

# P.E.O. Philanthropic Projects Fact Chart

For current facts and forms, go to [www.peointernational.org](http://www.peointernational.org)



	Cotley College	Educational Loan Fund (ELF)	International Peace Scholarship (IPS)
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>High school girls should have a minimum grade point average of 2.6 and a 21 ACT or 1060 SAT score</li> <li>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 Language Testing System (IELTS) band score of 5.5</li> <li>Transfer applicants should have a minimum grade point average of 2.0 in at least 12 hours of college-level (non-remedial) coursework</li> <li>A focus on women's leadership and social responsibility makes Cotley ideal for ambitious girls and women to succeed</li> </ul>	<ul style="list-style-type: none"> <li>Recommended by a P.E.O. chapter with a favorable voice vote on the amount of the loan</li> <li>Citizen or legal permanent resident of the United States or Canada and resides in the United States or Canada</li> <li>Submits application within six to 24 months prior to stated graduation or course completion date</li> <li>Accepted in an accredited U.S. or Canadian postsecondary institution</li> <li>Has a high school diploma or equivalent</li> <li>Meets the minimum credit score of 625</li> <li>Does not exceed the indebtedness limit for degree level</li> <li>Has two qualified cosigners for the loan</li> <li>Needs financial assistance</li> </ul>	<ul style="list-style-type: none"> <li>Citizen of country other than United States or Canada</li> <li>Graduate student or student attending Cotley College</li> <li>Eligibility information and form are available to students on the P.E.O. International website</li> </ul>
<b>Grant, Loan, Scholarship, Award</b>	<ul style="list-style-type: none"> <li>Domestic applicants are encouraged to complete the Free Application for Federal Student Aid (FAFSA), and international applicants must complete the CSS Profile</li> <li>Institutional scholarships available include merit, need-based, athletic, and fine arts</li> <li>P.E.O. scholarships and awards</li> <li>Federal grants based on need</li> <li>Loans</li> </ul>	<ul style="list-style-type: none"> <li>Loans available to qualified women who desire a higher education and are in need of financial assistance</li> <li>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</li> <li>The current interest rate is 2%</li> <li>Online programs at accredited schools will be considered</li> <li>Internships or study abroad included in an accredited U.S. or Canadian degree program may be eligible</li> </ul>	<ul style="list-style-type: none"> <li>Scholarship based upon demonstrated need</li> <li>Maximum \$12,500 scholarship</li> </ul>
<b>Renewals &amp; Financial Aid</b>	<ul style="list-style-type: none"> <li>Contingent upon meeting renewal requirements and eligibility of funds</li> </ul>	<ul style="list-style-type: none"> <li>First loan must be repaid in full before second loan application is considered</li> <li>Procedure for second loan is the same as for the original loan</li> </ul>	<ul style="list-style-type: none"> <li>A recipient is eligible to apply for one renewal of her scholarship</li> </ul>
<b>Contract</b>	<ul style="list-style-type: none"> <li>Students may apply through August 1 to be admitted to the fall term of that year; an advanced tuition deposit indicates a student's intention to enroll</li> <li>Students sign Cotley College Honor Code</li> </ul>	<ul style="list-style-type: none"> <li>A six-month grace period is provided following the borrower's stated graduation date, with no interest accrued and no payments required; following this six-month grace period, equal installments of combined principal and interest will commence</li> <li>Loans up to \$15,000 due eight years from stated graduation date; loans greater than \$15,000 due 10 years from stated graduation date</li> </ul>	<ul style="list-style-type: none"> <li>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</li> </ul>
