



## UNDERGRADUATE POLICY AND PROCEDURES

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# Duke Financial Aid Policies and Procedures

## Guiding Principles

Duke University views its financial aid program as an investment in students and their futures. We seek a diverse student body and are committed to ensuring that aided students can take full advantage of the Duke experience. To that end, Duke admits U.S. citizens, permanent residents and a limited number of foreign students without regard to financial circumstance or aid eligibility and meets 100 percent of each admitted student's demonstrated need throughout their nine semesters of potential undergraduate enrollment.

Duke, like many similar institutions, uses the 568 Presidents' Group Consensus Approach to Needs Analysis to determine each student's family contribution. This formula, whose guiding principles are articulated under Bulletin Board/Tips on this page, is designed to ensure that families with similar circumstances contribute similar amounts while families with different financial circumstances contribute proportionally different amounts toward a student's annual attendance costs. Duke does not "negotiate" financial aid, but does consider extenuating circumstances that may affect a family's ability to support educational expenses. Applicants are encouraged to submit dollar-specific details relative to any extenuating or unusual circumstances that affect their ability to support educational expenses.

In addition to need-based scholarships, grants and loans, merit scholarships are integral to Duke's financial aid program. Although all merit scholarships are awarded at the time of admission on the basis of academic distinction, other factors -- such as leadership, musical talent and other unique characteristics -- are considered. Several of these programs are awarded without regard to a student's demonstrated need. Recipients who meet the specified academic standards will retain their merit scholarship for the four years they are enrolled at Duke. Applicants for admission are considered for all available merit scholarships. No specific scholarship application is available or required.

## Confidentiality

The Financial Aid Office does not provide copies of application documents to anyone other than the signatory of the requested document. If you want copies of your parents' application documents, you must ask your parents to send written release to the Financial Aid Office, specifying which of their documents can be released to you. Similarly, if your parents request copies of your documents that contain your information, you must first sign a written release. Your parents' financial information cannot be discussed with you unless they have provided us with written authorization to do so.

Duke University does not share information on its enrolled students and does not participate in programs that use University information for statistical research.

Please realize that if you accept a scholarship from Duke University we may share the student's name, major and hometown with the donor of the scholarship. We will not share financial information or other personal information with the donor. In some instances, we will ask scholarship recipients to write thank you notes to the person who made the scholarship possible.

## Financial Aid Applicants

Duke University views its financial aid program as an investment in students and their futures. We seek a diverse student body and are committed to ensuring that aided students can take full advantage of the Duke experience. To that end, Duke admits U.S. citizens, permanent residents and a limited number of foreign students without regard to financial circumstance or aid eligibility and meets 100 percent of each admitted student's demonstrated need throughout their nine semesters of potential undergraduate enrollment.

### Transfer Students

The number of terms of aid eligibility for students transferring to Duke is based on the policy of up to eight academic terms and two summer terms of aid eligibility less the amount of academic credit granted by the University. This policy will allow all transfer students the necessary number of terms of aid eligibility for their degree completion.

Students may substitute additional summer terms in lieu of one or more of the eight academic terms. Students opting to follow this path must be informed in writing of the number of academic terms that will still be available to them. The student is required to discuss with his dean, etc. regarding his ability to graduate at the end of his proposed attendance.

Students may not elect to turn his two summer terms of aid eligibility into a ninth academic semester unless he/she is out of normal sequence due to academic or health difficulties. In other words, it cannot be primarily a voluntary decision based on a student's desire to extend his undergraduate career.

### Married Students

Your marital status does not usually affect dependency status for the purpose of awarding Duke financial aid. We generally expect a parent contribution toward educational expenses as well as a contribution from your spouse, if your spouse is not enrolled in college. A single student's standard budget is used to compute financial aid eligibility for you as a married applicant. The budget will differ, however, for students living with their dependent children.

### International Students

Financial resources for international students are limited. Each year Duke University expects to enroll 20-25 foreign students whose full demonstrated need has been met with a university provided need-based aid package. All international transfer students and all international applicants admitted with "no financial aid interest" will be ineligible to apply for financial aid for any year of undergraduate study.

International applicants requesting need-based financial aid will be required to complete and submit the [International Student Financial Aid Application](#) along with a copy of their family's most recent national tax forms. Applicants should also submit an English language statement from their parent's employers stating the amount of their annual income. Required forms should be submitted with the admissions application. We encourage foreign students applying for need-based aid to detail any financial difficulties that affect their family's ability to support their educational expenses. Applicants living with their families in the United States should instead submit the College Board's [PROFILE](#).

All foreign nationals, including winners of Duke [merit scholarships](#), must document the available funding for their education by completing and submitting the Certificate of Financial Responsibility (CFR) which is sent by the [Admission's Office](#) upon admission.

Scholarship support in excess of tuition, books, and fees is federally taxable. We encourage you to file a U.S. income tax return as soon as you receive your U.S. tax statement 1042S for taxable scholarships and your W-2 forms for wages earned. An Individual Taxpayer Identification number (ITIN) is required for all international students to receive scholarship funds.

Students receiving ANY kind of University financial aid/scholarship (need, merit or athletic) are also required to complete a Foreign National Form and a payroll certification. The Foreign National Form can be completed at the Undergraduate Financial Aid Office while the Payroll Certification must be completed at the International Office.

Please note that if you are an international student admitted without financial aid you are expected to fully fund your studies while at Duke University. Financial aid will not be available to you in later years. Duke cannot assume financial responsibility for international factors such as currency fluctuations in determining financial aid. Additionally, Duke cannot make up foregone resources such as lost support from friends or relatives or your decision to decline outside aid.

## Independent Students

In determining financial need and scholarship eligibility, we consider parents' income and assets unless you are an orphan, a ward of the court, or have an extreme adverse home situation. We expect you and your parents (and your spouse, in the case of married students) to assume primary responsibility for your educational expenses. You will be considered independent for federal grant (Pell Grant) and loan (Stafford) purposes if you meet the following conditions:

- Born before January 1, 1986
- Active Duty member or Veteran of the U.S. Armed Forces
- Ward of the court or both parents are deceased
- Married
- Graduate or professional student
- Have legal dependents, according to federal definition.

## Students with Divorced or Separated Parents

Duke's policy for determining the financial need of students from divorced or separated families is based on the general principle that parents are responsible for the post-secondary education of their children to the extent that they are financially able. Analysis begins with the custodial family unit and then additional information is sought concerning the noncustodial family unit. In the case of remarriage of either or both natural parents, the standard approach would be to request information from all parents and spouses. GENERALLY, a contribution from the income and assets of no more than two parents will be expected. As with students whose parents are married to one another, ability to pay, not willingness, will be used to determine the contribution. The non-custodial parent must complete the CSS Non-custodial Profile.

If a parent or student requests that the NC Profile be waived AND/OR the counselor discerns that a waiver of the requirement may be appropriate, a waiver form must be completed. If the committee approves the waiver, the family is notified in writing.

The student's custodial parent must file the Free Application for Federal Student Aid (FAFSA) and the CSS Profile Form. The custodial parent is the parent with whom the student lived with most in the last 12 months. The noncustodial parent must complete the Noncustodial Parent's Profile (online) and submit a copy of his or her 2008 Federal income tax return with W-2 forms to College Board IDOC. If the noncustodial parent owns a business and files a tax return for that business, a copy of the partnership/corporate return should also be included.

