



## Financial Aid Office and Student Financial Planning

### POLICIES & PROCEDURES MANUAL

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## I. MANUAL INTRODUCTION

### A. Introduction to the Financial Aid Office (FAO)

The Duke School of Medicine Office serves the student's enrolled in the Doctor of Medicine, Doctor of Physical Therapy, Doctor of Occupational Therapy, Master of Management in Clinical Informatics, Master of Biomedical Science, Master of Biostatistics, Master of Health Science in Clinical Leadership, Master of Health Science clinical Research, Master of Health Science Pathologist Assistant, Master Health Science Physician Assistant, Ophthalmic Technician Certificate Program, Certificate in Population Health Sciences Research, Master of Management Clinical Informatics Certificate, and the Cardiac Ultrasound Certificate Program.

The Financial Aid Office is located on the Third Floor of the Seeley Mudd Building. Office hours are from 7:30 am to 4:30 pm Monday through Thursday, and 7:30 – 2:00 on Friday. The majority of our office is working remotely. Our office can schedule a zoom meeting, phone consultation or in-person meeting during the times listed. The Office telephone number is (919)684-6649 and the office fax number is (919)684-0251. Our email is [Finaid-som@dm.duke.edu](mailto:Finaid-som@dm.duke.edu). Information about our various programs can be found at: [Duke University School of Medicine Financial Aid and Student Financial Planning](#).

### B. Purpose and Philosophy of the Financial Aid Office

The Duke University School of Medicine makes financial assistance available to accepted students who due to economic circumstances could not otherwise attend the university. The Duke School of Medicine recognizes, however, the responsibility of the individual and the family to provide funds to achieve the objective of a medical education. Thus, the school does not consider parents to have discharged the full financial obligation for the continuing education of their son or daughter upon the completion of the undergraduate degree. Financial assistance for medical students is available in the combined form of grants and loans, and all awards are made on the basis of demonstrated need to eligible U. S. citizens. Financial Assistance for allied health students is available through low interest educational loans. For federal loans the student must be a U. S. citizen.

### C. Policies and Procedures Development Responsibilities

The Director of Financial Aid is responsible for establishing Institutional policy development surrounding the delivery of financial assistance. Policy development adheres to federal and state laws and regulations as well as the mission of Duke University. Financial Aid policy is reported and approved by the Vice Dean of Medical Education when appropriate.

#### *Documents and Method*

Publications used to keep abreast of regulations are: Federal Register, Student Financial Aid Handbook, Dear Colleague Letters, Electronic announcements, the Common Manuel, NASFAA Encyclopedia and NASFAA newsletters.

## II. ADMINISTRATIVE ORGANIZATION AND OFFICE MANAGEMENT

### A. Institutional and Divisional Structure

Dr. Mary Klotman, Dean of the Duke University School of Medicine  
Dr. Edward Buckley, Vice Dean for Medical Education  
Jennifer Averitt, Associate Dean of Medical Education  
Lori Crooks, Assistant Dean of Financial Aid and Registrar  
Lisa Wioskowski, Associate Director of Financial Aid  
Mitsi Norton, Financial Aid Counselor  
Cierra Harris, Staff Specialist

### B. Financial Aid Office Structure

Lori Crooks, Assistant Dean of Financial Aid and Registrar  
Lisa Wioskowski, Associate Director of Financial Aid  
Mitsi Norton, Financial Aid Counselor  
Cierra Harris, Staff Specialist

*Organizational Chart is available upon request.*

### C. Frequent Contact Information

Lori Crooks	Asst. Dean Financial Aid & Registrar	684-6058	<a href="mailto:lori.crooks@dm.duke.edu">lori.crooks@dm.duke.edu</a>
Lisa Wioskowski	Associate Director	684-6649	<a href="mailto:lisa.wioskowski@dm.duke.edu">lisa.wioskowski@dm.duke.edu</a>
Mitsi Norton	Financial Aid Counselor	684-6649	<a href="mailto:mitsi.norton@dm.duke.edu">mitsi.norton@dm.duke.edu</a>
Cierra Harris	Staff Specialist	684-6649	<a href="mailto:cierra.harris@dm.duke.edu">cierra.harris@dm.duke.edu</a>

### D. Health Profession Education Programs at the School of Medicine (contact information within the links for the specific program)

#### *Allied Health Graduate Professions*

[Doctor of Physical Therapy Program](#)  
[Occupational Therapy Doctorate](#)  
[Master in Biomedical Sciences Program](#)  
[Master in Biostatistics Program](#)  
[Master in Health Science Clinical Leadership Program](#)  
[Master in Health Science Clinical Research Program](#)  
[Master in Management in Clinical Informatics Program](#)  
[Master in Health Science Pathologists' Assistant Program](#)  
[Master of Health Science Physician Assistant Program](#)

#### *Certificate Programs at the School of Medicine*

[Cardiac Ultrasound Certificate Program](#)  
[Certificate of MMCI Informatics](#)  
[Certificate of Population Health Science Research](#)  
[Ophthalmic Medical Technician Certificate Program](#)

#### [Doctor of Medicine](#)

### E. General Financial Aid Office Administration

The office is responsible for determining loan and scholarship eligibility and the distribution and processing of loan and grant money for enrolled students in the school of medicine.

#### *Accommodations for Disabilities*

[Duke's Disability Management System](#) is responsible for ensuring all areas are ADA compliant.

### *Appointments with Staff*

Students who require information may see a counselor without an appointment. If a counselor is unavailable an appointment will be made. Any person wishing to make an appointment with the Financial Aid Director is first asked to go through normal channels. Information will not be discussed with a parent or spouse without written permission from the student. This permission will be obtained prior to any discussions or exchange of information.

### *Treatment of Correspondence/Forms*

A financial aid counselor is responsible for routing all administrative correspondence and processing of all aid application materials. If an appropriate recipient is not identifiable, the correspondence should be given to the Director for evaluation and delegation.

FAFSA applications are received electronically through PeopleSoft. Electronic copies are available online.

Tax documents for returning students are uploaded into DukeHub and retained in the Perceptive Content file.

Tax documents for incoming admitted students are uploaded into the CSS Profile.

CSS Profile documentation is available through CSS Profile.

Award letter notifications are noted within People Soft and can be accessed through DukeHub.

Student verification documents are stored on a secured network drive within the School of Medicine.

### *Confidentiality of Student Records*

A student may request his information from his own financial aid file. This information may be copied for the student's individual use but no other student may have access to someone else's file. If a student calls on the telephone to request information, a student must provide their DukeID or student ID number as verification prior to obtaining information.

The School of Medicine Financial Aid Office follows the [university FERPA standards](#).

## **F. Records Management and Retention**

Information collected for a medical student's financial aid application includes the FAFSA, CSS Profile, parental and student spouse if applicable, and student tax documents. Information for all Allied Health students includes the FAFSA and student tax documents only if the student is chosen for verification. The FAFSA application is electronically downloaded and stored in People Soft. All tax documents not uploaded into DukeHub are received and scanned, linked to the individual student and stored in Perceptive Content. Both People Soft and Perceptive Content require security access and individual login by staff and administration. Perceptive Content will retain students that leave or graduate in an archived folder within. Records will be purged manually by FAO administration based on federal regulations. FAFSA and CSS Profile data are stored within People Soft and are able to be accessed through the archived data.

All institutional loan notes are available at the Student Loan Office which is located at 2127 Campus Drive Annex. All federal Perkins loan note signatures reside at the Student Loan Office outside servicer ECSI.

### *Safeguarding Electronic Records*

All electronic documents (FAFSA) are housed in People Soft which is maintained by the [SISS office](#). The SISS office follows university policy for maintaining and safeguarding electronic records. SISS sets up and monitors system security such as passwords, access, user point tracking, and random audit surveys.

## **G. Information Sharing and the Family Educational Rights and Privacy Act**

Duke University adheres a policy of compliance with the Family Educational Rights and Privacy Act. The policy **(1)** permits students to inspect their education records, **(2)** limits disclosure to others of personally-identifiable information from education records without students' prior written consent, and **(3)** provides students the opportunity to seek correction of their education records where appropriate.

A copy of Duke Policy and Procedures can be found on the [Duke University Registrar Office website](#).

### III. FINANCIAL AID PROGRAMS

The Financial Aid Office (FAO) participates in a variety of financial aid programs. Assistance may include scholarships, grants, and loans. Scholarships and grants are gift awards which do not have to be repaid unlike loan programs which require repayment. The type of aid awarded depends upon the student's financial need and is generally a combination of gift and self-help assistance for medical students, and self-help for graduate health professions students.

#### A. Institutional Eligibility Requirements

As a private nonprofit institution, Duke University has been authorized by the United States Secretary of Education to participate in the financial aid programs authorized by Title IV or the Higher Education Act of 1965 as amended.

A copy of the Program Participation Agreement (PPA) is kept by the Assistant Vice Provost & Director of Financial Aid at the Duke Undergraduate Financial Aid Office. The Director tracks the expiration and coordinates the recertification process. The Director of School of Medicine Financial Aid notifies the Director of UGFA of changes to location and any new programs.

A copy of the Institutional Methodology policy can be provided upon request.

##### *Program Eligibility*

The Program Participation Agreement between Duke University and the Department of Education entitles the Duke University School of Medicine Financial Aid Office to participate in the following federal programs:

- Federal Family Education Loan Program
- Alternative Loan Program.

Student enrollment is monitored by the School of Medicine Registrars' Office in conjunction with faculty and student advisory deans. This office serves the student's enrolled in the Duke School of Medicine Office serves the student's enrolled in the Doctor of Medicine, Doctor of Physical Therapy, Doctor of Occupational Therapy, Master of Management in Clinical Informatics, Master of Biomedical Science, Master of Biostatistics, Master of Health Science in Clinical Leadership, Master of Health Science clinical Research, Master of Health Science Pathologist Assistant, Master Health Science Physician Assistant, Ophthalmic Technician Certificate Program, Certificate in Health Sciences Research, Master of Management Clinical Informatics Certificate, and the Cardiac Ultrasound Certificate Program.

**Doctor of Medicine** enrollment is measured by credits. Course requirements for each year can be viewed at: [Course Requirements](#) along with the [Academic Calendar](#). After completing the four-year program, the student earns a Doctor of Medicine degree. Accrediting agency is LCME for Medicine - Licensing Commission for Medical Education.

**Master of Health Science Physician Assistant Program** enrollment is measured by credits. Course requirements for each year can be viewed at: [Course Requirements](#) along with the [Academic Calendar](#). After completing the two-year program, the student earns a Physician Assistant Master of Health Science and a Physician Assistant - Certificate. Physician Assistant: ARCPA / Accreditation Review Commission on Education for the Physician Assistant, <http://www.arc-pa.org/>.

**Doctor of Physical Therapy** enrollment is measured by credits. Course requirements for each year can be viewed at: [Course Requirements](#) along with the [Academic Calendar](#). After completing the three-year program, the student earns a Doctor of Physical Therapy degree. Physical Therapy: CAPTE / Commission on Accreditation in Physical Therapy Education, <http://www.capteonline.org/Home.aspx>.

**Master in Health Science Pathologists' Assistant Program** enrollment is measured by credits. Course requirements for each year can be viewed at: [Course Requirements](#) along with the [Academic Calendar](#).



