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!

**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-dive 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.

**Deadline approaching: 10/31/2022**

**PSLF Waiver Offers Way to Get Closer to Loan Forgiveness.**