# Duke University Graduate School Office of Financial Aid

## Policy and Procedures Manual

## TABLE OF CONTENTS

**SECTION 1:** MANUAL INTRODUCTION  
1.1 Introduction to the Graduate School Office of Financial Aid  
1.1.1 Location  
1.1.2 Hours of operation  
1.1.3 Phone and Fax numbers  
1.1.4 Email addresses  
1.1.5 Website Information  
1.2 Purpose and Philosophy of The Graduate School Office of Financial Aid  
1.3 Policies and Procedures Development Responsibilities  
1.3.1 Specific responsibilities in The Graduate School Office of Financial Aid  
1.3.2 Location of Student Records  
1.3.3 Confidentiality and Inspection of Student Records  
1.3.4 Documents and Methods

**SECTION 2:** ADMINISTRATIVE ORGANIZATION AND OFFICE MANAGEMENT  
2.1 Institutional & Divisional Structure  
2.2 Financial Aid Office Structure and Position Responsibilities  
2.2.1 Personnel Policies  
2.3 Frequent Contact Information  
2.3.1 Third-Party Servicers  
2.4 General Financial Aid Office Administration  
2.4.1 Accommodations for Disabilities  
2.4.2 Appointments with staff  
2.4.3 Treatment of Correspondence/Forms  
2.4.4 Telephone  
2.4.5 Confidentiality of Student Records

**SECTION 3:** FINANCIAL AID PROGRAMS  
3.1 Financial Aid Programs  
3.1.1 Institutional financial aid programs for Ph.D. students  
3.1.2 Veterans Benefits  
3.1.3 External Fellowships

**SECTION 4:** INSTITUTIONAL REQUIREMENTS RELATING TO EDUCATION  
4.1 Private Education Loan Disclosures  
4.2 Preferred Lender List  
4.2.1 Preferred Lender Arrangement Disclosures  
4.2.2 Agreements Related to the Marketing of Private Education Loans  
4.2.3 Private Education Loan Applicant Self-Certification Form

DUKE UNIVERSITY GRADUATE SCHOOL OFFICE OF FINANCIAL AID  
POLICIES AND PROCEDURES MANUAL

Updated: June 2022
SECTION 5:  STUDENT CONSUMER INFORMATION

5.1  Federal Student Consumer Information

   5.1.1  Rights and Responsibilities of Students on Aid

SECTION 6:  APPLICATIONS AND THE FAFSA

6.1  Application Information

   6.1.1  Applying for Financial Aid

SECTION 7:  FILE REVIEW

7.1  Verification

   7.1.1  Verification Exclusions
   7.1.2  Database Matches, Reject Codes, and C-Codes

SECTION 8:  STUDENT BUDGETS

8.1  Budget Components

8.2  Budget Amounts

8.3  Professional Judgment

SECTION 9:  AWARDING AND PACKAGING FINANCIAL AID

9.1  Packaging Philosophies

9.2  Available Funds and Number of Eligible Students

   9.2.1  Ph.D. Student Awarding and Packaging
   9.2.2  Master Student Awarding and Packaging

9.3  Packaging Other Educational Resources

9.5  Packaging Appeals

9.6  Award Package Revisions

   9.6.1  Overawards

SECTION 10:  DISBURSEMENTS

10.1  Definition of Disbursements and Disbursement Methods

   10.1.1  Policies
   10.1.2  Procedures

10.2  Disbursement Dates and Schedules

   10.2.1  Policies
   10.2.2  Procedures

10.3  Undeliverable Title IV Funds

   10.3.1  Procedures

10.4  Recovery of Title IV Disbursements When Student Does Not Begin Attendance

   10.4.1  Policies
   10.4.2  Procedures

SECTION 11:  SATISFACTORY ACADEMIC PROGRESS

11.1  Process

   11.1.1  Financial Aid Warning
   11.1.2  Appeal Process
   11.1.3  Financial Aid Probation
   11.1.4  Incompletes, Withdrawals, Noncredit Remedial Courses and Transfer Courses
   11.1.5  Repeated Courses
   11.1.6  Academic Amnesty
   11.1.7  Loss of Financial Aid Eligibility
SECTION 12: RETURN OF TITLE IV FUNDS

12.1 Process Overview and Applicability

12.2 Withdrawn Date
   12.2.1 Policies
   12.2.2 Procedures

12.3 Formula Calculation
   12.3.1 Policies
   12.3.2 Procedures

12.4 Post-withdrawal Disbursements
   12.4.1 Policies
   12.4.2 Procedures

12.5 Returning Unearned Funds
   12.5.1 Policies
   12.5.2 Procedures

SECTION 13: INSTITUTIONAL REFUNDS

SECTION 14: TITLE IV FRAUD

14.1 Student Fraud

14.2 Institutional and Third-party Fraud

SECTION 15: AUDITS
SECTION 1: MANUAL INTRODUCTION

1.1 Introduction to the Financial Aid Office

The Graduate School Office of Financial Aid coordinates all federal, private and institutional financial aid programs within Duke University Graduate School. This entails determining student eligibility for the various financial aid programs, assisting students in trying to determine their best financing options, processing student loan applications, and student loan debt management counseling.

Federal regulations mandate that institutions have written policies and procedures. The purpose of this document, the Federal Student Financial Aid Policy and Procedures Manual, is to record policies and procedures surrounding the delivery of financial aid at Duke University Graduate School Office of Financial Aid. If no policy or procedure addresses a given issue, The Graduate School Office of Financial Aid is expected to use professional judgment based upon the intent of all financial aid programs and practices.

This manual:

- Sets forth the institution’s policies in regard to student aid and describes the procedures which must be taken to implement these policies.
- Lists general procedures in order that a systematic and consistent approach may be taken in the operation of all programs; ensuring that similar operations will be in a uniform
- Details a quick reference to various practices.
- Provides instructions as to the sources and types of financial aid programs available to Duke University Graduate students, estimated educational costs and financial aid application instructions.
- Contains the policies and procedures of The Graduate School Office of Financial Aid applicable to the financial aid application process and determination of eligibility for financial aid.

1.1.1 Duke University Graduate School Office of Financial Aid address: 2127 Campus Drive, Durham, North Carolina 27708

1.1.2 Hours of operation: 9:00 am – 4:30 pm. Walk-in appointments: 9:00AM – 4PM every Monday

1.1.3 Phone number: (919) 681-3247 Fax number: (919) 681-8018

1.1.4 Email addresses: grad-finaid@duke.edu

1.1.5 Duke University Graduate School website: www.gradschool.duke.edu
1.2 Purpose and Philosophy of The Graduate School Office of Financial Aid

At Duke, we are committed to keeping our graduate programs at a moderate size. Approximately 2,500 PhD students and 1,000 research master’s degree students are enrolled across more than 80 departments and programs, working with more than 1,300 graduate faculty members. The small, private settings in our departments and programs help graduate students and faculty build a special partnership marked by intimate collegiality and common purpose.

The hallmark of graduate education at Duke is a rich blend of deep, specialized knowledge in a field of study, intersecting with the frontiers of other fields. Multidisciplinary approaches are considered key to discovery and the production of knowledge. Collaborative research and study groups of faculty and graduate students coalesce around problems and themes in many university settings that extend beyond the boundaries of individual departments and programs.

The collaboration doesn’t stop at the boundaries of campus. Thanks to its location in the Research Triangle, Duke has strong connections with other major universities and with public and private institutes and firms. Outreach to these communities is an integral part of the Duke graduate experience, both academically and culturally.

Role of the Graduate School

Graduate students are a needed leavening in any academic community. At the Duke University Graduate School, providing faculty and graduate students with the incentive to innovate, to discover, and to challenge tradition is considered the very best application of the university’s resources.

The overall mission of The Graduate School is to provide research-based graduate training that will help students learn the analytical skills to be future leaders in a wide variety of professions. Although many of our graduates enter academia, the education they obtain here is intended to be applicable to any job that involves the discovery, creative application, and teaching of new knowledge.

In addition, The Graduate School exists in large measure to support the research and educational missions of a faculty interested in the frontiers of knowledge, and in so doing, to advocate for the primacy of scholarship throughout the university.

The Graduate School serves several other roles as well:

1. Provide quality control for all aspects of graduate education at Duke and establish policies and standards that define good practice in all graduate programs, high quality in curriculum, and excellence in student selection.

