



2026-2027 Freshmen Financial Aid Overview

At Morningside University, we know investing in your education is one of the most important decisions you'll make. That's why we're committed to making your college experience accessible and affordable through **Access to Mside**.*

ACCESS TO MSIDE BASE AWARD - *EVERY STUDENT QUALIFIES*

All first-time, full-time undergraduate students admitted for the 2026-2027 academic year will automatically receive a **minimum award package** of scholarships and grants totaling:

STUDENT TYPE	AWARD	COMMUTER AWARD
Standard Eligibility	\$26,000/year	\$20,000/year
Nebraska or South Dakota + Pell Eligible	\$35,000/year	\$29,000/year
Iowa + Pell Eligible	\$39,000/year	\$33,000/year

These amounts represent the minimum awards, **made up by your academic scholarship, talent grant (if applicable), visit grant, and all additional Federal, State, and Morningside grants**. Each student's qualifications will be assessed to ensure they receive the base scholarship and grant amounts.

ACADEMIC SCHOLARSHIPS

Scholarship	HS GPA	Award
Trustee	4.0	\$20,000 per year/\$80,000 total
Presidential	3.6-3.99	\$18,000 per year/\$72,000 total
Dean	3.3-3.59	\$16,000 per year/\$64,000 total
Founder	3.29 or less	\$14,000 per year/\$56,000 total

VISIT GRANT - \$1,000 per year/\$4,000 total

Simply schedule and complete an official campus visit by February 28, 2026, to qualify.

TALENT GRANT

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:**

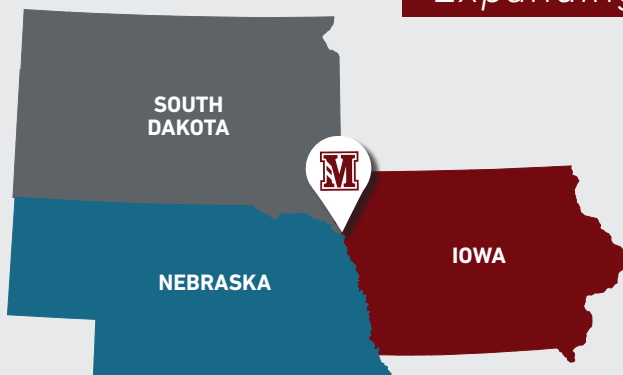
Agricultural Leadership
Art
Athletics

Choral Music
Color Guard
Instrumental Music

Theatre
Writing

SIouxLAND PROUD, MSIDE BOUND

Expanding Our Reach, Embracing Our Region



Full-tuition scholarships and grants are available for 150 students from Iowa, Nebraska, and South Dakota.

Priority deadline: **December 5, 2025**

Final deadline: **February 28, 2026**

ELIGIBILITY INCLUDES

- Apply & be admitted to Morningside
- Visit campus
- Submit the 2026-2027 FAFSA
- Live on campus
- Be Pell-eligible
- Submit an interest form

All Students who are approved and choose to live off-campus before reaching 91 credits will have their financial aid reduced by \$6,000/year.

All About the FAFSA

Maximize your financial opportunities with 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 2026-2027 FAFSA will be available starting **October 1, 2025**
- 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 to 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; 6.39% fixed rate

Unsubsidized: Accrues interest while in school; 6.39% 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

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 who enrolled in college AFTER high school and have completed 27 transferable credits, should refer to the Transfer students section at morningside.edu. Students can not qualify for both Freshman and Transfer awards.

**Students must meet all qualifications found at morningside.edu/accesstomside. Online students and St. Luke's College students are not eligible for these programs. The Office of Student Financial Planning encourages students to complete the FAFSA each year to fully understand your aid options and to receive a comprehensive award picture. Access to Mside and Siouxsland Proud, Mside Bound students must complete the FAFSA annually by July 1st to ensure they remain eligible for these programs. These programs ensure that you will receive, at a minimum, the same dollar amount in Morningside grants and scholarship assistance toward tuition as in your first year for the entirety of your program, as long as you maintain good academic standing, enroll full-time, complete any required documentation by specified deadlines, and continue to live on campus. However, if tuition increases in future years or if you do not qualify for Federal Pell Grants or Iowa Tuition Grants in subsequent years, you will be responsible for covering the additional costs.*

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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. Recommended resources include:

Private Scholarships

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

Additional financing options:

- **Federal Parent PLUS Loan:** Fixed interest rate of 8.94%
- **Private Loans:** May require a co-signer
- **Morningside Interest-Free Payment Plans:**
 - 10-month interest-free plan
 - 8-month interest-free plan
 - Flexible custom payment plans 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.

2025-2026 Costs (Before Aid):

Tuition (12-18 credits)*	\$39,680
Fees (student government, health services, technology)	\$1,510
Housing (standard with A/C)	\$6,530
Food.....	\$5,586
TOTAL.....	\$53,306

**Tuition varies for students taking fewer or more than 12-18 credits. Additional fees may apply.*

LOOKING FOR EVEN MORE ASSISTANCE?

Work with our friendly Office of Financial Planning to explore additional scholarships, grants, and awards to maximize your aid package.

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