Financing your legal education doesn’t have to be overwhelming. Consider pursuing a combination of grants, scholarships, personal resources, and loans. Preparing a budget will empower you to control your loan debt and will ensure responsible borrowing. As you compare your out-of-pocket expenses at different schools, keep in mind that the cost of living in Carlisle may be considerably less than in many other locales.

For a complete breakdown of costs, including tuition, fees, books, and living allowances, visit dickinsonlaw.psu.edu/financialaid.

**Types of Financial Aid**

**SCHOLARSHIPS**
Dickinson Law offers a variety of merit-and recruitment-based scholarships. All admitted students are considered automatically for merit scholarships, which vary in amount, but may include full tuition.

**NEED-BASED GRANTS**
Students demonstrating the greatest financial need are identified through a special application process.

**STUDENT LOANS**
Students who require additional funds to cover tuition, fees, and/or living expenses can utilize student loans to fund remaining need up to the full cost of attendance. The total estimated cost of attendance (also referred to as COA or student budget) represents the maximum a student may receive in any combination of grants, scholarships, federal work study, and loans.
7 Tips to Reduce Loan Debt for Living Expenses

1. Establish—and stick to—a personal budget.
2. Reduce housing costs by living with a housemate or family member when possible.
3. Eliminate cable TV and opt for inexpensive streaming services instead.
4. Shop at discount food stores like Aldi instead of upscale supermarkets.
5. Walk to school. Carlisle has many affordable housing options within walking distance of the law school.
6. Bring your own lunch, coffee, and snacks. Dickinson Law provides access to refrigerators, microwaves, and coffee makers to allow you to further reduce your food costs.
7. Look for deals! Penn State offers student discounts on software, computers, clothes, and much more.

We know that the thought of financing three years of law school may be daunting. Our team is committed to making the financial aid process transparent and seamless. Please don’t hesitate to use us as a resource during your planning.

Key Dates to Remember

- **OCTOBER 1**
  - The Free Application for Federal Student Aid (FAFSA) opens.
- **DECEMBER 1**
  - Dickinson Law’s need-based grant application opens.
- **MARCH 1**
  - Applicants who complete the need-based aid application and submit a FAFSA for the following academic year by this deadline will receive an estimated award letter by March 31.
- **JUNE 1**
  - Loan applications may be submitted. Watch for instructions.
- **BY JULY 15**
  - All loan application steps should be complete.
- **BY LATE AUGUST**
  - Those who borrowed funds in excess of tuition will receive refunds for living expenses for the fall semester in a timely manner after classes commence.