<b>Application Forms</b>	<ul style="list-style-type: none"> <li>Application for admission can be found at <a href="http://cotley.edu/admission/apply">cotley.edu/admission/apply</a></li> </ul>	<ul style="list-style-type: none"> <li>Online submission only</li> <li>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</li> <li>Once Chapter Recommendation Form is complete and candidate eligibility confirmed, online instructions and link are sent to student</li> </ul>	<ul style="list-style-type: none"> <li>If eligibility is established, the applicant will receive instructions and a link to the online application</li> </ul>
<b>Application Requirements</b>	<ul style="list-style-type: none"> <li>Application for admission</li> <li>Official high school transcript or GED certificate</li> <li>Standardized test scores (ACT, SAT, or applicable international examination score)</li> <li>Personal statement and/or teacher recommendation may be requested</li> <li>\$20 non-refundable application fee</li> <li>Official college transcripts, whether or not credit was received</li> </ul>	<ul style="list-style-type: none"> <li>Applicant must agree to all loan terms</li> <li>Two adult cosigners must meet the minimum credit score of 650</li> <li>Each installment requires a separate promissory note; borrower and cosigners must sign, notarize and return each note before the check is issued</li> </ul>	<ul style="list-style-type: none"> <li>Application material</li> <li>Three recommendations (two for renewals)</li> <li>Confirmation of admission to graduate study</li> <li>Round-trip or return travel expense guaranteed to home country upon completion of student's terminal degree program</li> <li>Transcripts, if applicable</li> </ul>
<b>Time to Apply</b>	<ul style="list-style-type: none"> <li>Applicants can apply beginning in April of their junior year</li> <li>Cotley College admits students on a rolling, or ongoing, basis until capacity is reached</li> <li>Students wishing to apply for financial aid can apply for the FAFSA/CSS Profile beginning October 1 of their senior year</li> </ul>	<ul style="list-style-type: none"> <li>Applications are processed year-round</li> <li>Applicant must be within six to 24 months of graduation or course completion date to receive funds</li> </ul>	<ul style="list-style-type: none"> <li>Completed Eligibility Form must be submitted online between September 15 and December 15</li> </ul>
<b>Sponsor</b>	<ul style="list-style-type: none"> <li>None</li> </ul>	<ul style="list-style-type: none"> <li>Local chapter, by voice vote</li> </ul>	<ul style="list-style-type: none"> <li>None</li> </ul>
<b>Special Information</b>	<ul style="list-style-type: none"> <li>Named one of the best in the Midwest by <i>U.S. News &amp; World Report</i> and College Consensus</li> <li>Fully-accredited bachelor and associate degree programs</li> <li>Located in Nevada, Missouri</li> <li>Cotley College pays airfare/lodging for a week-long, European city excursion for all students</li> <li>Annual week-long summer workshop in June for high school girls who just completed their sophomore or junior year</li> <li>Explore the campus with a virtual tour at <a href="http://cotley.edu">cotley.edu</a></li> </ul>	<ul style="list-style-type: none"> <li>Loans approved will not exceed amount recommended by sponsoring chapter</li> <li>Monies received from the Educational Loan Fund shall not be used for debt reduction (educational, personal, etc.)</li> <li>Loans must be repaid in the same currency in which they were issued</li> <li>The local chapter is recognized as a Legacy Chapter for making a lump-sum contribution of \$500 or more</li> </ul>	<ul style="list-style-type: none"> <li>Partners in Peace is limited to single chapters; a gift of at least \$500 must be sent with the Partners in Peace Form by the deadline for a chapter to be partnered with an IPS recipient</li> <li>Named scholarships are available with the receipt of donations equal to the scholarship amount</li> </ul>