## Types of Financial Aid –

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### Federal

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Perkins	Based on federal need and availability of funds	<p><b>Limits:</b> \$5,500 /yr. max \$22,000 max for undergraduates.</p> <p><b>Interest:</b> (NB: Terms may change 2010-2011 and those listed reflect most recent information) none in school; 5% during repayment</p> <p><b>Repayment:</b> 9 month grace period before repayment begins; 10 year standard repayment period.</p>
Subsidized Stafford	Based on federal need	<p><b>Limits:</b> \$3,500 (freshman), \$4,500/yr (sophomores); \$5,500/yr (juniors/seniors); \$23,000 max undergraduate</p> <p><b>Interest:</b> None in-school; first disbursed on or after 7/1/2009; 5.6%; for loans disbursed on or after 7/1/2010 4.5% fixed during repayment period</p> <p><b>Repayment:</b> 6 month grace period; 10 year standard repayment period., no pre-payment penalties.</p>
Unsubsidized Stafford	Not based on need	<p><b>Limits:</b> same as subsidized Stafford; combined subsidized and unsubsidized cannot exceed the annual Stafford limits stated above. The following increased loan limits for undergraduates without access to PLUS may be added to the borrower's subsidized and unsubsidized limits; \$4,000/yr (freshman/soph), \$5,000/yr (junior/senior).</p> <p><b>Interest:</b> 6.8% fixed rate; while in school may be paid or accrued and capitalized.</p> <p><b>Repayment:</b> 6 month grace period on payments of principal only; 10 year standard repayment period, no pre-payment penalty.</p>
Work-Study	Based on availability of funds and federal need	Wages paid partially from federal funds, matched with university funds; targeted toward students with the greatest computed need.
Supplemental Educational Opportunity Grant (SEOG)	Based on exceptional need and availability of funds	\$4,000/yr maximum
Pell Grant	Based on Federal need	\$5,350/yr maximum; based on Federal EFC
Academic Competitiveness Grant (ACG)	Freshman/Sophomores; U.S. citizens only; must be eligible for Pell Grant	Freshman: \$750/yr max; Rigorous HS program Sophomore: \$1,300/yr max; College GPA 3.0+
National SMART Grant	Juniors/Seniors; U.S. citizens only; Must be Pell eligible; college GPA 3.0+; approved major (math, science, Engineering, or critical foreign language)	\$4,000/yr.

Non-federal

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Duke Work Study	Not based on need	Students not eligible for federal funds may be eligible for funding through the university and the employer.
Duke Scholarship	Based on need	Must be reapplied for on an annual basis; amount is not guaranteed from year to year.
Endowed Scholarships	Based on need	No separate application; Duke will choose from over a 1000 available funds to meet donor preferences. In most cases, you will be asked to write a thank-you note to the person who made the scholarship possible.
Athletic Scholarships	Not based on need	No separate application; students that apply for need-based aid in addition to their scholarship may not have a combination of need-based and athletic aid that exceeds the cost of attendance.
Merit Scholarships	Not based on need (exception: University Scholars Programs)	All applicants to the University are considered for merit based scholarships; selection process administered through Office of Scholars and Fellows; University Scholars program is the scholarship with a need component; students that apply for need-based aid in addition to their scholarship may not have a combination of need-based and merit aid at exceeds the cost of attendance. Awarded in April prior to first year.
North Carolina Legislative Tuition Grant	Not based on need	must be a permanent resident of NC for atleast one year; requires completion of residency verification (each semester); maximum amount for the 2008-2009 aid year \$1900.
Summer Earnings Replacement Grant	Need based	students that attend summer school, participate in a summer study away program, participate in a required summer internship, or a Duke Engagement program can have a portion or all of their Summer earnings waived; separate application required; not guaranteed; may only be used to cover one summer earnings requirement.

## Application Procedure

Each student who submits a complete financial aid application by the required deadline will be considered for all types and sources of financial aid administered by the University, including federal, state, and institutional grants, loans, and work programs.

### Early Decision Students

Please submit the following documentation by the November 15<sup>th</sup> deadline to ensure consideration for financial aid. In order to submit your application materials by the due date, you may need to estimate some of the information.

U.S. Citizens and Permanent Residents		
Required Forms	How to Apply/Where to Send	Due Dates
<b>CSS Profile Application</b>	<p>Apply online at the <a href="#">College Board's Profile On Line site</a>.</p> <p>Duke's CSS College Code is 5156.</p> <p>Duke receives your Profile data electronically from CSS so you do not need to send copies or printouts of your application to Duke.</p>	Nov 15
<b>Free Application for Federal Student Aid (FAFSA)</b> (Required of all enrolling ED students to finalize their financial aid awards.)	<p>Apply online after January 1, at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a>.</p> <p>Duke's federal code number is 002920.</p> <p>Be sure to sign your FAFSA either electronically with a PIN number provided by the Department of Education or by printing out and mailing a FAFSA signature sheet to the processor. More information on PIN numbers will be found at <a href="http://www.pin.ed.gov">www.pin.ed.gov</a>.</p>	Apr 15
<b>Tax Returns &amp; W2 Forms</b>	Submit signed copies of your parents' and your own most recent federal tax returns (including all forms and schedules) to the Duke Financial Aid Office at PO Box 90397, Durham, NC 27708.	Nov 15
<b>Tax Returns &amp; W2 Forms</b> (Required of all enrolling ED students to finalize their financial aid awards.)	During January you will receive a letter from the <a href="#">College Board's Institutional Documentation Service (IDOC)</a> providing you with instructions on how to submit your current tax forms. You will be asked to send signed photocopies of all pages of your parents' and your own federal tax returns (including all forms and schedules) to the College Board. This information is required before any aid can be applied to your charges.	Apr 15
<b>CSS Noncustodial Profile</b> (Only required if your parents are divorced, separated, or were never married.)	<p>When you complete your Profile registration, the College Board will notify you that Duke requires the Noncustodial Profile. You will be sent an e-mail that details the requirement and you will be directed to share this e-mail with your noncustodial parent. This e-mail will contain a link to the Noncustodial Profile website as well as login instructions for your noncustodial parent.</p> <p>Your noncustodial parent must send a copy of his/her prior year tax return directly to Duke's Financial Aid Office and his/her current tax return to the CSS IDOC Service described above.</p>	Nov 15
<b>CSS Business/Farm Supplement</b> (Only required if your parent(s) are self-employed or own a business.)	<b>Download this form</b> , and submit directly to the Duke Financial Aid Office.	Nov 15
<b>Additional Information</b>	Feel free to mail us a letter of explanation if your family has special circumstances or unusual expenses, or if you feel there are any other details which will help us understand more completely your financial situation. For ED applicants such information can be mailed to the Duke Financial Aid Office at PO Box 90397, Durham, NC 27708.	Nov 15