After completing the two-year program, the student earns a Pathologist Assistant- Master of Health Science and a Pathology Assistant-Certificate. Pathologists' Assistant: [NAACLS](#) / National Accrediting Agency for Clinical Laboratory Sciences.

**Ophthalmic Technician Program** (Certificate Program) enrollment is measured by credits. Course requirements for each year can be viewed at: [Course Requirements](#) along with the [Academic Calendar](#). After completing the one-year program the student earns an Ophthalmic Technician Certificate. Ophthalmic Medical Technician: [JCAHPO](#) / Joint Commission on Allied Health Personnel in Ophthalmology.

**Master in Health Science Clinical Leadership Program** enrollment is measured by credits. Course requirements for each year can be viewed at: [Course Requirements](#) along with the [Academic Calendar](#). The degree option leads to a Master of Health Sciences in Clinical Leadership, a professional degree awarded by the School of Medicine at Duke University.

**Master in Health Science Clinical Research Program** requires completion of 24 credits. Course requirements for each year can be viewed at: [Course Requirements](#) along with the [Academic Calendar](#). The degree option leads to a Master of Health Sciences in Clinical Research, a professional degree awarded by the School of Medicine at Duke University.

**Master of Biostatistics Program** enrollment is measured by credits. Course requirements for each year can be viewed at: [Course Requirements](#) along with the [Academic Calendar](#). The degree option leads to a Master of Biostatistics, a professional degree awarded by the School of Medicine at Duke University.

**Master of Management in Clinical Informatics** enrollment is measured by credits. Course requirements for each year can be viewed at: [Course Requirements](#) along with the [Academic Calendar](#)

The degree option leads to a Master of Management in Clinical Informatics.

#### [Certificate of MMCI Informatics](#)

See program website link about for details.

**Masters in Bio-Medical Science** enrollment is measured by credits. Course requirements for each year can be viewed at: [Course Requirements](#) along with the [Academic Calendar](#). The degree option leads to a Master of Biomedical Science.

**Occupational Therapy Doctorate Program** enrollment is measured by credits. Course requirements for each year can be viewed at: [Course Requirements](#) along with the [Academic Calendar](#).

#### **Cardiac Ultrasound Certificate Program**

The Cardiac Ultrasound Certificate Program is a one-year, full time, allied health graduate certificate program. [Course requirement](#) for the program can be viewed at: Course Requirement along with the [Academic Calendar](#).

#### **Certificate of Population Health Sciences**

The Population Health Sciences Research is a new non-degree program. Completion over 2 years is recommended, though participants have the option to complete the certificate in 1 year.

#### *Eligible Programs*

Federal programs the Duke University School of Medicine participates in are:

- Direct Unsubsidized Stafford Loan
- Direct PLUS Loan Program

### *Evaluation of New Programs*

The evaluation of new programs is handled through the Office of the Registrar, Office of Curriculum, and Dr. Buckley. For additional information regarding the evaluation of new programs, please refer to Office of Curriculum.

### *Administrative Capability*

The School of Medicine Financial Aid office has the capability to administer the programs adequately. Funds are reviewed annually. Set up and changes for all loan programs are handled by the Duke University Student Loan Office. Audits are run by the Student Loan Office that audit awarding and disbursement. FAO Staff have query enrollment and academic progress on their students. Failure for a student to meet the criteria for the program results in an adjustment. Security to award and adjust eligible funds to our students is set up and monitored by the Duke SISS Office.

### *Provisions*

Duke School of Medicine administers the Title IV programs in accordance with all applicable statutory and regulatory provisions. There are no special arrangements, agreements, or limitations into which it has entered.

### *Administration*

The Director of Undergraduate Financial Aid is responsible for administering and coordinating the institution's financial aid programs. Each School has a representative to administer the Title IV program. The Associate Director and the Financial Aid Counselor are responsible for administering Title IV funds for School of Medicine students for all programs.

Monthly Graduate and Professional meetings are held with the Director of Undergraduate Financial Aid and the Graduate Professional Schools. Information that impacts a student's Title IV eligibility received is communicated during this meeting.

### *Responsibilities of Institutional Offices*

The Student Loan Office is responsible for the set-up of Title IV loan funds. The Undergraduate Financial Aid Office is responsible for set up of all other Title IV funds in the People Soft system. Approval, eligibility, and awarding of Title IV funds for the School of Medicine are described above. The SISS Office is responsible for disbursing funds to the student account. Submission of reports for all Title IV funds is done by the Director of Undergraduate Financial Aid.

### *Separation Duties*

Individuals that have security access to award Title IV funds do not have access to disburse Title IV funds. The School of Medicine is responsible for the awarding Title IV funds to its students. The Student Loan office is responsible for administering the draw-down of Title IV funds. The SISS office disburses the funds to the student account. The Bursar refunds over-payments to the students.

### *Records*

Records are kept in the School of Medicine Financial Aid Office for all active students. Record information for students that graduated prior to 2013 are on microfiche and stored in a secure fire proof cabinet. Beginning in 2013, all graduating student records will be maintained through Perceptive Content. Electronic information is available at the discretion of SISS but not less than 10 years.

### *Electronic Processes*

Information on electronic signatures for our Title IV loan programs are housed with the Student Loan Office.

### *Information Discrepancies*

School of Medicine reviews FAFSA data for all students. Tax information is collected and if discrepancies are found, the financial aid office will make corrections to tax data, changes to family size, number in college, degree seeking, requires the student to be notified and asked to correct the error. Once the corrected FAFSA is received, Title IV funds will be awarded.

### *Reviews and Processes*

Copies of all program reviews conducted by DOE, audits conducted by ED, internal audits, and any findings made in any criminal, civil, or administrative proceeding are kept in the Undergraduate Financial Aid Office. Duke is currently in good standing.

#### *Cohort Default Rates*

Duke's Federal Family Education Loan (FFEL), Federal Direct Loan (Direct Loan), and/or Federal Perkins Loan cohort default rates do not exceed the thresholds defined by ED. Cohort Default Rates are available through the Student Loan Office.

#### *Reporting and Reconciliation*

The Undergraduate Financial Aid office is responsible for Reconciliation of all Title IV funds.

#### *Fiscal Operations Report and Application to Participate*

The Fiscal Operations Report & Application to Participate (FISAP) is completed by the Director of Undergraduate Financial Aid.

#### *National Student Loan Clearing House (NSLDS)*

The University Registrar is responsible for submitting, updating, and maintaining all NSLDS data. Please refer to policies and procedures manual for the University Registrar.

#### *Program Specific Reporting*

Enrollment reporting is the responsibility of the Office of the University Registrar. All Direct Loan and Private Loan reporting is the responsibility of the Student Loan Office. FISAP completion and submission is the responsibility of the Director of Undergraduate Financial Aid. Common Origination and Disbursement (COD) System reporting responsibilities fall within the Undergraduate Financial Aid Office. Additional information can be obtained from each Department as needed.

## **B. General Title IV Student Eligibility Requirements**

There are several eligibility requirements which students must meet in order to be considered for federal funds.

Students must:

- ✓ Be enrolled as a regular student in an eligible program.
- ✓ Not be enrolled simultaneously in elementary or secondary school.
- ✓ Demonstrate financial need according to Federal Methodology.
- ✓ Have a high school diploma or its recognized equivalent or have the ability to benefit from education or training offered.
- ✓ Be a U. S. citizen or eligible non-citizen.
- ✓ Have a valid social security number.
- ✓ Sign a Statement of Educational Purpose, which certifies he or she will use federal student financial aid only to pay educational costs – if required for verification purposes.
- ✓ Not be in default on a Title IV loan or, if in default, have made satisfactory repayment arrangements with the loan holder.
- ✓ Not be liable for an overpayment of a Title IV grant or Federal Perkins Loan or, if liable, have made satisfactory repayment arrangements with the holder of the debt.
- ✓ Be making satisfactory academic progress (SAP). See section 12.
- ✓ Not have property which is subject to a judgment lien for a debt owed to the U.S. or, if subject to a judgment lien, have made satisfactory repayment arrangements with the debt holder.
- ✓ Not have been convicted of an offense involving the possession or sale of illegal drugs that occurred while the student was enrolled and receiving Title IV aid.
- ✓ Have completed repayment of funds to either ED or the holder of a loan, as applicable, if the student has been convicted of, or pled nolo contendere or guilty to, a crime involving fraud in obtaining Title IV aid

## C. Participation in Federal Aid Programs

### Federal Direct Subsidized Loan

Federal Subsidized Stafford Loan Program provides low interest deferred payment loans to *undergraduate* students and students enrolled in an undergraduate certificate program who demonstrate financial need. These funds assist students with educational expenses.

Purpose of the Program: The Federal Stafford Loan Program federally guarantees repayment through a Guarantee Agency to the lending institution should the student borrower default. This guarantee creates an incentive for lending institutions to loan funds to students without a credit history.

Determining Eligibility: In order to determine eligibility for any federal financial aid program, students must file a Free Application for Federal Student Aid (FAFSA) and have the results sent to the Duke. The Financial Aid Office will accept results through electronic transmission with the Central Processing Center (CPS). Student eligibility is determined only through the CPS of the Department of Education using the Federal Methodology need analysis formula. The Financial Aid Office must have an official EFC before eligibility for any fund may be determined.

Students are notified of the amount of their Stafford loan eligibility through an award notification. With the award letter, the student receives documentation stating how funds are to be disbursed and when the student may receive a cash disbursement. Stafford Loan recipients must sign and return to the lender a Master Promissory Note before the loans funds can credit their school account.

### Certification of Loan Application

The majority of loan certifications occur electronically through the Duke University Loan Office. Loan certification will not be completed until:

- Verification is complete.
- The student completes Loan Entrance Counseling through Federal Student Aid.
- Signing of the Master Promissory Note (MPN) if applicable.

### Recordkeeping

Financial aid records are maintained in PeopleSoft and Perceptive Content. Student records include the demonstration of need and Federal subsidized loan eligibility.

### Returning Funds to Lenders

The Student Loan Office is responsible for returning funds to lenders if the student is not registered, if the institution cannot document student's attendance in any class, if a certification was processed without verification and it is not complete within 45 days of funds, or if the disbursement is received after student has ceased to maintain eligibility.

### Minimum and Maximum Awards

There are no minimum amounts regulated for the Federal Subsidized Stafford Loan. Ophthalmic Technician students are awarded Subsidized Stafford based upon number of years completed post-secondary. These are first year, \$3500; second year \$4500; third year and above, \$5500.

### Processing Loans

The Student Loan Office must certify Federal Direct loans before a student may borrow from lending institution. Students are instructed to accept/reduce or decline the loans offered to them through their DukeHub account. Notifications come from the Financial Aid Office along with the Award Letter. Once a student accepts any portion of their loan, they are given check list or to-do items on DukeHub to complete entrance counseling (if first-time borrower), read and sign electronic master promissory note. If the student chooses a lender who does not participate in electronic transfer, he/she must submit a paper application from the lender. The Student Loan Office submits loan to the Department of Education.

