

Founded June 1, 1908

**Charles Cooper Educational Fund
Charles and Elizabeth Kelley**

Incorporated January 11, 1913

Officers

Melissa Morrison
President
Jason Morrissey
Vice-President
Neal Hogan
Treasurer
Shelly Colvin
Secretary

P. O. Box 1566
Bennington, Vermont 05201

The Charles Cooper Educational Fund
and
The Charles and Elizabeth Kelley Fund, Endowed May 1, 1935

Directors

Shelly Colvin
Andrea Hogan
Neal Hogan
Patricia Johnson
Jason Morrissey
Melissa Morrison
Sharon Shea-Keneally

INTEREST FREE LOAN FOR COLLEGE OR TRADE SCHOOL

To all Applicants: Submission Deadline – May 2, 2025

1. Student must have interview for initial loan (You will be contacted).
2. An application fee of \$25 is due prior to interview.
3. Grades must be equal to a 2.0 average (C) to be eligible for an initial loan and for each additional loan.
4. During your schooling, you will be allowed to borrow only as an undergraduate. Possible as graduate depending on funding available.
5. Check will be made payable to both the institution attending and the student, Mandatory.
6. If termination from school or college occurs, please notify this office so that repayment of loan will begin at a scheduled time following termination.
7. Repayment of the loan shall be over a period of years equal to the number of years of the loan.
8. Letters of reference must be sent to Cooper Kelley or attached to the application.
Your application will not be considered until all letters of reference have been received, \$25 application fee paid and interview complete.

If you have any questions, contact Christina Gabrus at 802-447-7511 X2138, 379-6492 or cgabrus@svsu.org, info@cooperkelley.org

The Charles Cooper Educational Fund

Charles and Elizabeth Kelley

P. O. Box 1566
Bennington, Vermont 05201
802-442-6863

The Cooper Kelley Educational Fund began in 1913 through the generosity and foresight of Charles Cooper and Elizabeth Kelley. It was established to help local Bennington County male & female students achieve their education goals through college and/or specialized training programs.

Money is loaned yearly throughout their college life and is **interest free**, if payments are made on a monthly basis once the repayment process begins. Payment begins six months after graduation or six months after the student leaves school. The loan coordinator must be notified of the students' standing each year. Students are expected to pay back in a time frame equal to the number of years borrowed. Therefore, a student taking a loan for four years of his/her four years of college would have four years to pay back the total borrowed. In order to receive the loan, the student and two co-signers must sign a promissory note—very similar to a VSAC obligation.

References are very important: they must be written and either attached to the application or sent separately. Just because you ask a person to write a reference doesn't mean they will do it. It is the student's obligation to follow up and make sure they are received by Cooper Kelley. If the student has references for the college applications, they may certainly be copied for this application process. Also, a transcript of grades must be attached to the application or sent to this office. Students must have and maintain a 2.0 to qualify.

The last important part is the personal interview. After the application is received in its entirety, an appointment needs to be set up with the student.

This past year we granted 49 student loans of \$2,100, for a total of \$102,900,000. The amount awarded each year is decided by the Board of Directors at a meeting in July. That amount depends upon how much was received from students who are in their repayment process. The repayment process is essential to the continuity of the fund.

As you can see, funding is limited, so early applications are critical.

Any questions contact:

Christina Gabrus 447-7511 X2138, 379-6492 or cgabrus@svsu.org, info@cooperkelley.org

Founded
June 1, 1908

STUDENT LOAN APPLICATION

Incorporated
January 11, 1913

Charles Cooper Educational Fund
And
Charles and Elizabeth Kelley Fund, Endowed May 1, 1935

STUDENT INFO:

NAME: _____ DOB: _____
ADDRESS: _____ TOWN/STATE/ZIP _____
EMAIL: _____
HOME PHONE: _____ CELL PHONE: _____

SCHOOL YOU WILL ATTEND, IF KNOWN AT THIS TIME:

COLLEGE NAME: _____ CITY/STATE: _____
COLLEGE GRADUATION YEAR: _____
GPA _____ per most current transcript (*attached*)

PARENTS INFO:

FATHER'S NAME: _____ MOTHER'S NAME: _____
EMAIL: _____ EMAIL: _____
PHONE: _____ PHONE: _____
EMPLOYER: _____ EMPLOYER: _____

ADDRESSES IF DIFFERENT THAN APPLICANTS:

ADDRESS _____ TOWN/STATE _____

COSIGNER INFO:

The Cooper Kelly Educational Fund requires TWO co-signers. They can be parents/guardians, or other responsible persons who will guarantee repayment.

C0-SIGNER #1

FIRST NAME: _____ LAST NAME: _____

ADDRESS: _____ TOWN/STATE/ZIP _____

EMAIL: _____

HOME PHONE: _____ CELL PHONE: _____

RELATIONSHIP TO APPLICANT: _____

C0-SIGNER #2

FIRST NAME: _____ LAST NAME: _____

ADDRESS: _____ TOWN/STATE/ZIP _____

EMAIL: _____

HOME PHONE: _____ CELL PHONE: _____

RELATIONSHIP TO APPLICANT: _____

REFERENCE INFO:

Three references below must attest to your desire and ability to further your education
Reference letters to be sent to address below or attached to application.

(NOTE: High School Students will not use present teachers but must use their counselor as one reference.)

REFERENCE: 1. _____ email/phone _____
2. _____ email/phone _____
3. _____ email/phone _____

I attest that the above information is true and complete to the best of my knowledge and belief. Information concerning this loan and its repayment may be reported to credit bureau organizations.
Each applicant will always be separately liable for the full amount of any balance due on this account.

SIGNATURE: _____ DATE: _____

RETURN TO: Christina Gabrus
Mount Anthony High School
301 Park Street
Bennington, VT 05201
802-447-7511 X2138
cgabrus@svsu.org

Or
Cooper Kelley Fund
P.O Box 1566
Bennington, Vt 05201
802-379-6492
info@cooperkelley.org

Date App Fee Paid: _____
Cash _____
Check #: _____