

P.E.O. Philanthropic Projects Fact Chart

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	COTTEY COLLEGE	P.E.O. EDUCATIONAL LOAN FUND (ELF)	P.E.O. INTERNATIONAL PEACE SCHOLARSHIP FUND (IPS)
ABOUT	- Nationally ranked, fully accredited, independent, liberal arts and sciences college for women, located in Nevada, Missouri, has been supported by P.E.O. since 1927 and offers baccalaureate degrees in a variety of majors. Cottey College welcomes women from around the world. - A focus on global awareness, leadership and social responsibility makes Cottey ideal for ambitious women.	- Loans available to qualified women who desire a higher education and are in need of financial assistance - Maximum loan is \$15,000 for a non-degree accredited program or an associate degree; \$20,000 for a bachelor's degree; \$25,000 for a master's degree; and \$30,000 for a doctoral degree. - Loan 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.	- Provides scholarships for international women students to pursue graduate study in the U.S. or Canada - Maximum \$12,500 scholarship - Scholarship based upon demonstrated need
ELIGIBILITY	- High school girls should exhibit academic preparedness through a college preparatory curriculum and other credentials. Full details are found at https://cottey.edu/high-school-applicants/. - International applicant admissions requirements are found at https://cottey.edu/international-students/. - Transfer applicants should have a minimum GPA of 2.0 in at least 12 hours of college-level (non-remedial) coursework.	- Submits an application within six to 24 months prior to the stated graduation or course completion date - Has been accepted by or is enrolled full or part time in an accredited U.S. or Canadian postsecondary institution - Has a high school diploma or the equivalent - Demonstrates the academic ability to remain "in good standing" - Meets the minimum credit score of 625 - Does not exceed the indebtedness limit for the degree level - Has one qualified cosigner for the loan - Demonstrates financial need - Is a citizen or legal permanent resident and resides in the U.S. or Canada - Does not have an outstanding ELF loan (with one exception)	- Citizen of country other than U.S. or Canada - Graduate student or student attending Cottey College - Eligibility information and form are available to students on the P.E.O. International website.
RENEWALS & FINANCIAL AID	- Domestic applicants are encouraged to complete the Free Application for Federal Student Aid (FAFSA) beginning October 1 of their senior year. - International applicants must complete the Certificate of Finances form. - Financial aid may include the following: institutional merit scholarships; need-based grants; athletic awards; theatre and science scholarships; P.E.O. scholarships; federal need-based grants and loans. - Renewal of financial aid is contingent upon meeting requirements and eligibility of funds.	- 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. - In certain situations, may apply for an additional loan such that the total of outstanding ELF loans is no more than the maximum loan amount for the degree level.	A recipient is eligible to apply for one renewal of her scholarship.
CONTRACT	- Students may apply through August 1 to be admitted to the fall term of that year. - A deposit is required to indicate a student's intent to enroll. - Students sign Cottey College Honor Code, which states that, as "members of the Cottey College community, [we] commit ourselves to act with personal responsibility, academic honesty, integrity of word and moral respect for persons and their property."	- Repayment of the loan principal and interest will begin six months after the borrower's stated graduation date or withdrawal from the educational program. - Loans up to \$25,000 due in full eight years from stated graduation date; loans greater than \$25,000 due in full 10 years from stated graduation date. - Applicant must submit proof of enrollment before a loan application can be approved. - Loan payments must be disbursed within six months of receiving notification of approval. - In order to disburse funds, a direct deposit form must be completed by the borrower.	- Student will be required to submit a statement promising to return to her home country or to a location outside of the U.S. or Canada, depending on her visa status, upon completion of her degree program(s) or Optional Practical Training (OPT). - Confirmation of enrollment is required.
APPLICATION FORMS	Application for admission can be found at cottey.edu/apply	- Online submission only - Online Chapter Recommendation Form must be submitted 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.	If eligibility is established, the applicant will receive instructions and a link to the online application.
APPLICATION REQUIREMENTS	- Application for admission - Official high school transcript or GED certificate - Cottey is a test-optional institution. - Personal statement and/or teacher recommendation may be requested. \$20 non-refundable application fee - Official college transcripts, whether or not credit was received	- Applicant must agree to all loan terms. - The qualified cosigner must meet the minimum credit score of 660. - Each loan requires a promissory note; borrower and cosigner must sign the note electronically before the funds are issued.	- Two letters of recommendation - 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	- Applicants can apply beginning in April of their junior year. - Cottey College admits students on a rolling, or ongoing, basis through August 1.	- Applications are processed year-round. - Applicant must be within six to 24 months of stated graduation or course completion date.	Completed Eligibility Form must be submitted online between September 15 and December 15.
SPONSOR	None	Local chapter	None
SPECIAL INFORMATION	- Named one of top 10 best in the Midwest by U.S. <i>News & World Report</i> for the past nine years. - Cottey College pays airfare/lodging for a weeklong international experience for all students. - Explore the campus with a virtual tour at cottey.edu. - The local chapter is recognized as a Luminary Chapter for making a lump-sum contribution of \$500 or more.	- Loans approved will not exceed the amount recommended by the 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.	- Named scholarships are available with the receipt of donations equal to the scholarship amount. - The local chapter is recognized as a Partners in Peace Chapter for making a lump-sum contribution of \$500 or more. Partners in Peace is limited to single chapters; to be partnered with an IPS recipient, the Partners in Peace Student Match Form must be submitted electronically through the P.E.O. Hub in addition to a gift of at least \$500.

