

P.E.O. Philanthropic Projects Fact Chart

For current facts and forms, go to www.peointernational.org



	Cottery College	Educational Loan Fund (ELF)	International Peace Scholarship (IPS)
Eligibility	<ul style="list-style-type: none"> High school girls should have a minimum grade point average of 2.6 and a 21 ACT or 1060 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 Language Testing System (IELTS) band score of 5.5 Transfer applicants should have a minimum grade point average of 2.0 in at least 12 hours of college-level (non-remedial) coursework A focus on women's leadership and social responsibility makes Cottery ideal for ambitious girls and women to succeed 	<ul style="list-style-type: none"> 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 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 	<ul style="list-style-type: none"> Citizen of country other than United States or Canada Graduate student or student attending Cottery College Eligibility information and form are available to students on the P.E.O. International website
Grant, Loan, Scholarship, Award	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Scholarship based upon demonstrated need Maximum \$12,500 scholarship
Renewals & Financial Aid	<ul style="list-style-type: none"> Contingent upon meeting renewal requirements and eligibility of funds 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> A recipient is eligible to apply for one renewal of her scholarship
Contract	<ul style="list-style-type: none"> 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 Students sign Cottery College Honor Code 	<ul style="list-style-type: none"> 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 Loans up to \$15,000 due eight years from stated graduation date; loans greater than \$15,000 due 10 years from stated graduation date 	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Application for admission can be found at cottery.edu/admission/apply 	<ul style="list-style-type: none"> 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 is complete and candidate eligibility confirmed, online instructions and link are sent to student 	<ul style="list-style-type: none"> If eligibility is established, the applicant will receive instructions and a link to the online application
Application Requirements	<ul style="list-style-type: none"> Application for admission Official high school transcript or GED certificate Standardized test scores (ACT, SAT, or applicable international examination score) Personal statement and/or teacher recommendation may be requested \$20 non-refundable application fee Official college transcripts, whether or not credit was received 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Application material Three recommendations (two 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	<ul style="list-style-type: none"> Applicants can apply beginning in April of their junior year Cottery College admits students on a rolling, or ongoing, basis until capacity is reached Students wishing to apply for financial aid can apply for the FAFSA/CSS Profile beginning October 1 of their senior year 	<ul style="list-style-type: none"> Applications are processed year-round Applicant must be within six to 24 months of graduation or course completion date to receive funds 	<ul style="list-style-type: none"> Completed Eligibility Form must be submitted online between September 15 and December 15
Sponsor	<ul style="list-style-type: none"> None 	<ul style="list-style-type: none"> Local chapter, by voice vote 	<ul style="list-style-type: none"> None
Special Information	<ul style="list-style-type: none"> Named one of the best in the Midwest by <i>U.S. News & World Report</i> and College Consensus Fully-accredited bachelor and associate degree programs Located in Nevada, Missouri Cottery College pays airfare/lodging for a week-long, European city excursion for all students Annual week-long summer workshop in June for high school girls who just completed their sophomore or junior year Explore the campus with a virtual tour at cottery.edu 	<ul style="list-style-type: none"> 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.) Loans must be repaid in the same currency in which they were issued The local chapter is recognized as a Legacy Chapter for making a lump-sum contribution of \$500 or more 	<ul style="list-style-type: none"> 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 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	<ul style="list-style-type: none"> Recommended by a P.E.O. chapter Enrolled in a certification or degree program from an accredited institution; not a post master's certification or doctoral 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 18 consecutive months of completing her educational program which, at the conclusion, will lead to employment or job advancement* 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Highly-competitive \$20,000 award** Merit award, recognizing academic excellence, leadership, achievements and potential; not based on financial need Potential to make a positive impact on society Scholars notified by May 1 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 	<ul style="list-style-type: none"> \$2,500 scholarship Recipients will be notified by April 30
Renewals & Financial Aid	<ul style="list-style-type: none"> None 	<ul style="list-style-type: none"> None 	<ul style="list-style-type: none"> None
Contract	<ul style="list-style-type: none"> None 	<ul style="list-style-type: none"> Full time in program Confirmation of enrollment Use funds for necessary expenses incurred while pursuing the doctoral degree Periodic progress reports 	<ul style="list-style-type: none"> Confirmation of enrollment required
Application Forms	<ul style="list-style-type: none"> 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 is complete, online instructions and link are sent to applicant 	<ul style="list-style-type: none"> Online instructions and link sent to nominee from P.E.O. Executive Office upon receipt of Chapter Nomination Form and Letter 	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Chapter Recommendation Form Application Form Income and Expense Statement 	<ul style="list-style-type: none"> Application Form Written proposal Original transcripts Three recommendations 	<ul style="list-style-type: none"> Online Chapter Recommendation Form 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	<ul style="list-style-type: none"> A chapter recommendation must be submitted no less than 8 weeks prior to the start term date for which the grant is requested* However, a recommendation cannot be accepted more than 14 weeks in advance of the start term date* 	<ul style="list-style-type: none"> Online nominations from local chapters accepted from August 20 to November 20 	<ul style="list-style-type: none"> Online Submission: <ul style="list-style-type: none"> Chapter recommendations must only be submitted between August 15 and October 15 Required student application items are due no later than 30 days after the student link with application instructions has been sent
Sponsor	<ul style="list-style-type: none"> Local chapter, by voice vote 	<ul style="list-style-type: none"> Local chapter, by voice vote 	<ul style="list-style-type: none"> Local chapter, by voice vote
Special Information	<ul style="list-style-type: none"> Gifts of a lump-sum 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 The local chapter is recognized as a Brighter Tomorrow Chapter for making a lump-sum contribution of \$500 or more <p><i>*Effective July 1, 2020</i></p>	<ul style="list-style-type: none"> Named awards are available with the receipt of donations equaling the award amount Endowed 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 or more <p><i>**PSA Scholar Awards increase from \$15,000 to \$20,000 for 2021 recipients</i></p>	<ul style="list-style-type: none"> 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 The local chapter is recognized as a Constellation Chapter for making a lump-sum contribution of \$500 or more