### Duke Student Lending Principles

Duke University has established a set of publicly available principles and policies to govern educational lending practices for undergraduate, graduate and professional students. These principles emphasize that lending practices proceed from a commitment to the best interests of our students, that we support students' right to choose their lenders and that neither Duke nor its employees accept financial payments, goods or services of material value from lenders. All employees involved in financial aid and student lending are subject to a rigorous conflict of interest policy. Administrators may serve as unpaid members of lender advisory boards in order to help shape the products and services that will best meet the needs of our students; in such cases, Duke pays all costs associated with that service.

#### Responsibility of Disbursement of Funds

The Bursar's Office has the responsibility for disbursement of loan, grant, and scholarship checks.

#### Separation of Functions

There is a clear and distinct separation of functions between the Financial Aid Office and the Bursar's Office. The Financial Aid Office assures and maintains the accurate and appropriate awarding of aid funds. This information is electronically transmitted to the Student Loan Office. In turn the SSS Office disburses these funds into student accounts. If students do not have all required documentation on file, they will have their accounts placed on "hold" until the situation can be rectified.

Funds are awarded through the financial aid office. Students accept the amount of aid they need on their DukeHub account. The loan amount is certified through the student loan office and electronically transmitted to the lender. Funds are electronically received by the Student Loan Office and disbursed to the student account in the Bursar's Office. If a credit is showing on the students account a refund is issued by the Bursar's Office by either direct deposit to the student's checking account or by mailing to the student's address on record in DukeHub.

#### Verification of Identity of Student

Students who pickup monies from the University Cashier Office (Bursar) must present valid identification (i.e. student I. D. card, or a driver's license.)

#### Verification of Status

The student's eligibility status is checked by the financial aid office. If the status changes and the student become ineligible, the FAO will cancel the disbursement and the Bursar will return the funds to the lender. The student will be responsible for clearing a balance on their student account.

#### Student Endorsement

Students are required to endorse co-payable checks before funds can be released (i.e. loan checks, scholarship checks). The student is the only person who may endorse the check. There are no substitutions and no exceptions to this policy. If the student is not available for signature the student must request that the check be mailed to the student. The student may endorse the check and return the check to the Bursar. The aid funds may be credited to the student's account and released to the student.

#### Loan Entrance and Exit Counseling

A student receiving federal aid must complete online entrance counseling before loans are transmitted to the lender. On-line access is provided to the student once they accept their loan on their DukeHub account.

Each student receives loan exit counseling during the spring of their graduating year. Students are given their right and responsibilities for repayment of their loans. They are also given information concerning deferment, economic hardship, forgiveness and consolidation of their educational loans.

Students must complete exit counseling and this information is tracked by the Student Loan Office/Personal Finance at Duke University. Record of the completion of this is maintained on the student's checklist items on DukeHub. An exit session is offered to the Doctor of Medicine Program during capstone and one-one-one sessions are offered to all students prior to graduation. Exit sessions for the Allied Health programs are offered through the Personal Finance Office in group and individual sessions.

### *Federal Direct Unsubsidized Loan*

The Federal Unsubsidized Stafford Loan Program provides low interest deferred payments to undergraduate and graduate students regardless of financial need. These funds assist students with educational expenses.

Determining Eligibility: In order to determine eligibility for any federal financial aid program, students must file a Free Application for Federal Student Aid (FAFSA) and have the results sent to the Duke. The FAO will accept results through electronic transmission with the Central Processing Center (CPS). Student eligibility is determined only through the CPS of the Department of Education using the Federal Methodology need analysis formula. The Financial Aid Office must have an official EFC before eligibility for any fund may be determined.

Students are notified of the amount of their Stafford loan eligibility through an award notification. With the award letter, the student receives documentation stating how funds are to be disbursed per term. Stafford Loan recipients must sign and return a Master Promissory Note before the loans funds can credit to their school account.

### Purpose of the Program

The Federal Unsubsidized Stafford Loan program federally guarantees loan repayment to the lending institution should the student borrower default. This guarantee creates an incentive for lending institutions to loan funds to students without a credit history. This ability to borrow helps the needy students meet the cost of post-secondary education. This program is administered by the institution and the lending community.

### Minimum and Maximum Awards

There are no minimum amounts regulated for the Federal Unsubsidized Stafford Loan. The maximum award for unsubsidized Stafford loan for allied health students is \$20,500 and \$47,166 for medical students based on months of enrollment in years 1 – 3, medical students in their 4<sup>th</sup> year maximum amount of the unsubsidized loan is \$40,500.

### *Federal Direct Plus Loan*

The Direct PLUS loan program provides low interest deferred payments to graduate students regardless of financial need. These funds assist students with educational expenses.

### Purpose of the Program

The Direct PLUS loan program federally guarantees loan repayment to the lending institution should a student borrower default. This guarantee creates an incentive for lending institutions to loan funds to students. The Direct PLUS loan is an extension of the Parent Loan for Undergraduate Students. This loan allows graduate students to borrow up to the cost of education after Stafford loan funds have been awarded. Just like the Stafford loan the Direct PLUS, loan payment is deferred until the student drops to less than half-time enrollment, withdrawals from the program, or graduates. There is a credit check for the Direct PLUS loan. This program is administered by the institution and the lending community.

### Minimum and Maximum Awards

There are no minimum amounts regulated for the Direct PLUS Loan. The maximum award for graduate students is up to their cost of education less any other assistance the student is receiving through scholarship and loans.

### Reports to Lenders

If a student drops below half-time enrollment, withdraws or leaves school, the Office of the University Registrar Office submits information to the National Student Clearinghouse.

## **D. Participation in State Aid Programs**

### *NCSEAA FELS Program*

The NCSEAA FELS Program was first awarded in academic year 2012-2013. This program replaces the North Carolina Student loan Program for Health, Science and Math. This program is available to legal North Carolina Residents.

### Eligibility

Be a legal North Carolina resident and NC resident for tuition purposes

Register with the Selective Service System, if required

Recipients must not be in default, or does not owe a refund, under any federal or State loan or grant program

Maintain Satisfactory Academic Progress according to the enrolling policy of the institution

Be willing to work in NC in a designated critical employment area

### Maximum Awards

Certificate or associate degree programs: \$3,000

Master's degree program: \$10,000

Doctoral degree program: \$14,000

### Maximum Aggregate Loan Limits:

Certificate and/or associate degree programs: \$6,000

Master's degree program: \$20,000

Doctoral degree program: \$56,000

### Loan Procedures

FELS loan recipients must sign a promissory note that will require them to seek loan forgiveness through employment in an approved position or repay the loan in cash. Loan forgiveness is described in the FELS Rules. Generally, a loan for one academic year will be forgiven for one year of full-time employment. Loans will accrue interest at the rate of 8% per year from the date of the loan disbursement.

### Disbursement Procedures

Once the student has successfully met the requirements of the loan program and signed all required paperwork, NCSEAA will electronically wire funds to the university and credit the student account.

### Reporting

Administration within the FAO report enrollment on a semester basis through the NCSEAA database. Students that leave the program during the semester will have the enrollment change notification sent to NCSEAA within 60 days of the change.

## **E. Institutional Aid Programs for Medical Students**

### *Institutional Grant Program*

Duke University School of Medicine places a high priority on need-based financial assistance for students, with a particular emphasis on grants and low-interest loans. Financial assistance is available in a combined form of grants and loans based on demonstrated need.

### Student Eligibility

Students must meet general eligibility for Federal IV funds.

### Financial Aid Package

The financial aid package is based on the expected family contribution, which includes parent, student, and student spouse, if applicable, income and resources. This amount is determined by a financial needs' assessment, which looks at assets, income, family size, and number in college. The student's financial need is the difference between the costs of education minus the expected contribution. The student's financial need is met with Duke Grant funds, Federal Stafford Loans, Direct PLUS loans or any alternative student loan. Unsubsidized Stafford Loan or Direct PLUS loan may be used to replace parent and student contributions.

### Procedures

To apply for financial aid, medical students must complete the Free Application for Federal Student Aid (FAFSA) and complete the checklist items listed in DukeHub. Where applicable, returning student(s) is unable to upload their tax documents into DukeHub, they will be able to upload documents into the CSS Profile (when given access). The checklist items include, but limited to: tax information which includes both parent and student

information. Students must also submit copies of both their 1040 federal tax return and the students' parent(s) federal tax return/W2 forms through IDOC-Institutional Documentation Service. Forms should be completed for incoming students by the end of February. Financial need is typically met with 58% grant funds and 42% loan funds for incoming students. The percentage of grant funding for future incoming medical students will be evaluated each year.

For Domestic Graduate Health Profession students, the FAFSA and federal tax return (only if chosen for verification) with no parent information is required. Forms should be completed by the beginning of May. Financial need is met with 100% loan.

#### *Institutional Merit Program*

Dean's Tuition Scholarships are merit scholarships awarded to first year under-represented minority students. Depending on available funds, these scholarships range from partial to full tuition and are renewable for four years of study. An admissions committee selects the recipients from the incoming class.

Dean's Merit Scholarships are merit scholarships awarded to first-year students. Depending on available funds, these scholarships range from partial to full tuition and are renewable for four years of study. An admissions committee selects the recipients from the incoming class.

Rauch Merit Scholarship is awarded to an incoming first year medical student. The selection of the candidate is selected by the Admissions office. The scholarship covers the full costs of attendance. Students retain the scholarship for four years as long as they are meeting satisfactory academic progress.

A listing of Need-Based Scholarships is available on the financial aid website or in the [Bulletin of Duke University School of Medicine](#).

#### *Institutional Emergency Loan Program*

The FAO offers a temporary loan to assist students who have a need for assistance on a short-term basis or have an emergency. These loans have a repayment within 30 days after borrowing and are not intended to be used as a long-term financial option.

#### Student Eligibility

Students must be recipients of financial aid through the School of Medicine or one of the Graduate Health Professional Programs.

#### Repayment Dates

Repayment is made to the FAO 30 days after the loan is made.

#### Maximum Loan Amount

The maximum loan amount for the emergency loan is \$2,000.

#### *Graduate Health Professions Program*

The Financial Aid Office offers loan monies for students enrolled in the Graduate Health Professions Programs of Duke University School of Medicine. The programs are: Physician Assistant Program, Pathologist's Assistant Program, Master in Clinical Informatics Program, Master in Biomedical Science Program, Master in Biostatistics, Master Clinical Leadership, and Master in Clinical Research, Doctor of Occupational Therapy, and the Physical Therapy Doctoral Program. Funds are also available for the Ophthalmic Technician Program and Cardiac Ultrasound Certificate Program.

Students are required to complete the FAFSA. Students chosen for verification are also required to submit copies of their federal income tax returns. Aid eligibility is determined based on the FAFSA. If students in the Ophthalmic Technician Program are classified as dependent, they will need to have their parents complete their section of the FAFSA. Financial Aid Notifications are sent to students who have completed the FAFSA by May 1<sup>st</sup> should receive the financial aid notification around the first week of June.



## F. Other Aid Programs

### *Alternative Loan Program*

Alternative loans are private loans that supplement federal borrowing. This loan is not guaranteed by the federal government. Approval is based upon your credit history. Alternative loans are certified through the Financial Aid Office.

### Maximum Awards

Maximum loan amounts are determined by the individual lenders.

### Processing Procedures

Students apply for alternative loan funds through a chosen lender. The institution certifies the loan amount requested and submits to the lender. The lender determines the loan amount eligibility. There is a credit check for most alternative loans.

