

Graduate Student Funding  
Questions and Answers . . . . . 1

**Financial Aid**



# Graduate Student Funding Questions and Answers

## What types of tuition and fees are graduate students charged?

Graduate students are charged tuition based on the type of degree program in which they are enrolled. Currently, Ph.D. students are charged a flat-rate tuition each semester. For Ph.D. students in their first through third years, the 2009-2010 tuition per term is \$18,820. For Ph.D. students in their fourth year and beyond, and students enrolled during the summer, the tuition per term is \$2,650. Master's degree students are charged each semester based on the number of credit units taken using a per unit charge (\$1,080 per unit in 2009-2010) and a registration fee (\$2,650 per term in 2009-2010). All degree students are charged mandatory fees for use of university services (e.g., health fee, activity fee, transcript fee, and student government dues).

Charges are posted to students' bursar accounts, and students are notified of the charges through bills sent by the Bursar's Office. Students can also view their accounts online through the ACES Web site at: <http://sissoffice.duke.edu/links2.html>.

## Am I required to have health insurance?

Duke University requires that all students have health insurance coverage. Students can meet this requirement by selecting coverage under the Duke-sponsored Student Medical Insurance Plan (Duke SMIP) or by providing proof of private, comparable insurance coverage. International students attending Duke on F1 or J1 visas are required to enroll in the Duke sponsored plan. For more information about the health insurance requirement and Duke sponsored plan, please see <http://healthydevil.studentaffairs.duke.edu/newstudents/>.

## What types of financial aid are available to graduate students?

In general, Ph.D. students are supported through a combination of scholarships, fellowships, and assistantships during the course of graduate study at Duke. In most cases, departments provide financial awards based on the academic merit of the applicant. Departments may also nominate applicants for competitive, merit-based fellowship awards provided by the Graduate School (such as the James B. Duke, the Dean's Graduate Fellowship, and University Scholar awards). Some graduate students receive external fellowships from either private or governmental sources. Students are strongly encouraged to pursue these funding opportunities. Finally, need-based federal aid, in the form of Federal Stafford Loans, Carl Perkins Loans, and College Work Study, is also available.

## What is the difference between a fellowship and an assistantship?

Assistantships require some form of service (generally teaching or research) usually in the range of 15–20 hours per week. Fellowships require no service. Fellowship awards of tuition and fee payments are generally posted directly to the students' bursar accounts. Please see the Financial Support section of the Graduate School Web site for more information about fellowships, grants, and awards ([http://gradschool.duke.edu/financial\\_support/phd%20support/](http://gradschool.duke.edu/financial_support/phd%20support/)).

## **What is the tax liability on fellowships vs. assistantships?**

Fellowships are reportable as income with the exclusion of tuition, fees, books, and equipment. The University does not have tax withholding requirements for fellowships, although students may choose to have taxes withheld. The University does withhold taxes on assistantships, and the student receives a W2 form for tax reporting purposes. IRS publication 970 (<http://www.irs.gov/publications/p970/>) is the official word on taxation of fellowships and assistantships.

## **How will my financial award be paid?**

Tuition and fee scholarships and health insurance payments are generally posted directly to a student's bursar account by the Graduate School Office of Budgets & Finance.

Fellowship stipends are paid on the last workday of each month. Teaching and research assistantship salaries are paid on the 25<sup>th</sup> of each month. Paychecks for both fellowships and assistantships are routed to students' departments for distribution. Students may also elect to receive payment through direct deposit.

## **I've received a bill from the Bursar's Office. What should I do?**

Students are ultimately responsible for payment of charges posted to their bursar account, regardless of the nature or source of their funding. Therefore, students should read and check their bills carefully to ensure that both charges and scholarship payments are correct. Students should be aware that some charges billed through the Bursar's Office cannot be paid by departmental awards and must be paid directly by the student. Examples of these include library fines for lost books, late registration fees, and charges for parking permits and traffic tickets.

If, after reviewing your bill, you think an error has been made either in charges or fellowship payments of tuition and fees, take your questions to the director of graduate studies assistant (DGSA) in your department. Failure to pay your bursar account balance in a timely manner can result in late payment penalties, registration blocks, and, potentially, withdrawal from the Graduate School.

## **What if I can't pay my Bursar's bill or I need additional funds for extraordinary expenses?**

Need-based federal financial aid is available for eligible students in the form of Federal Stafford Loans, Carl Perkins Loans, and college work study. While there is no formal deadline for loan applications, the loan process takes six to eight weeks. Students should take this processing time into consideration and should submit applications well in advance of when they will need the funds. Applications should be submitted to: **Betty Jones, Graduate School Financial Aid Coordinator, Duke University Box 90061, Durham, NC 27708**, or by fax to **668-0434**. Betty can be reached at **681-1552** to answer questions concerning federal financial aid.

### **How do I apply for need-based financial aid?**

The FAFSA (Free Application for Federal Student Aid) and a Stafford Loan Authorization form are required for the need-based loan programs. The FAFSA can be submitted on the Web at <http://www.fafsa.ed.gov/>. Graduate and professional students are considered independent for financial aid purposes; so parental income information is not required. The Graduate School's federal school code for the FAFSA is **E00165**. The Stafford Loan Authorization form can be found on the Graduate School's Web site.

### **How can I learn about external fellowship and research opportunities?**

The Office of Research Support (ORS) at Duke maintains a resource library with information concerning outside sources of funding. The office is located at **Erwin Square Suite 710, 2200 West Main Street, Durham, NC 27705**. ORS can be reached at **684-3030**.