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	P.E.O. PROGRAM FOR CONTINUING EDUCATION (PCE)	P.E.O. SCHOLAR AWARDS (PSA)	P.E.O. STAR SCHOLARSHIP (STAR)
ABOUT	- 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 - 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) - Maximum \$4,000 grant (lesser amounts may be awarded)	- 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 - Highly competitive \$25,000 award	Provides non-renewable \$2,500 scholarships for high-achieving high school graduating women to enroll in an accredited postsecondary educational institution in the U.S. or Canada in the next academic year
ELIGIBILITY	- Enrolled in an accredited certification or degree program from an accredited institution; has not already earned a master's degree or above - 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 - Has begun her educational program, if the course of study is more than one term - Within 18 consecutive months of completing her educational program which, at the conclusion, will lead to employment or job advancement - U.S. or Canadian citizen or legal permanent resident recommended by a local P.E.O. chapter	- Must, at a minimum, have a bachelor's degree - 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 - Often better to apply further into the doctoral program when evidence of achievement is more complete. - U.S. or Canadian citizen or legal permanent resident nominated by a local P.E.O. chapter	- 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 of secondary education and is 20 years of age or under at the end of the calendar year - Plans to enroll in an accredited U.S. or Canadian postsecondary institution, full or part time, in fall of the academic year after graduation - U.S. or Canadian citizen or legal permanent resident recommended by a local P.E.O. chapter
RENEWALS & FINANCIAL AID	None	An applicant may apply a second time if they were not an award recipient previously and they still meet eligibility requirements.	None
CONTRACT	Confirmation of enrollment is required	- Full time in program - Confirmation of enrollment - Use funds for necessary expenses incurred while pursuing the doctoral degree - Periodic progress reports - 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. - Monies shall not be used for debt reduction (educational, personal, etc.), general outreach or any expenses after graduation.	Proof of enrollment required
APPLICATION FORMS	- Online submission - Full instructions for local chapters are posted on the PCE portion of the P.E.O. Hub - Once eligibility is reviewed and the chapter recommendation is complete, online instructions and link are sent to applicant.	Online instructions and link sent to nominee upon receipt of Chapter Nomination Form and Letter	- Online Chapter Recommendation Form and instructions are available on the P.E.O. Hub. - Recommended students are emailed a link and applicant login to submit application.
APPLICATION REQUIREMENTS	- Chapter Recommendation Form - Application Form, including proof of enrollment, accreditation and expense information	- Online Application Packet - Original transcripts - Three recommendations	- Online Chapter Recommendation Form - Online Student Profile Form, Activity Charts and Essay - Two letters of recommendation - Unofficial high school transcript through 11th grade (junior year)
TIME TO APPLY	- Applications are processed year-round. - Effective July 1, 2026, a chapter recommendation must be submitted no less than four weeks prior to the term start date for which the grant is requested; however, a recommendation cannot be accepted more than 10 weeks in advance of the term start date.	- Online nominations from local chapters accepted from August 20 to November 20 - Nominees notified of results by May 1	- Chapter recommendations must be submitted only 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. - Applicants notified of results by April 30
SPONSOR	Local chapter	Local chapter	Local chapter
SPECIAL INFORMATION	- Named grants are available with the receipt of lump-sum donations equaling \$4,000. - 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.	- 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 making a lump-sum contribution of \$500 or more.	- Funds must be used in the next academic year or be forfeited. - 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.