## Regular Decision

### Application Process for Regular Decision Applicants

U.S. Citizens and Permanent Residents		
Required Forms	How to Apply/Where to Send	Due Dates
<b>CSS Profile Application</b>	<p>Apply online at the <a href="#">College Board's Profile On Line site</a>.</p> <p>Duke's CSS College Code is 5156.</p> <p>Duke receives your Profile data electronically from CSS so you do not need to send copies or printouts of your application to Duke.</p>	March 1
<b>Free Application for Federal Student Aid (FAFSA)</b>	<p>Apply online at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a>.</p> <p>Duke's federal code number is 002920.</p> <p>Be sure to sign your FAFSA either electronically with a PIN number provided by the Department of Education or by printing out and mailing a FAFSA signature sheet provided by the processor. More information on PIN numbers will be found at <a href="http://www.pin.ed.gov">www.pin.ed.gov</a>.</p>	March 1
<b>Tax Returns &amp; W2 Forms</b>	<p>Once you have filed your Profile Form, you will receive a letter from the <a href="#">College Board's Institutional Documentation Service (IDOC)</a> providing you with instructions on how to submit your tax forms and any other supplemental forms that may be required. You should send signed photocopies of all pages of your parents' and your own most recent federal tax return including photocopies of all W-2 forms to the College Board by <b>March 15th</b>. Students unable to provide their current taxes to IDOC by March 15th can send most recent returns directly to the Duke Financial Aid Office. NOTE: IDOC will not accept prior year returns. Also, all students must submit current tax information to IDOC before financial aid awards will be finalized.</p>	March 15
<b>CSS Noncustodial Profile</b> (Only required if your parents are divorced, separated, or were never married.)	<p>When you complete your Profile registration, the College Board will notify you that Duke requires the Noncustodial Profile. You will be sent an e-mail that details the requirement and you will be directed to share this e-mail with your noncustodial parent. This e-mail will contain a link to the <a href="#">Noncustodial Profile website</a> as well as login instructions for your noncustodial parent.</p> <p>Your noncustodial parent tax return should either be submitted in the same packet with the custodial parent's information or in a separate packet mailed to the <a href="#">College Board's IDOC Service</a> with a copy of your original IDOC letter.</p>	March 1
<b>CSS Business/Farm Supplement</b> (Only required if your parent(s) are self-employed or own a business.)	<p>If either of your parents is self-employed or owns a business or farm, he/she will need to submit a Business/Farm Supplement for each business in which any interest is held. If your family has an interest in or ownership of a partnership or corporation, include copies of their most recent business tax returns (Forms 1065, 1120, or 1120S, as well as any K-1 filed with your parents' personal tax form.) Download at <a href="http://www.collegeboard.com">www.collegeboard.com</a> and mail with your other required documents to the <a href="#">College Board's IDOC Service</a>.</p>	March 15
<b>Additional Information</b>	<p>If your family has special circumstances or unusual expenses, or if you feel there are any other details which will help us understand more completely your financial situation, please forward a detailed letter directly to our office.</p>	March 15

## Returning Students

### Application Process for Returning Upperclass Students

The following information will help you determine which applications and forms you need to complete and the dates you should submit them.

U.S. Citizens and Permanent Residents		
Required Forms	How to Apply/Where to Send	Due Dates
<b>CSS Profile Application</b>	<p>Apply online at the <a href="#">College Board's Profile On Line site</a>.</p> <p>Duke's CSS College Code is 5156.</p> <p>Duke receives your Profile data electronically from CSS so you do not need to send copies or printouts of your application to Duke.</p>	May 1
<b>Free Application for Federal Student Aid (FAFSA)</b>	<p>Apply online at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a>.</p> <p>Duke's federal code number is 002920.</p> <p>Be sure to sign your FAFSA either electronically with a PIN number provided by the Department of Education or by printing out and mailing a FAFSA signature sheet provided by the processor. More information on PIN numbers will be found at <a href="http://www.pin.ed.gov">www.pin.ed.gov</a>.</p>	May 1
<b>Tax Returns &amp; W2 Forms</b>	<p>Once you have filed your Profile Form, you will receive a letter from the <a href="#">College Board's Institutional Documentation Service (IDOC)</a> providing you with instructions on how to submit your tax forms and any other supplemental forms that may be required. You should send signed photocopies of all pages of your parents' and your own federal tax return including photocopies of all W-2 forms to the College Board by May 1st.</p>	May 15
<b>CSS Noncustodial Profile</b> (Required if submitted last year or if your parents divorced during the past year.)	<p>When you complete your Profile registration, the College Board will notify you that Duke requires the Noncustodial Profile. You will be sent an e-mail that details the requirement and you will be directed to share this e-mail with your noncustodial parent. This e-mail will contain a link to the Noncustodial Profile website as well as login instructions for your noncustodial parent.</p> <p>Your noncustodial parent tax return should either be submitted in the same packet with the custodial parent's information or in a separate packet mailed to the <a href="#">College Board's IDOC Service</a> with a copy of your original IDOC letter.</p>	May 1
<b>CSS Business/Farm Supplement</b> (Only required if your parent(s) are self-employed or own a business.)	<p>If either of your parents is self-employed or owns a business or farm, he/she will need to submit a Business/Farm Supplement for each business in which any interest is held. If your family has an interest in or ownership of a partnership or corporation, include copies of their most recent business tax returns (Forms 1065, 1120, or 1120S, as well as any K-1 filed with your parents' personal tax form.) Download at <a href="http://www.collegeboard.com">www.collegeboard.com</a> and mail with your other required documents to the <a href="#">College Board's IDOC Service</a>.</p>	May 1
<b>Additional Information</b>	<p>Feel free to include a letter of explanation to us if your family has special circumstances or unusual expenses, or if you feel there are any other details which will help us understand more completely your financial situation, please forward a detailed letter directly to our office.</p>	May 1

## **Verification of Information**

The U.S. Department of Education requires all institutions disbursing federal financial aid funds to verify the accuracy of the information students and their families submit as a basis for awarding aid. Duke complies with this mandate by performing 100% verification on all financial aid applicants. Students are required to complete and submit the Federal Verification Worksheet . We will verify information such as household sizes, number of family members, and number of siblings in college. Verification completed after the initial award has been determined, may result in the change of the financial aid award, and in some cases, the repayment of funds already received. Failure to comply with the request for this information will result on cancellation of your financial aid funds.

Students are responsible for notifying the Financial Aid Office of any changes in their family's circumstances that might affect eligibility for financial aid. Specifically, you should immediately advise us in writing when there is a decrease in the number of family members in the household or a change in the enrollment status of family members who previously had been reported to be enrolled in college. You also must notify us in writing of any resources, including outside scholarships, grants, and student loans, that become available to you.

## **Financial Fraud**

Applicants for institutional financial aid are required to submit both parent and student information as detailed on the College Scholarship Service's PROFILE and on the federal governments Free Application for Federal Student Aid (FAFSA). They also are required to provide copies of their most recent tax forms (all pages and schedules) and W2 Forms. Families are also encouraged to provide the Aid Office with details of extenuating circumstances affecting their ability to support educational expenses.

The Financial Aid Office carefully reviews the various documents submitted by the family making corrections where appropriate and requesting additional detail when necessary. Parents and students are both required to sign each aid form to attest to the accuracy of the submission. Once the Aid Office is satisfied that the information provided by the family is correct, it is used to determine the student's eligibility for institutional financial aid funds.

