MONTANA · STATE AID REFERENCE

Montana State Aid Cheat Sheet (2027–2028)

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

Montana state aid runs through two front doors. The **FAFSA** drives the need-based money, decided campus by campus. **Award Montana** (awardmontana.mus.edu) holds the merit scholarships, which need their own application. What older handouts get wrong: the MUS Honor Scholarship **does accept ACT superscores**; there is **no top-15% door**; STEM/Healthcare pays **$6,000 total, not per year**, with no test score; the Montana Promise Grant (revised August 2025) pays up to $1,000 a semester at two-year and tribal colleges; and the "Montana Advantage Grant" is Carroll College's own award, not state aid. This sheet is for the Class of 2027, starting college in fall 2027.

The Programs at a Glance

Program	What it pays and who qualifies
MUS Honor Scholarship (merit, ranked)	Waives resident tuition up to 8 semesters at MUS campuses and Dawson, Flathead Valley, and Miles community colleges; MUS average about $5,000/yr at a four-year campus. Fees, housing not covered. Montana resident, 3 years at an accredited Montana high school, 3.4 GPA after 7th semester, Rigorous Core or IB, ACT/SAT by February. Ranked statewide; up to 200 offers.
STEM/Healthcare (merit, no test)	$1,000 yr 1, $1,500 yr 2, $1,500 yr 3, $2,000 yr 4. Usable on any cost of attendance. 3.25 GPA, 4 years college prep math, 3 years science, qualifying STEM or healthcare major, full-time, first fall after graduation. Also works at tribal colleges.
Montana Promise Grant (need-based)	$1,000/semester full-time (12+), $500 part-time (6 to 11), fall and spring. Two-year MUS, community, and tribal colleges. Must receive the maximum Pell Grant. Campus awards from the FAFSA until funds run out. Ends at associate degree or 60 credits.
2 + 2 Honor Scholarship (transfer)	Tuition for 4 semesters at a four-year MUS campus after an associate degree with a 3.4 GPA. Ranked within each two-year campus; awards per campus depend on graduates (none under 40). Due June 30.
American Indian Tuition Waiver	MUS tuition (not fees) for enrolled members or certified descendants of a tribe located in Montana, Montana residents, with at least $1 of remaining need after SAI and grants. FAFSA plus waiver form at the campus.
Other waivers	National Merit Semi-Finalist (2 semesters of tuition); National Guard and Honorably Discharged Veteran (last-dollar, tuition); War Orphans; Surviving Dependents of Firefighters/Peace Officers. Apply by the 3rd week of the term.
GEAR UP 21st Century Scholars	One-time $1,000 for graduates of the 12 GEAR UP partner schools. Claim in Award Montana; use by age 22.
Not confirmed as funded	MHEG and the Baker Grant (MTAP) appear on old handouts but not on current MUS lists. Do not budget on them. Award Montana: 1-800-537-7508.

Deadlines to Post on Your Wall

Program	Deadline	Where it's submitted
FAFSA (2027–28)	Open since October 1, 2026. December 1 priority at UM and MSU.	studentaid.gov
MUS Honor Scholarship	Opens December 1. Due March 15, 2027. ACT/SAT by February 2027.	Award Montana
STEM/Healthcare	Opens December 1. Due March 15, 2027.	Award Montana
2 + 2 Honor	June 30 after the associate degree	Award Montana
Montana Promise Grant	No date. Awarded until each campus's funds run out.	FAFSA, then the campus
Tuition waivers	By the 3rd week of the first term requested	Campus aid office or Award Montana

The UM and MSU campus scholarship deadlines (December 1 honors, March 1 at UM for automatic consideration) are separate from the state's.

The Rules That Trip Families Up

Five rules, all from the official MUS and campus pages

- **ACT superscores count for the Honor Scholarship** if every test was taken by February of senior year. The ACT is added point for point to class-rank points, so one ACT point equals one GPA step.
- **No acceptance, no application.** Honor and STEM/Healthcare need proof of admission to an eligible campus uploaded by March 15. Spring college applications can be too late.
- **12 credits is full-time, but the checkpoints are 30, 60, and 90.** Two 12-credit terms leave a student 6 short after the first year.
- **Tuition can only be waived once.** Honor replaces MSU's Premier and UM's Admissions Scholarship (both tuition-only). STEM/Healthcare is the award that stacks on top.
- **The clock starts at graduation.** Honor must be used within 9 months; STEM/Healthcare the first fall. Neither works at private colleges or out of state.