### Disbursement Procedures

Alternative loan proceeds are electronically to the student's account in the Bursar's Office.

### Report to Lenders

If a student withdraws from school, the lending institution is notified via the Student Loan Office.

### *Veterans Benefits*

#### New Benefit Application

All veterans or dependents of veterans seeking educational benefits must first apply for those benefits through the Department of Veterans Affairs (VA). Questions regarding eligibility and specifics about the program can be addressed at <https://www.gibill.va.gov/>.

Once the student is approved for educational benefits, the Department of Veteran Affairs will send a Certificate of eligibility (COE) to the student outlining the student's benefits and eligibility period. Once the form has been received, the student should follow the instructions on submitting the documentation to the university.

Chapter 33 and Yellow Ribbon do not count against federal loan eligibility.

Additional information can be found at: <https://registrar.duke.edu/military-affiliated-education-benefits/>.

#### Yellow Ribbon

Effective August 2009, as part of the new GI Bill Chapter 33 program, the VA introduced the Yellow Ribbon program. The Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program) is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008. This program allows institutions of higher learning (degree granting institutions) in the United States to voluntarily enter into an agreement with the VA to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate.

All of the programs at the Duke University School of Medicine will again participate in this program during the 2022-2023 academic year. School of Medicine provides 6 Doctoral and 5 Master's level Yellow Ribbon awards.

#### VA Benefits and Need Based Aid

Students that are eligible for need-based grant funding and qualify for VA Benefits/Yellow Ribbon can only receive a combination of awards up to the cost of attendance. Awards will be placed on the student award panel and will include all eligible VA Benefits and need-based awards. VA benefits will be listed but will not disburse through the student account. VA Benefits are received through electronic file transmission (EFT) directly to the students account. The Bursar Office is responsible for crediting the funds to the student account. VA Benefits and Federal Loans

Students that are eligible for VA Benefits/Yellow Ribbon and Federal Loans may receive a combination of all awards that exceed the cost of attendance. We cautiously advise students to only borrow funds that are needed.

#### Awards

The Financial Aid Office adds all VA Benefits and Yellow Ribbon awards to the student awards page.

Ch33 Veteran Tuition Benefit

Yellow Ribbon Program Doctorate

Yellow Ribbon VA Match

Yellow Ribbon Program Masters

#### Certification

Beginning with the 2014-2015 academic year, programs that start prior to August 1 of that calendar year will not be eligible for disbursement of the tuition and fees portion of the VA benefit until later in the fall term.

## IV. INSTITUTIONAL REQUIREMENTS RELATING TO EDUCATION LOANS

### A. Private Education Loan Disclosures

The [Student Loan Office](#) is responsible for the administration of Private Loans.

### B. Preferred Lender Arrangements

#### [Preferred Lender List](#)

The Preferred Lender list is maintained on the Student Loan Office website.

#### *Preferred Lender Arrangements Disclosures*

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
- Demonstrates default rate that is comparative to national average.
- Has a responsive customer service center
- Provides the same competitive benefits to all
- Financially stable

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

#### *Preferred Lender Arrangement Annual Report*

The Annual report is prepared by and submitted by the Office of Student loans. Additional information on procedure can be obtained through their office.

#### *Agreements Related to Marketing of Private Education Loans*

All contracts and agreements between Duke and Private Lenders are maintained through the Duke University Student Loan Office. Additional information can be obtained through their office.

#### *Preferred Lender Arrangement Code of Conduct*

The Preferred Lender Code of conduct is maintained by the Duke University Student Loan Office. Additional information can be obtained through their office.

### C. Direct Loan Disclosures

The Student Loan Office is responsible for the administration of the Direct Loan Program. Please refer to the Student Loan Office Policy and Procedures at: <https://financialaid.duke.edu/loans>.

## V. STUDENT CONSUMER INFORMATION REQUIREMENTS

### A. Federal Student Consumer Information Requirements

The staff in the Financial Aid Office recognizes that in order to understand the complicated field of financial aid, accurate and timely dissemination of information to consumers is vitally important. Several policies have been implemented to ensure appropriate dissemination is achieved. The Undergraduate Financial Aid Office is responsible for regularly monitoring and coordinating the content and dissemination of consumer information to all enrolled students regarding consumer information.

#### *Notice to Enrolled Students*

The Financial Aid Office is responsible for regularly monitoring and coordinating the content and dissemination of consumer information to all enrolled students regarding consumer information.

#### *Financial Aid Information*

Financial aid programs which are available to students attending Duke University School of Medicine are distributed through the following published documents.

- The Duke University School of Medicine Bulletin
- The financial aid award notification
- The School of Medicine Financial Aid Website

Additional resources are published outside of, but are distributed through the FAO. These resources include;

- The Student Guide published by the US Department of Education.
- Financial Aid Sources for North Carolina Students published by the State of North Carolina.

Financial Aid funds may be categorized into four basic sources: federal, state, institutional, and private. Because there are so many outside private sources, only Federal, State, and Institutional sources for Duke University School of Medicine are listed below.

#### Federal

- Federal Unsubsidized Stafford Loan Program (Direct Loan)
- Federal Direct Plus Program

#### State

- NC Loan Forgiveness Program

#### Institutional

- Emergency Loan
- Grant Funding
- Duke University School of Medicine Merit

Additional information about these programs is listed in on the [Student Loan Office](#)

#### *Institutional Information*

The School of Medicine Website, [Financial Aid - Doctor of Medicine \(MD\) Program](#) provides sections on how to apply for financial aid, deadlines, cost of attendance for each program, Title IV Refund policy, scholarships available, a loan section, international student section, and a section on gainful employment. There are links to the student on-line information (DukeHub), Student Loan Office, and Bursar Office. In addition, an applicant or student can access information on each department or program. The information is reviewed and update no less than annually. The FAO sections are reviewed and updated by the Director of Financial Aid, Associate Director of Financial Aid and the Financial Aid Counselor. Each Department or Program head is responsible for reviewing and updating their sections. The Office of the Registrar is responsible for notifying students annually of FERPA policy. Students are given access to update FERPA information through DukeHub or to electronically

complete a form and submit it to the Office of the Registrar. For policy and procedure of this form, please see the Office of the Registrar.

The Office of the Registrar reviews required text books on an annual basis. This information reflects required text books as well as recommended text books, and pricing. The list is available to students at the bookstore.

#### *Completion of Graduation Rate*

The Office of the Registrar annually prepares its completion rate, graduation rate, and its transfer-out rate. All information is available to perspective and current enrolled students. For information on who is responsible for preparing the rates and who disseminates them, please see the Office of the Registrar.

#### *Methods of Disseminating Consumer Information*

The primary method of disseminating consumer information to students is through the university e-mail system. In addition, information is distributed through:

- [Duke University School of Medicine Bulletin](#)
- [Duke University School of Medicine Website](#)

#### *Student Eligibility Requirements*

Student eligibility requirements are listed in the following documents:

- [Bulletin of Duke University School of Medicine](#)
- [Duke School of Medicine Website](#)
- [The Federal Student Guide](#)

On Specific aid applications (i.e. loan applications for Stafford, Institutional loans and scholarship application describe eligibility requirements.)

To be eligible to receive Federal assistance, a student must:

- Be enrolled in an eligible program of study.
- Be a U. S. citizen, U. S. national, or a U. S. permanent resident or reside in the United States for other than a temporary purpose (supportive documentation may be required to verify residency or citizenship status).
- Maintain satisfactory academic progress in their course of study.
- Not be in default of any loan or owe a repayment of a Federal Pell Grant, FSEOG, or State Grant.
- Demonstrate financial need.

#### *Criteria Selecting Recipients and Determining Award Amounts*

Students may obtain criteria for selecting recipients and determining award amounts by making an appointment with a Financial Aid Counselor. The Institutional Methodology policy is listed on the School of Medicine Financial Aid website.

#### *Availability of Forms and Instruction*

Availability of forms and instructions are listed in the following documents:

- [Bulletin of Duke University School of Medicine](#)
- [The Duke School of Medicine Financial Aid Website](#)

#### *Rights and Responsibilities of Students on Aid*

As a recipient of financial aid, there are certain rights and responsibilities of which students should be aware. These rights and responsibilities of students on financial aid are listed in the following documents:

- [The Bulletin of Duke University School of Medicine](#)

#### Students have the right to know:

- What financial programs are available at Duke University School of Medicine.
- The process and procedures that must be followed in order to be considered for financial aid.

- The criteria used in selection of recipients, and the method used for calculating need.
- The various programs on the financial aid notification and how the need was determined.
- The refund and repayment policy of the University.
- How the Financial Aid Office makes its determination on such questions as student progress, the appeal process, and other decisions.
- The terms, including repayment of any loan allocated by the University.
- What special facilities and services are available to the handicapped.

Students are responsible for:

- The timely and proper completion of all necessary forms by the established deadlines, and the accuracy of any information provided to the University in the financial aid application.
- Promptly providing any additional information requested by the FAO.
- Keeping the FAO informed of any changes in address, name, marital status, financial situation, or any change in student status.
- Reading and understanding all financial aid forms sent and/or signed and keeping copies of forms.
- Notifying the FAO of any scholarship, grant, or other resources made available from non-University sources while receiving financial aid.
- Notifying the FAO if the student withdraws from the University or changes enrollment status. Because some repayment may be expected on a prorated basis, future aid may be suspended. If arrangements for payment are not made with the Financial aid Office.
- Maintaining satisfactory progress in order to be considered for financial aid.
- Informing the Student Loan Office and the FAO for an exit interview if a recipient of Perkins (if applicable) or Stafford Loan and do not plan to return to school the following semester.
- Re-applying for aid each year.

*Cost of Attendance*

The complete cost of attendance budget is published in [The Bulletin of Duke University School of Medicine](#) and is posted on the Duke University School of Medicine Financial Aid website. The information is made available once the Board of Trustees approves the proposed budgets at the February board meeting. Individual program budgets are listed on [The Duke School of Medicine Financial Aid Website](#).

*Refund Policy*

A brief description of the refund policy for both Medicine and Graduate Professional students is described in the [Duke School of Medicine Bulletin](#) and on the Duke University [Bursar](#) website.

**B. Title IV Loan Counseling**

*Entrance Counseling*

Entrance loan counseling is a one-time requirement for all first-time federal loan borrowers. When a student accepts a federal loan they have been awarded, they are prompted to complete an interactive counseling session which provides the borrower with information about their loan rights and responsibilities, and tips for developing a budget to manage their educational expenses. Additional information and procedures can be found on the Duke [Student Loan webpage](#).

*Exit Counseling*

Federal Regulations require all federal student loan borrowers to complete an exit loan counseling session and personal reference form prior to graduation, or when the student's enrollment status drops below half-time. The purpose of the counseling session is to inform students of their rights and responsibilities. During the counseling session a student will receive detailed listings of their loans, information regarding payment options, and helpful tips for managing their loan debt.

Duke offers four types of exit loan counseling: large group, small group, individual, or on-line. Additional information on exit counseling sessions can be found on the [Duke Student Loan webpage](#).

The Student Loan Office and/or Personal Finance at Duke University is responsible for tracking completion of counseling sessions and following up with students that fail to complete the requirement.

