

Duke University School of Medicine Office of Financial Aid and Student Financial Planning

FINANCIAL LITERACY & DEBT MANAGEMENT



"Helping You Put It All Together"



Are you tired of going through your emails only to realize you may have missed something very important regarding your financial aid? Worry no more! DukeHub has a section referred to as "Message Center" which is located under "My Information". You will be able to view financial aid notifications, newsletters, and so much more!

- My Information
- To Dos
- Tasks
- Holds
- Message Center



Important Student Loan Update:

Repayment Strategies for Duke University Health Sciences Students
Sponsored by the School of Medicine Financial Aid & Student Financial Planning

Thursday, November 3, 2022 at 5:00p in the Learning Hall

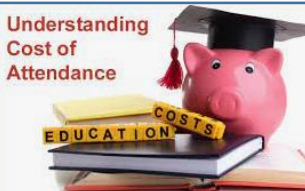
Presenter: Paul S. Garrard, Founder and President
PGPresents, LLC, Independent Student Loan Consulting

Topics to be discussed include: details on your student loan portfolio, including interest rates and capitalization, repayment plans on federal loans including time-drive and income-driven repayment plans, updates on PSLF program, federal consolidation and refinancing with private lenders, repayment calculators, recent and anticipated changes in borrowing and repayment and more!

Space is limited, so reserve your place today! Check your message center on DukeHub for details on how to rsvp for this important and informative session!



Understanding Cost of Attendance



Cost of Attendance FAQ's:

- What can I do if my financial aid isn't enough to cover my cost?
- What if my rent/mortgage is more than what my school estimated?
- How do I even live?

If your financial aid isn't enough to cover your cost, please contact our office and let's talk about what costs you are incurring that are causing you a financial strain. We can look at items such as parking permits, medical and dental co-pays, and if your rent/mortgage exceed what is estimated in the cost of attendance (COA), we can certainly review your individual COA. The monthly housing amount in the COA is \$1,235. *(Lease or mortgage documents must be in student's name only. Any increase will not be awarded in grant funding, but the federal loan programs).*

The current COA provides students with an estimated monthly refund amount of \$2,256 who accept their full financial aid award package. Cost of Attendance includes: tuition, fees, books/supplies, estimated loan fees, personal and miscellaneous, transportation, food, housing, and health insurance if accepted.



If you are a recipient of an endowed scholarship, the Development Office will be reaching out to you very soon to write a thank you letter to the sponsor. It's important that we show our appreciation to our donors who financially support our current and future students!

Deadline approaching: 10/31/2022
[PSLF Waiver Offers Way to Get Closer to Loan Forgiveness.](#)

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