# COST OF ATTENDANCE

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees</td>
<td>$67,998</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>$3,605</td>
</tr>
<tr>
<td>Parking Permit</td>
<td>$552</td>
</tr>
<tr>
<td><strong>Total Billed Expenses</strong></td>
<td><strong>$71,603</strong></td>
</tr>
<tr>
<td>Housing</td>
<td>$14,064</td>
</tr>
<tr>
<td>Food</td>
<td>$4,500</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$4,872</td>
</tr>
<tr>
<td>Books/Supplies</td>
<td>$800</td>
</tr>
<tr>
<td>Estimated Loan fees</td>
<td>$1,300</td>
</tr>
<tr>
<td>Local Transportation</td>
<td>$2,244</td>
</tr>
<tr>
<td><strong>Total Non-Billed Expenses</strong></td>
<td><strong>$27,780</strong></td>
</tr>
</tbody>
</table>

If you enrolled in Duke Student Health Insurance, we will automatically add the annual premium to your cost of attendance and adjust your aid package. The adjustment will occur after the September 15th deadline. This may result in an additional refund.

If a student declines loans offered to them in their financial aid package, the cost of attendance will be adjusted to remove the loan fees and the need-based grant will be adjusted.
Aid Disbursement

- Aid disbursement dates can be found in Duke Hub
  - Go to Financials
  - View Financial Aid
  - Choose the term
  - Expected Disbursement Date on right side of screen

<table>
<thead>
<tr>
<th>Description</th>
<th>Offered: $48,719.00</th>
<th>Accepted: $48,719.00</th>
<th>Disbursed: $0.00</th>
<th>Expected Disbursement Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>School of Medicine Grant</td>
<td>$15,163.00</td>
<td>$15,163.00</td>
<td>$0.00</td>
<td>07/23/2021</td>
</tr>
<tr>
<td>Direct Unsubsidized Loan MD</td>
<td>$23,583.00</td>
<td>$23,583.00</td>
<td>$0.00</td>
<td>07/23/2021</td>
</tr>
<tr>
<td>Direct PLUS Loan - G&amp;F</td>
<td>$9,973.00</td>
<td>$9,973.00</td>
<td>$0.00</td>
<td>07/23/2021</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Totals</th>
<th>Offered: $68,779.00</th>
<th>Accepted: $68,779.00</th>
<th>Disbursed: $0.00</th>
</tr>
</thead>
</table>

- Refunds occur on the first day of class each term
  - If you accepted your aid
  - If you completed all required paperwork for loans (Master Promissory Note, entrance counseling
  - If you registered
  - If you have no holds on your account

- Direct Deposit
  - Access to sign-up for Direct Deposit can be found on your DukeHub account
  - Go to Financials
  - Direct Deposit or Refunds

- Returning Unneeded funds
  - Students have 120 days from disbursement to return unneeded loan funds
  - No interest will be charged
- No penalty for early repayment
- Contact the Financial Aid Office to let them know the amount you wish to return
- Email reminders will go out when 120 days is approaching
The Financial Aid Office offers information and support to ensure your financial well-being. We offer comprehensive information about financial resources available both within the university and externally. Our new website, coming in August, will have a whole section dedicated to resources.

- Financial Aid Guidebook
- Financial Aid Policies and Procedures
- Financial Planning & Literacy
- Financial Wellness
- Satisfactory Academic Progress Policy for Financial Aid
- Newsletters
- Outside Scholarship Opportunities
- USMLE Study Prep Material Reimbursement
- Veterans
THINGS TO THINK ABOUT

• Set A Budget
  • Do I have enough or too much or not enough
  • Stick to a budget
  • Look at your wants versus your needs
  • Check your checking account monthly
  • If you are having difficulty contact the financial aid office

• Identify Sources of Financial Stress
  • Don’t have money to buy food
  • Rent and utilities are too high
  • I run out of money before the next aid disbursement comes

• Automate everything- bills, payments
  • No late fee charges
  • No utility shut downs

• Identity Theft/Credit Score
  • Sign up for Credit Karma
  • Pull free credit reports annually

• AAMC Quick Reference Resources
  • Med Loan Calculator
  • Loan Repayment Information
  • Loan Basics
  • Budgeting Tools
USEFUL LINKS

• Scholarship Searches
  • AAMC for MD Students
  • External Private Scholarships
• Identity Theft
• Studentaid.gov
  • Loan Servicer
  • Loan Information
  • FAFSA Application
CONTACTING US

Located on the 3rd Floor of Seeley Mudd Building

Office Hours  Monday – Thursday 7:30 am – 4:30 pm; Remote Friday 7:30 am – 4:00 pm

Email: finaid-som@dm.duke.edu

Office phone: 919-684-6649

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