

ADMISSION AND FINANCIAL AID

ADMISSION TO THE COLLEGE

GENERAL POLICY

Cotley College encourages applications from students seeking an independent, women's liberal arts and sciences college committed to global awareness, social responsibility and women's leadership.

All candidates for admission must be graduates of accredited high schools, or have satisfied high school graduation requirements through the G.E.D., by special official arrangements or through an accredited online or home school organization.

Admission is based on prior performance and one's potential to succeed at Cotley. Cotley College is committed to equal educational opportunity and does not unlawfully discriminate in its educational policies and practices on the basis of race, religion, color, national origin, age, disability, veteran status, sexual orientation, or any other factor protected by law.

Application for admission from each candidate should be on file in the Office of Enrollment Management as early as possible; the College accepts students for admission only until it reaches capacity. Early application is, therefore, recommended.

SINGLE SEX ADMISSION POLICY

Cotley's admission policy is consistent with board policy and is consistent with state and federal law, and specifically informed by Title IX of the Education Amendments of 1972, which allows for single-sex admission policies in institutions of higher education that have historically served women. This policy affirms Cotley's proud historical tradition as a women's college and its legacy of providing a community specifically designed for women.

As a historically women's college, Cotley considers for admission those applicants who indicate a legally-assigned sex of female on their application. Cotley applies the same admission standards and criteria to all applicants. In reviewing applications, Cotley performs a holistic assessment using GPA, test scores, recommendations, activities, goals, and character. Overall, we seek to admit students whose interests and aspirations match the opportunities provided by Cotley and who will contribute to Cotley's unique educational environment.

With regard to admission, Cotley relies upon the information provided by each student applicant. Applicants who indicate a legally-assigned sex of female are considered for admission. In cases where supporting documentation does not reflect an applicant's legally-assigned female sex, Cotley may request additional information.

THE APPLICATION PROCESS

Students must apply online through the Cotley College website, cotley.edu/apply.

A student applying for admission needs to submit:

- (1) the application for admission;
- (2) official high school transcript (including course work through 11th grade); with a final high school transcript sent after graduation (showing the graduation date) to be received no later than the last day of the student's first semester.
 - (a) A grade point average (GPA) of at least 2.6 is required in order to be admitted.
 - (b) official college/university transcripts for any college/university coursework taken while in high school
- (3) the \$20 nonrefundable application fee; and
- (4) results from the ACT Assessment Test (ACT) or the Scholastic Assessment Test (SAT) of the College Entrance Examination Board. A minimum ACT score of 21 or a combined minimum reading and math SAT score of 1060 is required in order to be admitted.
- (5) Students who do not meet the above minimums or for whom the admission committee feels additional personal information is warranted may be required to submit supplemental materials like personal statements, letters of recommendation, essays, samples of graded coursework, Advanced Placement (AP) or College Level Examination Program (CLEP) scores, etc.

It is recommended that candidates take either the ACT or SAT in the spring semester of the junior year or the fall semester of the senior year of high school. Multiple test results are accepted. When taking the test, request that an official copy of the scores be sent to Cottey.

Scores may also be sent through the high school counselor by request and scores appearing on official high school transcripts will be accepted for admission purposes.

The ACT code for Cottey is 2286 and the SAT code is 6120. The Admission Committee will consider the highest test result through the December test for admission and scholarship purposes.

Cottey College will accept the **General Educational Development** test (G.E.D.) with the following stipulations:

- (1) the G.E.D. scores as well as an official copy of the certificate are required;
- (2) the applicant must also submit either the ACT or SAT scores or an official college transcript showing at least one full-time semester successfully completed with a minimum GPA of 2.00.

Based on the above requirements, each applicant will be individually evaluated for admission by the Admission Committee.

APPLICATION GUIDELINES

First Time Students

All applicants for admission to Cottey College should take a college preparatory course sequence. The required high school curriculum includes

- four years of study in English composition and literature,
- two years in history and government,
- three years in mathematics (Algebra I, Algebra II and Geometry),
- two years in laboratory science and
- two years of study in one foreign language.