# P.E.O. Philanthropic Projects Fact Chart

For current facts and forms, go to [www.peointernational.org](http://www.peointernational.org)



	Program for Continuing Education (PCE)	P.E.O. Scholars Awards (PSA)	STAR Scholarship
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Recommended by a P.E.O. chapter</li> <li>Enrolled in a certification or degree program from an accredited institution; not a post master's certification or doctoral program*</li> <li>Citizen or legal permanent resident of United States or Canada</li> <li>Studying and living in U.S. or Canada for entire course of study</li> <li>At least 24 consecutive months as a non-student sometime in her adult life</li> <li>Within 18 consecutive months of completing her educational program which, at the conclusion, will lead to employment or job advancement*</li> </ul>	<ul style="list-style-type: none"> <li>Citizen or legal permanent resident of United States or Canada</li> <li>Nominated by a local chapter</li> <li>Pursuing a doctoral-level degree</li> <li>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)</li> <li>Full-time enrollment at an accredited U.S. or Canadian college or university</li> <li>Priority to women well established in their program</li> </ul>	<ul style="list-style-type: none"> <li>Exhibits excellence in leadership, academics, extracurricular activities, community service and potential for future success</li> <li>Minimum cumulative unweighted GPA of 3.0 on a 4.0 scale</li> <li>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</li> <li>Citizen or legal permanent resident of United States or Canada</li> <li>Plans to attend an accredited U.S. or Canadian postsecondary institution, full- or part-time, in fall of the academic year after graduation</li> <li>Recommended by a P.E.O. chapter</li> </ul>
<b>Grant, Loan, Scholarship, Award</b>	<ul style="list-style-type: none"> <li>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</li> <li>One-time only need-based grants awarded for academic, technical or online courses</li> <li>To be used only for educational expenses (e.g., tuition, books, supplies, transportation, childcare while in class, required uniforms, testing fees and equipment/tools)</li> <li>Maximum \$3,000 grant; lesser amounts may be requested and/or awarded</li> </ul>	<ul style="list-style-type: none"> <li>Highly-competitive \$20,000 award**</li> <li>Merit award, recognizing academic excellence, leadership, achievements and potential; not based on financial need</li> <li>Potential to make a positive impact on society</li> <li>Scholars notified by May 1</li> <li>The award is distributed in two installments; the second payment may not be disbursed to a student if it is determined the student no longer meets original standards for eligibility, including graduation date</li> </ul>	<ul style="list-style-type: none"> <li>\$2,500 scholarship</li> <li>Recipients will be notified by April 30</li> </ul>
<b>Renewals &amp; Financial Aid</b>	<ul style="list-style-type: none"> <li>None</li> </ul>	<ul style="list-style-type: none"> <li>None</li> </ul>	<ul style="list-style-type: none"> <li>None</li> </ul>
<b>Contract</b>	<ul style="list-style-type: none"> <li>None</li> </ul>	<ul style="list-style-type: none"> <li>Full time in program</li> <li>Confirmation of enrollment</li> <li>Use funds for necessary expenses incurred while pursuing the doctoral degree</li> <li>Periodic progress reports</li> </ul>	<ul style="list-style-type: none"> <li>Confirmation of enrollment required</li> </ul>
<b>Application Forms</b>	<ul style="list-style-type: none"> <li>Online/electronic submission only</li> <li>Full instructions for local chapter are posted on PCE portion of the P.E.O. International website</li> <li>Once eligibility is established and Chapter Recommendation Form is complete, online instructions and link are sent to applicant</li> </ul>	<ul style="list-style-type: none"> <li>Online instructions and link sent to nominee from P.E.O. Executive Office upon receipt of Chapter Nomination Form and Letter</li> </ul>	<ul style="list-style-type: none"> <li>Online Submission: Chapter Recommendation Form and instructions are available on the P.E.O. International website</li> <li>Recommended students are emailed a link with instructions to set up an online account to submit application</li> </ul>
<b>Application Requirements</b>	<ul style="list-style-type: none"> <li>Chapter Recommendation Form</li> <li>Application Form</li> <li>Income and Expense Statement</li> </ul>	<ul style="list-style-type: none"> <li>Application Form</li> <li>Written proposal</li> <li>Original transcripts</li> <li>Three recommendations</li> </ul>	<ul style="list-style-type: none"> <li>Online Chapter Recommendation Form</li> <li>Online Student Profile Form, Activity Charts and Essay</li> <li>Two letters of reference</li> <li>Unofficial high school transcript through 11th grade (junior year)</li> <li>Province conversion grading scale from Canadian applicants</li> </ul>
<b>Time to Apply</b>	<ul style="list-style-type: none"> <li>A chapter recommendation must be submitted no less than 8 weeks prior to the start term date for which the grant is requested*</li> <li>However, a recommendation cannot be accepted more than 14 weeks in advance of the start term date*</li> </ul>	<ul style="list-style-type: none"> <li>Online nominations from local chapters accepted from August 20 to November 20</li> </ul>	<ul style="list-style-type: none"> <li>Online Submission:                             <ul style="list-style-type: none"> <li>Chapter recommendations must only be submitted between August 15 and October 15</li> <li>Required student application items are due no later than 30 days after the student link with application instructions has been sent</li> </ul> </li> </ul>
<b>Sponsor</b>	<ul style="list-style-type: none"> <li>Local chapter, by voice vote</li> </ul>	<ul style="list-style-type: none"> <li>Local chapter, by voice vote</li> </ul>	<ul style="list-style-type: none"> <li>Local chapter, by voice vote</li> </ul>
<b>Special Information</b>	<ul style="list-style-type: none"> <li>Gifts of a lump-sum of \$3,000 entitle the donor to designate a PCE Named Grant as an honorarium or memorial</li> <li>Endowed awards are available when earnings on an endowment equal the award amount</li> <li>The local chapter is recognized as a Brighter Tomorrow Chapter for making a lump-sum contribution of \$500 or more</li> </ul> <p><i>*Effective July 1, 2020</i></p>	<ul style="list-style-type: none"> <li>Named awards are available with the receipt of donations equaling the award amount</li> <li>Endowed awards are available when earnings on an endowment equal the award amount</li> <li>The local chapter is designated as a Laureate Chapter for nominating a successful scholar or making a lump-sum contribution of \$500 or more</li> </ul> <p><i>**PSA Scholar Awards increase from \$15,000 to \$20,000 for 2021 recipients</i></p>	<ul style="list-style-type: none"> <li>Funds must be used in the next academic year or be forfeited</li> <li>Chapter submits Cottey Interest Form</li> <li>Limit of one applicant per chapter per year</li> <li>Named scholarships are available with the receipt of donations equaling the award amount</li> <li>Endowed scholarships are available and will be awarded when earnings equal the award amount</li> <li>The local chapter is recognized as a Constellation Chapter for making a lump-sum contribution of \$500 or more</li> </ul>