## VI. APPLICATIONS AND FORMS

### A. Application Process

The application process for all incoming (medicine, allied health and ophthalmic technician) begins with the admission interview. At the admission interview, applicants are given information on applying for financial aid and due dates. Information is located on the [Financial Aid website](#). Specific program time lines are located on the “Program Specific Information” section of the website, listed under “Financial Aid Timeline”.

#### Medicine

Financial assistance is available in a combined form of grants and loans, and all awards are made on the basis of demonstrated need to eligible U. S. citizens.

The admitted students need is determined before an award is made. The Office of Financial Aid therefore requires the [CSS Profile](#) and the Free Application for Federal Student Aid ([FAFSA](#)) to be completed. Copies of the federal income tax return with supplemental schedules and W-2s of both student and parent are also required as part of the verification process for need based aid.

#### Allied Health Programs, Doctor of Occupational therapy and Doctor Physical therapy

Financial assistance is available in a combined form of loans. Federal loans are based on demonstrated and awarded to U. S. citizens. The applicant’s need is determined before an award is made. The Financial Aid Office requires the [FAFSA](#). Copies of the student’s federal tax return will be requested if the student is chosen for verification.

#### Certificate Programs

Financial assistance is available in a combined form of loans, both federal and alternative. Federal loans are based on demonstrated need and awarded to U. S. citizens based on eligibility (i.e., dependent, independent, years of postsecondary education). Alternative loans or PLUS are awarded based on lender eligibility requirements. The applicant’s need is determined before an award is made. The Financial Aid Office requires the FAFSA. Copies of the student’s federal tax return, if the student is eligible for independent status will be requested if chosen for verification review. If the student is dependent the FAFSA must include the parent’s information. Copies of the parent’s 1040 federal tax return will be required if the student is chosen for verification.

#### *Procedures*

##### Medicine

Students are asked to submit the [FAFSA](#) or renewal and the [CSS Profile](#) (including parent information). Admitted students will receive an email once the CSS Profile is submitted with directions to upload the required tax documents to [IDOC](#). Once the FAFSA, CSS Profile, tax returns and w-2s are complete the file is ready for financial aid analysis. Returning students will complete the CSS Profile and upload tax documentation or other financial aid information requested via DukeHub.

##### Allied Health Programs, Doctor of Occupational and Physical Therapy and Certificate Programs

Students are asked to submit the [FAFSA](#) or renewal via the web. They are also required to submit to the office a copy of their federal income tax return if chosen for verification. Once the FAFSA and tax returns (if required) have been received the student’s file is ready for financial aid analysis.

##### Ophthalmic Technician

In the event the Ophthalmic Technician student is determined to be a dependent student (information on [FAFSA](#) based on age.) Parent’s information must be completed on the [FAFSA](#). Copies of the parent’s filed federal tax return must be submitted (if chosen for verification) to the Office of Financial Aid.

An official financial aid notification is sent to the applicant after receipt of the required forms.

The Assistant Dean of Financial Aid is responsible for all incoming Medical student analysis, the Financial Aid Counselor and Associate Director are responsible for all Second, Third- and Fourth-Year Medical students, Doctor of Occupational Therapy, Doctor of Physical therapy, all Allied Health Programs, and all Certificate Programs.

## **B. Forms**

The forms used by the Office of Financial Aid for analysis and the aid process are as follows: Estimated Income Statement, Emergency Loan Forms, Financial Verification Worksheet and the Sibling Verification Form.

*The Estimated Income Statement* is used for any student who requests an increase in their budget for an academic year. The form lists estimated income and estimated costs for an academic year.

*Emergency Loan Forms* are completed by a student who is granted emergency funds throughout the academic year. The form is a promissory note that states the regulations for borrowing from the emergency loan fund.

*Financial Verification Worksheet* is used for students who have been selected for verification by the federal government. This sheet verifies income, total taxes paid, family size.

*The Sibling Verification Form* must be completed by the undergraduate student who has a sibling at Duke School of Medicine. The Registrar of the undergraduate sibling verifies that the student is enrolled for the academic year. Siblings must be enrolled full-time in a degree seeking program to be considered.

## **C. Deadlines**

The deadline for submitting financial aid materials for first year students is April 1st. Allied Health students and upper-class students are requested to have their financial aid application completed by May 1. Deadline submission of applications for federal loans is 60 days prior to the school end date.

Applicants are informed of application requirements and deadlines via the Duke School of [Medicine Financial Aid](#) website and at Second Look week-end. Announcements for the next year's financial aid process for upper class students is posted on the [School of Medicine website](#). Students can also check their To Do List on their DukeHub account to track receipt of their documents and what is needed.

## **D. Document Assignment, Collection and Tracking**

All documents for determining a student's financial aid package are received and entered into the PeopleSoft system under Check List Management. These check lists are collected each year of the student's enrollment.

All documents are received and entered on the PeopleSoft system. Documents are then scanned or loaded into Perceptive Content. The PeopleSoft system allows our office to determine students with "missing information". Once the file is complete it is routed to the appropriate financial aid officer for needs analysis.

## **E. Pre-Award Appeal**

Independent Status for Medical Students

Request for independent status for medical student need based financial aid may be made prior to the awarding process. A letter and/or email from the student stating the reason for requesting independent status must be submitted to the financial aid office. Age of student, loss of parent, or other unusual circumstances may change the student's status from dependent to independent in determining grant funds awarded for an academic year. Professional judgment is reviewed and decisions are made by the Appeals Committee.

Budget increases for Medical and Graduate Health Professions Students

Request for an increase in budget requires documentation for the request. Professional judgment is made by the Appeal Committee.

Students are requested to send a letter indicating the request with added documentation for their file. They may be required to submit an Estimated Cost of Living budget in the case of a budget increase request. The Appeal Committee



reviews the student requests and may ask for additional information based on the individual student. The student is informed by e-mail as to the financial decision of the appeal process.

## VII. FILE REVIEW

### A. Verification

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. The FAO review information for students chosen for verification. FAO will verify information such as household size, number of family members, and number of siblings in college. Students will be required to use IRS data retrieval when completing their FAFSA or provide an official IRS tax transcript. 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 in 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 (when there is a decrease in the number of family members in the household or a change in college enrollment status of family member, for example). Students must also notify the FAO in writing if any resources, including outside scholarships, grants, and student loans, become available.

#### *Selection of Applicants to be Verified*

Duke University School of Medicine verifies 100% of those students who are selected for verification by the Department of Education. If there is a resultant recalculation, it will affect both the Federal financial aid as well as the institutional aid. Students are notified if an adjustment is required to their aid award via email notification from the Financial Aid Office.

All medical students applying for federal financial aid are required to complete the FAFSA and submit a copy of their federal tax return including all schedules and W2s. If the student is selected for verification a *verification worksheet* is completed on the student and included with their Perceptive Content file. A checklist is added in DukeHub that verification is required. The checklist will prevent aid from disbursing until the verification process has been completed.

#### *Acceptable Documentation and Form*

Students are required to submit signed copies of their federal income tax return as documentation for verification or, when completing their FAFSA, check the IRS data retrieval to pull in the tax information. Duke University School of Medicine uses a verification worksheet for each student who has been selected for verification by the federal government. Federal loans are not processed until verification has been completed.

Students chosen for verification will be required to provide an official federal tax transcript or to perform data retrieval on their FAFSA application. Verification will not be completed until one of these documents has been received and verified.

First year students are notified of the documents required via the website and at the time the student is accepted. Upper class students are reminded of the due dates and documents required during January and February via financial literacy and debt management newsletters and the School of Medicine Website as to filing for financial aid for the next academic year.

Federal taxes are collected and assigned to a PeopleSoft check list. They are then scanned or loaded into Perceptive Content and linked to the specified academic year. The CSS Profile file is downloaded from the internet and assigned on PeopleSoft. When all documents have been received the file is complete and ready for analysis.

Students are able to check their "To Do List" on their DukeHub account to track receipt of documents as well as to see what is missing. Incomplete documents (unsigned tax returns) are not considered complete and not scanned or loaded into Perceptive Content. The student is notified that we require the signatures. Additional information is requested by individual case and is usually sent as a letter by mail or e-mail to the student.

#### *Data Elements to be Verified*

Data to be verified by the school includes adjusted gross income, U. S. taxes paid, household size, number of family members enrolled in a postsecondary educational institution and certain untaxed income and benefits (social security benefits, child support, IRA/Keogh deductions, foreign income exclusion, earned income credit and interest on tax free bonds, and food stamps.)

Exclusion of verification data occurs:

- Household size or number in college in output document is received within 90 days of the applicant signing it.
- Number of family members in household is the same as that verified by the institution the previous year.
- Applicant or applicant's spouse or parents received untaxed income or benefits from a federal, state or local government agency.
- Verification process shows that discrepancies in verified items exceed tolerance levels. However, since the recalculated EFC is lower than the EFC originally used by the school, aid was awarded on the original EFC.
- Errors in dollar items used to calculate the EFC total less than \$400 and there are no errors in non-dollar items. No adjustment in Title IV aid is necessary.
- The EFC was calculated by using expected year income.
- The EFC was determined by using professional judgment.

Changes made to verification data are made by the financial aid office through the student or parent federal income tax return and schedules. A completed verification checklist is scanned into Perceptive Content. The changes are entered electronically by the financial aid office. Child support and social security benefits are verified by having the student complete the Federal Student Aid Programs Verification Worksheet and sending any documentation.

#### *Conflicting and Inaccurate Information*

Any conflicting or inaccurate information such as adjusted gross income or total taxes paid are corrected by using the student or parent's federal income tax return. Dependent information, child support, social security benefits or family information is verified through the Federal Student Aid Verification Worksheet. Other conflicting information may require specific documentation i.e., statements for the sale of stocks, rollover on a retirement account.

A letter requesting specific documentation of conflicting information is requested by the financial aid office. Once the documentation has been received and scanned into Perceptive Content, the student information is routed through workflow to the financial aid officer to review. Correspondence may take place between the student, the parent and the financial aid officer before the analysis for financial aid is complete

#### *Student Notification of Verification Changes*

Changes in verification result in changes to the student financial aid notification. The student is notified via automated email of any changes by receiving a notification that a change has occurred and to review the changes on DukeHub. Comments are made within People Soft of any changes made and why changes were made. The changes are then entered into the PeopleSoft system.

### **B. Database Matches, Reject Codes and C- Code Clearance**

Reject reason codes, database matches and "C" codes may be alpha or numeric. Alpha codes indicate reject reasons that are verifiable—that is, the student can verify the questionable data by re-entering the same value, or can correct it to a different value. Numeric codes are non-verifiable—the questioned data must be changed or provided. The resolution for a rejected Student Aid Report (SAR) is always the responsibility of the student, not the institution, and the SAR comment generated by the reject explains what action the student must take. A flag of "C" is an indicator that institutional resolution is required. Audit queries are set up to identify potential issues.

The information on resolution of database matches, reject codes and "C" codes is provided for the university in the booklet *A Guide to 2020-2021 SARs and ISIRs* for quick reference. The SFA Handbook: Student Eligibility contains more

detailed information about student eligibility and the action needed to resolve discrepancies found in the data matches.