A student will be notified of an admission decision shortly after receipt of her completed application, if she has

- (1) undertaken a college-preparatory high school curriculum,
- (2) achieved a high school grade point average of at least 2.6, AND
- (3) received standardized test results that meet our current eligibility requirements (ACT composite of 21 or better, SAT math and critical reading combination of 1060 or better)

Students whose academic credentials fall below these guidelines may be asked to provide additional information for consideration by the Admission Committee. Students admitted by committee may be admitted contingent on adhering to specific conditions and instructions throughout the first 27 semester hours earned.

Students who are accepted will receive notification that a nonrefundable tuition deposit is due (see Nonrefundable Application Fee and Tuition Deposit) to secure a place in the incoming class.

Students accepted for admission also receive a health form (requiring a doctor's examination), which must be completed before enrollment at Cottey College. Health information is confidential.

TRANSFER APPLICANTS

Cottey College welcomes transfer applicants to study for their associate or baccalaureate degrees.

NOTE: Cottey College will accept no more than 75 hours from other institutions toward a degree, based on the requirement that 27 hours be earned at Cottey for an associate degree and that 45 hours must be earned at Cottey for the baccalaureate degree.

No grade of "C-" or lower will be accepted as transfer credit. Transfer students who have been academically dismissed from a previous institution must seek special permission from the vice president for enrollment management to be considered for admission to Cottey College.

Transfer applicants will have their transcripts evaluated on a course-by-course basis. Prospective transfer applicants can receive a Cottey Unofficial Transcript Evaluation, by sending a transcript (unofficial is acceptable) to the registrar at eval@cottey.edu.

Transfer students must take all courses listed as graduation requirements. Transfer applicants will be admitted unconditionally to Cottey College as transfer students if the following criteria have been met:

- (1) The applicant has earned a minimum of 12 semester hours of college-level work (excluding remedial courses) from a regionally accredited college or university after completion of high school or receiving a G.E.D. and
- (2) The applicant has achieved a 2.00 G.P.A. or higher on all college-level work.

Transfer applicants with 11 or less transferable credits from a regionally accredited college or university will have the admission decision based on a combination of secondary and post-secondary transcripts, plus ACT/SAT scores. Students will need to:

- (1) Submit all official college or university transcripts; including any courses taken for college credit while in high school and all credits taken after completion of high school,
- (2) Submit final high school transcript showing graduation date, and
- (3) Submit ACT/SAT scores.

Applications from students with a cumulative college GPA of 1.6 – 1.9 will be reviewed by the Admissions Committee for an admission decision. Students with a transfer GPA of less than 1.6 will not be admitted. Students are required to list all schools attended whether or not credit was received and regardless the age of the record.

HOME SCHOOL POLICY

Students who have been home schooled and have completed high school graduation requirements under a home-school program may be considered for admission. Home-schooled students follow the same application guidelines and procedures as all other applicants. In addition, home-schooled applicants should submit a home school credit evaluation form (including at least 6 semesters of course work in 9th, 10th and 11th grades) prepared and signed by home-schooling parent/guardian.

The Office of Enrollment Management may also ask for a portfolio detailing all high school work completed (including courses studied, textbooks, assignments, extracurricular activities and writing samples). Evidence must show completion of courses in English, social studies, mathematics, science and foreign language. The student may also be required to furnish proof that home schooling requirements within their state of residence have been satisfied.

Home-schooled students who have received a General Educational Development test (G.E.D.) may also be admitted to Cottey. In this situation, copies of the G.E.D. scores as well as an official copy of the certificate will be required.

FORMER STUDENT READMISSION

Former Cottey College students who have not been enrolled for at least one semester (not to include the summer) and who do not have an approved leave of absence must reapply to be considered for readmission to the College. A student must reapply using the online application. In addition to submitting an application for readmission, students who were dismissed from Cottey College for any reason must apply by letter to the vice president for academic affairs.

