### ELIGIBILITY
- Admission based on academic performance (minimum grade point average of 2.5)
- ACT/SAT scores, extracurricular activities, academic recommendations and potential for academic success
- Cottey's focus on women's leadership and social responsibility makes it the ideal environment for ambitious high school girls to succeed

### SCHOLARSHIP APPLICATION INFORMATION
- Recommended by a chapter of the P.E.O. Sisterhood
- A citizen or legal permanent resident of the United States or Canada
- High school graduate or equivalent
- Enrolled in an accredited school
- Within 2 years but not less than 4 months of completing her course of study when the loan is drawn
- Meets the minimum credit score of 625
- Does not exceed the indebtedness level for her degree level
- Has 2 qualified cosigners for the loan

### GRANT, LOAN, SCHOLARSHIP AWARD
- All students are required to complete the Free Application for Federal Student Aid (FAFSA)
- Scholarships available include: Merit and need based, Athletics, Fine Arts, P.E.O. scholarships and awards, Federal grants based on need, Loans based on financial need
- 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 level degrees.
- Scholarship based upon demonstrated need
- 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 needs-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
- Scholarship based upon need
- Maximum $10,000 scholarship

### RENEWALS AND FINANCIAL AID
- 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
- Application material
- Confirmation of enrollment
- Periodic progress reports

### CONTRACT
- 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 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
- Available from Cottey's Office of Enrollment Management and through Cottey's website at www.cottey.edu
- Online/electronic submission only
- The online Chapter Recommendation Form must be submitted early enough to allow the student to receive, complete and submit her application to the P.E.O. Executive Office at least 6 months prior to her graduation or course completion date.
- Once eligibility is established and Chapter Recommendation Form and Letter are complete, online instructions and a link are sent to student
- Online/electronic submission only
- Full instructions for local chapter are found on P.E.O. portion of the P.E.O. International website
-一旦eligibility is established and Chapter Recommendation Form and Letter are complete, online instructions and link are sent to applicant
- Application Form
- Written proposal
- 3 recommendations

### APPLICATION REQUIREMENTS
- Applicant 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
- Chapter Recommendation Form and Letter
- Application Form
- Income and Expense Statement

### TIME TO APPLY
- Applications are processed year-round
- Applications are received online between September 15 and December 15
- 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 4 months in advance of the start term date
- Online nominations from local chapters accepted from August 20 to November 20
- Online Submission: Chapter recommendation form and instructions are available on the P.E.O. website
- Required student application items are emailed to students, students are emailed a link with instructions to set up an online account to submit application

### SPONSOR
- College for women, by women, about women
- Accredited bachelor and associate degree programs
- Located in Nevada, Missouri
- Guaranteed and pays airfare/looding for sophomore international learning experience
- Leadership and internship opportunities are available

### STAR
- Exhibits excellence in leadership, academics, extracurricular activities, community service and potential for future success
- 20 years of age or under at the end of the application year
- In the final academic year (senior year) of secondary education
- Minimum cumulative unweighted GPA of 3.0 on a 4.0 scale
- Citizen or legal permanent resident of U.S. 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

### FOR CURRENT FACTS AND FORMS GO TO PEotechnology .ORG