

PROFESSIONAL JUDGMENT
2025/2026 AID YEAR

The Duke University School of Medicine Financial Aid Office may consider special circumstances to adjust a student's expected family contribution, standard cost of attendance (COA), and/or financial aid dependency status in accordance with federal guidelines. Any adjustment requests must be well-documented, reasonable in relation to the cost of attendance, and are reviewed on a case-by-case basis.

However, adjustments to this standard budget may be considered for documented special circumstances. These are evaluated on a case-by-case basis through a process known as Professional Judgment. Students seeking an adjustment should contact our office by phone or email to determine the specific documentation required for review. Any approved expense increase will be offered as a federal direct loan if a student has completed the FAFSA. Any approved professional judgement expense will not be awarded in grants and/or scholarships.

Please note: Professional Judgment requests apply only to expenses for the 2025–2026 academic year, based on your program's start and end dates.

Important Information:

- Requests will be considered only if the student has accepted all offered financial aid, including federal loans.
- Students who decline federal loans are not eligible to submit a Professional Judgment request.
- Approved increases to your cost of attendance will be offered only as a Federal Direct Loan, provided a valid FAFSA is on file.
- Grants and scholarships will not be awarded to cover request increase in Cost of Attendance.
- Students should allow up to 10 business days to receive a decision via their Duke student email account.
- If approved, you will receive a breakdown of the approved expenses along with steps to accept additional loan funding. If denied, you will be notified by email.

The Duke University School of Medicine Financial Aid Office follows federal regulations in establishing a standard student budget for all aid recipients. This budget includes estimated tuition and fees, average housing costs, typical expenses for books and supplies, and standard transportation costs for commuting students within Durham, Wake, and Orange counties, however, adjustments may be made for the following documented circumstances:

CHILD CARE EXPENSES:

Costs for childcare may be considered for dependent children who are younger than school age or have special needs, as documented by a medical provider. Please note that increases cannot be made in terms of food or shelter costs for dependents.

The maximum allowances are:

- Full-day daycare: \$1,100 per month, Half-day daycare: \$458 per month (per qualifying child)

If a student has an employed partner contributing to household income, the maximum allowance is limited to 50% of the monthly amount per dependent child.

Submission Requirements:

Requests must include a statement with the student's name and the name of each child. Please specify the childcare payment amount, either per week or per month, for each child.

Please note, under federal student loan guidelines, childcare costs cannot be considered for married students whose spouse is a stay-at-home parent. Additionally, in-home care provided by a nanny or similar service is not eligible for consideration.

HOUSING EXPENSES

Include rent or mortgage plus utilities for a student's portion only. If a student shares the housing/utilities with a roommate, partner, or spouse, the request of the housing will be divided in half. The allowable housing increase request **cannot exceed** 125% of the housing amount of \$1,538 listed in the Cost of Attendance. Maximum amount requested, including utilities, cannot exceed \$1,922

Submission Requirements: *Student name listed on lease (start and end dates) or mortgage statement and 3 months of utility bills (average will be determined).*

AUTO EXPENSES

Include major car repairs (beyond regular maintenance and normal wear and tear).

Submitted Requirements: *Student name listed on date and paid receipt(s) and a description of the work completed.*

DOCUMENTED SPECIAL NEEDS OR DISABILITY EXPENSES that may be considered include special services, personal assistance, transportation, equipment, and supplies that are reasonably incurred and not provided by other agencies. Proof of specific disability from agency or provider and documentation of expenses, such as receipts or statement of services is required.

MEDICAL/DENTAL EXPENSES not covered by insurance - Documentation of significant out-of-pocket medical and/or dental expenses not covered by insurance during the current year and paid by the student may be submitted for consideration. Students must provide documentation that details (our office does not need to know what the services are for).

Submitted Requirements:

- *Original medical/dental expenses with the patient's name, date of service(s) and the medical/dental provider contact information*
- *Amount paid (or to be paid) by insurance and any other amount to be adjusted off the balance due*
- *Amount actually paid (or to be paid) on this service by the student*

SPECIAL CIRCUMSTANCES that have not been addressed above that you would like our office to consider:

- Attach a summary of the circumstance(s)
- Attach documentation that pertains to request

Conditions that do NOT merit COA adjustments include (but are not limited to):

- Household expenses
- Consumer indebtedness (including but not limited to, auto loans, credit card payments, student loan payments, income taxes, legal expenses)
- Financial support of a spouse or dependents
- Additional food purchases beyond budget

Request for consideration of increasing the Cost of Attendance budget can be emailed to:

Please email all documentation to finaid-som@dm.duke.edu. Once your materials are received, our office will submit the request to the Financial Aid Committee for review. You will be notified of their decision via your Duke student email account. If your request is approved, you will receive instructions on how to accept additional federal aid, along with a detailed breakdown of the approved expenses. If your request is denied, you will receive an email explaining the decision.

Please allow up to 10 business days to receive notification.