



# Transfer Financial Aid Information 2025-2026

## Transfer Scholarships\*

Transfer GPA	Amount
3.9	\$15,000
3.5-3.89	\$12,500
3.49 or less	\$10,000

Academic awards are available to admitted full-time undergraduate transfer students who have earned at least 27 college credits that have been approved and accepted by Morningside University. GPA is based on a 4.0 scale.

### Visit Grant

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

### FAFSA Submission Grant

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

### First Generation Grant

First Generation Status is determined by how the student answers the Parent Education Status Question on the FAFSA. Students who qualify for the First Generation grant will receive \$1,000 per year.

### Talent Grant

We offer talent grants up to \$5,000 in a variety of areas. Simply identify your talent when applying, and we'll help you set up an audition. Areas include:

**AGRICULTURAL LEADERSHIP • ART • ATHLETICS**  
**MUSIC (Choral, Color Guard, Instrumental) • THEATRE • WRITING**

Talent grants are contingent upon participation. Each respective talent area defines participation. Students can receive only one talent grant. Students who receive a Talent Grant are not eligible for a Monte Grant.

### Monte Grant

If you have been an active volunteer or intend to be involved with leadership or other clubs and activities at Morningside, you may be eligible for a Monte Grant of up to \$4,000 per year. Talent Grant recipients are not eligible for this grant.

### Morningside Pathways (MP)

Students who have been accepted to Morningside University through the Pathways program will receive a \$2,000 grant per year. The grant is renewable as long as the student remains full-time.

### Phi Theta Kappa Grant (PTK)

This program, completely funded and administered by Morningside University, provides a \$1,000 per year renewable grant to any community college student who is a member of the Phi Theta Kappa Honor Society. To be eligible for the grant, the community college student must apply and be accepted to Morningside University and provide proof of PTK membership prior to enrollment as a first-time, full-time student. The grant is renewable as long as the student remains full-time.

### ACCESS TO MSIDE BASE AWARD: \$25K/\$19K

Using the variables below, Access to Mside ensures all new, 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.

## CHECK YOUR MSIDE VALUE

Working with the Office of Financial Planning, check the boxes and add up the aid and financing available to you at Mside.

### AID BASED ON APPLICATION

- Transfer Scholarship (\$10,000-\$15,000) \$ \_\_\_\_\_
- Visit Grant (\$1,000) \$ \_\_\_\_\_
- FAFSA Submission Grant (\$1,000) \$ \_\_\_\_\_
- First Gen Grant (\$1,000) \$ \_\_\_\_\_
- Talent Grant (up to \$5,000) \$ \_\_\_\_\_
- Monte Grant (up to \$4,000) \$ \_\_\_\_\_
- Morningside Pathways (\$2,000) \$ \_\_\_\_\_
- Phi Theta Kappa Grant (\$1,000) \$ \_\_\_\_\_

### AID BASED ON FAFSA

(Amounts based on 2024-2025)

- Federal Pell Grant (\$740-\$7,395) \$ \_\_\_\_\_
- Federal SEOG Grant (varies) \$ \_\_\_\_\_
- Pell Enhancement Grant (\$3,000) \$ \_\_\_\_\_
- Federal Teach Grant (up to \$4,000) \$ \_\_\_\_\_
- Iowa Tuition Grant (\$8,500) \$ \_\_\_\_\_
- 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 \$ \_\_\_\_\_**

*\*Academic awards will be reduced by \$3,000 for students who choose to live off-campus prior to earning 91 or more credit hours.*

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

# 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 January 1, 2025, at the latest.

Visit [studentaid.gov](https://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 – \$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**  
Grant 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 are subject to reduction for students choosing to 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 not attended college AFTER graduating from high school should refer to the information for Freshman students on our website at [morningside.edu](https://morningside.edu). Students cannot qualify for both Transfer awards and Freshman awards.*

## 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.

### 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
<b>Total .....</b>	<b>\$51,310</b>

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

### MORNINGSIDE OFFERS:

- Pay each semester
- Interest-free 10-Month Payment Plan
- Interest-free 8-Month Payment Plan
- Customize your own plan
- Federal PLUS or private parent loans or private student loans (Student loans typically require a co-signer.)

For more detailed information, visit our website at [morningside.edu](https://morningside.edu)

## OTHER OPPORTUNITIES

### Private Scholarships

[fastweb.com](https://fastweb.com)      [iowacollegefoundation.org](https://iowacollegefoundation.org)  
[iumf.org](https://iumf.org)      [collegeboard.org](https://collegeboard.org)  
[gbhem.org](https://gbhem.org)

### Veterans Benefits

[va.gov](https://va.gov)      [benefits.va.gov/gibill](https://benefits.va.gov/gibill)

### Carver Scholarship (\$8,000)

Application deadline is April 1. Check website for application and eligibility criteria.

[carvertrust.org](https://carvertrust.org)

### Jack Kent Cooke Foundation Undergraduate Transfer Scholarship Program

[jkcf.org](https://jkcf.org)

### Hispanic Scholarship Fund Community College Transfer Scholarship Program

[hsf.net](https://hsf.net)

*If you are a student considering our online bachelor's degree completion programs or another online program, we encourage you to speak to our office of financial planning directly to discuss the options available, as they do differ from our full-time undergraduate costs and financial aid options.*

## QUESTIONS?

Call 712-274-5159

E-mail: [finaid@morningside.edu](mailto:finaid@morningside.edu)



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