



2025-2026 Freshmen Financial Aid Overview

SCHOLARSHIPS & GRANTS

Academic Scholarships*

All students will receive an academic scholarship once they are accepted to Morningside.

Scholarship	HS GPA	Award
Trustee	4.0	\$15,000 per year/\$60,000 total
Presidential	3.6-3.99	\$14,000 per year/\$56,000 total
Dean	3.3-3.59	\$13,000 per year/\$52,000 total
Founder	3.29 or less	\$11,000 per year/\$44,000 total

ACT/SAT Incentive Scholarship

Students who choose to take the ACT or SAT and have scores submitted to Morningside may qualify for an additional scholarship.

Test Score Range	Award
ACT of 31+ or SAT of 1390+	\$5,000 per year/\$20,000 total
ACT of 26-30 or SAT of 1230-1380	\$3,000 per year/\$12,000 total
ACT of 21-25 or SAT of 1060-1220	\$1,000 per year/\$4,000 total

Visit Grant - \$1,000 per year/\$4,000 total

Students who make an official visit to Morningside scheduled through Admissions by Feb. 28, 2025 will receive \$1,000 every year you are at Morningside.

FAFSA Submission Grant - \$1,000 per year/\$4,000 total

Students who submit FAFSA information to Morningside by Feb. 28, 2025 (and each subsequent year) will receive \$1,000 every year you are at Morningside.

First Generation Grant - \$1,000 per year/\$4,000 total

First Generation Status is determined by how the student answers the Parent Education Status Question on the FAFSA.

Talent Grant - up to \$5,000 per year/\$20,000 total

You can receive up to \$5,000 for participating in an activity or sport you love. When you apply to Morningside, identify your talent so we can help you set up an audition that will determine your exact award amount. Talent grants are contingent upon participation. Students can receive one talent grant up to \$5,000 and an additional \$500 in a secondary talent. **Areas include:**

Agricultural Leadership	Choral Music	Theatre
Athletics	Color Guard	Writing
Art	Instrumental Music	

Students who receive a Talent Grant are NOT eligible for a Monte Grant.

Monte Grant - up to \$4,000 per year/\$16,000 total

Have a talent not mentioned above and excited to get your Morningside experience started in your own way? Students like you help make our campus dynamic and vibrant. Earn up to \$4,000 from a grant that recognizes your intellect, volunteerism, involvement in clubs and organizations, or your other great qualities that are sure to make you a great addition to Morningside. Students who receive a Monte Grant are NOT eligible for a Talent Grant.

ACCESS TO MSIDE BASE AWARD: \$25K/\$19K
Using the variables below, Access to Mside ensures all first-time, full-time undergraduate students who are admitted for 2025-2026 will receive a base award package (grants and scholarships) of \$25,000 if living on-campus or \$19,000 if living off-campus. † Other variables may increase this package. Please work with the Morningside University Office of Financial Planning to understand your total potential award package.

AID BASED ON APPLICATION

- Academic Scholarships (\$11,000-\$15,000) \$ _____
Trustee, Presidential, Dean, or Founder
- ACT/SAT Incentive (\$1,000-\$5,000) \$ _____
- Visit Grant (\$1,000) \$ _____
- FAFSA Submission Grant (\$1,000) \$ _____
- First Generation Grant (\$1,000) \$ _____
- Talent Grant (up to \$5,000) \$ _____
- Monte Grant (up to \$4,000) \$ _____

AID BASED ON FAFSA

(Amounts based on 2024-2025 information)

- Federal Pell Grant (\$740-\$7,395) \$ _____
- Federal SEOG Grant (varies) \$ _____
- Mside Pell Enhancement Grant (\$3,000) \$ _____
- Federal Teach Grant (up to \$4,000) \$ _____
- Iowa Tuition Grant (up to \$7,500) \$ _____
- Morningside Grant (varies) \$ _____
- Achievement Grant (varies) \$ _____
- Federal Work Study (up to \$2,000) \$ _____
- Federal Stafford Loan (varies) \$ _____

OTHER AID & FINANCING

- Private Scholarships \$ _____
- Federal Parent PLUS Loans \$ _____
- Private Loans \$ _____
- Interest-Free Payment Plans \$ _____
- Other \$ _____

TOTAL (Min. of \$25K on-campus/\$19K commuter) \$ _____

†Students must meet all qualifications found at morningside.edu/accesstomside
Not for online students. Students should complete the FAFSA for a complete award picture.

