

Key Dates to Remember

DECEMBER

The Free Application for Federal Student Aid (FAFSA) opens for the next academic year.

EARLY JANUARY

Dickinson Law's need-based grant application becomes available for incoming 1L and transfer students.

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 financial aid letter by March 31.

JUNE & JULY

Loan applications may be submitted. Watch for instructions.

EARLY AUGUST

All loan application steps should be complete.

LATE AUGUST

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



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PRACTICE GREATNESS



PennState
Dickinson Law



Funding Your Legal Education and Reducing Your Expenses

FINANCIAL AID GUIDEBOOK

Funding Your Legal Education

Paying for your legal education doesn't have to be overwhelming. Pursuing grants and scholarships, utilizing personal resources, and thoughtfully budgeting will all empower you to minimize your reliance on student loans. We know that the thought of financing three years of law school may be daunting, and our team is committed to serving as a planning resource and making financial aid transparent.

Types of Financial Aid

SCHOLARSHIPS

Dickinson Law automatically considers all admitted students for its renewable Merit Scholarship and Commonwealth Scholar awards. Merit Scholarship offers are based on our holistic review of your application and are offered in varying amounts, up to full tuition. Interested students may also apply for several enrichment programs which include grant support.

NEED-BASED GRANTS

Admitted students are invited to submit a need-based grant application. Those demonstrating the greatest financial need may receive additional grant support from Dickinson Law. Need-based grants are awarded annually and require a new application each year.

STUDENT LOANS

Students who require additional funds to cover tuition, fees, and living expenses may be able to access federal or private student loans. Students may use a loan refund to finance their educationally-related living expenses during the academic year.

5 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. 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.
4. 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.
5. Look for deals! Penn State offers student discounts on software, computers, clothes, and much more.

As you compare your out-of-pocket expenses at different law schools, remember to factor cost of living into the equation. You may find that Carlisle, PA is considerably more affordable than other locales.

Reducing Your Expenses

Our Cost of Attendance is built using data from frequent student budget surveys with an eye toward fluctuations in the local cost of living. Careful financial planning can empower law students to meet their educational goals without sacrificing their financial goals. Many of our students find that they can reduce their living expenses—and their law school debt—using our Judicious Saver's Budget as a guide.

Law students are encouraged to engage with financial education resources, such as those offered for free through AccessLex.org, to develop their personal budget. Frugal students may wish to access Dickinson Law's community-supported Textbook Lending Library, Professional Clothing Closet, and Little Free Pantry. And remember, our Admissions & Financial Aid Team stands ready to support you as you balance your budget and borrowing.

JUDICIOUS SAVER'S BUDGET

ESTIMATED LIVING EXPENSES

OUT-OF-POCKET COSTS

Books & Supplies	\$1,400
Housing	\$8,100
Utilities	\$2,200
Food	\$3,000
Transportation	\$1,500
Other Miscellaneous Expenses	\$1,800
TOTAL ESTIMATED LIVING EXPENSES	\$18,000

POTENTIAL SAVINGS WITH THE JUDICIOUS SAVER'S BUDGET

Estimated savings over 3 years	\$28,200
Approximate interest saved over 10 year standard repayment	\$12,189
TOTAL ESTIMATED SAVINGS	\$40,389

