



Transfer Financial Aid Information 2023-2024

No Morningside experience looks the same, and neither will your financial aid package.

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, 2023, will receive \$1,000 every year you are at Morningside.

FAFSA Submission Grant

Students who submit their FAFSA information to Morningside by Feb. 28, 2023, will receive \$1,000 every year you are here at Morningside. Can be combined with other scholarships and awards.

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:

ATHLETICS • ART • ESPORTS • THEATRE • MUSIC (Choral, Color Guard, Instrumental, Jazz, Keyboard)

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.



Morningside will work with you to examine your unique financial circumstances and help create an award package designed just for you. We want your college decision to be based on quality and fit before price, which is why our office of financial planning works hard to make Morningside an affordable choice for full-time students through a combination of scholarships, grants, and/or need-based assistance.

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.

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) \$ _____
- 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

- Federal Pell Grant (\$642-\$6,895) \$ _____
- Federal SEOG Grant (varies) \$ _____
- Pell Enhancement Grant (\$3,000) \$ _____
- Federal Teach Grant (up to \$4,000) \$ _____
- Iowa Tuition Grant (\$7,500) \$ _____
- Morningside Grant (varies) \$ _____
- Achievement Grant (varies) \$ _____
- Federal Work Study (\$2,000) \$ _____
- Federal Stafford Loan (varies) \$ _____

OTHER AID & FINANCING

- Other \$ _____
- Federal Parent PLUS Loans \$ _____
- Interest-Free Payment Plans \$ _____
- Private Scholarships \$ _____

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.*

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 2023-2024 FAFSA is available October 1, 2022.

Visit studentaid.gov to begin the process.

Morningside's Federal School Code is **001879**.

Federal Pell Grant – Up to \$6,895 per year
Expected Family Contribution (EFC) equal to or less than \$6,206

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

Morningside Pell Enhancement Grant - \$3,000
A limited number of grants available for students who:

- Are Pell eligible
- Reside outside the state of Iowa

Iowa Tuition Grant – \$7,500
Iowa Resident & Expected Family Contribution (EFC) equal to or less than \$15,000 (FAFSA filed before July 1st).

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; 4.99% fixed interest rate.

Unsubsidized
Accrues interest while in school; 4.99% 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 is 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, room, meals, and a book allowance. If necessary institutional funding will be reduced.

Students who have not attended college AFTER graduating from high school, should defer to the information for Freshman students on our website at morningside.edu. Students can not 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 or scholarships are applied.

2022-2023 COSTS

Tuition (12-18 credits)*	\$35,100
Fees (student government, health services, technology)	\$1,510
Room (standard with A/C).....	\$5,780
Meal plan	\$4,940
Total	\$47,330

*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

OTHER OPPORTUNITIES

Private Scholarships

fastweb.com	iowacollegefoundation.org
iumf.org	collegeboard.org
gbhem.org	

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

Hispanic Scholarship Fund Community College Transfer Scholarship Program

hsf.net

QUESTIONS?

Call 712-274-5159

E-mail: finaid@morningside.edu



MORNINGSIDE
UNIVERSITY

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