On rare occasion, the Aid Office determines that the parent and/or student, in order to qualify for additional financial aid, have willfully submitted false information. The University will not attempt to determine whether or not the child was informed or complicit with the filing of the information. Willful submission of fraudulent information is to be strictly interpreted. Willful submission of fraudulent information specifically does not include cases in which interpretation of data or circumstance or submission of erroneous information is at issue.

Once it has been determined that fraud has been committed, the following actions will be taken.

Federal records and any resulting award of federal funds will be corrected and, where appropriate, submitted to the Department of Education for consideration by appropriate fraud investigators.

The student's demonstrated need for each year in which fraudulent information was submitted will be recalculated using corrected information as submitted by the family. The corrected student aid award for those years in which willful fraud has been confirmed (past and present) will be prepared with self-help funds replacing what would otherwise have been institutional grant funds.

Should the student choose to apply for institutional aid in the academic year following the determination of fraud, any institutional grant funds for which the student qualifies will be replaced with self-help funds. In subsequent years, the student is eligible to apply for and, if qualified, receive financial aid from Duke by following all applicable aid application requirements.

In all such cases the student will be invited to appeal his or her case directly to the Provost's Office. Following this review, the student's case may, at the Provost's discretion, be submitted to the University Judiciary Board.

## 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](mailto: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.

## AWARDING

Duke, like many similar institutions, uses the 568 Presidents' Group Consensus Approach to Needs Analysis to determine each student's family contribution. This formula is designed to ensure that families with similar circumstances contribute similar amounts while families with different financial circumstances contribute proportionally different amounts toward a student's annual attendance costs.

When awarding financial aid, there are a number of principles Duke's Financial aid Office adheres to. These include:

1. To the extent they are able, parents and students have the primary responsibility to contribute to educational expenses before an institution awards financial aid.
2. Families should contribute to educational expenses according to their ability. Those with similar financial profiles should contribute similar amounts.
3. Institutions should evaluate both income and assets as part of the assessment of the parents' and applicants' ability to pay.
4. Each institution should inform applicants about the policies and practices it applies when measuring a family's ability to pay, carry out its policies consistently throughout a student's eligibility, and support the awarding of need-based aid.
5. An institution that allocates any financial assistance that is not based exclusively on need should inform all prospective applicants of the standards it applies in allocating that aid.
6. The exercise of "professional judgment" by financial aid officers in assessing a family's ability to pay should recognize unique or extenuating financial circumstances in individual cases; such professional judgment is not the proper mechanism for systematically treating 568 Groups of students differently in order to advance institutional objectives.

## Expected Family Contribution

The Expected Family Contribution (EFC) is calculated for all students who have completed both the FAFSA and PROFILE and submitted their most recent tax forms and W-2 forms to Duke as part of an application for institutional need-based aid. The EFC calculated by the Department of Education, based on information from the FAFSA, is used to determine eligibility for federal aid programs such as the Federal Pell Grant or the Federal Stafford Loan program. The EFC calculated from the CSS PROFILE form is used by Duke to determine eligibility for institutional need-based awards (Duke grant aid and Duke Work Study, for example). Both the federal and the institutional formulas for calculating the EFC take the income and assets of the parents and the student into account.

Duke's institutional methodology makes several allowances in regard to parents' taxed and untaxed income and assets. These allowances are made on the base-year income (calendar year 2008 for financial aid in academic year 2009-2010) and include:

- Actual federal and FICA taxes
- Standard state and local taxes (which may differ depending on state of residence)
- A standard cost-of-work expenses for a family in which both parents work or for a single-parent household
- Unusually high non-insured medical expenses
- Private elementary and secondary school tuition up to a prescribed limit for siblings
- An income protection allowance to reflect basic living expenses such as housing, food, clothing, transportation, insurance, etc., adjusted based on cost of living expenses in different parts of the country
- An education savings allowance to recognize the need to save for younger children's future college education

The income protection allowance figure comes from the Consumer Expenditure Survey, which reflects actual family spending patterns for moderate living standards and is adjusted annually. These standards are based on the number of family members in the household and the number of family members in college. The allowance does not necessarily reflect your family's actual living expenses.

We also consider assets in determining the parent contribution. Our institutional methodology analysis first protects a portion of your parents' assets and then considers no more than 8% of the remaining amount. Home equity is included in the institutional methodology asset analysis, although it is excluded from the federal methodology analysis. The amount of home equity considered is capped based on the parent income level. Retirement funds such as 401k, 403b, and IRA accounts are excluded from consideration under both methodologies.

Your expected parent contribution is established by combining the calculated contributions from your parents' income and assets, and adjusting that contribution if your family will have more than one child in college,

Actual costs may be considered for additional siblings in college particularly if enrolled in lower cost institutions or graduate school with support as an independent.

We may, on an individual basis, make additional adjustments. For example, if your parents have experienced a dramatic change in income, we may choose to use the estimated year's income (2009 for academic year 2009-2010) rather than the base-year (2008), because it more accurately reflects your family's current financial situation. We may also be able to revise your financial aid award if your family experiences such changes as the loss of a job, significant illness or death. In those circumstances, you should contact the Financial Aid Office.

In cases of separation or divorce, we expect both parents to participate in paying for your education. We will compute separate contributions for your custodial and non-custodial parents, using the same institutional methodology in each case. A contribution for each parent will be combined to establish the parent contribution.

## Sibling Enrollment

568 needs analysis practices allow that siblings who are attending college full-time, and who are also dependents of the Duke applicant's family, are considered as eligible family members in attendance. The Parent Contribution for education is allocated on the 60% for two in college and 45% for three in college basis used by all 568 schools.

The Financial Aid Office will ask for verification of sibling enrollment each semester. Financial aid packages will change if there is a change in sibling enrollment or if you fail to return the verification form. Students will be notified if there is a change to their financial aid package.

## DUKE EXCEPTIONS TO ABOVE

- Siblings attending 2 year community college programs are NOT considered
- Siblings over the age of 22 are NOT considered unless they are clearly supported 100% by the Duke applicant's family and are completing a 4 year undergraduate degree
- Siblings enrolled in US military academies where all costs are born by the US government are not considered for either the institutional or the federal needs analysis
- Siblings receiving FULL athletic or merit aid from their institution are NOT considered. Note: this does not include siblings receiving need-based aid regardless of the amount of the aid
- Siblings enrolled at the graduate level are NOT considered for institutional need determination
- A parent's attendance at college is NEVER considered in the determination of need, either institutional or federal

## The Financial Aid Award

Duke's financial aid award meets 100 percent of each student's demonstrated need, which is the difference between the institutionally calculated family contribution and the estimated annual cost of attendance. The family contribution consists of parent and student contributions, including a preset summer earnings requirement.

Expressed as a formula:

$$\frac{\text{Student's Cost of Attendance Budget} - \text{Family Contribution}}{\text{Demonstrated Need}}$$

Once need has been determined, Duke's Undergraduate Financial Aid Office creates an aid package to precisely meet that financial need.

Aid packages generally include two forms of assistance: grant/scholarship funds and self-help. Duke grant funds comprise the main portion of most need-based grant awards; federal, state and local grant funds are also included as appropriate. **Self-help funds** are offered in the form of low-interest, deferred payment, subsidized loans, and work-study eligibility.

