

BUDGETING

Student Budget (Cost of Attendance)

The standard student budget applies to the typical Duke undergraduate student: unmarried, financially dependent on parents, living in a residence hall or off-campus, and attending full-time for fall and spring. It includes tuition, fees, room, board, an average amount for books, supplies, and personal expenses, and transportation allowance based on the estimated cost of two home trips per academic year for U.S. residents. Your actual costs may differ from the standard student budget.

We will consider requests for budget adjustments for actual and documented expenses above the standard allowance for books and supplies, transportation costs, required health insurance and medical or dental expenses incurred during the academic year and not covered by insurance. Expenses outside these categories are considered discretionary, and we do not make allowances for them. For example, we do not make allowances for costs associated with owning or maintaining an automobile. You should submit requests for a revised budget evaluation in writing, accompanied by documentation such as bills and insurance statements. In most cases, we will offer additional job or loan eligibility to help you cover your documented expenses.

2009-2010 Estimated Cost of Attendance

Tuition, Fees	\$39,080
Room	\$5,520
Board	\$5,650
Personal expenses/books	\$3,140
Transportation	tbd
Total Cost of Attendance*	\$53,390

* NOTE: The Estimated Cost of Attendance or Student Budget is our best approximation of what each student at Duke will need to cover basic expenses during the academic year. We assign a standard student budget to each enrolled student in order to calculate a family's need.

Health Insurance Fee

All registered students may seek medical care at the Student Health Center, regardless of what kind of health insurance you have. Most of the services are free of charge. For all medical care outside of the center, you need health insurance. For that reason, the University requires that all registered students have health insurance.

To help you meet this requirement, the University offers a comprehensive health insurance plan covering a wide range of services. Duke automatically enrolls you in this program at the start of the fall semester, unless you waive coverage by the deadline and provide proof of other health insurance coverage.

The Financial Aid Office does not automatically include the cost of health insurance (\$1,564) for undergraduate students in the undergraduate cost of attendance except for international students and for those determined to be financially independent. We assume the parent's health insurance plans are still covering the student and those costs have been considered when establishing the expected parent contribution. However, if the assumption is not correct, please inform the Financial Aid Office in writing (email to finaid@duke.edu) and the cost will be considered in your financial eligibility. For students whose parents are not expected to contribute toward educational costs, the cost will be covered with additional scholarship funds. For others, student loan may be offered to cover the expense.

Room charge

For students on financial aid, room charges will be adjusted to reflect the actual housing costs. Grant aid will be calculated based on the actual rather than estimated housing costs. The majority of the adjustments are made in August, with updates throughout the year.

Board

Board amounts are based on the average meal plan price set by Dining Services. If you do not sign up for a meal plan that costs as much as the amount budgeted, the remaining funds should be used to buy food outside of the dining halls.

Transportation

Transportation costs are added to each student's budget and should represent two economy class round trip airline tickets. The amount is determined according to the state in which the parents reside. Transportation amounts for international students are based on one economy class round trip ticket per year.

Computer Purchases

Duke does not require all students to purchase a computer thus it is not included in the cost of attendance. If a student wants to purchase a computer and wants to borrow funds to cover this expense, they should contact the financial aid office for a budget adjustment.

Living Off-Campus

The board portion of a student living off campus will be equivalent to a two bedroom apartment on Central Campus. Once all aid has been disbursed to a student account and all charges paid, the student will receive a refund check for any remaining amount. These funds can be used to pay off-campus expenses.