MUS Honor Scholarship: Check These Things Early

1. Is your student eligible to be ranked?

- Montana resident, with at least three full-time years (senior year included) at a high school accredited by the Montana Board of Public Education. Homeschool graduates are not eligible.
- 3.4 cumulative GPA at the end of the 7th semester (rounded to the nearest tenth; weighted only if the school weights for everyone).
- Rigorous Core: 4 years of math including a course beyond Algebra II, every math grade a C or better, plus English, social studies, lab science, and electives. Or an IB Diploma.

2. How does the score work?

Each high school ranks its applicants by GPA: the top GPA gets 30 points, the next step 29, and so on. Points are added to the higher of the ACT or converted SAT (superscores allowed). The highest composites in the state get offers in early to mid-April.

Renewal rule	MUS Honor	STEM/Healthcare
Award by year	Resident tuition, up to 8 semesters	$1,000 / $1,500 / $1,500 / $2,000
Start	Within 9 months of high school graduation	First fall after graduation
Enrollment	Full-time (12+), continuous fall and spring	Full-time (12+), continuous, qualifying major
GPA each year	3.4 cumulative	3.0 cumulative
Credits completed	30 after 2 terms, 60 after 4, 90 after 6	30 after 2 terms, 60 after 4, 90 after 6
If lost	Appeal through the campus aid office	Appeal to the Commissioner (extenuating circumstances)

Counselor Calendar: What to Tell Students When

When	What to tell them
Sophomore and junior year	Lock the math plan: 4 years including a course past Algebra II, all C or better, for the Rigorous Core. STEM/Healthcare also needs 3 years of science. Take the ACT junior year so there is room to retake.
Senior fall (by Nov.)	FSA IDs for parent and student. College applications in now so acceptances arrive before March. File the FAFSA before December 1 (UM and MSU priority).
December 1	Award Montana opens. Create the account with a personal email, name as on the Social Security card. Start Honor and STEM/Healthcare.
Early February	Last ACT/SAT that counts for Honor. Request the official 7th-semester transcript. Sign the certification pages now, not on March 14.
March 15	Honor and STEM/Healthcare applications complete, with transcript, acceptance, scores, and signed certification uploaded.
April to May	Awards announced early to mid-April; accept promptly. Ask each campus how Honor changes its own award before choosing.
Two-year students	Max-Pell students: confirm the Promise Grant each term. Associate graduates with a 3.4: 2 + 2 application by June 30.

Three Mistakes That Cost Montana Students Money

- **Not retaking the ACT because "superscores don't count."** They do. A February retake with a stronger section can move a near-miss student into the offers.
- **Skipping the FAFSA because of income.** The Promise Grant, the American Indian waiver, the campus need grants, and the 2 + 2 tiebreaker (lowest SAI wins) all run on it.
- **Taking a gap year.** The Honor Scholarship must be used within 9 months of graduation and STEM/Healthcare the first fall. Ask the campus before deferring anything.

The waived-once surprise

A 4.0 student at MSU already earns $4,000 a year in automatic, tuition-only Premier money. Winning the Honor Scholarship replaces that award instead of adding to it, so the real gain is full tuition minus $4,000, not the $20,000 on the flyer. UM's Admissions Scholarship works the same way. STEM/Healthcare is the award that stacks. Tell families to accept every offer and ask the campus for the combined math.

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

MUS scholarships, grants, and waivers	mus.edu/Prepare/Pay/Scholarships
Award Montana portal and help (1-800-537-7508)	awardmontana.mus.edu
Apply Montana (one application, 16 campuses)	applymontana.mus.edu
Our Montana state aid guide	collegereadyparent.org/montana
Scholarships at 400+ colleges, all 50 states	collegereadyparent.org/college-scholarships

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 Montana University System (Office of the Commissioner of Higher Education), October 2026. Montana's state scholarships depend on legislative funding and are not guaranteed until final budget approval; confirm details at mus.edu and with each campus financial aid office. College figures come from the CRP scholarship database and campus pages.