2. Improve the quality of our programs through a variety of mechanisms, including providing funds to recruit the best and most diverse students, conducting regular reviews of programs, and giving special attention to the promotion of diversity and intellectual collegiality in each of our programs. We pay regular attention to the special needs and issues that pertain but are not limited to international students, students from underrepresented groups, and women in certain disciplines. The Graduate School also assumes an important role in promoting integrity in research and scholarship through courses in ethical conduct of research.
3. Serve as the primary advocate for the need of graduate students to be students, so that any service roles they may serve in the university to obtain financial support will be treated as secondary to their need to have time and adequate resources to engage in graduate study. The Graduate School works hard to find the financial and intellectual resources that enable students to successfully complete their degree programs in a timely fashion.

Play an active role in supporting all aspects of graduate student life, including those that are not precisely academic in nature. We recognize that the quality of a student’s overall life experience while in graduate school is critical to successful completion of graduate training and to a lifetime of work that can make good use of that training. The Graduate School works with student groups and support offices to promote the interests of graduate students in areas such as financial aid, health care, counseling, and child care. The Graduate School also provides professional development opportunities to explore academic and nonacademic career prospects for recipients of graduate degrees.

1.3 Policies and Procedures Development Responsibilities

The primary responsibilities of The Graduate School Office of Financial Aid is to assemble and maintain student aid records, assess eligibility of applicants for aid, authorize aid, complete federally mandated reports, and design/implement systems to accomplish the tasks. This position requires knowledge of federal regulations, institutional policies and procedures, ability to deal with students about sensitive issues, and the ability to deal with continually changing program regulations.

1.3.1 Specific responsibilities in the Office of Financial Aid

- Maintain student financial aid records/files
- Awarding federal loans, private loans, institutional and external awards
- Verifying application data on selected applicants
- Calculating return of funds or overpayments when student withdraws, or if a student’s financial aid awards exceed the cost of attendance budget
- Maintaining up-to-date knowledge of relevant federal regulations
- Assist the Admission’s Department with the creation of financial aid awards for incoming admitted Ph.D. students.
  - Duke does not issue incentive pay of any kind to admissions or FA personnel. Staff are paid on a salaried or hourly basis based on monthly time-card submissions for time worked based on the FLSA standards and University Pay Structures and Processes.

1.3.2 Location of Records

- Financial aid records are located in the Graduate School Office of Financial Aid on Campus Drive within Duke University’s secured network drive.

1.3.3 Confidentiality and Inspection of Student Records

All information (written or oral) that a student reveals in the process of seeking assistance is confidential. Access to personal information regarding loan eligibility is restricted to The Office of Financial Aid.
1.3.4 Documents and Methods

In addition to the Federal Student Financial Aid Policy and Procedures Manual, other regulations which affect student aid will be adhered to. These regulations and guides are located at https://ifap.ed.gov/ and are as follows:

- Federal Student Financial Aid Handbook
- NASFAA Newsletters (http://www.nasfaa.org/)
- EFC Formula Guide
- SAR and ISIR Reference Materials
- The SmartStudent Guide to Financial Aid (https://studentaid.gov/)
SECTION 2: ADMINISTRATIVE ORGANIZATION AND OFFICE MANAGEMENT

2.1 Institutional & Divisional Structure

The Graduate School Office of Financial Aid reports directly to the Chief Financial Officer. Duke University Graduate School organizational chart is available on the Duke Graduate School website. (Graduate School Organizational Chart)

There exists a clear and separate division of responsibility for the administration of financial aid programs which are divided between the Office of Financial Aid, the Student Loan Office, and the Bursar/Cashier’s Office. In order to maintain this division, each office is accountable for the following responsibilities:

- **The Office of Financial Aid**
  - Collect supporting documentation for the determination of aid eligibility
  - Determine student eligibility for financial assistance
  - Award federal aid in compliance with laws, regulations, and policies
  - Certify loans from private lenders
  - Notify students of aid eligibility (loans and scholarships/grants)
  - Monitor and review student accounts on a term by term basis to remain in compliance of federal guidelines
  - Compile and complete financial aid institutional, state and federal reports

- **The Bursar’s Office**
  - Maintain and disburse accurate bills
  - Collect payments for student accounts
  - Disburse funds from student bursar account to student
  - Report outside scholarships received to the Financial Aid Office
  - Maintain third party billing to sponsors
  - Verify refund status on questionable accounts to the Financial Aid Office

- **The Student Loan Office**
  - Process school loan certification
  - Process Electronic Funds Transfers to Student Bursar Accounts
  - Administer the William D. Ford Federal Direct Loan Program (Direct Loan Program)
  - Administers Exit Counseling for Federal and private educational loans.

2.2 Financial Aid Office Structure and Position Responsibilities

The Office of Financial Aid consists of one full-time professional staff and is located within The Graduate School Office.

**Occupational Summary**

Perform a variety of duties in the evaluation and analysis of student needs and eligibility for financial aid, determine type and amount of financial assistance to be awarded; coordinate financial aid programs.
Work Performed

Analyze financial information submitted by students utilizing established federal and university standards and guidelines to determine financial needs; determine type and amount of financial aid to be awarded.

Assist in the preparation of student financial assistance policies for Duke University; counsel students and answer inquiries from various sources on financial aid policies and procedures.

Coordinate and administer assigned financial aid programs such as the federal work study program, federal and institutional loan programs; maintain contact with University payroll clerks, the Bursar, Registrar, and Student Loan Office.

Prepare detailed reports and compile information concerning graduate financial aid and assigned programs as requested by the federal government and University officials.

Perform other related duties incidental to the work described herein. The above statements describe the general nature and level of work being performed by individuals assigned to this classification. This is not intended to be an exhaustive list of all responsibilities and duties required of personnel so classified.

2.2.1 Personnel Policies

Policies

The Office of Financial Aid follows the personnel policies as set forth by Duke University policy manual administered by the Human Resource department.

Procedures

If a question arises concerning personnel policies, the staff refers to the policy manual located online at: www.hr.duke.edu/policies/ or ask the Director of Human Resources.

2.3 Frequent Contact Information

The majority of incoming communication is routed through the general financial aid mailbox and phone number. The general office email is: grad-finaid@duke.edu and the phone number is (919) 681-3247.

2.3.1 Third-Party Servicers

The bursar’s office will notify The Graduate School Office of Financial Aid if a sponsor is requesting an invoice for tuition and fees. The bursar’s office will place a service indicator on the student’s account acknowledging the third-party billing. Graduate School Office of Financial Aid will create an invoice if the sponsor is requiring stipend information only. If The Graduate School Office of Financial Aid receives notification from a sponsor requesting third party billing, they will confirm that the Bursar’s office has also received notification.

2.4 General Financial Aid Office Administration

The Chief Financial Officer holds an individual meeting with the Financial Aid Coordinator bi-weekly or on an as-needed basis.
2.4.1 Accommodations for Disabilities

The Disability Management System (DMS) at Duke provides support services and coordinates accommodations to meet the needs of students who may have a variety of disabilities. More information is available at the Duke Disability Management System.

2.4.2 Appointments with Staff

Communication with staff and students is always our first priority and therefore on a walk-in, first come, first served basis between 9:00 am – 4PM every Friday. Appointments are available for other times.

2.4.3 Treatment of Correspondence/Forms

The primary means of communication within The Graduate School Office of Financial Aid is via e-mail. All correspondence with students will be responded to within five business days of its receipt – if only to say that the question has been received.

When the Financial Aid Director is out of the office, an “Out of the Office” response with general instructions and contacts will be available.

If an e-mail involves the resources of another office, it is the Financial Aid Director’s responsibility to locate the correct place for the inquiry and to forward the inquiry to that person who can resolve or answer the question. Following the forward, a reply should be sent to the student explaining which office handles the question, that the question has been forwarded, and giving the name of the person who was forwarded the correspondence.

2.4.4 Telephone

Phone messages are to be returned within five business days of their receipt. When the Financial Aid Director is out of the office, an “Out-of-the-Office” voicemail with general instructions and contacts will be available to callers.

