



June 1, 2020

To whom it may concern,

This letter is to inform you of a funding source available for female students wishing to further their education. This source is P.E.O., an international Philanthropic Educational Organization “of women, by women and for women. P.E.O. supports women both through friendships and the bonds of sisterhood and through educational scholarships, grants, awards and loans. P.E.O. is one of the oldest women’s organizations in North America . . .P.E.O. has grown to more than 6,000 local chapters with nearly a quarter of a million members in the United States and Canada.” There is a local chapter in Red Deer.

The grants, awards and loans are open to women in various stages of their post-secondary education. I would encourage you to visit the P.E.O. International website, linked below to read more about P.E.O. and its various philanthropies. As well, I have attached an information sheet summarizing the projects. Each project has its own specific requirements that will need to be shared with students. *Important for high school students is the STAR award, details of which are on the attachment. This is an award for outstanding girls with high academic standing and strong leadership, volunteerism, and excellence in sports, music or other endeavors. The application process for this award starts in grade 11.* www.peointernational.org

Also for high school students who are residents of Alberta and Saskatchewan, there is the F. E. Taylor award. It provides a \$1000 scholarship to young women with high financial need and acceptable academic standing who need assistance to pursue their post-secondary education. It is of relevance to Grade 12 and first-year college students entering their second year. Please have students contact me as soon as possible to start the application process. Deadline for submission is in August but it is a process that must be started soon. More information about this award may be found at www.peoab-sk.ca

Each application for any of the projects must be supported by a letter of support from the chapter of the area in which the student resides or attends school. Therefore, it is necessary for an applicant to meet with a chapter member. In Central Alberta, the members belong to Chapter O, P.E.O.

Thank you for sharing this information with your students seeking funding assistance in their pursuit of higher education. Given the circumstances of 2020 there may be many female students who would benefit from this support. We look forward to assisting you, and your students, meet their needs.

Sincerely,
Wendy Motley
Project Chair, Chapter O
Please email bmotley85@gmail.com or phone: 403-749-2420



