MINNESOTA · STATE AID REFERENCE

Minnesota State Aid Cheat Sheet (2027–28)

A two-page reference for counselors and families of the Class of 2027. Free to copy, print, and share.

Minnesota state aid has no test-score merit program. It runs on two front doors: the **FAFSA**, or for students who cannot file it, the **Minnesota Alternative State Financial Aid Application** (formerly the Minnesota Dream Act application). There is no separate state portal for FAFSA filers; each college packages the state aid. What changed in 2026: the state ran short and rationed. North Star Promise got a June 1 deadline for 2026-27, a dependent student's own income now counts toward its $80,000 line, it no longer covers tuition differentials, and State Grant awards were cut. The 2027-28 forms opened October 1, 2026, and 2027-28 rules are not yet published.

The Programs at a Glance

Program	What it pays and who qualifies
North Star Promise (last-dollar tuition)	Base tuition and mandatory fees still unpaid after all other grants, at Minnesota State colleges and universities, every University of Minnesota campus, and the four Tribal Colleges. Family AGI **below $80,000** (dependent: student plus parents). No GPA, test, or age requirement; 1 credit minimum. No housing, meals, books, or program fees. Up to 4 full-time semesters (2-year) or 8 (4-year), full time = 15 credits.
Minnesota State Grant (need-based formula)	Works at 130+ Minnesota colleges, public and private. Formula: tuition and fees (capped) plus a living allowance, minus a student share, a family share from the FAFSA, and Pell. Minimum $100. 2023-24 average about $3,406 ($1,415 public two-year to $6,439 UMN Twin Cities or private four-year). Full award only at 15 credits. Stops at 120 credits.
Postsecondary Child Care Grant	Student parents with a child 12 or younger (14 with a disability). Up to $6,500 per child for the nine-month year, prorated by credits. FAFSA plus an application through the college. Funding limited; reapply yearly.
Fostering Independence Grant	Students in Minnesota foster care after age 13, under 27. Last-dollar up to cost of attendance, **including housing and food**. FAFSA, answering yes to the foster care question. Priority May 1 when funds are short.
Minnesota Indian Scholarship	One-quarter American Indian ancestry or tribal enrollment, Pell or State Grant eligible, 3/4 time or more. Up to $4,000 a year for undergraduates. Separate application in MNAid. Priority July 1, first completed, first served.
Get Ready Student Success	Graduates of Get Ready/GEAR UP partner high schools. $3,000 a year (4-year) or $1,000 (2-year) in 2026-27. Competitive. Applied for in senior year through MNAid.
Smaller programs	State Work Study (6+ credits, through the college). Public Safety Officer's Survivor Grant. Minnesota GI Bill (up to $5,000 a year in 2026-27). SELF Loan (a state loan, not a grant).

Deadlines to Post on Your Wall

Date	What it is
October 1	FAFSA and Alternative Application open for the next aid year (2027-28 opened October 1, 2026).
December 1, 2026	**Our recommended date** to have the 2027-28 FAFSA or Alternative Application submitted.
November 1 to January 22	College admission and aid-form dates for scholarship consideration (UMN Twin Cities: Nov 1, Dec 1, or Jan 1; St. Olaf Nov 1 or Jan 15; Macalester Nov 9 to Jan 22).
June 1 (2026 only, so far)	North Star Promise mandatory priority deadline for 2026-27, funded in FAFSA-date order. Not yet set for 2027-28.
30 days after each term starts	Legal State Grant deadline for that term. Fall, spring, and summer each have one.

The Rules That Trip Families Up

- **$80,000 is a cliff.** $79,999 gets North Star Promise; $80,000 gets nothing. Dependent students: the student's AGI is added to the parents'. AGI is line 11 of Form 1040, from 2025 for the 2027-28 FAFSA.
- **Full time is 15 credits for the State Grant, not 12.** At 12 credits the budget drops to 80 percent but Pell does not, so the grant falls much faster than the credits.
- **North Star Promise is applied last.** Eligible and $0 is common: Pell and the State Grant already covered tuition.
- **North Star Promise is publics and Tribal Colleges only.** The State Grant works at private colleges too.
- **Both programs need a new FAFSA every year,** and the income test starts over each time.