*Academic awards will be reduced by \$3,000 for students who choose to live off-campus prior to earning 91 or more credit hours. Morningside grants and scholarships are awarded to first-time, full-time undergraduate students.

FINANCIAL ASSISTANCE BASED ON FAFSA

Many families assume they are not going to be eligible for financial aid and leave money on the table. Don't make that mistake. Complete the Free Application for Federal Student Aid (FAFSA) to make sure you have a complete picture of the dollars available to you. The 2025-2026 FAFSA should be available by Jan. 1, 2025 at the latest.

Visit studentaid.gov to begin the process.
Morningside's Federal School Code is 001879.

Federal Pell Grant - Up to \$7,395 per year
Student Aid Index (SAI) equal to or less than \$6,655.

Federal SEOG Grant
Supplement to the Federal Pell Grant. Award varies.

Morningside Pell Enhancement Grant - \$3,000
A limited number of grants are available for students who:

- Are Pell eligible
- Reside outside the state of Iowa

Iowa Tuition Grant - up to \$7,500 per year
Must be an Iowa resident and file the FAFSA before July 1. Student Aid Index (SAI) equal to or less than \$16,000.

Morningside Grant/Achievement Grant
Award varies based on need and other aid.

Federal Teach Grant - Up to \$4,000 per year
Eligibility requirements include a minimum GPA of 3.25 or score above the 75th percentile on any ACT subscore. Student is required to teach full-time in a low-income school and in a high-need field of study for at least four years within eight years of graduation. If requirements are not met, the grant must be repaid.

Federal Work Study
Award varies based on need and other aid. A typical work study award is \$2,000 per year.

FEDERAL STAFFORD LOAN

Subsidized
Interest-free while in school; 6.53% fixed interest rate.

Unsubsidized
Accrues interest while in school; 6.53% fixed interest rate.

Repayment begins six months after graduation on both loans.

- Freshman - up to \$5,500
- Sophomore - up to \$6,500
- Junior/Senior - up to \$7,500

Morningside gift assistance and need-based aid is subject to reduction for students who live off-campus prior to reaching 91 credits.

Federal, state, and private grants and scholarships in combination with institutional funding should not exceed tuition, fees, housing, and food. If necessary, institutional funding will be reduced.

Students who have enrolled in college AFTER graduating from high school, and have completed 27 transferable credit hours, should refer to the information for Transfer students on our website at morningside.edu. Students can not qualify for both Freshman awards and Transfer awards.



OTHER TYPES OF AID & FINANCING OPTIONS

Many local and national businesses, churches, and community organizations offer private scholarship funds for which you may be eligible. Here are a few additional resources that we suggest:

Private Scholarships

- fastweb.com
- collegeboard.org
- iowacollegefoundation.org
- hsf.net
- iumf.org
- gbhem.org

Federal Parent PLUS Loan

Fixed interest rate 9.08%.

Private Student Loans

Student loans typically require a co-signer.

Morningside Interest-Free Payment Plans

- 10-Month Interest-Free Payment Plan
- 8-Month Interest-Free Payment Plan
- Customize your own plan

YOUR MSIDE INVESTMENT

Morningside is a private university, which means that our sticker price can be startling. But as a private university, we are able to offer far more in scholarships and grants than a public college or university. Below is an outline of Morningside University's costs BEFORE any financial aid is applied.

Based on 2024-2025 Costs

Tuition (12-18 credits)*	\$38,150
Fees (student government, health services, technology)	\$1,510
Housing (standard with A/C)	\$6,280
Food	\$5,370
Total	\$51,310

**Tuition rates vary for students taking credits above or below the 12-18 credit range.
Additional fees may apply.*

The Morningside University experience cultivates a passion for **lifelong learning** and a dedication to **ethical leadership** and **civic responsibility**.

QUESTIONS?

Call 712-274-5159 or email finaid@morningside.edu