Philanthropic Projects Fact Chart

For current facts and forms go to peointernational.org

	Cotter	ELF	IPS	PCE	PSA	STAR
Eligibility	<ul style="list-style-type: none"> High school girls should have a minimum grade point average (GPA) of 2.6 and a 21 ACT or 970 SAT score. International applicants must have a minimum score of 66 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 2.6 in at least 12 hours of college-level (non-remedial) coursework. 	<ul style="list-style-type: none"> Recommended by a chapter of the P.E.O. Sisterhood A citizen or legal permanent resident of the United States or Canada and resides in the United States or Canada Enrolled full- or part-time in an accredited U.S. or Canadian postsecondary institution High school graduate or equivalent Meets the minimum credit score of 625 Does not exceed the indebtedness level for her degree level Has 2 qualified cosigners for the loan 	<ul style="list-style-type: none"> Citizen of country other than United States or Canada Graduate student or student attending Cotter College Eligibility information and form are available to students online at the P.E.O. website 	<ul style="list-style-type: none"> Recommended by a P.E.O. chapter Enrolled in a certification or degree program; not a doctoral degree 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 24 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 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 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 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"> Domestic applicants are encouraged to complete the Free Application for Federal Student Aid (FAFSA), and international applicants must complete the CSS Profile. Scholarships available include merit, need based, athletic and fine arts. P.E.O. scholarships and awards Federal grants based on need Loans Annual week-long summer workshop in June for high school girls who just completed their sophomore or junior year can result in an annual scholarship of \$3,000 for participants who apply, are admitted and enroll full-time. 	<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 \$2,000 (USD) for undergraduate, commercial, technical or vocational training and postgraduate certifications, \$15,000 (USD) for master's degrees and \$20,000 (USD) for doctoral level degrees The current interest rate is 2% Loans for online programs in accredited schools will be considered Internships or study abroad included in the approved degree program may be eligible 	<ul style="list-style-type: none"> Scholarship based upon demonstrated need Maximum \$12,500 scholarship 	<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 \$15,000 award Merit award, recognizing academic excellence, achievements and potential; Potential to make a positive impact on society Scholars notified by May 1 	<ul style="list-style-type: none"> \$2,500 scholarship Recipients will be notified by April 30
Renewals and 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 chapter is eligible to apply for one renewal of her scholarship 	<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"> Students submit a tuition deposit prior to May 1 to secure a place in the upcoming fall class, which is credited to students' accounts upon enrollment. Students sign Cotter College Honor Code. 	<ul style="list-style-type: none"> Simple interest accrual begins upon stated graduation date and billed annually Monthly payments begin 6 months following stated graduation date Loans up to \$15,000 due 8 years from stated graduation date; loans greater than \$15,000 due in 10 years 	<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 (USA status permitting), unless approved for optional practical training 	<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"> Apply for no application fee at http://www.commonapp.org/school/cotter-college 	<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 6 months prior to the candidate's graduation or course completion date Once Chapter Recommendation Form and letter are complete and candidate eligibility confirmed, online instructions and a 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 	<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 and Letter are 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. 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"> Application for admission Official transcripts Standardized test scores Resume Personal statement and/or teacher recommendation may be required 	<ul style="list-style-type: none"> Applicant must agree to all loan terms Both adult cosigners must meet the minimum credit score of 650 Each installment requires a separate promissory note. Borrower and cosigner's must sign and return each note before the check is issued 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Chapter Recommendation Form and Letter Application Form Income and Expense Statement 	<ul style="list-style-type: none"> Application Form Written proposal Original transcripts 3 recommendations 	<ul style="list-style-type: none"> Online Chapter Recommendation Form and letter Online Student Profile Form, Activity Charts, 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"> Applicants are strongly encouraged to apply early as Cotter College admits students on a rolling, or ongoing basis until capacity is reached. Annual priority deadline is December 31. 	<ul style="list-style-type: none"> Applications are processed year-round Applicant must be within 2 years but not less than 4 months of completing her course of study to receive funds 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Chapter recommendation must be submitted only between September 1 and November 1 Required student application items are due no later than 30 days after the applicant has received instructions for setting up her online account 	<ul style="list-style-type: none"> Online Submission: <ul style="list-style-type: none"> Chapter recommendations must be submitted only between September 1 and November 1 Required student application items are due no later than 30 days after the applicant has received instructions for setting up her online account 	<ul style="list-style-type: none"> Chapter recommendations must be submitted only between September 1 and November 1 Required student application items are due no later than 30 days after the applicant has received instructions for setting up her online account
Sponsor	<ul style="list-style-type: none"> None A women's college recognized as a best regional college by U.S. News & World Report Accredited baccalaureate and associate degree programs Cotter College pays airfare /lodging for a week-long sophomore-level European city excursion 	<ul style="list-style-type: none"> Local chapter, by voice vote Loans approved will not exceed amount recommended by sponsoring chapter Interest accruals and payments will not be deferred if student continues with further study or joins a service organization Monies from the Educational Loan Fund shall not be used for debt reduction (educational, personal, etc.) 	<ul style="list-style-type: none"> None Partners in Peace is limited to single chapters. A gift of at least \$500 must be sent with the Partners in Peace Form for a chapter to be partnered with an IPS recipient Named scholarships are available with the receipt of donations equal to the scholarship amount 	<ul style="list-style-type: none"> Local chapter, by voice vote Gifts 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 designated as a Laureate Chapter for nominating a successful scholar or making a lump-sum contribution of \$500 when earnings equal the award amount 	<ul style="list-style-type: none"> Local chapter, by voice vote 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 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 	<ul style="list-style-type: none"> Local chapter, by voice vote Funds must be used in the next academic year or be forfeited Chapter submits Cotter 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
Special Information						