### Eligibility
- A citizen or legal permanent resident of the United States or Canada and who resides in the United States or Canada
- High school graduate or equivalent
- Within 2 years, but not less than 4 months, of completing course of study when loan is drawn
- Recommended by a local chapter
- Enrolled in accredited school

- Citizen of country other than U.S. or Canada
- Graduate student or student attending Cottey College
- Eligibility information will be available to students online
- Students may access the Eligibility Form from the P.E.O. website

### Grant, Loan, Scholarship, Award
- Scholarships available:
  - Merit and need-based
  - Athletics
  - Fine Arts
- Loan based on financial need
  - Loan approved may not exceed amount recommended by sponsoring chapter
  - Maximum loan is $12,000 for all programs of study and $20,000 for doctoral degrees (e.g., Ph.D., medical, law, veterinarian).
- Scholarship based upon demonstrated need
  - Maximum $10,000 scholarship
- Need-based grant awarded for academic or technical courses
  - One time only grant may be used for educational expenses, e.g., tuition, books, travel, childcare while in class, required uniforms, testing fees, equipment/tools
  - Maximum $3,000 grant

### Renewals and Financial Aid
- Individual assessment of scholarship and eligibility
  - 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
  - A recipient is eligible to receive one additional renewal
  - None

### Contract
- Students sign Cottey College Honor Code prior to beginning classes
- Following the graduation date originally stated on the application, interest will begin accruing and will be billed on an annual basis. Interest accruals and payments will not be deferred if the student continues with further study.
- Student will return to a country outside the U.S. or Canada within 60 days of completing her degree program (Visa status permitting), unless approved for Optional Practical Training
- None

### Application Forms
- Available from Cottey’s Office of Enrollment Management and through Cottey’s website
- Sent to applicant from P.E.O. Executive Office upon receipt of Chapter Recommendation Form
- A chapter recommendation must be submitted early enough to allow the student to receive, complete and submit her application packet to the P.E.O. Executive Office at least 6 months prior to her graduation or course completion date
- If eligibility is established, instructions and link for the online application will be emailed from the IPS office in Des Moines to the applicant
- Full instructions, including online application tutorials, and link for the online application will be emailed to the student
- Full instructions, including online application tutorials, and link for the online application will be emailed to the student
- Online instructions and link sent to nominee from P.E.O. Executive Office upon receipt of Chapter Nomination Form and letter
- Online Submission: Chapter application documents, forms, and instructions for students’ application process are available on the P.E.O. website

### Application Requirements
- Application for admission
  - Application fee
  - High school transcript
  - ACT/SAT score
  - Personal statement
  - Teacher recommendation
  - Application must meet the minimum credit score (625) required by P.E.O.
  - 2 adult cosigners in accordance with documented guidelines
  - Applicant must agree to terms of loan
  - Cosigners must meet the minimum credit score (650) required by P.E.O.
  - Application material
    - 4 recommendations (3 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
- Application material
  - Eligibility Form
  - Chapter Recommendation Form
  - Application Form
  - Income and Expense Statement
  - Chapter Letter of Recommendation
  - Application Form
  - Written proposal
  - Transcripts
  - 3 recommendations

### Time to Apply
- Applicants should apply early, during the summer prior to senior year if possible
- Applications are processed year-round
- Complete Eligibility Form must be submitted online between August 15 and December 15
- All forms must be submitted electronically 10 weeks prior to the beginning of the term for which the grant is requested
- Applications will be considered no more than 18 months from student’s terminal degree program
- Online nominations from local chapters accepted from August 20 to November 20
- Required application items submitted online by end of day November 30, Central Standard Time
  - Official transcript and province conversion grading scale must be mailed to the P.E.O. Executive Office postmarked no later than November 30.

### Sponsor
- None
  - Local chapter, by voice vote
- Local chapter, by voice vote
- Local chapter, by voice vote
- Local chapter, by voice vote

### Special Information
- With two-year and selected four-year programs, Cottey College is a fully accredited private, residential liberal arts and sciences college for women. Cottey College is located in Nevada, Missouri
- Applicant signs a promissory note which will require the notarized signature of both cosigners
- If death is due in full 6 years from date of issue, regardless of enrollment for further study
- A Designated Award is available with a gift of $500 submitted with a Designated Award Form
- Named scholarships are available with the receipt of donations equal to the scholarship amount
- Provides grants to women whose education has been interrupted and who find it necessary to return to school to support themselves and/or their families
- Gifts of $3,000 entitle the donor to designate a PCE Named Grant as an honorarium or memorial
- Endowed/named awards are awarded with the receipt of financial gifts equaling the award amount
- Funds must be used in the coming 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.