



BARBADOS PUBLIC WORKERS'
CO-OPERATIVE CREDIT UNION LIMITED

GENERAL EDUCATIONAL GRANTS

Application Guidelines

The Barbados Public Workers' Co-operative Credit Union Ltd. provides General Educational Grants to assist eligible members pursuing approved tertiary-level studies. Grants are intended to help offset tuition expenses and are awarded based on financial need, membership standing, academic progress, and the availability of funds.

Applicants are encouraged to review the eligibility criteria and application requirements before applying.

General Application Guidelines

Applicants must:

- Complete the online application form in full during the published application period.
- Apply only once per academic year for one programme of study.
- Upload all required supporting documents.
- Ensure that all information submitted is accurate, complete, and truthful.
- Submit clear, legible copies of all required documents.
- Be prepared to provide original or certified copies of documents if requested by the Credit Union.

Incomplete, inaccurate or late applications may not be considered.

Eligibility Requirements

Applicants must:

- Be an active member of the Barbados Public Workers' Co-operative Credit Union Ltd. for at least one (1) year prior to application.
- Have current membership records, including up-to-date contact information and compliance requirements.
- Be in good financial standing. Members with outstanding financial obligations may be considered at the discretion of the Educational Grants and Scholarships Committee.



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- Demonstrate financial need by submitting a completed Income and Expenditure Statement and any supporting documentation requested.
- Maintain the required minimum savings balance:
 - **BDS\$250** for unemployed members (inclusive of required permanent shares); or
 - **BDS\$500** for employed members (inclusive of required permanent shares).

Under special circumstances, members aged **16–21 years** may have the minimum savings requirement assessed using the account status of a parent or guardian.

Eligible Programmes

Grants are available for approved programmes leading to:

- Certificate
- Diploma
- Associate Degree
- Bachelor's Degree

Applications for second degrees, postgraduate, master's or professional qualifications will not normally be considered but may be approved in exceptional circumstances at the Committee's discretion.

What the Grant Covers

General Educational Grants are intended to assist with **tuition expenses only**.

For overseas or online programmes, compulsory academic fees (such as registration or examination fees) may also be considered where approved by the Committee.

Grants do **not** normally cover:

- Living expenses
- Laptops, internet services or other technology purchases
- Summer or supplemental courses
- Re-sit examinations
- Expenses already incurred or refunded
- Programmes shorter than three (3) months, unless otherwise approved



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Grant Limits

Eligible members may apply **once per academic year**.

Subject to eligibility and available funding:

- Assistance is limited to **BDS\$3,000 per academic year**.
- Total assistance is limited to **BDS\$6,000 per programme of study**.

Grant payments will normally be made directly to the educational institution.

Study Options

Applications are accepted for approved programmes offered through:

- Accredited local institutions
- Accredited overseas institutions
- Accredited online, distance or hybrid learning programmes

The Committee reserves the right to verify programme accreditation and determine eligibility.

Required Supporting Documents

Applicants must submit:

- Completed online application form.
- Proof of acceptance or current enrolment.
- Tuition fee statement or invoice.
- Completed Income and Expenditure Statement.
- Supporting documents demonstrating financial need.
- Academic transcript or most recent academic results (where applicable).
- Certified copy of a valid government-issued photo identification.
- Any additional documents requested by the Committee.



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Assessment Process

Applications are assessed based on:

- Membership status and financial standing.
- Demonstrated financial need.
- Academic performance and satisfactory progress.
- Availability of funds.
- Compliance with all programme requirements.

Submission of an application does not guarantee approval.

Restrictions

Members who are receiving funding under any BPWCCUL scholarship programme are **not eligible** to receive a General Educational Grant during the scholarship award period.

Recipients of **Annual Academic Awards** remain eligible to apply for a General Educational Grant, provided all eligibility requirements are met.

Important Notes

- The Credit Union reserves the right to verify all information submitted and request additional supporting documentation where necessary.
- The Committee may determine the eligibility of any educational institution or programme and may request proof of accreditation.
- Assistance for overseas or online programmes will be considered in accordance with the Credit Union's funding guidelines.
- All decisions of the Educational Grants and Scholarships Committee shall be final.

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