2.4.5 Confidentiality of Student Records

All records and conversations between an aid applicant and the Financial Aid Director are confidential. Documents are maintained on a protected directory within the Graduate School network directory.
### Section 3: Financial Aid Programs

#### 3.1 Financial aid programs:

<table>
<thead>
<tr>
<th>Departmental Scholarships</th>
<th>Support for master’s level students varies by program. Prospective and current students are encouraged to speak to the program director for specific details on the financial support packages available, along with any employment questions.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Federal Direct Unsubsidized Stafford Loan</strong></td>
<td>[The Free Application for Federal Student Aid (FAFSA) is required]</td>
</tr>
<tr>
<td><strong>Federal Direct Graduate Plus Loan</strong></td>
<td>[The Free Application for Federal Student Aid (FAFSA) is required]</td>
</tr>
<tr>
<td><strong>Private/Alternative Student Loan</strong></td>
<td><strong>U.S. Citizens and Permanent Residents</strong></td>
</tr>
<tr>
<td><strong>Federal Direct Unsubsidized Stafford Loan</strong></td>
<td></td>
</tr>
</tbody>
</table>
| [The Free Application for Federal Student Aid (FAFSA) is required] | • $20,500 annual limit  
• **Interest rate, if first disbursement is:**  
  - after 7/1/2021, and before 7/1/2022, 5.28%  
• **Origination fee, if first disbursement is:**  
  - on or after 10/1/2020, but before 10/1/2022, 1.057%  
  - on or after 10/1/2019, but before 10/1/2020, 1.059%  
• Six-month grace period after graduation or drop below half-time | **Ineligible** |
| **Federal Direct Graduate Plus Loan** |  |
| [The Free Application for Federal Student Aid (FAFSA) is required] | • Annual borrowing limit up to Cost of Attendance, minus other financial aid  
• Credit check required  
• **Interest rate, if first disbursement is:**  
  - after 7/1/2021, and before 7/1/2022, 6.28%  
• **Origination fee, if first disbursement is:**  
  - on or after 10/1/2020, but before 10/1/2022, 4.228%  
  - on or after 10/1/2019, but before 10/1/2020, 4.236%  
• Six-month grace period after graduation or drop below half-time | **U.S. co-signer required and must be credit approved**  
• Annual borrowing limit, interest rate, and grace period varies per lender |
| **Private/Alternative Student Loan** |  |  
• Annual borrowing limit up to the Cost of Attendance, minus other financial aid  
• Credit check required  
• Interest rate and grace period varies per lender  
• U.S. co-signer required and must be credit approved  
• Annual borrowing limit, interest rate, and grace period varies per lender |
<table>
<thead>
<tr>
<th>Program</th>
<th>Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Federal Work Study</strong>&lt;br&gt; [The Free Application for Federal Student Aid (FAFSA) is required]</td>
<td>Ineligible</td>
</tr>
<tr>
<td>• Award amount is $6,000&lt;br&gt; • Wages earned are partially from federal funds (75%) matched with university funds (25%)&lt;br&gt; • Student must find employment&lt;br&gt; • Wages earned will be processed through Corporate Payroll and not through the bursar’s account</td>
<td></td>
</tr>
<tr>
<td><strong>Yellow Ribbon Program</strong>&lt;br&gt; (For U.S. Military Veterans and eligible dependents)</td>
<td>Ineligible</td>
</tr>
<tr>
<td>• 100% eligible for Post 9/11 GI-Bill&lt;br&gt; • Up to $8,000 from the department, plus the VA match</td>
<td></td>
</tr>
</tbody>
</table>
To be eligible to receive federal financial aid assistance a student must be:

- Enrolled at least half-time
- Master students in their final semester (after enrolling/paying 3 full time semesters) requiring 1 unit to graduate, and working on their thesis, will be allowed to be registered for 1 unit of continuation and will be considered half-time for federal financial aid. (Master of Liberal Arts has differing enrollment requirements)
- Be a United States Citizen, United States National, or United States permanent resident in the United States for other than a temporary purpose (supportive documentation may be required to verify residency or citizenship status).
- Maintain satisfactory academic progress (SAP) as explained in Section 11 of this manual.
- Not be in default of any loan or owe a repayment on a Federal Pell Grant, FSEOG, or State Grant.
- Demonstrate financial need based on the FAFSA (Free Application for Federal Student Aid).

Federal aid is awarded in accordance with the Department of Education guidelines. Federal loans are awarded after any grants or scholarships (including external scholarships which must be reported to the Office of Financial Aid immediately) and are applied toward any unmet cost of attendance amount.

3.1.1 Institutional financial aid programs for Ph.D. students

**Departmental Fellowships and Assistantships** - For information about student funding in a specific department or program, students should contact the program director of graduate studies. In general, a student's support package may be composed of several different types of funding, including:

- Full or partial scholarships to cover tuition and fee expenses
- Fellowship stipends
- Training program appointments
- Research Assistantships
- Teaching Assistantships

For a detailed explanation of the above programs, please refer to: [Duke Graduate School: Departmental Fellowships & Assistantships](#)

**INCOMING STUDENTS:**

Competitive Fellowships for *Incoming* Students: Competitive fellowships are offered through the Graduate School. Incoming students are nominated by their department; no direct application is necessary.

**CONTINUING STUDENTS:**

**Competitive Fellowships for Continuing Students**

**External Funding Opportunities** - The Graduate School strives to ensure full funding for all Ph.D. students who remain in good academic standing, and who are making satisfactory progress toward their degree, through the fifth chronological year-of-study. Our ability to ensure this level of funding, however, is dependent upon a significant number of students obtaining scholarships, fellowships and other competitive external awards. These awards signify a prestigious and valuable acknowledgement of each student’s research and scholarship potential. We strongly encourage pursuit of the numerous external funding opportunities available in all fields.
3.1.2 Veterans Benefits

Thank you for your service to our country! We are excited that you have chosen Duke University Graduate School to pursue your academic interests.

The Graduate School offers to match the veterans who qualify for the VA’s Yellow Ribbon Program: seven (7) master students and unlimited for Ph.D. students.

Please refer to the Registrar website to provide the information necessary information to apply for, and continue to receive, veteran’s educational benefits while enrolled at Duke University Graduate School: Duke University Registrar.

3.1.3 External Fellowships

A website maintained by Duke’s Office of Research Support lists awards available from a variety of federal and private sources, as well as awards funded by the university. External awards, which are prestigious and a valuable acknowledgement of a student's intellectual project and promise, typically replace departmental or Graduate School awards.
4.1 Private Education Loan Disclosures (last updated 8/5/2021)

Policies

While the Student Loan Office does not promote or recommend private loans to students, the office is responsible for having information available to students about private loan options. The information is available to our students on our website and also through our loan analysts. The option for private loans is always recommended as a last resort.

The Duke University Student Loan Office is committed to providing our students and their families with accurate information about the best available rates, benefits and service.

We comply with all Regulation Z requirements, and provide all required disclosures to our institutional loan borrowers.

For further information, please refer to Duke University Student Loan Office.

Procedures

The Student Loan Office is responsible for monitoring and updating disclosure information and changes for our Duke Institutional loans, as well as making that information available to the Financial Aid offices.

We do not govern this information for our private lenders but we do govern this information for our Duke Institutional loans through our loan servicer ECSI. Institutional loan borrowers receive all disclosures and self-certification forms, as required by Regulation Z, from ECSI. Third party private loan borrowers receive their disclosure statements and self-certification forms directly from their lender.

Procedures

There were two major components to our selection process:

A selection committee with representation from Duke’s various financial aid offices, a request for Information (RFI) with questions broad enough in scope to cover all the criteria necessary to ensure our students receive quality loans, and a method for objectively analyzing the lender responses; with these three components in place, we ensured that our selection process was inclusive and impartial.

The Selection Committee
The selection committee consists of five members. It includes representatives from the Graduate and Professional schools and the Student Loan Office. Each year the members of the committee rotate through the various graduate programs at the University.

The committee is responsible for developing the questions for the RFI, identifying the lenders to be included in the RFI process, and for analyzing the lenders’ responses.

The Request for Information (RFI):
The selection committee develops a preliminary list of questions which focuses on four areas; financial stability, loan products, processing, and customer service. The committee then solicits input from the larger financial aid community...
at the monthly G&P Financial Aid meeting. From that meeting, some additional questions may be added to the RFI. The group may also offer suggestions for additional lenders to be included in the process.

To ensure the lender responses can easily and objectively be analyzed, most of our questions are structured in such a way that the answers are either numerical, yes/no, or true/false.

4.2 Preferred Lender Lists

Policies

We identify the Preferred Lenders on Duke’s Student Loan website, and provide a comparison tool using a link to a third-party website. It provides Borrowers with a way to compare the terms and costs for the different loans offered by our Preferred Lenders.

Procedures

The Student Loan website is updated every two years following the Preferred Lender selection process.