North Star Promise: Check These Things Early

- **Residency.** A parent lives in Minnesota when the FAFSA is filed, or the student graduated from a Minnesota high school while living here and attends in person. No 12-month wait for the parent route.
- **The income total.** Add 2025 AGI for both parents (or the supporting parent and a current spouse) and the student. Divorced parents: only the parent who provides more support files.
- **Income dropped since 2025?** Ask the college for a professional judgment review using current income.
- **The college.** Minnesota State, any UMN campus, or Fond du Lac, Leech Lake, Red Lake Nation, or White Earth Tribal College.
- **The filing date.** When funds were rationed for 2026-27, the original FAFSA submission date set the order.

What North Star Promise Covers

Covered	Not covered
Base resident undergraduate tuition still unpaid after other grants; mandatory fees charged to all students; summer terms; study abroad billed by the college, up to the resident rate	Housing and meals (even if required); books and transportation; program, course, or major fees; tuition differentials and surcharges (since 2026-27); third-party study abroad charges

Counselor Calendar: What to Tell Students When

When	What to tell them
Junior year	PSEO: free college courses. Notify the school district by May 30 for fall or October 30 for spring, and apply to the college. Build the college list with price in mind.
September to October	FSA IDs for student and parent. FAFSA opens October 1. Answer the Direct Admissions survey if the high school takes part (fee waivers). Undocumented students: the Alternative Application, plus MNAid uploads.
November	File the FAFSA. Families near $80,000: total the AGIs first. Apply by each college's scholarship date.
December to February	Chase missing FAFSA items and college portal requests. Watch OHE's February projections for any 2027-28 North Star Promise deadline.
March to April	Offers arrive. Compare cost after grants. Ask each college how a 12-credit load changes the State Grant.
Every fall after	File the next FAFSA in October. Register for 15 credits, and email the aid office before dropping a class.

Three Mistakes That Cost Minnesota Students Money

- **Treating the 30th day of the term as the deadline.** Later filers were cut off in 2024-25 (State Grant, November 30, 2024) and 2026-27 (North Star Promise, June 1, 2026).
- **Not filing because the family is over $80,000.** The State Grant has no income line, colleges need the FAFSA for their own aid, and income drops can be reviewed.
- **Budgeting as if North Star Promise is free college.** Housing, food, and books are often more than half the cost of living on campus.

Minnesota's signature trap: the 12-credit squeeze

Pell treats 12 credits as full time; the Minnesota State Grant treats 15 as full time. At 12 credits the State Grant budget shrinks to 80 percent while the full Pell Grant is still subtracted, so a Pell student can lose close to half the State Grant for one dropped class. At a public college under $80,000, North Star Promise refills tuition, which means the loss comes out of the money that would have paid for housing and books. Twelve credits a term also stretches a degree past the 120-credit State Grant limit and the eight-semester North Star Promise limit.

Free Resources: No Account, No Cost, No Data Collection

What	Where
North Star Promise rules and FAQs	ohe.mn.gov/northstarpromise
Minnesota State Grant	ohe.mn.gov/grant-scholarship/minnesota-state-grant
Alternative Application (formerly Dream Act)	ohe.mn.gov/alternative-state-aid-application
OHE financial aid help	(651) 642-0567 or (800) 657-3866, financialaid.ohe@state.mn.us
This guide, with colleges and FAQs	collegereadyparent.org/minnesota/

Produced by CollegeReadyParent.org, an independent, parent-built resource. No paywall, no accounts, no lead forms, no student data collection. Counselors and educators: you may freely copy, print, and distribute this sheet. Questions or corrections: leo@collegereadyparent.org. Verified against the Minnesota Office of Higher Education and Minnesota statutes, October 28, 2026. Minnesota is rationing state aid year to year and 2027-28 rules have not been published; confirm with OHE and each college's financial aid office before making decisions. Dollar figures are labeled with their aid year.