HIGH SCHOOL JUNIOR EARLY ADMISSION

Exceptionally mature and academically able students who have completed all but one year of high school, have the endorsement of their high school officials for early entrance to college and can produce stellar letters of recommendation may be considered for admission to Cottey.

With the approval of the high school, courses successfully completed at Cottey may be counted toward a student's high school graduation. Students interested in applying for early admission should contact the Office of Enrollment Management as early as possible.

INTERNATIONAL STUDENT ADMISSION

Cottey College welcomes applications from prospective international students and encourages international applicants to communicate with the Office of Enrollment Management at least nine months in advance of their proposed entrance. There is a limited amount of financial aid available for international students, so if financial aid is needed, this fact should be made clear in initial correspondence. International applicants may be asked to submit the following

- Test of English as a Foreign Language (TOEFL) or International English Language Testing System (IELTS) scores, if one's first language is not English. Cottey College requires overall TOEFL score of 68 (17 on all sub scores); IELTS of 5.5 or above.
- Certified records of external examinations, when applicable
- Post-secondary transcripts from foreign institutions must have an evaluation from an approved National Association of Credential Evaluation Services member (NACES) or from InCRED. U.S. university transcripts must be sent directly from the institution to Cottey College.

International applicants must submit certification of finances and the CSS Profile. Cottey's CSS code is 6120.

NON-DEGREE SEEKING HIGH SCHOOL STUDENT ADMISSION

Cottey provides an opportunity for qualified local high school junior and senior students to enroll in a maximum of six (6) credit hours per semester, at a reduced tuition rate. Interested students must contact the Office of Academic Records to obtain and complete the Non-Degree Seeking High School Student Registration Form.

Approval to register will be based on evaluation of previous academic work, available standardized test scores, and a written recommendation from the student's high school counselor. Registration is completed through the Office of Academic Records.

AUDITING STUDENT ADMISSION

A student who wants to audit a course at Cottey, and is not a currently enrolled student, must complete the Audit form which can be obtained through the Office of Academic Records. Students must gain permission from the instructor to audit. See page 77 in the Catalog for details. The fee for auditing a course is listed under "Incidental Fees."

NONREFUNDABLE APPLICATION FEE AND TUITION DEPOSIT

A nonrefundable application fee of \$20 must accompany each application for admission to Cottey College. If the fee presents a financial hardship to the family, the fee may be waived with a written request from the student's high school counselor.

A nonrefundable tuition deposit of \$125 is due to hold a place in the incoming class after the candidate has been notified of her acceptance for admission and has decided to enroll. Payment of this fee ensures a student's place in the student body. The nonrefundable tuition deposit is credited to the student's bill for the first semester.

For students admitted prior to April 15, nonrefundable tuition deposits are due on or before May 1. For students admitted after April 15, nonrefundable tuition deposits are due as soon as possible to secure a place in the class and accept any financial aid offered.

FINANCIAL AID

Financial aid programs at Cottey include federal, state, institutional and external resources. Eligibility for aid is determined on the basis of financial need, academic ability and/or special abilities like those inherent in student athletes, artists and/or performers. The four types of financial assistance are grants, scholarships, loans and work programs. Approximately 98% of the student body receives assistance from at least one of these sources.

Students seeking need-based financial aid must complete the Free Application for Federal Student Aid (FAFSA). Students and their families are encouraged to complete and submit the FAFSA at fafsa.ed.gov as soon as it's available on October 1. International students should complete the CSS Profile. Cottey College's FAFSA code is 002458.

Financial need is the difference between the cost of attendance and the expected family contribution (EFC) which is calculated from the information reported on the FAFSA or International Student Profile. The cost of attendance includes tuition, fees, room, board, books and supplies, personal expenses, and transportation expenses.

TYPES OF FINANCIAL AID AVAILABLE

Grants do not have to be repaid. The types of grants available are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Cottey Grants, and grants from the state of Missouri.

Scholarships do not have to be repaid. A variety of scholarships are available to qualified students. Some scholarships may require applications, auditions, etc. More information on scholarships can be found in the next section.