Elm is notified of our Preferred Lender list and their website is updated within a few days.

4.2.1 Preferred Lender Arrangement Disclosures

Policies

It is our policy to disclose all required information regarding our Preferred Lender arrangement on our Student Loan Website.

The maximum Title IV grant and loan aid available, the information identified on the ED-developed model disclosure form for each type of education loan offered pursuant to a preferred lender arrangement.

Procedures

Disclosures are made on the Student Loan website. The Student Loan Office is responsible for ensuring the information about Title IV loan and grant maximums is presented in an easy to understand format, monitoring any change in the disclosure requirements, updating the disclosure information as needed, and making the disclosure information available to each institutional office and institution-affiliated organization.
4.2.2 Agreements Related to the Marketing of Private Education Loans

Policies

The institution does not allow an organization to use our name, emblem, mascot, logo, and other institutional identifiers.

4.2.3 Private Education Loan Applicant Self-Certification Form

Policies

The self-certification form is provided by the private lenders as part of the loan application process. The student loan office will provide the self-certification form upon request.

Procedures

The student can complete the form online with all of our Preferred Lenders, and with ECSI. The Graduate School Office of Financial Aid is available for assistance if the student needs it.
SECTION 5: STUDENT CONSUMER INFORMATION

5.1 Federal Student Consumer Information Requirement

The staff in The Graduate School Office of Financial Aid recognizes that in order to understand the complications of Financial Aid, accurate and timely dissemination of information to consumers is vital. Several policies have been implemented to ensure appropriate dissemination is achieved. The consumer information policies are developed and maintained by the main Duke campus. For more information, please visit: HEOA.

5.1.1 Rights and Responsibilities of Students on Aid

As a recipient of financial aid, there are certain student rights and responsibilities. These financial aid rights and responsibilities are listed in the following documentation:

- Financial Aid Award Notification
- Entrance/Exit Counseling
- Master Promissory Note

Students have the right to know the:

- Financial aid programs available at Duke University Graduate School
- Process which must be followed to be considered for aid
- Criteria used to select recipients and calculate need
- Duke University Graduate School refund and repayment options available for federal loan programs
- Graduate School Office of Financial Aid policies surrounding satisfactory academic progress
- Special facilities and services available for students in need of special accommodations

Students are responsible for:

- Completing all forms accurately and by the published deadlines
- Submitting information requested by Graduate School Office of Financial Aid in a timely manner
- Keeping The Graduate School Office of Financial Aid informed of any changes in address, name, marital status, financial situation, or any change in student status
- Reporting to The Graduate School Office of Financial Aid any additional assistance from non-University sources such as scholarships, loans, fellowships, and educational benefits
- Notifying The Graduate School Office of Financial Aid of a change in enrollment status
- Maintaining satisfactory academic progress
- Re-applying for aid each year
An estimated budget for the total cost of attendance is published on the Duke University Graduate School Financial Aid Website. Additional information may be obtained from individual departments. Only information published, provided, or referred by The Graduate School Office of Financial Aid staff is valid.

Any additional information should be verified with the Graduate School Office of Financial Aid.

Student retention and completion data is gathered by the Registrar’s Office.

The Student Disability Access Office provides information and assistance to students with disabilities who are in need of special accommodations. This office should be contacted for additional information.

SECTION 6: APPLICATION AND THE FAFSA

6.1 Application Information

Any student who is enrolled in at Duke University Graduate School and is considered in attendance at least half time may apply for financial aid. However, eligibility for financial aid is based on a number of factors such as citizenship, financial standings, and receipt of institutional aid.

The student’s citizenship status can have an impact on their eligibility to participate in certain types of financial aid programs. In order to receive federal financial aid, the basic eligibility criteria can be reviewed at: https://studentaid.gov/understand-aid/eligibility/requirements. If a student is selected for verification after submitting the FAFSA, the Graduate School Office of Financial Aid is required to review the documentation submitted to determine if the student qualifies to apply for federal student aid in accordance with federal student aid regulations.

In order to receive any financial assistance, whether it is from institutional, federal, or private sources, the student must be making satisfactory progress toward their degree program. Satisfactory academic progress is defined by the Academic Affairs Department within Duke University Graduate School.

Most financial aid programs are considered “need-based” where the student must demonstrate financial need by the information provided on the FAFSA (Free Application for Federal Student Aid). The student’s income and assets are used to determine eligibility for need-based financial aid programs.

A student is not eligible for Federal Student Aid funds if they are in default on a federal student loan or they owe an overpayment on a federal grant or loan and not made a repayment arrangement for the default or overpayment. Having poor credit history can impact availability of certain federal student loans as well as credit-based private education loans (i.e. Direct Graduate Plus Loan).

The student’s cost of education minus the expected family contribution (EFC) is equal to the student’s financial need. The student is awarded financial aid up to the student’s financial need however there are some financial aid programs that do not consider the student’s contribution when determining eligibility. These programs are called “non-need based” financial aid programs and can be used to offset unrealized family contribution figures. These non-need based programs enable the student to receive financial aid for their entire cost of education.
6.1.1 Applying for financial aid

The FAFSA (Free Application for Federal Student Aid) is the application that students must complete to apply for federal student aid. Federal student aid includes student loans, and federal work-study opportunities.

The following table summarizes which years of tax returns will be accepted and the timeframe of previous years versus tax returns:

<table>
<thead>
<tr>
<th>School Year</th>
<th>When a Student Can Submit a FAFSA</th>
<th>Which Year’s Income Information is Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020/2021</td>
<td>10/01/2019 - 06/30/2021</td>
<td>2018</td>
</tr>
<tr>
<td>2021/2022</td>
<td>10/01/2020 – 06/30/2022</td>
<td>2019</td>
</tr>
<tr>
<td>2022/2023</td>
<td>10/01/2021 – 06/30/2023</td>
<td>2020</td>
</tr>
</tbody>
</table>

Federal Student Loans (U.S. Citizens and Permanent Residents Only):

**Step 1:** Complete the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Duke University Graduate School Federal Code is: 002920

**Step 2:** After the completion of the FAFSA, the federal processor avails the FAFSA results, the Student Aid Report (SAR) to the student and the school.

**Step 3:** Duke University will begin to upload electronic SAR’s in March for the new school year. During that time, the Office of Financial Aid will begin the financial aid review process.

**Step 4:** After review, the Office of Financial Aid will email electronic notifications to student, advising their financial aid awards are available for review in DukeHub under the Messages section. The award will include an itemized award offer by source and academic year, the cost of attendance, and instructions on how to finalize the loan application process by completing required paperwork for approval and disbursement.

**Step 5:** The student decides on the aid offered in DukeHub. If the student accepts or reduces the aid offered, checklist item or to-do’s will need to be completed before the loan(s) can disburse to a student’s bursar’s account.

*Students who are selected for federal verification and/or require additional information: Office of Financial Aid will email the student to inform them of the reason for the request and any required forms or next steps needed by the student. A checklist is generated in DukeHub through an automated process when a student is selected for federal verification or when a C flag appears on the FAFSA (such as to confirm citizenship, registration, etc.).*
Private/Alternative Student Loans:

**Step 1:** Access the [Duke University Recommended Lenders](https://www.duke.edu) listing to review and select a loan program.

**Step 2:** Once a loan program is selected, complete the online loan application at the lender’s website.

**Step 3:** If the loan is approved by the lender, Duke University will receive confirmation from the lender of the applicant’s credit approved loan and will request that the school submit a loan certification.

**Step 4:** The Office of Financial Aid will add the private loan information to a student’s financial aid awards in DukeHub. The Student Loan office will submit the loan certification, verifying the student’s eligibility for the private loan. The certification will also provide the scheduled disbursement amounts and dates for each term within the school/academic year.

SECTION 7: FILE REVIEW

7.1 Verification

Verification is the process of confirming the accuracy of student reported data on financial aid applications. Only a portion of the student population is selected for verification. Students are notified that they are selected for verification on the FAFSA Student Aid Report (SAR). The verification requirement will also be listed in a student’s DukeHub portal. In addition, the student is notified via email that they have been selected for verification.

The Graduate School Office of Financial Aid verifies only those applicants identified by the Department of Education or if there is a discrepancy or a condition which is unusual and warrants investigation. The Graduate School Office of Financial Aid systematically verifies only those data elements required by the federal government. However, The Graduate School Office of Financial Aid may request additional information if further investigation is needed to resolve a discrepancy.

