

# 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!



To our new MED 1 students!! We are so glad you are here!

August 1 <sup>st</sup>	Lori Crooks, Mitsi Norton, Lisa Wioskowski
August 3 <sup>rd</sup>	Lori Crooks
August 16 <sup>th</sup>	Cierra Harris
August 24 <sup>th</sup>	Mitsi Norton
August 30 <sup>th</sup>	Lisa Wioskowski



Health Insurance

Student Health has partnered with Gallagher Student Health (GSH) and JCB, a Gallagher Company, beginning with the 2023-24 academic year. Duke has renewed with Blue Cross Blue Shield effective August 1, 2023 thru July 31, 2024 and benefits will remain the same at a lower annual student rate of \$3,282.12.

To submit a waiver request, log on to <https://www.gallagherstudent.com/duke> and follow the prompts for Duke University.

**The online waiver site will be live from June 15, 2023 through September 29, 2023.**

Financial Aid awards will be updated for students who have enrolled in the health insurance program during the second week of October 2023. Students will receive a communication that states there was a change in their aid package and students will receive an additional refund during the second to third week of October. Please reach out to our office by October 30, 2023 if you have not received any notification from our office.

*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.*

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- ❖ When will my financial aid disburse into my student account?

If all checklist or to-do items are completed, federal and institutional aid disburses 10 days prior to the start of each term.

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- ❖ When will I get my refund for living expenses?

Refunds are processed the first week of class in each term. To see the most up to date transactions on your student account, please review DukeHub, Financials, Account Activity – Classic.

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- ❖ Can I return loan funds if my refund was more than I need?

ABSOLUTELY!! Just email our office on the amount you would like to return. You have 120 days to return federal loans without interest!! Our office would prefer to contact our office at 110 days to ensure the return is processed in a timely manner.

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### Duke University School of Medicine Financial Aid Office

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