2026-27
Understanding Your Financial Aid Offer

Dickinson

Your financial aid offer is based on the information provided on the CSS PROFILE and the Free Application for Federal Student Aid (FAFSA). This publication gives further details to assist you in understanding the types of aid you may have qualified for, as outlined in your financial aid offer.

Please also review the second page of your offer letter for important messages pertinent to your financial aid.

Estimated 26-27 Annual Undergraduate Cost of Attendance

Estimated Billed Costs Payable to the College		Estimated Non-Billed Costs Payable to Others	
*Tuition	$67,380	Books & Supplies	$1,324
*Fees	$550	Personal Expenses	$1,718
*Housing	$9,110	**Transportation	$300
*Food	$8,590		
Total Costs	$85,630	Total Costs	$3,342
2026-27 Total Cost of Attendance			**$86,072**

*These are estimated direct-billed expenses. The charges for tuition, fees, food and housing have not been finalized for the 2026-27 academic year. Once they are, students will receive an updated offer letter.

**Transportation costs may vary depending upon the state or country in which you reside.

Additional Online Resources:

- Cost of Attendance
- Annual Fees
- Estimated Subsequent Cost of Attendance

Cost of Attendance

The cost of attendance, which is listed on your financial aid offer, is an estimate of the total costs associated with attending Dickinson for one year. Direct costs are paid to Dickinson College and include tuition, fees, housing and food. Indirect costs are paid to others and include books, supplies, travel and personal expenses. You will be billed for direct costs; indirect costs do not appear on the bill. If you are not covered under a U.S. health insurance policy, you also will be billed for student health insurance (estimated around $2,000).

Continue for **FINANCIAL ASSISTANCE TERMS.**

Grants/Outside Scholarships

(Gift aid that does not have to be repaid)

Federal Pell Grant: Your eligibility for a Federal Pell Grant is determined by the U.S. Department of Education using the information provided on your FAFSA.

Federal Supplemental Educational Opportunity Grant (FSEOG): A federal grant that is available to high-need Federal Pell Grant recipients.*

Dickinson Grant: Need-based funds from the college that do not need to be repaid.

Merit Scholarship: Non-need-based funds that do not need to be repaid. Merit scholarships are awarded by the Dickinson's admissions scholarship committee, and if a student demonstrates financial need, will be the first part of a financial aid package. Merit scholarships are denoted with an * on the financial aid offer letter.

Estimated State Grant: If an estimated state grant is listed on your financial aid offer, be sure to complete any supplemental state grant application required by your home state. Our estimate is based upon the information that you submitted to Dickinson combined with our experience of states' previous awarding practices; it does *not* reflect an official notification by the granting agency. If actual state grants are higher or lower than our estimate, your Dickinson grant will be adjusted by that amount. However, if state grant funds are lost or reduced because you submitted a late, incomplete or inaccurate application, your estimated state grant will be removed from your package and the resulting gap will not be covered by Dickinson grant assistance.

Adjustment for Unanticipated Federal or State Grant: When an unanticipated federal or state grant is received after your financial aid offer has been developed, your Dickinson grant will be reduced by the amount of the new federal or state grant. Ordinarily, total grant/scholarship aid from federal, state and institutional sources will not change.

Receipt of Outside Scholarship or Loan: You must notify the financial aid office when you receive outside scholarships from nongovernmental sources, such as local organizations. The financial aid office must include that assistance as a part of your financial aid offer. Outside scholarships first will fill any unmet federal financial need. The financial aid package then will be adjusted by decreasing self-help (loan and/or work). Except in cases where federal regulations require otherwise, Dickinson grants or scholarships will not be adjusted until all self-help has been replaced and an amount greater than the federal Student Aid Index (SAI) has been earned in outside scholarships.

Receipt of Tuition Remission or Assistance: Tuition benefits due to employment (either yours or your parents') are treated differently than outside scholarships. Instead, the tuition benefit will reduce your cost of attendance, and eligibility for need-based aid (including Dickinson grants) will be calculated on the reduced need. Students receiving a full-tuition benefit will not be eligible for Dickinson grant assistance.

*We are currently expecting FSEOG funding to continue in 26-27. However, this is a federal grant program and subject to changes.

