

## **P.E.O. Philanthropic Projects Fact Chart** For current facts and forms, go to **peointernational.org**

	Cottey College	Educational Loan Fund (ELF)	International Peace Scholarship (IPS)
Eligibility	High school girls should have a minimum grade point average of 2.6 and a 21 ACT or 970 SAT score     International applicants must have a minimum score of 68 overall and 17 for all sub-scores on the Test of English as a Foreign Language (TOEFL) internet-based test (ibt) or an overall International English Usage Testing System (IEUTS) band score of 5.5     Transfer applicants should have a minimum grade point average of 2.6 in at least 12 hours of college-level (non-remedial) coursework     A focus on women's leadership and social responsibility makes Cottey ideal for ambitious girls and women to succeed	Recommended by a P.E.O. chapter with a favorable voice vote on the amount of the loan  Citizen or legal permanent resident of the United States or Canada and resides in the United States or Canada and resides in the United States or Canada  Submits application within six to 24 months prior to stated graduation or course completion date  Accepted in an accredited U.S. or Canadian postsecondary institution  Has a high school diploma or equivalent  Meets the minimum credit score of 625  Does not exceed the indebtedness limit for degree level  Has two qualified cosigners for the loan  Needs financial assistance	Citizen of country other than United States or Canada Graduate student or student attending Cottey College Eligibility information and form are available to students on the P.E.O. International website
Grant, Loan, Scholarship, Award	Domestic applicants are encouraged to complete the Free Application for Federal Student Aid (FAFSA), and international applicants must complete the CSS Profile Institutional scholarships available include merit, need-based, athletic, and fine arts P.E.O. scholarships and awards Federal grants based on need Loans	Loans available to qualified women who desire a higher education and are in need of financial assistance     Maximum loan is \$12,000 (USD) for a non-degree accredited program, an associate or bachelor's degree; \$15,000 (USD) for a master's degree; and \$20,000 (USD) for a doctoral degree     The current interest rate is 2%     Online programs at accredited schools will be considered Internships or study abroad included in an accredited U.S. or Canadian degree program may be eligible	Scholarship based upon demonstrated need     Maximum \$12,500 scholarship
Renewals and Financial Aid	Contingent upon meeting renewal requirements and eligibility of funds	First loan must be repaid in full before second loan application is considered     Procedure for second loan is the same as for the original loan	A recipient is eligible to apply for one renewal of her scholarship
Contract	Students submit a tuition deposit prior to May 1 to secure a place in the upcoming fall class, which is credited to students' accounts upon enrollment     Students sign Cottey College Honor Code	Simple interest accrual begins upon stated graduation date and billed annually     Monthly payments begin six months following stated graduation date     Loans up to \$15,000 due eight years from stated graduation date; loans greater than \$15,000 due 10 years from stated graduation date	Student will return to a country outside of the U.S. or Canada within 60 days of completing her degree program (VISA status permitting), unless approved for optional practical training
Application Forms	Application for admission can be found at cottey.edu/admission/apply	Online submission only Online Chapter Recommendation Form must be submitted to the P.E.O. Executive Office at least six months prior to the candidate's graduation or course completion date Once Chapter Recommendation Form and Letter are complete and candidate eligibility confirmed, online instructions and link are sent to student	If eligibility is established, the applicant will receive instructions and a link to the online application
Application Requirements	Application for admission     Official high school transcript or GED certificate     Standardized test scores     Personal statement and/or teacher recommendation may be requested     \$20 non-refundable application fee     Official college transcripts, whether or not credit was received     Official ACT or SAT test scores	Applicant must agree to all loan terms     Two adult cosigners must meet the minimum credit score of 650     Each installment requires a separate promissory note. Borrower and cosigners must sign, notarize and return each note before the check is issued	Application material     Four recommendations (three for renewals)     Confirmation of admission to graduate study     Round-trip or return travel expense guaranteed to home country upon completion of student's terminal degree program     Transcripts, if applicable
Time to Apply	Applicants are strongly encouraged to apply early as Cottey College admits students on a rolling, or ongoing, basis until capacity is reached	Applications are processed year-round     Applicant must be within six to 24 months of graduation or course completion date to receive funds	Completed Eligibility Form must be submitted online between September 15 and December 15
Sponsor	• None	Local chapter, by voice vote	• None
Special Information	Named one of the best in the Midwest by U.S. News & World Report and Best Value Schools Listed in College Affordability Guide Recognized on the President's Higher Education Community Service Honor Roll Accredited bachelor and associate degree programs Located in Nevada, Missouri Ottey College pays airfare/lodging for a week-long, sophomore-level European city excursion Annual week-long summer workshop in June for high school girls who just completed their sophomore or junior year	Loans approved will not exceed amount recommended by sponsoring chapter     Monies received from the Educational Loan Fund shall not be used for debt reduction (educational, personal, etc.)	Partners in Peace is limited to single chapters. A gift of at least \$500 must be sent with the Partners in Peace Form for a chapter to be partnered with an IPS recipient Named scholarships are available with the receipt of donations equal to the scholarship amount