An automated process adds a checklist to the students if they have any reject or C flags when the FAFSA loads into PS. Students are able to see the checklist items and can submit the information required to the financial aid office.

*Social Security Administration (SSA)*

A student may not receive financial aid if his social security number does not match with the information on the FAFSA or the student receives a comment on their SAR that request correction of his Social Security number. Once the match has been corrected aid may be disbursed.

Student is informed that the social security match was not made. Any corrections for a social security number must go through the Central Processing Center. Upon receipt of the corrected ISIR aid will be processed. Aid will not disburse to the student account until the issue has been resolved.

*Department of Homeland Security (DHS)*

A student must be a U. S. citizen or eligible noncitizen to receive financial aid. If an EFC has been calculated, corrections for citizenship may be made through the financial aid office. Documentation for citizenship may include a copy of the student's passport, a certificate of naturalization, certificate of citizenship or an alien resident card.

The student is informed through the financial aid office that they must submit documentation of citizenship before financial aid may be awarded. Once documentation is received it is included in the file. If an EFC was not given on the ISIR a student must make his corrections through the Central Processing Center. The student should notify our office once they have submitted the required proof of citizenship and a corrected ISIR has been submitted.

*National Student Loan Data System (NSLDS)*

If a student is in default of a Federal student loan they are not eligible to receive financial aid until the account is resolved. A written letter from the lender stating that the account has resolved must be included before any aid will be awarded.

The student is contacted that their ISIR has indicated a loan that is in default. The student must contact the institution or lender where the funds were awarded to reconcile the account. Our financial aid office will request a copy of the letter from the lender stating that the student has cleared up the default. The student must also contact Central Processing Center so that a corrected ISIR may be received by the financial aid office. Aid will not be awarded until our office has received a letter from the lender stating that the account has been reconciled and the ISIR has been corrected.

**C. Review of Subsequent ISIR transactions – Post Screening**

Schools are required to review subsequent ISIR transactions prior to completing a review and providing a student with a financial aid award.

All ISIR's are loaded into the PeopleSoft system on a weekly basis. Once financial aid staff review the information and verify all the information is accurate and correct, no further ISIRs are loaded on the student. The Undergraduate Financial Aid Office will query to identify new ISIRs received that have a different EFC, a new verification status, or a new "C" code. The Medical School Financial Aid Office will be notified and will review the new information. Any discrepancies, corrections, or updates made to an ISIR are stated above.

## VIII. STUDENT BUDGETS

### A. Various Student Populations

Each individual school and each class in the School of Medicine has a separate cost of attendance. The budget for the Medical students is based on the length of each year of the program. Each year has a separate budget. All Doctor of Occupational Therapy, Doctor of Physical Therapy, Allied Health, and Certificate programs, have a separate cost of attendance for each program and each year of the program if longer than one year.

The total cost of attendance includes tuition, fees, books and equipment, rent, food, transportation, and miscellaneous expenses. The tuition and fees are different based on the program. The amount for books/supplies is provided by each program since the requirements vary by degree. For the 2023/2024 Aid Year, actual loan fees for the direct loan programs will be added to a student cost of attendance budget - if a student accepts any of the federal loan programs. Food, rent, miscellaneous, and transportation amounts are set at the same amount. The total budget for these expenses may vary depending on the length of the program. The cost of living budgets is agreed on and used by all graduate and professional programs.

A student's program is entered at the time of admission. A separate budget group is set up in PeopleSoft for each program. A query identifies the students in each program and a budget build process runs over night to assign the student to the corresponding budget group.

### B. How Budgets are Derived and Updated

Duke School of Medicine Finance contacts Directors for each program to submit their tuition and fees for the upcoming academic year. Final information is forwarded to the Director of Financial Aid for review. This information is presented to the University Board of Trustees in December for approval. Preliminary approval of tuition and fees occurs at the February Board of Trustees Meeting with final approval in May. Once the tuition is approved for each individual school any other increases in fees are considered and added to the budget. The committee finalizes the budget for each individual school and class. Student budgets are updated on an annual basis.

Mandatory fees that are charged by the University include but not limited to are: health fee, graduate student activity fee, graduate student services fee, recreation fee, transcript fee, and health insurance. Explanation of these fees can be reviewed on the bursar's website: [Explanation of Fees](#).

Most programs at the School of Medicine include fees charged specifically by the program, which might include but not limited to: government dues, lab fee, drug/alcohol screening, transcript fee, and technology fee. The technology fee covers equipment, curricular software, technical updates to comply with Duke Health compliance guidelines, software license fees, on-site technical support, and AV support. Government dues is a fee the covers costs associated with access to student facilities within school of medicine, social events, service activities, and support various student groups (career or specialty, academic, affinity and cultural, service, advocacy, and innovation) throughout the school of medicine. The other listed fees are self-explanatory in the description.

The Technology fee is a component of the mandatory fees charged in most programs at the Duke School of Medicine. Students charged the technology fee will receive a computer from the Office of Medical Education IT (MedEdIT) that has been configured with Duke School of Medicine Software. Students charged the technology fee that withdraw from the program or go on a leave of absence, cannot return the equipment for the technology fee to be waived. The only exception would be a student that receives a laptop and then withdrawals prior to the first day of classes. Students that withdraw before the first day of classes and return the laptop to the OIT department in good condition within 20 days of the withdrawal, may have the technology fee waived. The OIT would maintain the laptop and provide to another student if needed.

The non-direct cost of attendance expenses is set by the Assistant Vice Provost and Director of Undergraduate Financial Aid with the exception of loan fees, books and supplies. All Graduate and Professional Schools at Duke University meet in the

fall term of each year to set the expenses for rent, food, transportation, and miscellaneous expenses. Average amounts are used. These amounts are based on surveys and various rates within the community as well as the cost of living allowances used in the federal calculations.

Calculating the number of months in each term for the indirect cost that include; room, board (food), transportation, and personal/miscellaneous varies per program and term. If the number of months between the start and the end date of a term exceed the number of month(s) plus one day, the months for the term will be rounded up. For example, if a term begins 4/15/2024 and ends 6/28/2024, this calculates to 2 months, 13 days, our office will round up the term for a total of 3 months. The number of months per academic year should not exceed 12 months.

**C. Additional Cost**

Additional costs may be included in a student's budget in some circumstances. The additional cost may be for child care, extra living expense based on two households, additional medical or dental costs or emergency automobile costs, required exam fees, and/or interview fees. Documentation is determined by the financial aid counselor and may include copies of bills for the extra cost and having a student complete a projected income statement. A budget adjustment may be made at any time during the academic year depending on the circumstances of the review. If a student takes out a loan, loan fees will be added to the cost of attendance. The Financial Aid Director is responsible for determining additional costs.

**D. Budget Restrictions**

The cost of attendance is adjusted for students that are enrolled half-time or less. The tuition for these students will be reduced according to enrollment status and based on the amount billed by the bursar's office. Living allowance amounts remain the same. Students that are enrolled less than half-time do not qualify for federal or institutional funding.

A query identifies students that are enrolled less than full-time. This query runs each term after drop/add ends. The budget and the awards are manually adjusted by financial aid staff. The student is notified via email that an award has been adjusted.

**E. Budget Waiver**

A student cost of attendance is not waived. If an outside organization pays the students cost of attendance, it is reflected on the student award screen.

**F. Budget Appeal**

Budget appeals must be in written format. Appeals may be for additional medical or dental cost, automobile repair or child care. Requests for budget increases do not cover the purchase of a car or travel for interviewing for residency or employment.

The student is requested to put in writing the request for additional funding. Documentation may include the bills for auto repair, written documentation of child care charges, or additional medical or dental charges over and above insurance. All requests and documentation are placed in the student's file and any changes in the budget are determined by the Director. Students are notified by e-mail.

## XVII. AWARDING AND PACKAGING FINANCIAL AID

### A. Packaging Philosophies

The Duke University School of Medicine makes financial assistance available to accepted students who due to economic circumstances could not otherwise attend the university. The school recognizes, however, the responsibility of the individual and the family to provide funds to achieve the objective of a medical education. Thus, the school does not consider parents to have discharged the full financial obligation for the continuing education of their children upon the student's completion of the undergraduate degree. Financial grants and loans, and all awards are made on the basis of demonstrated need to eligible U.S. citizens and eligible noncitizens. All other programs award loan funds based on need. Packaging policies are reviewed each year as part of the strategic plan along with the Director of Financial Aid. Changes made to any policy must be approved and aligned with the mission and strategic plan.

### B. Available Funds and Number of Eligible Students

All medical students who qualify for need based financial aid receive the amount of aid determined by the financial needs' analysis. The amounts and types of aid provided depend almost entirely on financial need. Financial need is determined by subtracting the Expected Family Contribution (EFC) from the Cost of Attendance. The Expected Family Contribution is determined by the completion of the FAFSA and the evaluation of the tax information from parents/students (for Medical students). When the EFC is subtracted from the Cost of Attendance the resulting financial need is awarded to the student through medical school grants and federal loans.

Because federal loans are the primary source of financial aid for graduate health professions students, those who apply must be U.S. Citizens or eligible noncitizen. A limited amount of funding is available for international students. All applicants for need-based aid received by the deadline will determine the percentage of institutional grant funding a student will receive. The remainder of the need is met with institutional loan.

The financial aid package is determined on an annual basis in consultation with the financial aid staff based on several factors:

- Medicine is based on the amount of grant available (168 and 398 starting codes) and an analysis of what previous classes need has been. Master data is used to determine student factors. Since the 168 (general funds) is always 20% of tuition/fee revenue, this can be determined quite accurately. The endowment funds are somewhat volatile to outside forces but we determine a conservative approach and use the combination of these funds to set need-based grant percentages of packages.
- All other programs – federal loans funds are used exclusively.
- The goal is to have packaging plans set by mid-February prior to the beginning of the award season.

### C. Determining Award Amounts

The percentage of medical school grant to be awarded in a financial aid package is determined by the Duke University Board of Trustees. Currently, the medical school grant awarded is 58% of the student's financial need and the remaining 42% is awarded in federal loan to applicable students. The parent contribution, which is determined by the CSS Profile may be taken out in either unsubsidized or Grad PLUS loan. Financial Aid can only be awarded up to the Cost of Attendance.

Award limits on institutional funding are set in PeopleSoft so the funds cannot be over spent. The funds are monitored on a monthly basis to ensure proper spending.

### D. Package Construction Policies

**Step 1:** Parental and student data will be used in determining eligibility for Duke need-based grant.

**Step 2:** 100% of demonstrated financial need will be met.

**Step 3:** For need-based medical student, the aid package is determined by Cost of Attendance-Expected Family Contribution equals financial need. Need will be met with approximately 56% in Duke grant and the remaining 44% in Federal Stafford Unsubsidized Loan and the Direct Plus loan. For the 2023/2024 need will be met with approximately 58% in Duke Grant and the remaining 42% in Federal Stafford Unsubsidized Loan and Direct Plus Loan.

**Step 4:** Duke will adjust the parent contribution for a student’s sibling enrolled in their first undergraduate baccalaureate program (not including service academies and community colleges). The sibling must be enrolled full-time. A sibling verification form will be sent to the enrolled student at the School of Medicine. In the instance that a sibling is found not to be enrolled, an adjustment will be made to the aid package that will affect both grant and loan.