## Self-Help

### 2009-2010 Academic Year Loan Levels

The amount of loan in each student's package varies depending on the family's income. In 2009-2010, Duke packaged the following loan amounts for families earning:

under \$40,000	\$0
between \$40,000 & \$55,000	\$1,000
between \$55,000 & \$70,000	\$2,000
between \$70,000 & \$85,000	\$3,000
between \$85,000 & \$100,000	\$4,000
over \$100,000	\$5,000

Packaged loan amounts for all students are determined by family income and never exceed \$5,000 per academic year

### 2009-2010 Academic Year Work-Study Awards

The self-help portion included in each financial aid package always includes a job award through the Federal or Duke University Work Study program. In 2008-2009, Duke included the following Work Study awards in each package:

First Year	\$1,800
Sophomore	\$1,800
Junior	\$1,800
Senior	\$1,800

### 2009-2010 Summer Earnings Expectation

In addition to a job and possible loans, students are expected to contribute summer earnings as part of their contribution to their educational costs. The summer earnings expectations for 2009-2010 were:

First Year	\$1,900
Sophomore	\$2,200
Junior	\$2,300
Senior	\$2,400

## Outside Scholarships

Outside scholarships provide an important benefit to students who are receiving need-based financial aid from Duke. Students attending Duke University that have been awarded aid through federal or university funding (including, need-based, merit, and/or athletic sources) are required to report all outside scholarships received to the Financial Aid Office. Students that receive outside scholarships and who receive need-based self-help (work-study and loan) funds in their aid award will have these reduced first. University funds will only be reduced once the self-help amount has been reduced or if no self-help was awarded. The Parent and Student Contributions do **NOT** change with the addition of outside scholarships. Students that receive need-based, merit, or athletic aid in combination with outside scholarships may not receive a total of assistance that exceeds the cost of attendance.

All outside scholarship checks should be sent to:

Duke University Cashiering  
114 South Buchanan Boulevard  
Bay 8, Room B-103  
Box 90759  
Durham, NC 27708

The funds will be applied directly to your university bill. Outside scholarships are evenly distributed between fall and spring semesters unless the donor agency specifies otherwise.

## **Federal and State Grants**

In addition to outside scholarships, you may be eligible to receive need-based funding from government agencies. The federal government provides Federal Pell Grants, Supplemental Educational Opportunity Grants (SEOG), Academic Competitive Grants (ACG) and National SMART Grants. Pennsylvania, Rhode Island, Vermont, and other state funding to college-bound state residents based on financial need. You are expected to apply for all funds for which you may be eligible. If you are eligible for government grants but fail to apply for or accept such funds, we are not obligated to cover the resulting shortfall with institutional funds. By filing the Free Application for Federal Student Aid (FAFSA), you are automatically considered for the federal grants.

Federal and state grants are considered to be direct resources meeting your financial need. These grants do not reduce your family contribution.

## **Estimated Awards**

If you receive an estimate award from us, you will be advised of such and we will specify the documents that must be submitted before we can confirm a final financial aid award. Typically, these documents are the FAFSA and signed copies of your parents' completed federal tax return, with all schedules and W-2 forms. Freshman and Transfers will be instructed to submit tax returns and supporting documentation via the College Board's Institutional Documentation Service (IDOC).

Estimated awards may change if information on the FAFSA or tax statements varies from the information you submitted on the PROFILE application. We will cancel estimated awards if required documents have not been received by the beginning of the fall semester.

## **Appeal Process**

For a variety of reasons, you may find it necessary to request a reevaluation of your financial aid eligibility or award. Reasons may include: changes in your family's circumstances that significantly and unexpectedly affect your parents' or your own ability to meet your expected contribution; requests to change the job vs. loan mix or to include additional expenses in the standard educational budget; and requests for consideration of additional information not previously available.

Requesting a revision to a financial aid award requires that you or your parents submit in writing a specific and detailed explanation of your situation. Circumstances such as changes in income or the number of family members in the household or college will likely result in changes to your parents contribution and will, therefore, change your eligibility for financial aid. Other situations, such as household expenses in excess of the income protection allowed by institutional methodology, do not generally alter the needs analysis, and, therefore, probably will not result in changes in eligibility for federal or Duke aid.

We may be able to adjust your parent contribution if your parents have had a change in income between 2008 and 2009, incurred significant medical, dental, or legal expenses; supported grandparents or other relatives; live separately supporting two households. It is important for you and your parents to be aware that we will not reduce expected contribution as consequence of a family's financial decisions, such as refusing to pay educational costs or cash flow problems due to choices you and your parents have made in allocating or spending your resources.

Response time to requests for reevaluation varies, depending on the complexity of the issues involved and time of year. Newly admitted students requesting revisions to initial awards in April will usually receive a response within three weeks. Appeals submitted at other times of the year may require two to three weeks, or even longer. We will make every effort to respond as promptly as possible.

## Reporting changes

You must notify the Financial Aid Office in writing if:

- The number of family members living in your parents' household decreases from the number previously reported.
- The number of family members attending college decreases from the number previously reported.
- Your aid offer indicates that your parents' estimated income was used to determine the amount of aid and their actual income is greater than the estimate.
- You receive any outside awards not indicated on your financial award; we will, when applicable, adjust your financial aid offer to reflect the additional resources.

## Awards in Future Years

Future awards will generally be consistent with your initial award if:

- Your computed need does not change significantly.
- Your application documents are completed fully and submitted on time.
- Financial aid funds are available
- Our aid policies do not change.

## Taxable Scholarships

Scholarships and grants (gift aid) are subject to federal and state laws. Funds used for required expenses such as tuition and fees, books and supplies (including equipment), are tax exempt, while funds for used for expenses such as room and board are considered taxable income. You are responsible for proper tax reporting and any payment that may be due. You will receive a 1098-T tax statement. It contains information necessary to determine your eligibility for Hope Scholarship and Lifetime Learning federal tax credits. Please refer to [www.irs.gov](http://www.irs.gov) for further information about federal tax responsibilities and credits.

# LOANS

## Loans and Loan Processing

Some student packages will contain a recommended loan to help meet your financial need. In addition, students often choose to borrow for unusual expenses or to help with the expected parent contribution. Guided by the availability of funds, we will offer you the most advantageous loan program for which you qualify. After we determine your eligibility to borrow, you will be required to complete an online entrance interview and sign an electronic promissory note with the lender. Once you have completed all the required steps, Duke will certify the loan and the proceeds will be credited directly to your account at the Bursar's Office.

The average loan debt for undergraduate students who graduated in the 2009 aid year was \$23,093. While we encourage students and their families to borrow with care, we do understand that borrowing for one's education is an important investment in the future. That said, please borrow wisely, taking on no more debt than is necessary and manageable.

## Loans Terms and Amounts

Please see loan types and maximum amounts in "Types of Financial Aid" pg.

## Loan Application Procedures

*(Please note, Duke anticipates a move to Direct Lending for 2010-2011 at which time procedures may change significantly. 2009-2010 application procedures are below)*

### Federal Stafford Loans

#### First Time Borrowers

1. Complete Federal Application for Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (web link)
2. Accept the loan on [Duke University Student Center](#) (web link)
3. Complete Stafford/Perkins Entrance Counseling at [www.mappingyourfuture.org](http://www.mappingyourfuture.org) (web link)
4. Choose a [Stafford Loan Lender](#) (web link)
5. Go to that Stafford lender's website and complete the Federal Stafford Loan Master Promissory Note
6. Once Entrance Loan Counseling has been completed and the Master Promissory Note has been completed the loan will be certified by the Loan Office.

