

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

FINANCIAL LITERACY & DEBT MANAGEMENT



"Helping You Put It All Together"



A representative from the Financial Aid office will be in the office at the Seeley Mudd Building on the following dates for in person appointments!

May 2nd Cierra Harris
May 11th Lori Crooks
May 16th Lisa Wioskowski
May 24th Mitsi Norton



Have you reviewed the repayment modules provided by Paul Garrard with PGPresents? [Financial Literacy, Wellness, and Policies | Duke University School of Medicine](#)

MED 1 Students:

Keep in mind, you will be receiving a bill for the summer health fee. This amount was listed in the cost of attendance budget for spring 2022 and you may have received funds to help with this cost. You will be responsible to pay this fee once the summer health fee has posted to your bursar account. You can make the payment via DukeHub.



Graduating students – are you wonder how to pay for relocation for residency? Have you reviewed our website for "Residency and Relocation Loan Information"? Information can be viewed at: [Financial Literacy, Wellness and Policies, Financial Planning and Literacy](#)

As part of the Duke financial literacy program, all M.D. students borrowing educational loans at Duke are requested to enter and update their loan information annually through the AAMC Medloans Organizer.



Returning Student

DEADLINE FOR CSS PROFILE & FAFSA – MAY 1, 2023

If you have not completed the 2023/2024 FAFSA and have not uploaded tax documents into DukeHub or CSS Profile – you need to do this asap! Delaying in completing these items will result in late financial aid notification and the possible missed need-based scholarship opportunities!



DUKE GSPC COMMUNITY PANTRY HAS A NEW LOCATION!! SMITH WAREHOUSE, BAY 6 SOUTH

In person shopping hours: Saturdays, 12 pm – 2 pm

Mission Statement: We aim to provide Graduate and Professional students and their families with reliable access to nutritious food, ensuring that they have secure sources of sustenance and can focus on their academic pursuits without worrying about their next meal.



SCHOLARSHIPS

Have you checked out our website to review external scholarship opportunities?

Link to our website: [Financial Literacy, Wellness, and Policies | Duke University School of Medicine](#) – Outside Scholarship Opportunities, External Scholarship List

Duke University School of Medicine Financial Aid Office

8 Searle Center Drive

Durham, North Carolina 27710

Email: finaid-som@dm.duke.edu



May 2023

IMPORTANT REMINDER!
FREE HELP WITH YOUR STUDENT LOANS
Class of 2023 Debt Management Listserv
DO NOT DELAY, SIGN UP NOW!
Listserv Starts in May!

The Duke University School of Medicine and Office of Financial Aid are pleased to offer you a *FREE* Debt Management Listserv (DML) to help you manage your student loans after you graduate and move into your residency programs. The Listserv was mentioned at the senior loan workshop during Capstone.

The DML is a private email group specifically for indebted Duke SOM Class of 2023 graduates and is designed to help you make informed decisions about student loan repayment. Paul Garrard, Founder and President of PGPresents, your presenter at Capstone, runs the DML. Mr. Garrard is the one of the nation's leading experts on student loans and repayment, especially for medical students, residents, fellows, and attending physicians.

The Debt Management Listserv:

- Is private, confidential, and has no advertisements of any kind.
- Starts immediately after graduation and runs until December 31, 2023.
- Will contain important reminders about information covered at the Capstone workshop, including tips on refinancing with private lenders and how to choose a lender if you do refinance, updates on Income Driven Repayment plans like PAYE and REPAYE, the impact of marital status on repayment, Public Service Loan Forgiveness (PSLF), federal consolidation, the CARES Act, and much more.
- Is an easy and superb way to keep up to date on your student loans and is completely free to you, courtesy of the Duke University School of Medicine.
- *There is NO downside to subscribing and you can unsubscribe at any time. You will NOT be put on other mailing lists and your email address will NOT be shared with anyone, period.*

How to subscribe:

You do not need to sign up again if you have already sent an email to Mr. Garrard. However, if not, please sign up NOW! We will be doing a test message later this spring. You do NOT want to miss out on this service, regardless of your debt level.

1. Send an email to paul@PGPresents.com with the title: **Duke SOM DML 2023**.
 2. **IN THE BODY OF THE EMAIL**, put the email address you want the notices sent to. *Do NOT send an email with only a title.*
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The DML is provided by Paul Garrard, Founder and President of PGPresents, an independent student loan consulting company. He has 40 years of experience in student financial aid and higher education, most of which has been spent working with health sciences students, including those in medicine. He works with thousands of medical school graduates around the country and is under contract with the Duke University School of Medicine to provide this DML for you FREE as a member of the Class of 2023.