Loans must be repaid with interest. The types of loans available are Federal Direct Subsidized and Unsubsidized Loans and Federal Direct Parent Loans for Undergraduate Students (PLUS).

Work programs are provided through Federal Work Study and Campus Employment.

SCHOLARSHIPS

Automatic Academic Scholarships

To qualify, student must have a minimum composite ACT score of 21 (SAT score of 1060) and a 3.0 cumulative GPA. For first-time freshmen, scholarship is based on GPA or ACT/SAT (whichever is higher). For transfers, scholarship is based on GPA only. Student must be enrolled full-time. Award is based on highest test score and GPA received by March 1.

<u>ACT</u>	<u>SAT</u>	<u>GPA</u>	<u>SCHOLARSHIP</u>
21- 23	1060-1150	3.00-3.20	\$4,000
24-26	1160-1250	3.21-3.40	\$5,500
27-29	1260-1350	3.41-3.60	\$7,000
30-32	1360-1440	3.61-3.80	\$8,500
33-35	1450-1560	3.81-3.90	\$10,000
36	1570-1600	3.91-4.00	\$11,500

Renewable for four years with a 3.0 cumulative GPA. Students not meeting the above criteria will be reviewed for scholarship consideration by the financial aid committee.

Summer Workshop Scholarship

Participants of Cottey's Summer Workshop will receive a \$3,000 scholarship when they enroll at Cottey College as full-time students. This scholarship is renewable for up to four years. Please visit the workshop website for registration and more information: cottey.edu/workshop.

Cottey A+ Scholarship

A \$1,000/year renewable scholarship awarded to accepted Missouri students who have completed the A+ program in high school.

Fine Arts Scholarships

Fine Arts Scholarships are available in art, dance, music, and theatre. Applicants must be accepted for admission, complete the on-line application and submit a portfolio or audition materials. Priority deadline for fine arts scholarships is February 1. All subsequent applications will be considered as funds are available.. Recipients must make satisfactory academic progress and meet departmental requirements for renewal of the scholarship.

Alumnae Scholarships

Alumnae Scholarships are awarded to relatives of alumnae who are accepted for admission by March 1. Awards are \$500 per academic year and are awarded to daughters, granddaughters, sisters, great-granddaughters, and nieces, as funding allows.

Athletic Scholarships

Athletic Scholarships are awarded for basketball, cross country, volleyball, softball, golf, and track based on demonstrated ability. Awards vary.

Honors and Awards

Several scholarships are awarded each year at the Honors and Awards Convocation in May. Recipients are selected on the basis of outstanding achievement in various academic areas and/or campus activities.

Opportunity Scholarships

Opportunity Scholarships are available to students who stay at Cottey to pursue a bachelor's degree. These \$3,000 scholarships are for third- and fourth-year students who have a 3.0 GPA or higher. A faculty member must nominate the student by submitting a letter of recommendation to the vice president for academic affairs by February 15.

P.E.O. Scholarships

Many Cottey students receive scholarships from state, provincial, and local chapters of the P.E.O. Sisterhood. A student does not need a P.E.O. affiliation to qualify. Application deadlines and procedures vary by chapter, so early application for admission is encouraged.

PTK Scholarships

PTK scholarships of \$1,000 per year are available to qualified baccalaureate students, regardless of financial need. Must be a current member in good standing of Phi Theta Kappa and provide proof of membership. This scholarship requires a minimum 3.0 GPA for renewal.

Girl Scout Leadership Award

A scholarship of \$1,000/year is awarded to Girl Scout Gold Award recipients or to girls who have attained the rank of Eagle Scout. Students who have received the equivalent American Heritage Girls Stars & Stripes Award are also eligible to receive this scholarship.

Aspiring Women Leaders Scholarships

This scholarship recognizes students who have already developed leadership skills in high school and who desire to continue to grow as a leader. Five \$3,000/year scholarships will be awarded to incoming freshmen each year. Deadline to apply is February 1, but early applications are encouraged.