For students selected for verification, an automated process assigns a checklist to the student. The Graduate School Office of Financial Aid will inform student via email what documents need to be submitted to complete the verification process. The student may mail, email or delivery said documents, but all verification requirements must be satisfied before the last day of classes of the final semester of enrollment for the academic year.

7.1.1 Verification Exclusions

In the circumstances below, student verification is not required:

- An applicant who died during the award year
- A student who does not receive Title IV Funds
- Student was selected for verification after ceasing to be enrolled at the school and after all Title IV aid has been disbursed.

Data Elements to be verified and required documentation for 2021-2022 per the Department of Education
V1 Tracking Group – Standard Verification Group:

<table>
<thead>
<tr>
<th>Tax Filers</th>
<th>Tax Non-filers</th>
</tr>
</thead>
<tbody>
<tr>
<td>AGI (Adjusted Gross Income)</td>
<td>Income earned from work</td>
</tr>
<tr>
<td>U.S. Taxes Paid</td>
<td>Household Size</td>
</tr>
<tr>
<td>Untaxed portions of IRA distributions</td>
<td>Number in College</td>
</tr>
<tr>
<td>IRA Deductions and Payments</td>
<td></td>
</tr>
<tr>
<td>Tax-exempt interest income</td>
<td></td>
</tr>
<tr>
<td>Education Credits</td>
<td></td>
</tr>
<tr>
<td>Household size</td>
<td></td>
</tr>
<tr>
<td>Number in college</td>
<td></td>
</tr>
</tbody>
</table>

V4 Tracking Group – Custom Verification Group:

| High School completion Status | Identity/Statement of Educational Purposes |

*Auto-Zero students – the Office of Financial Aid does not have to verify the number in college for all students in the V1 and V5 Verification Tracking Groups who qualify for an Auto Zero EFC. The Office of Financial Aid reviews the student’s ISIR – section Auto Zero EFC under the EFC\DB Matches\Corr tab on the ISIR. If a Y is listed, no need to verify the V1 and V5 Verification Tracking Groups.

V5 Tracking Group – Aggregate Verification Group

<table>
<thead>
<tr>
<th>Tax Filers</th>
<th>Non-Tax Filers</th>
</tr>
</thead>
<tbody>
<tr>
<td>AGI</td>
<td>Income earned from work</td>
</tr>
<tr>
<td>U.S. Income Tax Paid</td>
<td>Number of Household Members</td>
</tr>
<tr>
<td>Untaxed Portions of IRA Distributions</td>
<td>Number in College</td>
</tr>
<tr>
<td>Untaxed Portions of Pensions</td>
<td>High School Completion Status</td>
</tr>
<tr>
<td>IRA Deductions and Payments</td>
<td>Identity/Statement of Educational Purpose</td>
</tr>
<tr>
<td>Tax Exempt Interest Income</td>
<td></td>
</tr>
<tr>
<td>Education Tax Credits</td>
<td></td>
</tr>
<tr>
<td>Number of Household Members</td>
<td></td>
</tr>
<tr>
<td>Number in College</td>
<td></td>
</tr>
<tr>
<td>High School Completion Status</td>
<td></td>
</tr>
<tr>
<td>Identity/Statement of Educational Purposes</td>
<td></td>
</tr>
</tbody>
</table>

Adjusted Gross Income and Taxes Paid

The adjusted gross income and federal taxes paid are verified through IRS Data Retrieval, which imports tax information from the IRS directly to the FAFSA. This may be completed during the initial FAFSA filing or as a FAFSA correction. If a student cannot or will not use the IRS Data Retrieval, she/he must provide an IRS tax transcript for the student and spouses.

Household Size

Household size does not need to be verified if family size is:
1. Independent, single student
2. Independent, married student

Identity and Statement of Educational Purpose

To verify identity and statement of educational purpose, a student must appear in person at the Financial Aid office and provide a valid, government-issued photo ID to confirm identity. The student must sign the Statement...
of Educational Purpose in the presence of an institutional official as well. For distance education students only: valid government ID must be shown to and Statement of Educational Purpose must be signed in front of a notary public. The original Statement of Educational Purpose must be mailed to the Financial Aid office.

7.1.2 Database Matches, Reject Codes, and C-Codes

- Social Security Administration (SSA)
  - The student is required to submit a copy of the social security card, confirming the name and social security number, or to correct the FAFSA if errors were made during the initial FAFSA filing.

- Department of Homeland Security (DHS)
  - If the Department of Homeland Security could not verify the student’s citizenship, the student must submit additional information. US Citizen or permanent residents must submit a copy of a US passport, birth certificate, or naturalization certificate confirming citizenship status. The checklist item is completed and a copy of the documentation is stored in the student file or electronically on the shared drive.

- National Student Loan Data System (NSLDS)
  - If the student’s FAFSA indicates that she/he is at or near the federal aggregate loan limit or may be in default or owes an overpayment, The Graduate School Office of Financial Aid reviews the student’s NSLDS record in DukeHub and also on the NSLDS website. The checklist item is completed, the financial award is completed accordingly, to either omit any funding from the pertinent federal program or with a reduction from the standard award amount. If the student is in default or owes an overpayment, The Graduate School Office of Financial Aid contacts the student to request additional information before completing the financial aid award. Once the information is reviewed and if the default has been remedied on NSLDS, the student will receive an email advising of the availability of the financial aid notification.

- 399 Code – is not required to resolve if:
  - The institution determines that the student was, or will be, a graduate student for all of 2017-18 and will continue to be a graduate student for all of 2018-19
  - The student did not, and will not, receive Federal Work Study for either the 2017-18 of 2018-19 award years.

- Drug Conviction
  - If a student has a federal or state drug conviction during a period of enrollment for which the student was receiving federal aid, the student is disqualified from federal financial aid funding. Students self-report this information on the FAFSA. However, in situations of conflicting information, the School is required to confirm this information.
  - The student regains eligibility based on the timeline in the chart below (Please note - if the student is convicted for both possession and sale, the longer period applies):
    - 1st offense
      - Possession of illegal drugs: 1 year from date of conviction
      - Sale of illegal drugs: 2 years from date of conviction
    - 2nd offense
      - Possession of illegal drugs: 2 years from date of conviction
      - Sale of illegal drugs: indefinite period
    - 3rd offense
• Possession of illegal drugs: indefinite period
• Sale of illegal drugs: indefinite period

Students regain eligibility one day after the period of ineligibility ends or after successfully completing a qualified drug rehabilitation program or passing two unannounced drug tests given by such a program. It is the student’s responsibility to provide this documentation.

Qualified drug rehabilitation programs must include at least two unannounced drug tests and satisfy at least one of the following:

- Be qualified to receive funds directly or indirectly from a federal, state, or local government program
- Be qualified to receive payment directly or indirectly from a federally-or-state licensed insurance company
- Be administered or recognized by a federal, state, or local government agency or court
- Be administered or recognized by a federally-or-state licensed hospital, health clinic, or medical doctor.

Students identified as ineligible due to a drug conviction (either through the FAFSA information or through confirmation of conflicting information) will be notified in writing of the loss of eligibility, as well as additional information regarding when and how to regain eligibility.

SECTION 8: STUDENT BUDGETS

Student budgets are an important component in the financial aid process. Standard student budgets reflecting the Duke University Graduate School average student population cost of attendance at a modest, but adequate standard of living are used to award financial aid. Special budget considerations are approved through the Professional Judgment process by The Graduate School Office of Financial Aid on a case-by-case basis.

8.1 Budget Components

The Graduate School Office of Financial Aid collects information on an annual basis to prepare standard budgets by academic program and cohort/admit term. The budget components are as follows:

➢ Tuition and Fees
  Tuition rates are approved by the Board of Trustees on an annual basis. Duke University Graduate School specific fees are approved with tuition in February-March. All other University fees are approved by June. Tuition and fees information is available on the Duke University Graduate School Financial Aid website under Financial Support, Cost to Attend.

➢ Books and supplies are set annually by the Karsh Office for Undergraduate Financial Support and based on a survey of graduate and professional students administered by the Duke Office for Institutional Research. The survey is conducted every three years and the average amount from the survey is used for all Duke University graduate and professional student budgets.
Room and Board, Transportation, and Miscellaneous Expenses

- Room, board, transportation, and miscellaneous expenses are set annually by the Karsh Office of Undergraduate Financial Support and based on a survey of graduate and professional students administered by the Duke Office of Institutional Research. The survey is conducted every 3 years and the average amount from the survey is used for all Duke University graduate and professional student budgets.

