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.
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.