Women in Science Scholarships

This scholarship is available to incoming freshmen who will be science majors. Up to ten \$3,000/year scholarships will be awarded each year. Deadline to apply is February 1, but early applications are encouraged.

Canadian Cottey Grant

Cottey College offers a special grant for Canadian degree-seeking students enrolling full-time at Cottey College, beginning fall 2019. The Canadian Cottey grant will be awarded to offset the difference between the Canadian dollar and the U.S. dollar. This amount will be determined at the time the student's funds are deposited and the conversion takes place. This also includes outside scholarships Cottey receives on behalf of a Canadian student.

Cottey College accepts the Canadian dollar for payment of tuition, fees, room and board. After all scholarships and aid is applied, the remaining balance due on the student's account can be paid in Canadian dollars and the College will award a Canadian Cottey Grant

that will equal the amount of the conversion difference on the date the funds are deposited. Questions about the Canadian Cottey Grant and other available scholarships may be directed to the Cottey College Office of Financial Aid by emailing financialaid@cottey.edu.

Thank-You Notes

A portion of the Colleges' scholarships are made available through the generosity of donors to Cottey. If the funds to support the student's scholarship were provided by a donor the student is required to write a thank-you letter. The Office of Institutional Advancement Office will contact students who are required to write a thank you letter.

NOTE: When a student has no demonstrated financial need and institutional scholarships are awarded, scholarships may not exceed the total fee amount.

VALIDITY OF THE HIGH SCHOOL DIPLOMA FOR TITLE IV AID

Colleges and universities must develop and follow procedures to evaluate the validity of a student's high school program completion, if the college or university or the Department of Education has reason to question the legitimacy of the student's diploma. The FAFSA on the Web will collect the name of the high school the student graduated from and the state where the school is located for first-time undergraduate students. Students will select their high school from a drop-down list populated by the National Center for Education Statistics (NCES). Students who cannot find their high school will input the name, city, and state of their high school. The absence of a high school on the dropdown list does not mean that it is not legitimate; a copy of the student's final high school transcript will serve as proper documentation.

Cottey must have an official final high school transcript showing the student's graduation date. No financial aid can be disbursed and enrollment will not be finalized until this has been received. The deadline is the last day of the period to add or drop classes without a fee each semester. If Cottey is unable to determine whether the student's diploma is valid, the student will be ineligible for federal Title IV aid.

SATISFACTORY ACADEMIC PROGRESS

Federal regulations require that financial aid recipients make satisfactory academic progress toward earning a degree in order to remain eligible for assistance. Satisfactory academic progress (SAP) standards apply to students receiving financial assistance from all federal, state, and institutional aid programs. The SAP Policy has two components: qualitative and quantitative. Students must meet the requirements for both components as outlined below.

Qualitative requirements

- A student with less than 57 credit hours must have a cumulative grade point average (GPA) of at least 1.75.
- A student with 57 or more credit hours must maintain a cumulative GPA of at least 2.00.

Quantitative requirements

- A student must have completed 67% of the credit hours attempted.
 - For example, if after the second semester the student has attempted 32 credit hours, she must have completed 21 hours (32 x 67%).
- A student must complete a program within an established time frame.
- Financial aid will be awarded according to the number of the required credit hours for the program multiplied by 150%.
- A student will lose eligibility for financial aid for all future semesters after the semester in which the maximum hours allowed are exceeded.
 - For example, the Associate in Arts degree requires 62 credit hours. A student could receive aid for up to 93 (62 x 150%) credit hours.
- The Bachelor of Arts degree requires 120 credit hours.
 - A student could receive aid for up to 180 (120 x 150%) credit hours.