Federal Loans

(Financial assistance that must be repaid)

Federal Direct Loan*: Loan funds provided to the student by the U.S. Department of Education, through the school. Repayment of principal begins six months after the borrower ceases to be a student on at least a half-time basis (1.5 credits). The FAFSA is the annual application. There are two types of Federal Direct Student Loans: subsidized and unsubsidized. Subsidized loan eligibility is based off financial need, which is determined by the FAFSA. The U.S. Department of Education pays any interest accrual on these loans while you are enrolled at least half-time, for the first six months after you leave school, and during periods of deferment while in repayment. Unsubsidized loans are available to undergraduate and graduate students; there is no requirement to demonstrate financial need. The student is responsible for paying all interest on this loan.

SCHOOL YEAR	Yearly subsidized maximum	Yearly unsubsidized maximum	Yearly unsubsidized maximum if not eligible for subsidized loan
First Year	$3,500	$2,000	$5,500
Second Year	$4,500	$2,000	$6,500
Third Year	$5,500	$2,000	$7,500
Fourth Year	$5,500	$2,000	$7,500

The current interest rate for Direct Subsidized and Unsubsidized loans is 6.39%* with a 1.057%* origination fee.

Loan action items can be completed starting in June. Students will be able to accept or deny any federal loan offered at this time. This action can be completed in the students Self-Service Banner account. Detailed instructions on how to complete entrance counseling and Master Promissory Note will be sent in early June to deposit paid students. Please check our [Loan and Financing Options page] for information regarding the loan application process.

***Subject to change. Interest rates and origination fees for 2026-27 will be determined in July.**

Federal Work Study

(Financial assistance that must be earned)

Your financial aid offer letter may include an opportunity to **work on campus** through the Federal Work-Study (FWS) Program. In most cases, first-year students are employed by **Dining Services**. You will receive additional information this summer and during Orientation.

KEEP IN MIND:

- The work-study amount listed on your offer letter reflects the maximum you may earn for the academic year. You may earn all or any portion of that amount depending on the number of hours you arrange to work with your departmental supervisor.
- First-year students who wish to work on campus do so through campus dining. Most dining employees will earn $13-$15.25 an hour. Other on-campus jobs generally pay between $9.00–$10.15 an hour.
- To earn $2,500 you would have to work approximately 10 hours per week throughout the academic year. Earnings are paid out bi-weekly.
- The money you earn will be deposited in your personal bank account every two weeks and may be used to pay for any education-related expenses. Since earnings are paid directly to you, **the work-study amount listed on your financial aid offer letter will not be deducted from your Dickinson bill**. You may, however, choose to apply your work-study earnings to your student account at any time.

The decision of whether to work will not affect your other financial aid offers. However, if you choose not to work, you and your parents will be responsible for any personal expenses your student employment might have covered.

After the first year, continuing students have a variety of employment options. For more information on job placement, visit **dickinson.edu/studentemployment**.

Dickinson Resources

NELNET CAMPUS COMMERCE

Payment Plan Options

- **800-609-8056**
- **mycollegepaymentplan.com/Dickinson**

COLLEGE FINANCIAL PLANNING & SCHOLARSHIP SEARCH

All Dickinson prospective students and families have free access to iGrad's Financial Literacy and Career Planning tools via **https://dickinson.igrad.com**.

Financial Aid Renewal

Eligibility for need-based financial aid is determined annually based on each year's FAFSA analysis. As long as a student's financial circumstances are similar, the same need-based aid package can be expected each year. If additional grant assistance is sought as a result of changes in financial circumstances, then you must submit a new CSS profile.

CHANGES THAT CAN IMPACT YOUR NEED-BASED AID INCLUDE:

- A significant increase or decrease in family income
- The number of siblings in college
- The number of family members in your household
- A significant increase or decrease in parent or student assets
- Change in parental marital status

Receiving Your Aid

Tuition Bill Posted

Students and proxy are sent an email (early July for fall, early January for spring) when the tuition bill is available to view online.

Financial Aid is Applied

Financial aid will be disbursed, provided all outstanding requirements have been satisfied, 10 days before the start of the semester.

- **Fall Semester: August 21, 2026**
  Spring Semester: January 15, 2027

Tuition Balance Due

Any balance owed on the tuition bill is due by the due date listed on the bill. You must have either enough accepted financial aid to cover the full balance or pay any difference by that due date.

Office of Financial Aid

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