- Estimated Loan fees are calculated as follows for the master’s programs:
  - Loan query is generated outlining the amount of federal loans accepted from the previous academic year (i.e. 2021 information will be used to determine the estimated loan fees for 2022)
  - Direct Unsubsidized and Direct Plus Loans are calculated individually – information can be found on the Graduate School secured J Drive (Loan Fee Query for Grad)
    - Process for the Direct Unsubsidized and Direct Plus Loans for master students:
      - The total amount of accepted loans are divided by the number of students who borrowed providing the average student loan debt. This amount is multiplied by the loan fee rate and produces the average loan fee (rounded if applicable.
      - Separate estimated loan fees are calculated for the Master of Teaching Program, Master of Fine Arts (2 programs), Master of Liberal Arts, and Bioethics and Science Policy. These programs have a different tuition amounts and could also have different terms (Bioethics – is 3 to 4 terms per academic year)
    - Process for the Direct Unsubsidized and Direct Plus Loans for Ph.D. students:
      - If a Ph.D. student borrowers a federal direct loan, the actual amount of the loan fee charged for the program is added to the Cost of Attendance Budget.

Health Insurance

- Duke University requires that all students have health insurance that is comparable to the Duke Student Medical Insurance Plan (SMIP). Domestic students have the option to enroll in the Duke SMIP or to waive coverage by providing proof of comparable insurance. International students attending Duke on an F-1 or J-1 visa are required to enroll in the Duke plan.

8.2 Budget Amounts for 2021-2022:

The Duke University Graduate School charges a “flat” tuition amount per semester basis for all graduate students in most academic programs with the exception of the Master of Teaching, Master of Liberal Arts, Master of Fine Arts programs. Please refer to their departmental websites for more information regarding the tuition amount. Please note, final budgets amounts are not approved until after February (for the fall term) from the Provost office.

- Information regarding the Cost of Attendance Budget for Ph.D. students
- Information regarding the Cost of Attendance Budget for Master’s students (Separate estimated loan fees are calculated for the Master of Teaching Program, Master of Fine Arts (2 programs), Master of Liberal Arts, and Bioethics and Science Policy. These programs have a different tuition amounts and could also have different terms (Bioethics – is 3 to 4 terms per academic year)
Budget Restrictions

- The cost of attendance is adjusted for students with enrolled units less than 9. The tuition is reduced to equal the total tuition amount charged to the student’s bursar account.
  - Procedure: A query identifies students tuition component in the cost of attendance budget compared to the amount listed in the bursar account. The budget and the awards (if applicable) are manually adjusted by the Office of Financial Aid. A student who has a change in federal awards will receive an automated electronic communication stating there has been a change in their financial aid.

- Budget Waivers – A student’s cost of attendance is not waived. Departments may offer tuition scholarships to offset the cost of the tuition.

8.3 Professional Judgment

Duke University Graduate School Office of Financial Aid may consider a student’s special circumstances to make adjustments to the expected family contribution for educational expenses, standard budget, and/or financial aid dependency status, as determined by federal guidelines. Adjustments must be reasonable and documented, and the institution is held accountable for the decisions made.

Students requesting consideration for any of the adjustment categories should read the Professional Judgment Statement/Review Form. If applicable, submit the Professional Judgment Statement/Review Form along with required documentation to the Graduate School Office of Financial Aid. Students will be notified via email of the decision. Students submitting requests for professional judgments should allow 10 business days from receipt of the request.

SECTION 9: AWARDED AND PACKAGING FINANCIAL AID

9.1 Packaging Philosophies

The contributions of graduate students are highly valued in the university, and Duke has a strong commitment to financially support the students it selects for graduate study. The Duke University Graduate School and its graduate programs offer a wide array of financial support. Funding is available from annually allocated awards funds, instruction, endowed fellowships, foundations and other private support, federal research and training grants, and the Federal Loan Programs offered through Direct Lending.

The Chief Financial Officer has oversight of all financial aid policies and procedures to ensure they are aligned with the school’s mission.

For need-based scholarships, the student’s FAFSA Expected Family Contribution and their annual cost of attendance are used to determine demonstrated need and ultimately eligibility for the scholarship. All federal financial aid applicants are considered for need-based aid, e.g. federal work study, with no supplemental application required.
9.2 Available Funds and Number of Eligible Students

Duke’s financial aid award meets 100 percent of each student’s demonstrated need, based on the student’s FAFSA information. The Graduate School Office of Financial Aid determines how much non-need-based aid a student can receive using the following formula:

\[
\text{Cost of Attendance Budget} - \text{Financial Aid Awarded So Far}^* = \text{Eligibility for non-need-based aid}
\]

*includes aid from all sources, such as the school, private scholarships providers, etc.

Non-need-based aid is financial aid not based on a student’s EFC.

Funding reports along with student lists are utilized by The Graduate School Office of Financial Aid to monitor spending and accordance with fiscal limits and to ensure equitable distribution of awards.

9.2.1 Ph.D. Student Awarding and Packaging

The Graduate School provides a competitive package that provides Ph.D. students with financial support for at least a majority of the time they are registered and working toward their degree. This support includes four main components: a stipend, tuition coverage, fees coverage, and coverage of health insurance premiums.

Generally speaking, The Graduate School guarantees Ph.D. students five years of stipend, tuition and fees support, plus six year of full coverage for health insurance premiums. For more information, please review Ph.D. Financial Support - Guaranteed Funding

Funding for Ph.D. students in years of support meet or exceed the cost of attendance budget established by Duke University Graduate School, making these students ineligible for federal financial aid. Requests to change an individual cost of attendance budget; please refer to Professional Judgment Section 8.3 of the Duke University Graduate School Policies and Procedures Manual.

9.2.2 Master Student Awarding and Packaging

Policy:

Support for masters’ level students varies by program. A list of the master’s programs for which The Graduate School Office of Financial Aid provides support is available. Prospective and current students are encouraged to speak to the program director for specific details on the financial support packages available.

Federal methodology is used, and the cost of attendance minus EFC equals federal need (in respect to Federal Work Study awards). Federal work study (if available) is awarded based on the receipt of the FAFSA filing. Any outside resources and scholarships are applied toward that need, and unsubsidized Stafford loan is awarded up to that need or up to annual limits ($20,500). The Federal Direct Plus loan can be awarded up to the cost of attendance after the unsubsidized maximum loan amount has been utilized. Students must be enrolled in at least half-time to receive financial aid awards.

Financial aid awards are based on the cost of attendance budget which include the full-time flat rate tuition amounts based on the program. If the tuition amount changes during a term, the student’s cost of attendance budget would be adjusted to reflect the actual tuition amount charged by the Bursar’s office. This process would
prevent financial aid overawards. An overaward for financial aid is defined as financial aid awards exceeding the cost of attendance budget. A financial aid overaward is not permitted for private and federal loan programs.

Procedure:
- The Office of Financial Aid reviews a query showing which students have been admitted and have filed the FAFSA.
- The Cost of Attendance budgets are inputted in batches to all applicants by the SISS office.
  - Budgets are confirmed prior to awarding students.
- Students who have not been selected for verification are packaged to receive the following federal awards in the order below:
  - Federal work study (if available) up to $6,000 per academic year (2 terms), and $8,000 for Master of Teaching and BSP programs. These programs are for 4 terms in an academic year.
  - Federal Direct Unsubsidized Loan – maximum amount $20,500 awarded evenly over the fall and spring terms. An exception would be students who are graduating in the fall term, or a student who matriculates in spring without utilizing the unsubsidized loan for another graduate program in the fall term.
  - Federal Direct Plus Loan – awarded up to the cost of attendance.

For students that receive institutional awards, the Federal Direct Plus Loan would be reduced by the amount of the award.

Note: The majority of programs do not submit their institutional awards to us prior to packaging students therefore, an adjustment would be made and the student would receive an electronic generate email advising a change in their financial aid.

- The student’s financial aid awards equal the cost of attendance amount.
- A communication called a GF8 or Master student FAN is added in PS.
- An electronic process generates the financial aid notification which outlines the components in the cost of attendance budget, award information, explanation of the award and how to complete the accepting, reduce or declining the awards in DukeHub.
- Students receive an electronic email advising their financial aid awards are available. The financial aid notification is found under the messages tab in DukeHub.
- Students are granted access to view their awards and make any changes to their financial aid awards.

