



Transfer Financial Aid Information 2026-2027

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:

- **\$26,000 per year** in scholarships and grants if you live on campus
- **\$20,000 per year** if you are a commuter student

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.

Transfer Academic Scholarships

Transfer GPA	Award
3.9	\$20,000 per year
3.5-3.89	\$17,500 per year
3.49 or less	\$15,000 per year

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, 2026, will receive \$1,000 every year you are at Morningside.

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

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.

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.

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.

Students cannot qualify for both Transfer awards and Freshman awards.

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

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

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.

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 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 students must complete the FAFSA annually by July 1st to ensure they remain eligible. This program ensures 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.*

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.*

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

OTHER OPPORTUNITIES

Private Scholarships

fastweb.com
iumf.org
gbhem.org

iowacollegefoundation.org
collegeboard.org
hsf.net

Veterans Benefits

va.gov

benefits.va.gov/gibill

Carver Scholarship (\$8,000)

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

carvertrust.org

Jack Kent Cooke Foundation Undergraduate Transfer Scholarship Program

jkcf.org

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

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