**Step 5:** A student cannot receive financial aid funds in excess of the University approved cost of attendance. While we will use outside scholarship to replace “packaged need-based loan” in the aid award first, sometimes it is necessary to reduce grant funds as well.

**Step 6:** Only family members listed as dependents on the parent’s most recent tax return will be included in the number in household.

**Step 7:** Only catastrophic, non-elective events can be considered as basis for an appeal. These would include death of an immediate family member, unemployment of parent, natural disaster causing extensive physical and financial distress, or emergency medical/dental expenses not covered by insurance. To be considered for an appeal the student must write a statement detailing the event and include any financial documentation prior to the term **payment** due date. For example, an appeal for the fall term must be submitted prior to the fall invoice due date (normally the first Monday in August). This correspondence can be sent via email or other delivery methods. Students will be informed of a decision in a timely manner.

#### **Package Construction Policies—Graduate Health Profession Students**

**Step 1:** Graduate Student data is used to determine eligibility for federal loans for **graduate** health professions.

**Step 2:** Financial need is met through Stafford and Direct Plus loans.

**Step 3:** No student can receive financial aid funds in excess of the University approved cost of attendance. Any outside scholarship or program scholarship is taken off of the highest interest rated loan that the student receives.

#### **E. Packaging Other Educational Resources**

Students are asked to report any outside resources they will receive during an academic year. The Bursar’s Office notifies the FAO if sources are received by the Bursar. Outside resources replace the packaged need-based loan in the medical school student’s financial aid award.

Outside resources replace the higher interest rate loan in the graduate and health professions student’s financial aid award.

##### *Program Specific Packaging Criteria*

Medical students who demonstrate financial need receive 56% of their need-based aid in grant funds and the remaining 44% in federal loan funds based on the 2022/2023 aid year.

Domestic Graduate Health Professional students receive 100% of their financial aid package in federal loan funds.

##### *Summer Awards*

Duke University School of Medicine is on a 12-month enrollment program for the majority of our students. Summer is awarded as a part of the academic year. The only students who do not have summer awards are graduating in the spring term.



## F. Award Package Notification

Award packages are sent out for first year students in April and May, before classes begin in August. Upper class students receive their financial aid notification in June before classes begin in August via DukeHub. Students are encouraged to monitor their DukeHub Message Center on a regular basis after the June.

The award letter includes: students name, address, and EMPLID, date the award letter was sent, instructions on notifying the office of external resources, COA (direct and indirect cost), various awards they received, amount of the awards (broken down by term).

### *Packaging Appeals*

Only catastrophic, non-elective events can be considered as basis for an appeal. These would include death of an immediate family member, unemployment of parent, natural disaster causing extensive physical and financial distress, or emergency medical/dental expenses not covered by insurance. All appeals must be made in writing with documentation to support the appeal. To be considered for an appeal the student must write a statement detailing the event and include any financial documentation prior to the term **payment** due date. For example, an appeal for the fall term must be submitted prior to the fall invoice due date (normally the first Monday in August). This correspondence can be sent via email or other delivery methods. Students will be informed of a decision in a timely manner.

### *Award Package Notification Revisions*

All revisions are sent by a revised award notification. Any loan decreases will be made at this time.

## G. Resolving Over awards and Overpayments

An over-award of grant funds is corrected by decreasing the grant funds on the award panel of the PeopleSoft system. By correcting the grant funds on the award panel, the item type is decreased on the student's customer account in the Bursar's Office. If funds have been received that are taking the place of the institutional grant, those funds are added to the award letter and are applied to the amount owed at the Bursar's Office.

To prevent masking an "over award", the FAO will use actual loan fee(s) that the student is assessed. For example, a domestic student who has completed the FAFSA will receive a financial aid notification without loan fees listed. Once a student accepts any portion of the federal loan programs, the FAO will adjust the student's cost of attendance budget to include the actual loan fees. The FAO will generate an updated financial aid notification showing the actual loan fees.

Student is notified to review changes made to their DukeHub through a computer-generated email communication.

If loan funds are decreased the item type on the award panel is changed to the correct loan amount. This correction shows overnight on the student's Bursar account. The student loan office sends the over awarded loan funds back to the lender creating a bill for the student in the Bursar's Office.

## **XVIII. PROFESSIONAL JUDGMENT (PJ)**

### **A. PJ Authority and Individuals Who May Exercise It**

The Higher Education Act of 1992 allows financial aid administrators to make professional judgment decisions to make adjustment for special or unusual family or student circumstances. These circumstances must be documented. Circumstances requiring professional judgment decisions must be analyzed on a case-by-case basis. Financial aid administrators may treat a student with special circumstances differently than the strict application of the methodology would otherwise permit. Adjustments can either increase or decrease a student's EFC or cost of attendance. In the case of an adjustment to a student's EFC or cost of attendance, specified adjustments may be made to data elements. The reason for the adjustment must relate to that student's special circumstances and must be documented in the student's file.

### **B. Circumstances for PJ Adjustments and Resulting Actions Taken**

Student circumstances which may warrant a professional judgment decision include, but are not limited to:

- Cancellation of parental contribution due to an abusive relationship with a family member. A signed letter (on business stationary) from a Priest, Rabbi, therapist, adult non-family member who be an example of appropriate documentation.
- Cancellation due to parental abandonment of the student. A notarized letter from an adult explaining the circumstances of the abandonment would be appropriate documentation. The documentation could come from another adult who is assisting the student (grandparent etc.)
- COA adjustments. For specific policy, please refer to Section 8.
- Data elements that may be considered when reviewing the expected family contribution may include: sibling enrollment requiring a parental contribution and excessive medical or dental expenses.
- An SAP appeal may be based on undue hardship when the failure to make satisfactory academic program is caused by the death of a relative of the student, severe personal injury or illness of the student, or other special circumstances as determined by the Advisory Dean or the Financial Aid Director. If there is a special circumstance that may reasonably be linked to the deterioration in the student's academic performance, The Financial Aid Director generally has wide latitude to waive the SAP requirements. If the student is one semester away from graduation, the director may waive SAP requirements if they believe the student will make satisfactory progress and actually graduate at the end of the next semester.
- Unsubsidized Stafford Loan eligibility for a dependent student whose parent has ceased supporting the student financially, will not support the student in the future, and refuse to complete the FAFSA.
- Adjustment can be made by the Director, Associate Director, or Financial Aid Counselor. Data elements made to the ISIR require a correction sent to CPS for reprocessing.

### **C. PJ Documentation**

Financial Aid Counselors are required to document professional judgment decisions. This documentation must be maintained in the student's file. Because professional judgment situations are unique, specific required documentation is not listed for each case. It is left to the discretion of the aid administrator to select what is appropriate documentation. Documentation is expected to be submitted along with the appeal request. The FAO will contact the student if proper documentation is not submitted at the time of the appeal. No further follow-up is made for the request. The appeal will not be processed without the proper documentation. Realizing some types of documentation may take a while to gather, there is no deadline.

## XIX. DISBURSEMENTS

### A. Definitions of Disbursements and Methods

There is a clear separation of responsibility between awarding and disbursing of Institutional and federal aid. It is the responsibility of the Bursar's Office for disbursement of loan, grant and scholarship checks. The disbursement of loan funds begins in the Student Loan Office then delivers electronically to the Bursar's office where they are placed on a student's account.

Aid eligibility is determined and awarded by financial aid office staff. An over- night process runs, and is monitored by the SISS Office that disburses funds to the student account. Disbursement rules are set up within the People Soft system to prevent aid from disbursing that doesn't meet federal disbarment criteria.

Once funds have disbursed to the student account, and all applicable charges have been satisfied, the Bursar Office determines if a refund is due to the student. If it is determined a refund should occur, the funds are disbursed.

Disbursement of over-payment policy and procedures, as well as deadlines can be found at the Bursar Office.

### B. Disbursement Dates and Schedules

Disbursement dates, schedules, and policy are published by the [Bursar Office](#). Generally, federal proceeds are received by Electronic Fund Transfer at the University no more than 10 days prior to the start of classes each semester and are credited to the student Bursar account based on the term(s). A nightly authorization and disbursement process run nightly to pick-up funds ready for disbursement.

The School of Medicine Financial aid website lists disbursement dates for each program and each class. The website address is: <http://medschool.duke.edu/education/financial-aid-office/disbursement-financial-aid-paying-your-bill>

### C. Student and Parent Authorizations

*Disbursing Title IV Funds (Other than FWS) to pay current year Educationally-related Institutional Charges other than Tuition, Fees, and Contracted Room and Board*

Students are allowed to take out a Direct PLUS loan to cover charges that are included in the cost of attendance but not charged to the student account. The "unbilled" expenses are approved each year (see Section VIII). Funds are credited to the student account through electronic disbursement. The Office of the Bursar is responsible for monitoring large refunds to students with a service indicator of DNR – Do not refund. Please see the Bursar Office policy and procedures for details.

*Disbursing Title IV Funds (Other than FWS) to pay prior award year Educationally-related institutional charges other than Tuition, Fees, and Contracted Room and Board*

Without the student's prior approval, Duke is unable to use any excess title IV Funds (funds that remain after the current charges have been paid) to cover Non-qualifying fees for the current year such as parking permits, FLEX to Bursar charges or other miscellaneous fees and fines. In addition, the regulations do not allow us to apply excess Title IV funds to outstanding charges from prior school years even with your approval.

In order for Duke to apply excess title IV federal funds to non-qualifying fees, Duke must have permission from the student in the form of a waiver; they can grant this waiver to Duke by visiting their DukeHub and completing the waiver process. <http://finance.duke.edu/bursar/refunds/index.php>.

The waiver form is prepared, monitored, and audited by the Office of the Bursar. Additional procedural and policy information can be found by contacting their Office.

#### *Holding Excess Title IV Funds (Credit Balances)*

Duke's practice doesn't allow holding excess funds on a student account. Any excess funding is refunded to the student. Please see the [Bursar Office](#) Policy and procedures on refunds.

#### **D. Student and Parent Notifications**

Duke is required to notify a student of the amount of funds the student can expect to receive under each Title IV program and how and when the funds will be disbursed. This notification is done through the students DukeHub account.

##### *Amounts of Expected Title IV Funds and Disbursement Information*

Through a students' DukeHub account, they are able to view the types of awards they have been awarded, the net disbursement amounts, and the anticipated disbursement dates. Loans are awarded to a student in an offer status. Through DukeHub, a student is instructed to accept/reduce or decline any loans that have been awarded. Once a student accepts/reduces or declines a loan on-line, they must contact the financial aid office to make any changes.

##### *Crediting Title IV Loan Proceeds and the Borrower's Cancellation Right*

The Bursar post disbursement dates for all financial aid. The institutional aid follows the guidelines of Title IV aid. All funds are disbursed through electronic disbursement through an overnight process. SISS off staff monitor to make sure the process runs successfully every night. Through a students' DukeHub account, they are able to view the types of awards they have been awarded, the net disbursement amounts. Loans are awarded to a student in an offer status. Through DukeHub, a student is instructed to accept/reduce or decline a loan on-line, they must contact the financial aid office to make any changes. Students are sent monthly billing statements via DukeHub, Message Center, and can access disbursements through their DukeHub account.