#### Continuing Students

1. Complete the Federal Application for Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (web link)
2. Accept the loan on [Duke University Student Center](#) (web link)
3. The loan will be certified.

### Federal Perkins Loans

#### First time borrowers

1. Complete Federal Application for Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (web link)
2. Accept the loan on [Duke University Student Center](#) (web link)
3. Complete Stafford/Perkins Entrance Counseling at [www.mappingyourfuture.org](http://www.mappingyourfuture.org) (web link)
4. You will receive the Perkins Loan Master Promissory note and Truth-in-Lending Disclosure Statement by mail from the Student Loan Office starting mid-June. Sign and return both forms to:  
Office of Student Loans  
2106 Campus Drive  
Durham, NC 27708

## Continuing Students

1. Complete Federal Application for Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (web link)
2. Accept the loan on [Duke University Student Center](#) (web link)
3. You will receive the Truth-in-Lending Disclosure Statement by mail from the Student Loan Office starting mid June. Sign and return the form to:  
Office of Student Loans  
2106 Campus Drive  
Durham, NC 27708

## Federal PLUS

*During application process a credit check will be conducted, but there are no income or collateral requirements*

1. Review [PLUS Loan Lender List](#) (web link)
2. Select Lender
3. Complete your PLUS Loan Master Promissory Note online at the lender website

## Duke's Recommended Lender List

Stafford, PLUS, and alternative loans are offered by a variety of banks and lending agencies. Students have the right to have the lender of their choice. The Duke University Financial Aid Office is committed to providing our students and their families with accurate information about the best available rates, benefits and service. We have created a Recommended Lender List to help with the selection process. Our research indicates that the lenders listed below offer excellent customer service, competitive interest rates and borrower benefits. If you chose to borrow with a lender from outside the Recommended Lender List, we will be happy to process it for you. Duke University will not discourage, refuse or delay certification of a borrower's loan eligibility. The application procedures and steps to follow remain exactly the same.

Our Recommended Lenders for 2009-2010 are:

- Access Group
- College Foundation
- J P Morgan Chase
- Suntrust
- Wells Fargo

## Recommended Lender Selection Process

Duke's recommended lenders are chosen annually by a committee of financial aid professionals. Each year, Duke University sends a Request for Information (RFI) to a number of lenders. The responses from the lenders are then analyzed based on the following criteria:

- Promotes responsible borrowing
- Processes both Federal Stafford and Federal PLUS Loans
- Demonstrates a default rate that is comparative to the national level
- Has a responsive customer service center
- Provides the same competitive benefits to all borrowers
- Financially stable

Duke University does not receive, and will not accept, inducements from lenders in exchange for inclusion in our recommended lender list.

## Loan Repayment

Federal Stafford Loan Program

- Begins 6 months after graduation or less than half time enrollment from the University
- Payment up to 10 years
- Graduated and income sensitive payment options available

#### Federal Perkins Loan Program

- Begins 9 months after graduation or less than half time enrollment from the University
- Borrower will receive a monthly billing statement from Duke University's billing servicer, Educational Computer Systems, Inc. (ECSI).
- Payments are due on the first day of each month; please allow sufficient time for mailing. Payments with an accompanying remittance statement should be mailed to:

Duke University  
C/O ECSI, Educational Computer Systems  
181 Montour Run Road  
Coraopolis, PA 15108-9408

Access account information about your Perkins Loan through [Educational Computer Systems Inc.'s web site \(http://www.ecsi.net/bwr/borrower.html\)](http://www.ecsi.net/bwr/borrower.html). You can:

- View account status/balance
- Update address and telephone number
- View payment history
- Print 1098-e tax interest statements
- Make payments online

#### Federal PLUS

Repayment for PLUS begins 60 days after last disbursement of loan unless the parent indicates on the application that they wish to defer payment until 6 months after the student graduates. Standard repayment period is 10 years.

### Statement on Educational Lending

Duke University is committed to creating and sustaining innovative, effective educational programs of the highest quality. We see our mission as investing in the personal, academic and professional growth of our students so that they will make a positive difference in the wider world after graduation. Our investment in the talent of our students requires a financial partnership between the university and students themselves and, at least at the undergraduate level, their parents. The university invests in programs of exceptional quality and provides approximately \$150 million annually in various forms of scholarships and fellowships, outright grants with no expectations of repayment. Students and parents contribute to the costs of a Duke education through tuition and fees and by covering necessary living expenses during the period of study.

Educational loans are an essential component of this partnership, enabling students at all levels and parents of undergraduates to borrow funds to help support the costs of a Duke education. While Duke University funds a small percentage of the loans our students request to further their education, most loans are provided through federally regulated programs by banks and non-profit lenders. These programs are authorized by the Higher Education Act and regulated by the Department of Education. In addition, private lenders offer a variety of educational loans outside the federal programs. Duke University apprises students of their right to choose any authorized lender and will work cooperatively with any lender students choose. The principal types of loans offered to Duke students and/or their parents include:

- Federal Perkins Loans – for undergraduate, graduate and professional schools students. Loans from this program, funded by a combination of federal and institutional funds, are collected by the university with the proceeds being used to fund additional loans.
- Federal Stafford Loans – for undergraduate, graduate and professional school students. Subsidized Stafford loans are offered to students with federally defined demonstrated need. Those students without need may borrow from the unsubsidized Stafford funds.
- Federal PLUS Loans – for parents of undergraduate students and for graduate and professional students. Originally created to provide parents with reasonable credit records to borrow federally educational funds, this program was made available to graduate and professional students in 2006.
- Federal Department of Health and Human Services Loans -- available to students in designated medical educational programs.

- Duke Institutional Loans – funded largely from endowments created by university donors, these loans are available to undergraduate, graduate or professional students in accordance with donor stipulations. These funds complement resources available under federal programs.
- Private Loans – supplement federal programs for students at all levels. These programs are offered nationally by banks, state agencies and other non-profit organizations.

Duke University adheres to the following principles in counseling students and in working with lenders:

- Duke University acts always with the best interests of our students in mind.
- Duke University conforms to all federal regulations and other legal requirements in serving the needs of our students.
- Neither Duke University nor members of its staff receive financial benefits from lenders. All employees involved in financial aid and student lending at Duke are subject to a rigorous conflict of interest policy that requires annual disclosures and management review of any business relationship of employees or their immediate families.
- All financial aid and student lending functions at Duke University are staffed or managed entirely by Duke employees. Neither Duke nor its employees accepts unpaid goods or services of material value from lenders. Duke administrators may serve as unpaid members on lender advisory boards, with the purpose of improving terms and service for student borrowers. In such cases, the university pays all expenses for travel, lodging and food and prohibits employees from participating in unpaid excursions, golf outings, sports events, performances or similar forms of entertainment.
- Duke University protects the confidentiality of lending information and does not cooperate with any lenders in marketing financial products to students or parents.
- Duke University may provide listings of recommended lenders to their students to facilitate their search for an appropriate lender. When such lists are provided, they will meet the following criteria:
  - They will be publicly available via the Duke website.
  - They will include at least five lenders with comparative information on terms, service, etc.
  - They will include a statement of the student's right to choose any federally approved lender.
  - They will include a statement that neither the university, the school, nor its staff has any financial interest in the students' choice of lenders.