9.3 Packaging Other Educational Resources

Outside scholarships and grants are considered as a resource against federal need and cost of attendance. Students are asked to report other resources to the Duke University Graduate School Office of Financial Aid. External award and over award queries assist the Office of Financial Aid to monitor and ensure compliance against overawards and overpayments.

9.4 Packaging Appeals

Additional cost of attendance, such as child care or computer expenses – further reference, please see Professional Judgment, section 8.3.

Appeals are reviewed by the Graduate School Office of Financial Aid, with additional review by the Chief Financial Officer. Appeals to income or other FAFSA data elements may not change aid eligibility.
9.5 Award Package Revisions

The Graduate School Office of Financial Aid generates a student listings consisting of but not limited to; enrolled units and actual tuition charged by the bursar’s office, on a regular basis to determine changes to enrollment/tuition charges for master students. The Graduate School Office of Financial Aid updates student budgets and revises financial aid awards as needed.

The Graduate School Office of Financial Aid generates over award queries periodically to determine overawards and overpayments. Office of Financial Aid reviews the award and makes the necessary adjustments. For changes in tuition, loan reductions are made in the following order: private, Federal Direct Plus, Federal Unsubsidized Loan.

Student lists are generated beginning the first day of classes, and the week following drop/add and periodically through the semester. Revisions are made as quickly as possible after the student list is generated. The student will be emailed notification of the change and referred to DukeHub for specific award details.

9.6 Overawards

A financial aid overaward is defined as financial aid awarded to a student that exceeds the cost of attendance. Aid such as scholarships, grants, loans, awards and fellowships must be included as estimated financial assistance in a student’s total aid package. The Graduate School Office of Financial Aid expects all graduate students to report all sources of estimated financial assistance when applying for federal financial aid, including but not limited to institutional scholarships/fellowships/assistantships, external awards and third party assistance. Reporting this information as soon as possible will assist in preventing changes in eligibility that can result in reductions to financial aid.

When the Office of Financial Aid identifies an overaward, adjustments will be made to the student’s aid package to ensure compliance with the established guidelines. When possible, self-help aid, such as loans and work-study awards, will be adjusted before grant or scholarship aid is affected. If an overaward occurs after aid has been disbursed, the student may be required to repay all or a portion of his/her financial aid to Duke University.

- Changes to enrollment status during a term may impact the aid package and will be processed by The Graduate School Office of Financial Aid. Students will be notified electronically once the changes are available for review and acceptance/rejection on DukeHub.
- Students identified as having an over award for a particular semester will be notified by the Graduate School Office of Financial Aid. It is expected that the student confirm receipt by responding to the electronic notification or contacting the Graduate School Office of Financial Aid. Adjustments to the financial aid package and appropriate next steps will be reviewed with the student.
- Master’s students are encouraged to notify The Graduate School Office of Financial Aid if/when their semester enrollment drops below part-time status to determine if financial aid will be impacted.
- Additional factors warranting consideration towards the student’s financial aid package (special or unusual student circumstances which impact financial aid eligibility) must be communicated to The Graduate School Office of Financial Aid within the specified timeframe provided in the overaward notification. All reviews are subject to the professional judgment of the Financial Aid Office and will require supporting documentation.
SECTION 10: DISBURSEMENTS

10.1 Definition of Disbursements and Disbursement Methods

Changes to federal law may affect this policy.

The following information is based on the policy and procedures from Duke University Student Loan Office (SLO). Please refer to Duke University Student Loan Office for more information.

10.1.1 Policies

Disbursement of loan funds involves drawing down the funds from G5 (Direct Loan School Code for SLO), recording the deposit, and disbursing the funds to individual students who have completed all their loan requirements as required by Title IV regulations.

All disbursements are made directly to the student’s Bursar account. If a credit balance is created, the funds are refunded to the student either via paper check or by direct bank deposit.

To comply with the separation of duties requirement, the awarding and the disbursing functions are split between the SLO and the Graduate School Office of Financial Aid. The Office of Financial Aid is responsible for awarding loans, and the SLO is responsible for disbursing the funds.

On the student’s bursar statement, the aid that has not yet disbursed will be shown as “anticipated aid” and subtracted it from the posted balance, requiring the student to only pay the lesser amount.

With all Title IV loans, the student will not be penalized for late disbursement of a loan, as long as the loan is showing as pending aid on the student’s Bursar account.

10.1.2 Procedures

The SLO is the office responsible for disbursing Title IV loan funds into a student’s bursar account. Before funds can be disbursed, the borrower must do the following:

- Actively accept their loan through their DukeHub account
- Have completed an entrance counseling interview
- Signed their promissory note
- Receive credit approval, if they are requesting a Grad PLUS loan

When a first time borrower accepts their loans through DukeHub they are prompted via a pop-up box to navigate to the Direct Lending website to complete their entrance counseling and electronically signing the promissory note with the Department of Education.

Once the student accepts the loan, it is reflected as pending aid on the student’s Bursar account. When the SLO is update electronically by Direct Lending that the student has completed their promissory note and entrance counseling the loan funds disburse to the Bursar account. The earliest that loans funds will disburse to the student’s Bursar is 10 days prior to the beginning of classes for new matriculated students.

For Grad PLUS loan Borrowers, the student fills out a loan application to Direct Lending for their loan. If their loan is credit approved, they complete a promissory note for the loan. The SLO is notified of the application, credit check and
signed master promissory note (MPN). Once all three are received, the loan will disburse to the student’s Bursar account.

10.2  Disbursement Dates and Schedules

10.2.1  Policies

The payment periods defined at Duke University are based on the date classes begin and end. Earliest date for disbursements for new matriculated students is 10 days before classes begin. If the day falls on weekend or holiday, the disbursement date is moved to the following business day.

All loans have multiple disbursements unless one of the following conditions is true:

Students enrolled for only one semester in the academic year.

Students who have multiple disbursements, but because of database constraints, The Graduate School Office of Financial Aid will award a single disbursement plan for one semester, and another plan with multiple disbursements. In this situation, the total disbursements will occur per term in the same relationship as the budget allocations.

Late disbursements vs. post-withdrawal disbursements:

Late disbursements are defined as posting the funds after the semester has ended, but the certification was sent before the loan period ended.

Post-withdrawal disbursements are allowed if the loan has been certified before withdrawal and the student is eligible. The Graduate Office of Financial Aid will perform any adjustments to the amount based on the Title IV refund policy.

The Graduate School Office of Financial Aid is responsible for establishing disbursement schedules for Direct Loans, the SLO is responsible for setting them up in the system.

10.2.2  Procedures

Disbursement schedules are set as follows:

SLO contacts the Office of Financial Aid with a copy of the current aid year disbursement plans/dates and requests the Office of Financial Aid to supply the start and end dates for each semester for the upcoming aid year.

- The Office of Financial Aid returns the new dates to the SLO.
- SLO and the SISS office update the data in PeopleSoft.
- SLO sends the new dates for the upcoming year to the Office of Budgets and Finance.

The schedules are classified by career and the inclusive semesters that each career has that a potential disbursement would occur. Students are informed of the disbursements by viewing the anticipated disbursement date on their bursar bill. This information is also available on the Duke Financial Aid website.
10.3 Undeliverable Title IV Funds

10.3.1 Policies

Student Loans Office (SLO) returns Federal loan funds no later than 3 business days after The Graduate School Office of Financial Aid determines the student is ineligible for the funds. The SLO will not process refunds after the last day of a semester or 120 days, whichever is greater.

10.3.2 Procedures

If a student becomes ineligible for a portion or all of his or her Direct Loan, Duke SLO returns those funds to the Direct Loan Program. Duke Student Loan Office adjusts the actual disbursement that initiates a return of funds.

If Duke SLO is returning Direct loan funds at the borrower’s request within 120 days of disbursement because the borrower has decided that all or a portion of the funds are not needed, Duke SLO makes the appropriate adjustment to the loan and returns the funds. The borrower is not charged loan fees or interest on the portion of the loan that was returned. If the funds being returned at the borrower’s request are more than 120 days after disbursement, then Duke SLO will send a check to the Direct Loan payment center to be credited to the borrower’s account. In this case, the borrower will be charged loan fees and interest on the entire loan amount.

10.4 Recovery of Title IV Disbursements When Student Does Not Begin Attendance

10.4.1 Policies

Students that receive financial aid at Duke University are required to enroll in classes each semester, meeting the deadlines and procedures established by the university Registrar’s Office. The student is expected to enroll for at least half-time to maintain financial aid eligibility.

