



TRANSFER FINANCIAL AID INFORMATION 2019-2020

At Morningside we provide a customized financial aid package for each of our students, making Morningside an affordable college choice. We want students to choose a college based on quality and comfort of fit. All full-time students are awarded scholarships, grants and/or need-based assistance (excludes on line programs).

Transfer Scholarships

<i>Transfer GPA</i>	<i>Amount</i>
4.0	\$15,000
3.5-3.99	\$12,500
3.0-3.49	\$10,000
2.99 or less	\$7,500

Academic awards are available to admitted full-time transfer students who have earned at least 27 college credits that have been approved and accepted by Morningside College.

GPA is based on a 4.0 scale

Morningside College Pathways (MCP)

Students who have been accepted to Morningside College 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 College, provides a \$1,000 per year renewable grant to any community college student who is a member of Phi Theta Kappa Honor Society. To be eligible for the grant, the community college student must apply and be accepted to Morningside College and provide proof of PKT membership prior to enrollment as a first-time, full-time student. The grant is renewable as long as the student remains full-time.

Talent Awards

In addition to scholarships, we offer talent awards 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:

- Art
- Athletics
- Esports
- Theatre
- Music (Instrumental, Vocal, Color Guard, Jazz, Keyboard)



Learn more and apply today at morningside.edu/admissions

To be eligible for talent awards, students must identify their talent when applying for admission or through their admissions representative. Students will be required to participate in an audition or demonstrate outstanding athletic ability or potential. Talent awards are contingent upon participation. Each respective talent area defines participation. Students can receive only one talent award.

There are limits to the total amount of Morningside Grants/Scholarships a student can receive. Financial assistance is assessed on individual accomplishments.

Financial Assistance Based on the FAFSA

Need-based assistance is determined annually by completing the Free Application for Federal Student Aid (FAFSA). [fafsa.gov](#)

The FAFSA is available October 1, 2018

Federal Pell Grant – Up to \$6,095 per year
Expected Family Contribution (EFC) <= \$5,486

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

Morningside Pell Enhancement Grant

A limited number of grants available for students who:

- Are Pell eligible
- Do not receive State assistance/grants
- Are not receiving Morningside Talent Awards

Iowa Tuition Grant - \$5,650

Iowa Resident & Expected Family Contribution (EFC) <= \$13,500 (FAFSA filed before July 1st).

Morningside Grant/Achievement Award

Award varies based on need and other aid.

Federal Teach Grant – Up to \$4,000 per year

Eligibility requirements: a minimum GPA of 3.25 or score above the 75th percentile on any ACT subscore. Student is required to teach full time for at least 4 years within 8 years of graduation. If requirements are not met, the grant must be repaid.

Federal Work Study – Award varies based on need and other aid.

Federal Stafford Loan

Subsidized – interest free while in school • 5.05% fixed interest rate.

Unsubsidized – accrues interest while in school • 5.05% fixed interest rate.

Repayment begins 6 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 choosing to live off campus prior to reaching 91 credits.



MORNINGSIDE OFFERS:

Pay each semester

Interest Free 10 Month Payment Plan

Interest Free 8 Month Payment Plan

Federal 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/admissions/Financial-Aid/

OTHER OPPORTUNITIES

Loan forgiveness for nurses and teachers:

Federal

Teachers - studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher

Iowa

iowacollegeaid.gov/

Click on Loan Repayment & Income Bonus

Veterans Benefits

va.gov

benefits.va.gov/gibill/

Carver Scholarship (\$7,600)

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

Jack Kent Cooke Foundation Undergraduate Transfer Scholarship Program

jkcf.org

Hispanic Scholarship Fund Community College Transfer Scholarship Program

www.hsf.net

Private Scholarships

fastweb.com

iowacollegefoundation.org

iumf.org

collegeboard.org

gbhem.org

QUESTIONS?

Call 712-274-5159

E-mail: finaid@morningside.edu

Morningside College

Office of Student Financial Planning

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Sioux City, Iowa 51106

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