The list of recommended lenders for each program of the university is reviewed annually by a rotating University committee and submitted to the Executive Vice President for final approval. Our goal is to recommend lenders who offer the highest value to students in terms of both cost and service. Recommendations are based on an annual analysis of lender performance in several categories: customer service to the borrower and university, processing efficiency, borrower benefits, and financial stability in the marketplace. We also consider supplementary materials such as debt management literature, website content and ease of use, and other information available to benefit the student borrower.

## STUDENT EMPLOYMENT

All financial aid recipients will have an academic-year earnings expectation in their aid package. If you choose to work, you are responsible for securing a job and earning the funds, which are paid to you bi-weekly. We can assist you by providing job listings for on-and-off-campus employment opportunities through the Student Service Center.

Most financial aid recipients are able to earn their assigned work-study allocation by working ten hours per week or less. Most students work in university departments or offices on campus, although you may also choose to seek off-campus or non-university jobs.

Student employees are paid either through the Federal Work Study (FWS) Program or Duke Work Study (DWS) Program. There are a number of FWS- Community Service jobs with non-profit agencies. These opportunities include America Reads, America Counts, and other public service jobs.

The widest selection of job listings is available at the beginning of each semester online through DukeList at <http://dukelist.duke.edu/> although openings occur and are listed throughout the year. The current typical student wage rate for undergraduate students is \$10 per hour, and academic year earnings can range from approximately \$1,800 to \$2,300.

# Registration & Enrollment

## Requirements

As a recipient of financial aid at Duke, you are required to enroll in classes each semester, meeting the deadlines and procedures established by the university Registrar's Office. We expect you to enroll for and complete a minimum of twelve course units per term to maintain financial aid eligibility for university scholarship funds. Eligibility for some types of federal aid, including Perkins loans, Work-Study, SEOG, and Stafford loans, both subsidized and unsubsidized, requires enrollment for a minimum of eight course units per term. Federal Pell grant and North Carolina Legislative Tuition grant (NCLTG) programs require twelve course units per term for a full grant. Aid will not be disbursed until you have been enrolled for sufficient units, and university funding will not be increased to adjust for any shortfall in your aid award due to your failure to enroll in sufficient number of units. You will be required to pay full tuition unless granted an exception by the Registrar's Office for medical reasons, terminal semester, or other circumstances. Any sanctioned exceptions to full-time enrollment will be reflected in your financial aid award notice. Students auditing classes are not eligible to receive financial aid funds.

## Changes in Status

If you file for a leave of absence before the first day of classes, your charges and financial aid will be canceled for the semester. Financial aid resources must be returned to their sources; e.g., Stafford loans will be returned to the lender, scholarships to the university, etc.

If you take a leave of absence after the first day of classes, you may be entitled to a refund. You should check the Duke Student Bulletin (available on-line [www.registrar.duke.edu](http://www.registrar.duke.edu)) for current refund policies, which are consistent with those recommended by the federal government. You may also be granted housing and dining refunds if you withdraw and move out of the residence system. If you leave Duke, you must contact the Registrar's Office to initiate a leave of absence. Procedures can be found in the *Duke Student Bulletin*. If we determine that you are entitled to a refund, we will first recalculate your costs and then disburse the refund in the following order: Unsubsidized Stafford Loan, Subsidized Stafford Loan, Perkins Loan, Parent Loans to Undergraduate Students (PLUS), Pell Grant, Supplemental Educational Opportunity Grant, and other resources of federal, state, private or institutional sources of aid, and finally to you.

## Title IV Refund

When students are unable to complete the semester, and therefore must withdraw in the middle of a term, Financial Aid Administrators are required to calculate the amount of aid the student qualifies for. The financial aid funds are handled differently depending on whether they are federal (Title IV) funds or institutional (Duke) funds. In general, a Dean will notify the Financial Aid Office that a student has withdrawn or is taking a leave of absence. The administrator will look the student up in the system to determine if they are receiving financial aid. If they are not, nothing additional needs to be done. If they are receiving aid, the following steps should be taken:

If the student withdrew after classes have begun, the administrator determines how much of the semester was completed. This will be used to figure the amount of aid the student has earned, and therefore how much aid may be kept. For institutional aid, the amount of aid earned is based on the week in which the student withdraws as follows:

Before classes	0%
1 <sup>st</sup> -2 <sup>nd</sup> week	20%
3 <sup>rd</sup> -5 <sup>th</sup> week	40%
6 <sup>th</sup> week	80%
After 6 <sup>th</sup> week	100%

## Satisfactory Academic Progress

All students who receive financial aid, whether from federal, state, or Duke University funds, must be enrolled degree candidates in good standing. They must also be making sufficient academic progress toward the degree. Students will be considered to be making satisfactory progress and eligible to continue at Duke if they have satisfactorily completed a sufficient number of courses to proceed to the next academic level (sophomore, junior, senior).

The minimum standards for satisfactory progress and continuation are as follows:

To be eligible to continue to the	A student must have passed
2nd semester at Duke	2 semester courses at Duke
3rd semester at Duke	6 semester courses at Duke
4th semester at Duke	10 semester courses at Duke
5th semester at Duke	14 semester courses at Duke
6th semester at Duke	19 semester courses at Duke
7th semester at Duke	22 semester courses at Duke, plus two additional courses <sup>1</sup>
8th semester at Duke	26 semester courses at Duke, plus two additional courses <sup>1</sup>

<sup>1</sup>The additional semester courses may be earned through advanced placement and/or transferred courses.

Courses taken in the summer term at Duke may be used to meet continuation requirements; except as noted, advanced placement may not be used to satisfy it. No more than two courses completed with *D* grades may be counted toward fulfilling this annual continuation requirement.

If aid recipients have not met these criteria in the prior year, they will lose aid eligibility. Students are required to register for four course credits per term. Three course credits are considered full-time. A student must pass at least 3 semester courses a term to progress academically and to receive financial aid. The only exceptions are first semester freshman (see chart above) and second-semester seniors who require less than a full-time course load in order to graduate. No student, except under extraordinary circumstances, will receive more than a total of nine semesters of financial aid. Requests for a tenth term of aid must be made in writing to the student's academic Dean.

For a full statement on Duke's Academic Procedures and Information please the Registrar's website

(<http://registrar.duke.edu/bulletins/undergraduate/2008-09/ugbhtml/undergradbltn2008-09-07-1.html#wp224793>).

## Leaving the University

If you leave the university, you must notify appropriate offices according to current policies described in the Duke Student Bulletin, including the Financial Aid Office and the Registrar's Office. Whether you graduate or take a leave of absence, you must advise your lender(s) and contact the Financial Aid Office for exit counseling or materials covering repayment responsibilities if you have a federal Stafford Loan. If you have a Perkins Loan, you must contact the Student Financial Services Office for exit counseling.

If you notify the Financial Aid Office in advance of the relevant semester(s) you are taking a leave of absence, you may apply that period's scholarship or grant eligibility to a future semester in the same academic year (e.g. summer session). Such notification should be in writing. Failure to notify us of an intended leave of absence or anticipated return may result in the cancellation of your financial aid for the remainder of the academic year.

