2027-28 Understanding Your International Student Financial Aid Offer

Dickinson

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 $2,000).

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 was established by the estate of Cora Rabinowitz Hurwitz in honor of her commitment to education and the memory of her husband Abe, Dickinson Class of 1934. This low-interest loan is offered to students demonstrating financial need. Effective July 1, 2024, all new loans issued under the Abe and Cora Hurwitz Program will be at a fixed interest rate of 5.0% APR, with a review of the APR annually. The interest does not accrue on this loan until graduation occurs, the student drops below half-time enrollment (1.5 credits), or matriculation ends at Dickinson College. After a 6 (six) month grace period, the monthly payments will begin (including both principle and interest).

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 on our **Private Education Loan webpage**.

See reverse side for **FINANCIAL ASSISTANCE TERMS.**

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 $13.10–$15.35 an hour. Other on-campus jobs generally pay between $9.10–$10.25 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.

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

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.iefa.org**
- **www.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

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Web: **dickinson.edu/financialaid**