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	Program for Continuing Education (PCE)	P.E.O. Scholars Awards (PSA)	STAR Scholarship
Eligibility	Recommended by a P.E.O. chapter  Enrolled in a certification or degree program; not a doctoral degree program  Citizen or legal permanent resident of United States or Canada  Studying and living in U.S. or Canada for entire course of study  At least 24 consecutive months as a non-student sometime in her adult life  Within 24 consecutive months of completing her educational program which, at the conclusion, will lead to employment or job advancement	Citizen or legal permanent resident of United States or Canada Nominated by a local chapter Pursuing a doctoral level degree Must be within two years of degree completion, with at least one academic year remaining from the date the first award payment is made (August 1) Full-time enrollment at an accredited U.S. or Canadian college or university Priority to women well established in their program	Exhibits excellence in leadership, academics, extracurricular activities, community service and potential for future success     Minimum cumulative unweighted GPA of 3.0 on a 4.0 scale     In the final academic year (senior year) of secondary education and is 20 years of age or under at the end of the calendar year     Citizen or legal permanent resident of United States or Canada     Plans to attend an accredited U.S. or Canadian postsecondary institution, full- or part-time, in fall of the academic year after graduation     Recommended by a P.E.O. chapter
Grant, Loan, Scholarship, Award	Provides grants to women whose education has been interrupted and who find it necessary to return to school to complete a degree or certification that will improve their marketable skills for employment to support themselves and/or their families One-time only need-based grants awarded for academic, technical or online courses To be used only for educational expenses (e.g., tuition, books, supplies, transportation, childcare while in class, required uniforms, testing fees and equipment/tools) Maximum \$3,000 grant; lesser amounts may be requested and/or awarded	Highly-competitive \$15,000 award     Merit award, recognizing academic excellence, achievements and potential; not based on financial need     Potential to make a positive impact on society     Scholars notified by May 1	\$2,500 scholarship     Recipients will be notified by April 30
Renewals and Financial Aid	• None	• None	• None
Contract	• None	Full time in program     Confirmation of enrollment     Use funds for necessary expenses incurred while pursuing the doctoral degree     Periodic progress reports	Confirmation of enrollment required
Application Forms	Online/electronic submission only Full instructions for local chapter are posted on PCE portion of the P.E.O. International website Once eligibility is established and Chapter Recommendation Form and Letter are complete, online instructions and link are sent to applicant	Online instructions and link sent to nominee from P.E.O. Executive Office upon receipt of Chapter Nomination Form and Letter	Online Submission: Chapter Recommendation Form and instructions are available on the P.E.O. International website     Recommended students are emailed a link with instructions to set up an online account to submit application
Application Requirements	Chapter Recommendation Form and Letter     Application Form     Income and Expense Statement	Application Form     Written proposal     Original transcripts     Three recommendations	Online Chapter Recommendation Form and Letter Online Student Profile Form, Activity Charts and Essay Two letters of reference Unofficial high school transcript through 11th grade (junior year) Province conversion grading scale from Canadian applicants
Time to Apply	A chapter recommendation must be submitted no less than 10 weeks prior to the start term date for which the grant is requested However, a recommendation cannot be accepted more than four monthsin advance of the start term date	Online nominations from local chapters accepted from August 20 to November 20	Online Submission:  Chapter recommendations must only be submitted between September 1 and November 1  Required student application items are due no later than 30 days after the student link with application instructions has been sent
Sponsor	Local chapter, by voice vote	Local chapter, by voice vote	Local chapter, by voice vote
Special Information	Gifts of \$3,000 entitle the donor to designate a PCE Named Grant as an honorarium or memorial     Endowed awards are available when earnings on an endowment equal the award amount	Named awards are available with the receipt of donations equaling the award amount  Indowed awards are available when earnings on an endowment equal the award amount  The local chapter is designated as a Laureate Chapter for nominating a successful scholar or making a lump-sum contribution of \$500	Funds must be used in the next academic year or be forfeited     Chapter submits Cottey Interest Form     Limit of one applicant per chapter per year     Named scholarships are available with the receipt of donations equaling the award amount     Endowed scholarships are available and will be awarded when earnings equal the award amount