## Planning Your Return

You will need to plan your return if you take a leave of absence before your graduate. The Financial Aid Office has financial aid application materials available for the upcoming academic year beginning in January, with a filing deadline in May. You will want to be certain to meet all aid application deadlines if you want to be considered for aid for the next academic year. (Students who leave for a year or longer will be subject to the aid policies in effect when they return). You also should make certain that there are no holds on your student record and that you are not in default on any student loans. In addition, you will need to inform the Registrar's Office of your intent to return.

## Additional Semesters of Aid

Every Duke student may receive financial aid for up to 9 academic terms (or 8 academic terms and 2 summer terms). The summer terms must be used for official Duke-sponsored Summer Study Abroad Programs or for attendance at Duke summer school programs.

## Part-Time Attendance

Students who are taking 3 credits or more during Fall or Spring Term are considered full-time and are charged full tuition. The three credits may be accumulated through any combination of full and partial credit courses. All full-time students have aid eligibility determined using the standard budget.

Students taking less than 3 credits during an academic term have their tuition prorated based on a per course tuition charge and their book allowance prorated based on the actual number of courses being taken. Such students are subject to the following:

- (1) The tuition component of their budget for the term is reduced to the amount charged on their Bursar's bill.
- (2) The book component of their budget for the term is reduced to 34% of the term book allowance for each course being taken.
- (3) Need-based aid is reduced to reflect the reduced eligibility that results from the lower charges.
- (4) Their eligibility for certain programs is affected. They are NOT eligible to receive NC Tuition Grant for that term. Pell Grant award amounts for that term are reduced. To determine the correct Pell amount the payment schedule for periods less than full-time must be consulted.

Students taking only 1 credit are considered less than half-time and are not eligible for need-based aid, either federal or institutional. The sole exception to this is that Pell Grant may be available for a one-quarter time person.

## Summer Funding

Students are eligible to apply for aid if they attend a summer session. Students may only receive institutional aid for two summer sessions. Each summer term of aid is equivalent to  $\frac{1}{2}$  a semester. A student cannot have more than 9 semesters of aid- including summer sessions. Applications for summer aid are available beginning in early March.

Attendance at a Duke Summer Session will always be considered more than half-time/full-time as long as a course eligible for at least one academic credit is being taken. Budgets are determined using the actual tuition charge incurred by the student for the credits he/she is taking. Eligibility for need-based aid is then determined based on the information submitted on the FAFSA and Profile forms.

## Study Abroad

If you are already on aid and are accepted into one of Duke's Study Abroad program, you do not need to make a written request for financial aid reconsideration. The Financial Aid Office will be notified of your participation by the Registrar and we will automatically adjust your budget and reevaluate your need. You will be required to complete the Early Disbursement form for the Bursar Office.

If you are approved for a non-Duke Study Away program, you are required to complete the Study Abroad/Away Application and the Early Disbursement form. The Financial Aid Office will adjust your budget and reevaluate your need.

Students who receive work-study funds as part of their on-campus financial aid package and have not earned all of those funds, will have funds converted into Duke Scholarship (if they currently have Duke Scholarship in their aid package). You will receive a revised financial aid notice reflecting any changes made as a result of your participation in these programs.

## **PAYING YOUR BILL**

### **Meeting the Parent Contribution**

We understand that paying for college is not easy and requires some level of sacrifice for every family. With this in mind we have created an array of options that we believe will be helpful to families from a wide variety of financial circumstances.

We encourage each family to create an individualized strategy that fits their circumstances and that takes advantage of a number of the various options now available. As you develop your family strategy, we would encourage you to consider paying for college over a longer period than the four years your student will be enrolled. Just as with other family expenses, paying over time creates flexibility and enhances the family's buying power.

Some options to consider include:

#### Short Term Payment Plan

Duke University offers a payment plan through Tuition Management Systems (TMS). This option allows students and parents to make monthly payments over the course of the year rather than making a large, single payment or taking out more loans than you need. For more details, please visit Tuition Management's website at [www.afford.com/duke](http://www.afford.com/duke).

#### Parent PLUS

Parent loan and financing options may help your parents meet the expected contribution. These options are also available to families who do not qualify for financial aid but wish to spread out the payment of educational costs over time. Federal PLUS loans are available for parents to borrow up to the full cost of attendance, minus, financial aid received, from a participating bank or credit union. The Student Loan Office must certify enrollment and eligibility for the PLUS loan. Many lenders have pre-approval processes for a quick assessment of eligibility.

The PLUS loan interest rate is fixed at 8.5%. Repayment begins within sixty days of the disbursement of funds and may extend up to ten years. By federal regulation, disbursements are made on a semester basis. We process PLUS Loan applications in the summer prior to the Fall term, which allows sufficient time for funds to be available by the fall semester due date.

### **Financial Aid Funds Disbursement**

All financial aid funds will disburse in even halves each semester, including student loans. A \$3,500 Stafford loan, for example, has two \$1,750 disbursements at the beginning of each semester.

Several types of financial aid are reflected on your university bill. They include:

- Funds from university, federal, and state scholarships and grants.
- Outside scholarship/grants received by the Bursar's Office
- Loan proceeds, which are considered anticipated until the funds are received from the lender and you are enrolled in classes.

If credits from university, federal, and state scholarships, grants, and loans exceed the charges on your bill, you will receive a refund check for the excess amount.

Earnings from on-campus employment are paid twice each month on actual hours worked. Payment of these funds are paid directly to the student and not credited to the student account.

Funds are disbursed to the student account only after you have enrolled in classes, completed application procedures, and in the case of outside awards and loans, when the funds have been received at Duke. Aid awards will appear as "anticipated aid" on your student account until they can be disbursed.

**UNDERGRADUATE FINANCIAL AID OFFICE**

**Mailing Address:** 2127 Campus Drive  
PO Box 90397, Durham, NC 27708-0397

**FINANCIAL AID OFFICE HOURS**

Monday – Friday (in office) 8:00-5:00  
Monday – Friday (phones) 8:30-5:00

**Phone:** (919) 684-6225

**Fax:** (919) 660-9811

**Email:** [finaid@duke.edu](mailto:finaid@duke.edu)

**Website:** <http://www.finaid.duke.edu>

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<b>Counselor</b>	<b>Julie Hicks</b>	<a href="mailto:Julie.hicks@duke.edu">Julie.hicks@duke.edu</a>

**STUDENT LOAN OFFICE**

**Mailing Address:** 2127 Campus Drive  
PO Box 90755, Durham, NC 27708

**STUDENT LOAN OFFICE HOURS**

Monday- Friday 8:00-5:00

**Phone:** (919) 660-3630

**Fax:** (919) 684-6132

**Email:** [studentloans@duke.edu](mailto:studentloans@duke.edu)

**Website:** <http://www.finaid.duke.edu/loans>

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<b>Student Loan Officer</b>	<b>Bonnie Jones</b>	<a href="mailto:bonnie.jones@duke.edu">bonnie.jones@duke.edu</a>
<b>Student Loan Officer</b>	<b>Charidy Morris</b>	<a href="mailto:charidy.morris@duke.edu">charidy.morris@duke.edu</a>
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