



MORNINGSIDE
UNIVERSITY

2027-2028

TRANSFER TO MSIDE. FINISH STRONG.

Transfer to Morningside and maximize the credits, experiences, and momentum you've already earned.



YOUR TRANSFER AID COULD INCLUDE:



TRANSFER
SCHOLARSHIP



STANDOUT
GRANT



VISIT
GRANT



ALUMNI
GRANT



PHI THETA KAPPA
SCHOLARSHIP

Yes - These Stack Together!

TRANSFER SCHOLARSHIPS

TRANSFER GPA*	ANNUAL SCHOLARSHIP
3.9+	\$20,000
3.5 - 3.89	\$17,500
Below 3.5	\$15,000

**Awarded based on transferable GPA for admitted undergraduate transfer students with 27 or more accepted college credits*



IMPORTANT TO KNOW

All scholarships and grants are stackable, meaning they can be combined to maximize your financial aid package. However, students may only receive one **Standout Grant** from the three available categories.

STANDOUT GRANTS

BECAUSE EXCELLENCE LOOKS DIFFERENT FOR EVERYONE.

You may receive ONE Standout Grant from the three categories.



ATHLETIC GRANT
Up to \$10,000/year

For students excelling in athletics



VISUAL & PERFORMING ARTS GRANT
Up to \$7,500/year

For students involved in Art, Choral Music, Color Guard, Instrumental Music, or Theatre.



MSIDE IMPACT GRANT
Up to \$7,500/year

For students who lead, serve, create, organize, mentor, build, work hard, or make a difference in their schools, jobs, and communities.

Eligibility requires ongoing participation in the respective activities or programs in college.



VISIT GRANT

Complete an official campus visit by Feb. 28, 2027.
\$1,000/year



ALUMNI GRANT

For students with a parent or grandparent who earned a bachelor's degree from Morningside.
\$1,000/year



PHI THETA KAPPA SCHOLARSHIP

PTK members are eligible for an additional **\$1,000/year**

Proof of PTK membership required prior to enrollment.

Your Ambition. Your Purpose. Your Experience.

Scholarships and grants listed are available to eligible full-time undergraduate transfer students.

WHY TRANSFER TO MORNINGSID:



MAXIMIZE YOUR CREDITS

Personalized transfer evaluations help keep you on track to graduate.



CAREER-FOCUSED LEARNING

Internships, clinicals, research, and real-world experiences.



SUPPORTIVE FACULTY

Small classes and professors who know your goals.



99% CAREER & GRAD SCHOOL PLACEMENT

Because your next step matters.



ALL ABOUT THE FAFSA

Many families miss out on aid by assuming they won't qualify—don't make that mistake. Completing the Free Application for Federal Student Aid (FAFSA) helps you understand the financial resources available to you.

KEY DETAILS FOR FAFSA:

- The 2027-2028 FAFSA will be available starting **October 1, 2026**
- Visit studentaid.gov to apply
- Use **Morningside's Federal School Code: 001879**

UNDERSTANDING FINANCIAL AID OPTIONS

Federal Pell Grant - Up to \$7,395/year

- Available to students with a Student Aid Index (SAI) of \$6,655 or less

Federal SEOG Grant

- Supplements the Pell Grant
- Amount varies by need and availability

Iowa Tuition Grant - Up to \$7,500/year

Requirements:

- Must be an Iowa resident
- **FAFSA deadline: July 1**
- SAI must be \$16,000 or less

Morningside Grant/Achievement Grant

- Award varies based on need and other aid

Federal Teach Grant - Up to \$4,000/year

Requirements:

- Minimum GPA of 3.25 or 75th percentile on any ACT subscore
- Commit to teach full-time in a high-need field at a low-income school for four years within eight years following graduation

Note: If requirements are not met, the grant converts to a loan

Federal Work Study

- Award varies based on need and other aid
- Typical award: \$2,000/year

FEDERAL STAFFORD LOAN

Subsidized: No interest while in school; 6.52% fixed rate

Unsubsidized: Accrues interest while in school; 6.52% fixed rate

Repayment begins six months after graduation

Year in School	Loan Amount
Freshman	up to \$5,500
Sophomore	up to \$6,500
Junior/Senior	up to \$7,500

IMPORTANT INFORMATION

- Students who enrolled in college after high school graduation and have completed fewer than 27 transferable college credits should refer to the **First-Year Student Financial Aid Flyer**.
- All students who are approved and choose to live off-campus before reaching 91 credits will have their financial aid reduced by \$6,000 annually.
- Federal, state, and private grants/scholarships in combination with institutional funding should not exceed tuition, fees, housing, and food. If necessary, institutional funding will be reduced.
- Students cannot qualify for both Freshman and Transfer awards.

Online students and St. Luke's College Students are NOT eligible for these programs.

OTHER TYPES OF AID & FINANCING OPTIONS

Many transfer students qualify for funding beyond Morningside scholarships & grants

- Employer Tuition Assistance
- Veterans Benefits
- Community Foundation Scholarships
- Local Civic & Service Organization Awards
- National Scholarship Search Programs

Popular Scholarship Resources

- fastweb.com
- collegeboard.org
- iowacollegefoundation.org
- va.gov
- hsf.net
- iumf.org
- gbhem.org
- benefits.va.gov/gibill

Federal Parent Plus Loan

Fixed interest rate of 9.07%

Private Loans

May require a co-signer

Morningside Interest-Free Payment Plans:

- 3 or 4 month interest-free payment plan by semester
- \$25 setup fee per semester
- Automatic payments available



YOUR MSIDE INVESTMENT

As a private university, Morningside's listed costs may seem startling, but we offer significantly more in scholarships and grants than public institutions.

2026-2027 Costs (Before Aid):

Tuition (12-18 credits)*	\$41,270
Fees (student government, health services, technology, wellness)	\$980
Housing (standard with A/C)	\$6,790
Food	\$5,810
TOTAL	\$54,850

*Tuition varies for students taking fewer than 12 credits or more than 18 credits.

Additional fees may apply.

Let's Make it happen!

QUESTIONS? We are here to help.



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