1. Both qualitative and quantitative progress will be checked at the end of each semester.
2. Students meeting the standards listed above will be in good standing.
3. If a student does not meet the above standards, she will be placed on financial aid warning. During the financial aid warning semester, the student will continue to receive aid, if otherwise eligible, but they must meet SAP standards by the end of the warning semester or have an academic plan in place.
4. If at the end of the financial aid warning semester the student has not met the SAP standards, she will be placed on financial aid suspension. Financial aid suspension means a student will receive no further federal, state, or institutional aid until the minimum standards have been met.
5. Courses shown as failed, incomplete, audited, or withdrawn are not included in the number of credit hours earned. Repeated courses which were previously passed will not add to the credit hours earned.
6. There are selected courses which may be repeated for credit and those are specified in the catalog.

7. Credit hours earned by testing will be included in the number of hours earned. This includes Advanced Placement (AP) and International Baccalaureate (IB).
8. Financial aid suspension may be appealed if unusual circumstances affected academic progress. Such circumstances may include a severe illness/injury to the student or immediate family member, the death of a student's relative, or other special circumstances. A letter of appeal must be submitted to the director of financial aid within the time specified on the notice of financial aid suspension. The letter should include why the student failed to meet SAP standards and what has changed that will allow the student to be successful at the next evaluation.
9. Transfer students with no grade history at Cottey will enter on SAP good standing. Complete academic transcripts for work attempted at other institutions must be submitted to the enrollment management office before the beginning of the first semester at Cottey. Transfer students will be evaluated at the end of the first semester at Cottey just like all other students.
10. Former Cottey students who were not enrolled at Cottey for the most recent semester will re-enter at the SAP status earned at the end of their last Cottey enrollment.

FINANCIAL AID REFUND POLICY (RETURN OF TITLE IV FUNDS)

Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws prior to completing 60% of the semester, the student may no longer be eligible for the full amount of Title IV funds that were originally awarded. Title IV assistance at Cottey includes Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Federal Direct Loans (Subsidized and Unsubsidized), and Federal Direct PLUS Loans.

The amount of Title IV aid earned by the student must be determined as of the date of withdrawal. If the amount disbursed to the student is greater than the amount earned, unearned funds must be returned to the funding agency. The percent earned equals the number of days completed up to the withdrawal date divided by the total days in the semester.

The school has 30 days from the date the institution determines that the student withdrew to return all unearned funds. The order of the return of Title IV funds by the school is as follows: Unsubsidized Direct Loan, Subsidized Direct Loan, Direct PLUS Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant. When aid is returned, the student may owe a balance to the College.

TUITION EXCHANGE PROGRAM

Cottey College is a member of the Council for Independent Colleges-Tuition Exchange program (CIC-TEP). Member colleges and universities have agreed to accept, tuition-free, students from families of full-time employees of other participating institutions. Participation in the exchange program is limited to full-time employees, who have been employed at Cottey College for a minimum of 12 months. This benefit applies to tuition only and does not cover non-credit or audited courses, high school discount courses, fees, housing, books, supplies, or other miscellaneous expenses. Graduate study is limited to employees and spouses. A searchable list of participating institutions may be found at cic.edu.

FINANCIAL MATTERS

STUDENT FEES PER SEMESTER

Student billing for the fall semester occurs in July and in November for the spring semester. A student/parent may elect to pay the balance in full or make three monthly payments with a 1% monthly, or 12% annualized, finance charge. Fall semester payments are due August 15, September 15, and October 15. Winter/spring semester payments are due December 15, January 15, and February 15. The advance tuition deposit of \$125 for incoming students is credited to the student's bill and is nonrefundable. Information and questions regarding the payment of fees should be directed to the Business Office.

	<u>2019-2020</u>	<u>2020-2021</u>
Residential Students		
Full-time Tuition, per semester	\$10,250.00	To be determined
Room and Board, per semester:		
Reeves & P.E.O. Halls	3,850.00	
Robertson Hall	4,025.00	
Identification Key Card	10.00	
(one-time charge per academic year)		
Student Activity Fee, per semester	250.00	
Student Health Service Fee, per semester	175.00	
Technology Fee, per semester	200.00	
Overload above 18 credit hours, per credit hour	550.00	
TOTAL PER SEMESTER:		
Reeves & P.E.O. Halls	\$14,735.00	
Robertson Hall	\$14,910.00	