

Your financial aid offer is based on the information you provided on your financial aid application. We expect a consistent family contribution for all four years, so we will cover any increases in tuition, fees, housing and food plan with a combination of grant and student loan. Because we budget for all four years, you should not expect to receive additional financial aid beyond the yearly cost increases.

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. It includes both direct costs (tuition, fees, housing and food) and indirect costs (books, supplies, personal and travel 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 at \$2,500).

Grants/Outside Scholarships

(Gift aid that does not have to be repaid)

Dickinson grants and endowed scholarships are awarded based on financial need and do not need to be repaid.

If your grant and scholarship aid exceeds billed tuition, the difference may be subject to U.S. taxation unless your home country has a formal tax agreement with the U.S. government. For more information, please contact the Center for Global Study & Engagement.

Receipt of Outside Scholarship or Loan: You must notify the financial aid office when you receive outside scholarships from nongovernmental organizations, such as local scholarships. The financial aid office must include that assistance as a part of your financial aid package. The financial aid package will be adjusted decreasing self-help (loan and/or work). Dickinson grants and scholarships will not be affected unless the student's total gift aid exceeds our cost of attendance.

Student Loans

(Financial assistance that must be repaid)

The Abe and Cora Hurwitz Student Loan: This low-interest loan is offered to students demonstrating financial need. The interest rate is fixed at 2.5% and has a 10-year repayment period. Until repayment begins, no payment is required, and interest does not accrue. (Repayment begins six months after the student withdraws or graduates from Dickinson College.) The minimum monthly payment for a Hurwitz Loan is \$40. For every \$1,000 borrowed, the monthly repayment amount is approximately \$10. International students who borrow the typical amounts offered will have monthly payments of about \$200 after four years of attendance. Dickinson does not replace Hurwitz loan offers with grant assistance. The Hurwitz Loan was

established by the will of Cora Rabinowitz Hurwitz in 1995 in honor of her commitment to education and the memory of her husband Abe, Dickinson class of 1934.

Private Educational Loan: A select number of private lenders offer credit-based educational loans to international students with a credit-worthy U.S. co-signer. Additional information, a loan comparison tool and application links are available at dickinson.edu/financialaid.

Institutional Job Capacity

(Financial assistance that must be earned)

Your financial aid offer may include an opportunity to work on campus through the Work-Study Program. First-year students typically 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 financial aid offer 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 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.

- 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 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.

Financial Aid From Other Sources

Some assistance is specific to students from certain countries. The following websites may be a starting point in your search:

- www.edupass.org/finaid
- www.finaid.org
- www.iefaf.org
- iie.org

A word of caution: If a scholarship has an application fee, avoid it, as it most likely is a scam.

OTHER IDEAS:

- U.S. government funds, when available, are limited to specific countries. Contact the Agency for International Development, Office of International Training, Washington, D.C., 20523, and visit the U.S. Department of State website (www.state.gov).
- Talk to your school, educational-advising centers or government officials (for example, ministry of education or cultural center of your embassy) about funding opportunities with your government.
- Explore all options, including parents' employers, clubs and religious organizations. Students often receive funding from many sources, and smaller scholarships can add up quickly.

Dickinson Resources

NELNET CAMPUS COMMERCE MONTHLY PAYMENT PLAN

- A no-interest 10 month payment plan option for paying your costs
- 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>.

CONTACT US

Email: studyusa@dickinson.edu
Phone: 001-717-245-1231
Fax: 001-717-245-1442
Web: dickinson.edu/financialaid

