

# P.E.O. Philanthropic Projects Fact Chart

For current policies, visit [www.peointernational.org](http://www.peointernational.org)



|                                     | Cotley College   | P.E.O. Educational Loan Fund (ELF)  | P.E.O. International Peace Scholarship Fund (IPS)  |
|-------------------------------------|--|---|--|
| <b>About</b>                        | <ul style="list-style-type: none"> <li>Nationally ranked, fully accredited, independent, liberal arts and sciences college for women located in Nevada, Missouri, has been owned and supported by P.E.O. since 1927 and offers baccalaureate and associate degrees in a variety of majors. Cotley College, a debt-free institution, welcomes women from around the world.</li> <li>A focus on global awareness, women's leadership and social responsibility makes Cotley ideal for ambitious women.</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 for a non-degree accredited program, an associate or bachelor's degree; \$15,000 for a master's degree; and \$20,000 for a doctoral degree.</li> <li>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>Provides scholarships for international women students to pursue graduate study in the U.S. or Canada</li> <li>Maximum \$12,500 scholarship</li> <li>Scholarship based upon demonstrated need</li> </ul>  |
| <b>Eligibility</b>                  | <ul style="list-style-type: none"> <li>High school girls should exhibit academic preparedness through a college preparatory curriculum and other credentials. Full details are found at <a href="http://cotley.edu/admission/apply">cotley.edu/admission/apply</a>.</li> <li>International applicant admissions options include Test of English as a Foreign Language, score of 68 overall and 17 for all subscores; Duolingo English Test, minimum score of 95; International English Language Testing System, minimum score of 5.5; EIKEN, Grade Pre-1 minimum; Pearson English Test, minimum score of 47.</li> <li>Transfer applicants should have a minimum GPA of 2.0 in at least 12 hours of college-level (non-remedial) coursework.</li> </ul> | <ul style="list-style-type: none"> <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> <li>U.S. or Canadian citizen or legal permanent resident recommended by a local P.E.O. chapter</li> </ul> | <ul style="list-style-type: none"> <li>Citizen of country other than U.S. 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>Renewals &amp; Financial Aid</b> | <ul style="list-style-type: none"> <li>Domestic applicants are encouraged to complete the Free Application for Federal Student Aid (FAFSA) beginning October 1 of their senior year.</li> <li>International applicants must complete the CSS Profile.</li> <li>Financial aid includes the following: institutional scholarships are available including merit; need-based grants; athletics, fine arts and science; P.E.O. scholarships, federal need-based grants and federal loans.</li> <li>Renewal of financial aid is contingent upon meeting 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.</li> <li>An advanced tuition deposit indicates a student's intention to enroll.</li> <li>Students sign Cotley College Honor Code, which states that, as "members of the Cotley College community, [we] commit ourselves to act with personal responsibility, academic honesty, integrity of word and moral respect for persons and their property."</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>Cotley is a test-optional institution.</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 and return each note before the funds are issued.</li> </ul>   | <ul style="list-style-type: none"> <li>Two letters of recommendation</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 through August 1.</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</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></li> <li><i>The Chronicle of Higher Education</i> listed Cotley as the #1 private college in the U.S. for student-tenured professor ratio.</li> <li>Cotley College pays airfare/lodging for a weeklong European city excursion for all students.</li> <li>Annual weeklong 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> <li>The local chapter is recognized as a Luminary Chapter for making a lump-sum contribution of \$500 or more.</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>Named scholarships are available with the receipt of donations equal to the scholarship amount.</li> <li>The local chapter is recognized as a Partners in Peace Chapter and partnered with an IPS recipient for making a lump-sum contribution of \$500 or more. 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 to be designated as a Partners in Peace Chapter.</li> </ul> |

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|                                     | P.E.O. Program for Continuing Education (PCE)  | P.E.O. Scholar Awards (PSA)   | P.E.O. STAR Scholarship (STAR)   |
|-------------------------------------|--|---|--|
| <b>About</b>                        | <ul style="list-style-type: none"> <li>Provides need-based 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 grant 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>Provides substantial merit-based awards for women of the U.S. and Canada who are pursuing a doctoral-level degree at an accredited college or university</li> <li>Highly competitive \$20,000 award</li> </ul>   | <ul style="list-style-type: none"> <li>Provides non-renewable \$2,500 scholarships for exceptional high school graduating women to attend an accredited postsecondary educational institution in the U.S. or Canada in the next academic year</li> </ul>   |
| <b>Eligibility</b>                  | <ul style="list-style-type: none"> <li>Enrolled in a certification or degree program from an accredited institution; has not already earned a master's degree</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> <li>U.S. or Canadian citizen or legal permanent resident recommended by a local P.E.O. chapter</li> </ul>          | <ul style="list-style-type: none"> <li>Must, at a minimum, have a bachelor's degree</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>Often better to apply further into the doctoral program when evidence of achievement is more complete.</li> <li>U.S. or Canadian citizen or legal permanent resident nominated by a local P.E.O. chapter</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 of secondary education and is 20 years of age or under at the end of the calendar year</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>U.S. or Canadian citizen or legal permanent resident recommended by a local P.E.O. chapter</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> <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> <li>Monies shall not be used for debt reduction (educational, personal, etc.).</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 submission</li> <li>Full instructions for local chapter are posted on PCE portion of the P.E.O. International member website.</li> <li>Once eligibility is established and the chapter recommendation 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 upon receipt of Chapter Nomination Form and Letter</li> </ul>   | <ul style="list-style-type: none"> <li>Online Chapter Recommendation Form and instructions are available on the P.E.O. International member 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>Online Application Packet</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 personal references</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>Applications are processed year-round.</li> <li>A chapter recommendation must be submitted no less than eight weeks prior to the term start date for which the grant is requested.</li> <li>However, a recommendation cannot be accepted more than 14 weeks in advance of the term start date.</li> </ul>   | <ul style="list-style-type: none"> <li>Online nominations from local chapters accepted from August 20 to November 20</li> <li>Nominees notified of results by May 1</li> </ul>  | <ul style="list-style-type: none"> <li>Chapter recommendations must be submitted only 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> <li>Applicants notified of results by April 30</li> </ul>   |
| <b>Sponsor</b>                      | <ul style="list-style-type: none"> <li>Local chapter</li> </ul>  | <ul style="list-style-type: none"> <li>Local chapter</li> </ul>   | <ul style="list-style-type: none"> <li>Local chapter</li> </ul>  |
| <b>Special Information</b>          | <ul style="list-style-type: none"> <li>Named grants are available with the receipt of lump-sum donations equaling \$3,000.</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>   | <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 making a lump-sum contribution of \$500 or more.</li> </ul>   | <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>  |