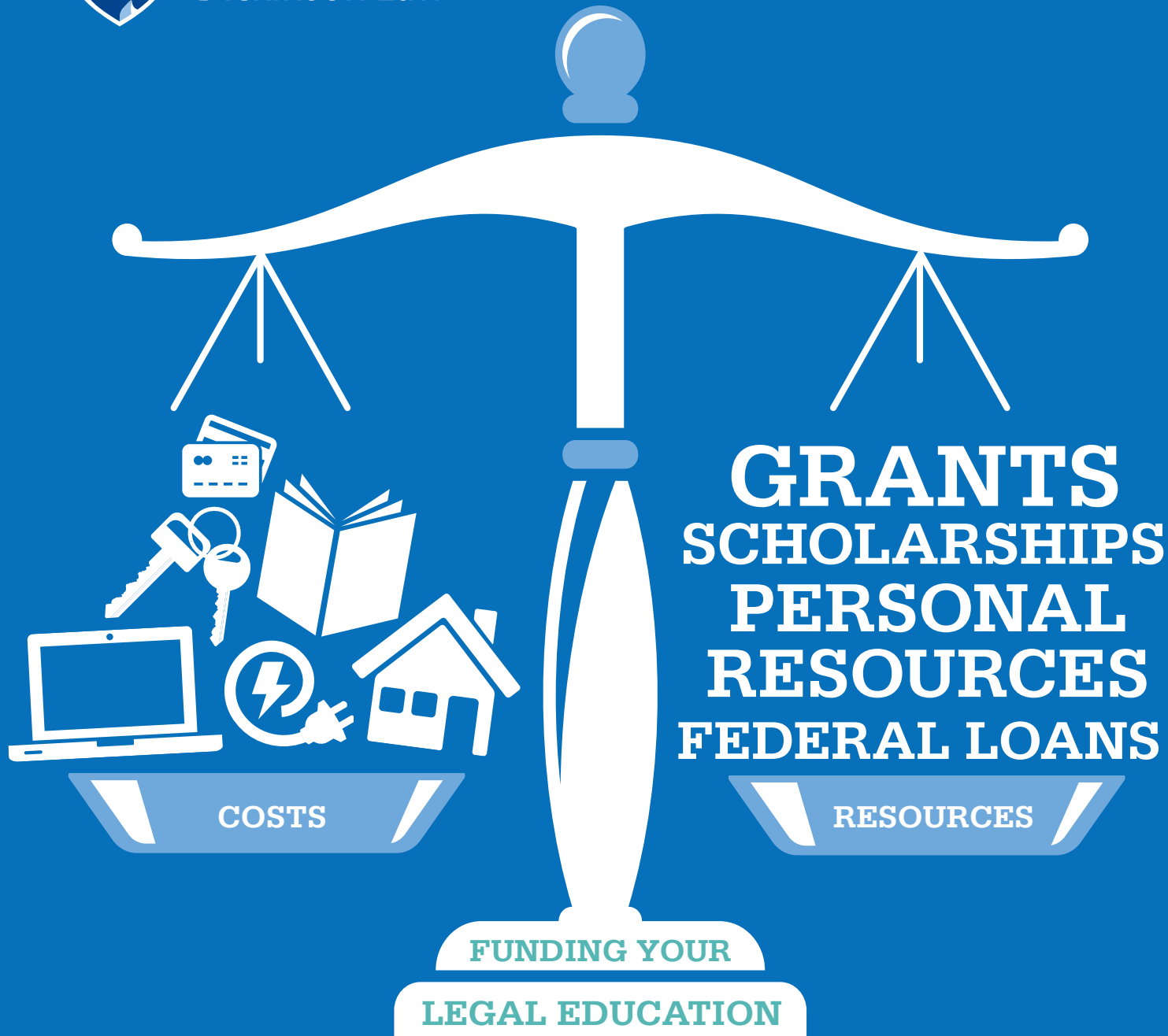




**PennState**  
Dickinson Law



## 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 may be able to 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.

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](http://dickinsonlaw.psu.edu/financialaid).**

# 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 instead of upscale supermarkets.
5. Walk, bike, or rideshare to school. Carlisle has many affordable housing options within walking and biking distance from the law school. Alternatively, for folks more keen on driving, consider carpooling with a classmate.
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. We are here to serve as a resource during your planning.

## Key Dates to Remember



### OCTOBER 1

The Free Application for Federal Student Aid (FAFSA) opens.



### JANUARY 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 date will receive an estimated award letter by March 31.



### BY LATE JUNE

Loan applications may be submitted. Watch for instructions.



### BY LATE JULY

All loan application steps should be complete.



### BY LATE AUGUST

Those who borrowed funds in excess of tuition and fees will receive refunds for living expenses for the fall semester.

#### CONNECT WITH US



Rebecca Schreiber  
Director of Admissions and Financial Aid  
The Pennsylvania State University  
Dickinson Law  
125 Lewis Katz Hall  
150 South College Street  
Carlisle, PA 17013  
717.240.5297  
rms822@psu.edu