#### **E. Undeliverable Title IV Funds**

Duke Student Loan Office is responsible for administering funds through EFT. Please visit the Student Loan Office policy and procedures manual for more information.

#### **F. Recovery of Title IV Disbursements when student does not matriculate**

Peoplesoft set-up allows the user to prevent funds from disbursing to a student that is not enrolled. A student must be active and enrolled in classes in order for funds to disburse. The Bursar Office runs audits for disbursed funds on non-enrolled students.

## XX. SATISFACTORY ACADEMIC PROGRESS

### A. Process Overview and Responsibilities

In order to maintain financial aid eligibility, a student must make *Satisfactory Academic Progress* (SAP) toward obtaining a degree. Satisfactory Academic Progress will be monitored for all periods of enrollment whether or not a student has received financial aid. The minimum requirements and maximum timeframes are determined and published at the program level. Failure to meet these requirements will result in a loss of eligibility for future financial aid. SAP Progress is monitored at the end of every semester.

[SAP Policy](#)

## XXI. RETURN OF TITLE IV FUNDS (R2T4)

### A. Process Overview and Applicability

Students who receive financial aid funds at Duke and subsequently withdraw (for any reason) should be aware of the repercussions withdrawing will have on their financial aid in the current semester and in future semesters. Financial aid is awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded.

### B. Withdrawal Date

Funds are returned based on the official date that the student withdraws from a medical school program. The guideline the financial aid office uses for any Title IV fund is based on the percentage of the semester attended. A formal letter from the Director or Dean of the school determines the date used in calculating the amount of Title IV funds that are to be returned to the lender. The Registrar's office provides the financial aid office and various offices at Duke (ie. dining, parking...) with an attrition notice showing the student's official date of withdrawal.

### C. COVID-related Withdrawals:

Per the updated [May 15, 2020 Electronic Announcement](#), we must determine if a student's withdrawal is COVID-related. The financial aid office emails the withdrawn student and asks if the withdrawal was COVID-related, a yes or no answer is sufficient. If the financial aid office learns that the student is considered a COVID-related withdrawal (responding yes to the email), the financial aid office will request a written attestation from the student explaining why the withdrawal was due to COVID.

If a student withdrew due to COVID, the student may be able to retain the existing federal student aid funds that were awarded in the withdrawal Term without any adjustments if the student provides written attestation (including by email or text message) explaining why the withdrawal was the result of the COVID-19 emergency. Notice, there is no signature requirement here. If no such attestation is received within 10 days from the email sent to the withdrawn student, the withdrawal is not COVID-related and unearned Title IV aid resulting from the R2T4 calculation must be returned.

**Allowable circumstances** for the attestation include, but are not limited to:

- Illness of the student or family member;
- Need to become a caregiver or first responder;
- Loss of childcare;
- Economic hardship;
- Inability to access wi-fi due to closed facilities; or
- An increase in work hours as a result of the COVID-19 emergency.

Information (which in the judgment of the institution is reliable) provided by the family member of a withdrawn student whom the institution is unable to contact is acceptable for documentation purposes.

### D. Federal Financial Aid and Return of Title IV Funds (R2T4)

The federal government mandates that students who withdraw or fail to complete all scheduled classes within a term may only keep the financial aid they have "earned" up to the time of withdrawal. Any unearned aid must be returned regardless if it's already been disbursed. This situation could result in the student owing aid funds to the University, the government, or both. The higher the number of class days completed, the lower the amount of financial aid that must be returned.

After the 60% point in the semester, a student has earned 100% of the Title IV federal funds the student was scheduled to receive during the period.

The formula to determine the percentage of aid earned is: the number of days completed up to the withdrawal date divided by the total days in the scheduled period of enrollment or term (any break of five days or more is not counted as part of the days in the term).

Any balance that a student may owe would depend on the amount of funding received, the date of withdrawal, the student's charges, and if he/she is entitled to any refund of tuition and fees for the semester from which he/she is

withdrawing. Even if there is a refund of tuition and fees, there may still be a balance owed to Duke after the Return to Title IV calculation has been processed.

Refunds of tuition and fees, if applicable, can result in a student first receiving a refund and then owing a balance. Any resulting remaining balance must be paid to Duke. For information outlining the tuition refund policy: [Tuition Withdrawal Adjustments | BURSAR | Duke](#)

Financial Aid must calculate any percentage owed and return the unearned percentage of federal aid within 45 days of withdrawal. Students are notified by email that their financial aid award has been reduced per federal guidelines.

Unearned funds are returned to the federal government in the following order:

- Unsubsidized Direct Stafford Loans
- Direct Plus Loans

Calculations are completed electronically in the DukeHub Portal or Peoplesoft. The electronic calculations and documentation are submitted to the Compliance Director or Associate Director of Compliance to confirm the amount of return of Title IV funds (if applicable). If funds are required to be returned, a confirmation is received from the Compliance office with the breakdown of the loan(s) and amounts to be returned. The financial aid office adjusts the students award(s) and contacts Duke University Student Loan office to advise of the return and request confirmation of the return. The email correspondences and all documentation are located on a secured drive on the School of Medicine Directory (P drive).

If funds are to be re-paid by the student to their bursar account, the financial aid office will advise the student via email communication and the amount and how to make the payment.

## XXII. INSTITUTIONAL REFUNDS

Duke's refund policy sets a percentage of each type of institutional charge that a student who withdraws from any or all classes incurs. The amount refunded is usually based on the withdrawal date and the number of credits from which the student withdrew. The withdrawal date used for institutional refund purposes does not have to be the same as that used for determining the return of Title IV funds. [Tuition Withdrawal Adjustments | BURSAR | Duke](#)

### A. Institutional Refund Components

When a student withdraws from class he/she may be entitled to receive money back which had been paid to the Bursar's office. The Registrar's Office determines if a student may receive a refund of a portion of the tuition charged for a semester. University fees are charged at the beginning of the semester and are not eligible for any refund. Tuition Withdrawal Adjustments for Medical School can be viewed at: [Tuition Withdrawal Adjustments | BURSAR | Duke](#)

The School of Medicine Registrar notifies financial aid administrators when a student withdrawal or it is determined the student is not attending classes. Please review Section XXI – Return of Title IV Funds.

### B. Institutional Refund Repayment Appeal

A student may appeal the amount of an institutional refund, the amount of outstanding charges, or the repayment of institutional aid based on severe extenuating circumstances. For example, Duke may approve appeals for students who drop all classes due to a documented illness and write-off the outstanding charges resulting from an institutional refund calculation. An example of the denial of an appeal might be if a student withdraws without completing the financial aid process and/or refuses to submit requested documentation needed to determine eligibility for financial aid. Appeals are handled by the Director of Financial Aid and handled on a case-by-case basis. A student must submit an appeal request (email outlining is sufficient) within 30 days prior to the last day of class. Review of the appeal will be completed within one week of receipt. The student will be notified regardless of the outcome and a copy of the letter will be kept in the students file on Perceptive Content in the secured network at the School of Medicine.

#### *Documentation*

Required documentation will vary based on the reason for the appeal. For medical/illness appeals, the student must submit a doctor's statement if the withdrawal is a result of illness. If all required documentation is received and approved, it is up to the discretion of the Director to determine what steps to take to resolve reimbursement of funding. If the student submits an appeal and never submits supporting documentation, the appeal is considered incomplete and will not be processed.



## XXIII. TITLE IV FRAUD

Duke must refer applicants who are suspected of having engaged in fraud or other criminal misconduct in connection with Title IV programs to the Department of Education's (ED's) Office of Inspector General (OIG). Student or parents who willfully submit fraudulent information will be investigated to the furthest extent possible.

If, in an aid administrator's judgment, there has been intentional misrepresentation or alternation of documents which have resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the case shall be referred to the Director for possible disciplinary action. After investigating the situation, if the Director believes there is a fraudulent situation, all information must be forwarded to the Office of Inspector General of the Department of Education.

### A. Student Fraud

Duke reviews both the FAFSA application as well as the CSS Profile application along with federal tax documents for the School of Medicine students. If there is a discrepancy in one of the data elements on the FAFSA, (SSN, citizenship, DOB), it is up to the financial aid administrator to resolve the discrepancy prior to awarding federal funding.

The Director of Financial Aid reviews the student's aid file with the appropriate aid administrator and if the decision is made by the Director to pursue the possibility of denying or canceling financial aid, a written request to make an appointment is sent to the student. If the student does not make an appointment, the Director may:

- Not process a financial aid application until the situation is resolved satisfactorily.
- Not award financial aid.
- Cancel financial aid.
- Determine that financial aid will not be processed for future years.

### B. Institutional and Third- Party Fraud

Financial aid administrators sign a confidentiality agreement on or around their first day of employment. A meeting is held between the supervisor and the new employee to discuss rights and responsibilities. If a staff member notices any fraudulent activity they are to inform the Director of financial Aid. The Director of Financial Aid is responsible for investigating any areas of fraud within their office. Any areas outside their jurisdiction should be handled by University Internal Audit.

### C. Referrals

If a financial aid administrator suspects that a student, employee, or other individual has misrepresented information and/or altered documentation to increase student aid eligibility or to fraudulently obtain federal funds, they must report those suspicions and provide any evidence to ED's Office of Inspector General (OIG).

The OIG website at <http://www.ed.gov/about/offices/list/oig/hotline.html?src=rt> contains information on the various methods by which a school can report suspected fraud, including: sending an email, completing a complaint form on-line, calling the toll-free number, calling the regional OIG in Atlanta, GA (404) 974-9430.

## XXIV. AUDITS

Federal regulations require the Financial Aid Office to have its records and student files audited at least once every two years [668.23]. Each audit must cover the time period since the last audit.

### A. Type of Audit

Duke has two separate audits each year. An internal audit is performed by Duke's Internal Audit Department. KPMG, and outside agency, performs an audit annually as well. The Director of Compliance with Duke University located in the undergraduate financial aid office, coordinates with both Duke Internal Audit and KPMG to collect requested information needed for each audit. The final report is provided to the Director of Financial Aid in the School of Medicine.

The types of documentation needed vary each year. All Title IV components are reviewed by both internal Audit and KPMG.

Auditors review a sample of student aid files to ensure the financial aid office follows federal, state and university policies. The auditors submit a preliminary memorandum of findings to the Director of Financial Aid who conducts research and prepares a response addressing resolution of the specific discrepancy and appropriate procedures to correct faulty processing. Items which are resolved are deleted from the report and the final document is submitted to the President of the university. The Director must submit a response to errors discovered by the auditors. If the financial aid office submits a valid response to the auditors, the discrepancy is removed from the report. The President then submits a final report to the U.S. Department of Education.

In addition, NASFAA (National Association Student Financial Aid Administrators) and the Department of Education has periodic reviews and audits. Results are given directly to the Director of Financial Aid at the School of Medicine.

### B. Audit Submission Schedule

Compliance audits are performed on a fiscal-year basis and cover all Title IV transactions that have occurred since the previous compliance audit. Typically, the auditors randomly select a specific number of students from each class and each medical program. The files are pulled and given to the auditor. Any additional assistance requested is responded to promptly.

A complete listing of financial aid audit guidelines is listed in the Audit Guide published by the U.S. Department of Education.