Send completed packet to the **ESTARL Chair, see address above.**

All material must be received by March 31, 2026.

If applicant receives ESTARL scholarship – keep in touch with him or her. We all need encouragement.

RENEWALS

On each renewal the sponsoring Chapter will vote and **send a letter** under the seal stating the Chapter has voted to recommend the student for another ESTARL scholarship.