10.4.2 Procedures

If a student request a leave of absence and is approved before the first day of classes, charges and financial aid will be canceled for the semester. Financial aid resources must be returned to their sources; e.g., Stafford loans will be returned to the lender, scholarships to the university, etc.

If a leave of absence is request and approved after the first day of classes, the student may be entitled to a refund. For more information please refer to the Bursar’s website for current refund policies, which are consistent with those recommended by the federal government.

Last updated: 03/19/2012

SECTION 11: SATISFACTORY ACADEMIC PROGRESS

Federal regulations governing the student financial assistance programs stipulate that in order to continue to be eligible for Title IV funds (e.g. Direct Unsubsidized Loan, Direct Lending PLUS Loan) students must maintain satisfactory academic progress toward a degree. To maintain satisfactory academic progress (SAP), students must achieve a required minimum grade point average (GPA), complete a minimum number of credit hours, and graduate within a specified timeframe.

DUKE UNIVERSITY GRADUATE SCHOOL OFFICE OF FINANCIAL AID
POLICIES AND PROCEDURES MANUAL

Updated: June 2022
Guidelines by Academic Program

<table>
<thead>
<tr>
<th>Program</th>
<th>Qualitative (GPA)</th>
<th>Quantitative (PACE)</th>
<th>Maximum Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Master Full time</td>
<td>3.0</td>
<td>Completing two-thirds (67%) of cumulative</td>
<td>4 years</td>
</tr>
<tr>
<td></td>
<td></td>
<td>attempted coursework</td>
<td></td>
</tr>
<tr>
<td>Master Part-time</td>
<td>3.0</td>
<td>Completing two-thirds (67%) of cumulative</td>
<td>6 years</td>
</tr>
<tr>
<td></td>
<td></td>
<td>attempted coursework</td>
<td></td>
</tr>
<tr>
<td>Ph.D.</td>
<td>3.0</td>
<td>Passed Preliminary Exam</td>
<td>3 years after matriculation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Dissertation Defense</td>
<td>7 years after matriculation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Graduation</td>
<td>8 years after matriculation</td>
</tr>
</tbody>
</table>

Please note also that these standards do not replace or supersede the Graduate School regulations and procedures affecting academic standing, which are stated in the Graduate School Academic Bulletin.

11.1 Process

Duke University Graduate School monitors SAP at the end of each semester. Failure to meet all three SAP requirements will result in financial aid warning status. Students will be notified of this status by email, and must meet all SAP requirements by the end of the next semester to maintain Title IV federal funding eligibility.

11.1.1 Financial Aid Warning

A student may be placed on financial aid warning as a consequence of not making Satisfactory Academic Progress as outlined above. The Financial Aid Director can place a student on warning status without an appeal or any other action by the student. The warning status lasts for one semester, during which the student continues to be eligible to receive federal financial aid funds. Students who fail to make SAP after the financial aid warning period lose their federal eligibility unless they successfully appeal and are placed on financial aid probation, outlined below.

11.1.2 Appeal Process

A student who becomes ineligible for Title IV assistance at the end of a term during which he/she was on Title IV warning may appeal the determination if the student believes there were extraordinary circumstances that prohibited them from achieving SAP. A letter of appeal should be submitted by the student to Title IV appeals committee, consisting of the Financial Aid Director and the Chief Financial Officer, outlining the basis on which s/he is appealing the termination of federal student aid. Supporting documentation, including a letter of support from the student’s Director of Graduate Studies outlining an academic plan, is required. Students may also submit other documentation that supports their appeal from medical professionals, counselors, or other third party professionals (non-family members) who understand the details of the situation. Students should also include an explanation of what has changed in their situation that will allow them to demonstrate satisfactory academic progress at the next evaluation.

The appeal will be reviewed by the Title IV Committee, which will make a recommendation to the Associate Dean for Academic Affairs at the Graduate School who will render a decision to the Financial Aid Director for their office to notify the student. The written decision will be placed in the student’s record and a communication will be sent through Peoplesoft.
11.1.3 Financial Aid Probation

If the appeal decision is to reinstate the student’s eligibility for Title IV funds, the student will remain on one additional term on the condition that the student is required to achieve minimum SAP standards at the end of the probationary semester. If it is statistically impossible to achieve the minimum SAP standards by the end of the probationary period, the student must submit another successful appeal before the institution can place the student on an academic plan. With a second successful appeal the Financial Aid Director and the Associate Dean for Academic Affairs would review the academic plan provided by the student’s academic advisor that, if followed, would ensure that the student is able to meet the university’s academic progress standards by a specific point in time and allow them to continue to receive federal financial aid funds.

The student may continue to receive Title IV aid during the probationary term. If the student has not met the academic progress standards or the requirements specified in the academic action plan by the end of the probationary term, he/she will be ineligible for further Title IV aid until such time as he/she meets the standards.

At the end of each regular term (i.e. Fall/Spring), the Student Coordinator in Academic Affairs will provide a list to the Financial Aid Director of students not meeting the SAP requirements. The Financial Aid Director will notify students who have failed to meet the academic progress requirements as quickly as possible.

11.1.4 Incompletes, Withdrawals, Noncredit Remedial Courses and Transfer Credits

Courses with grades of incomplete or withdrawn (I or W respectively) will be counted as courses attempted, but not completed. Further information can be found at: credits from Non-degree and Transfer Credits.

11.1.5 Repeated Courses

The grade earned in the repeated course as well as the grade earned originally appear on the transcript; both grades count in the grade point average.

11.1.6 Academic Amnesty

Academic Amnesty is the concept whereby students apply to have credits attempted or grades earned excluded from the GPA calculation. At Duke, all grades that appear on the record, are included in the calculation of the cumulative grade point average. There is no exception, and there is no appeal process.

11.1.7 Loss of Financial Aid Eligibility

A student becomes ineligible for all federal student aid funds if Duke’s SAP review indicates he or she does not meet the required GPA, is not maintaining the required pace, has exceeded the permitted maximum time frame, and has exhausted our stated appeal process and allowable probationary period. This remains true even if a student is not previously issued a “warning” communication. This can happen, for instance, if a student failed SAP standards prior to when SAP standards were implemented (after Fall 2016).
11.2 Communication of Status

Students will be notified of their financial aid status relating to SAP at the end of each regular semester if that status is unsatisfactory. Students will be notified each term if they are placed in probationary status or if their lack of SAP has resulted in the loss of financial aid eligibility. The process for appeal will be included in any communication. Students will be notified by email to their Duke University email account after the close of each semester.

Related Links:

http://gradschool.duke.edu/academics/policies/index.php
http://gradschool.duke.edu/academics/degree_reqs/credit.php
http://gradschool.duke.edu/academics/degree_reqs/bulletin.php
http://gradschool.duke.edu/academics/degree_reqs/withdrawals.php
http://gradschool.duke.edu/academics/degree_reqs/phd_reqs/index.php
http://gradschool.duke.edu/academics/degree_reqs/ma_reqs.php

SECTION 12: RETURN OF TITLE IV FUNDS

Return of Title IV funds calculations are approved by and the policy is maintained by the Duke Karsh Office of Undergraduate Financial Aid. Changes to federal law may affect this policy.

12.1 Process Overview & Applicability

The federal government mandates that students who withdraw or fail to complete all scheduled classes within a term may only keep the financial aid they have “earned” up to the time of withdrawal. Any unearned aid must be returned regardless if it’s already been disbursed. This situation could result in the student owing aid funds to the University, the government, or both. The higher the number of class days completed, the lower the amount of financial aid that must be returned.

After the 60% point in the semester, a student has earned 100% of the Title IV federal funds the student was scheduled to receive during the period.

The formula to determine the percentage of aid earned is: the number of days completed up to the withdrawal date divided by the total days in the scheduled period of enrollment or term (any break of five days or more is not counted as part of the days in the term).

Any balance that a student may owe would depend on the amount of funding received, the date of withdrawal, the student’s charges, and if he/she is entitled to any refund of tuition and fees for the semester from which he/she is withdrawing. Even if there is a refund of tuition and fees, there may still be a balance owed to Duke after the Return to Title IV calculation has been processed.

Refunds of tuition and fees, if applicable, can result in a student first receiving a refund and then owing a balance. Any resulting remaining balance must be paid to Duke.

DUKE UNIVERSITY GRADUATE SCHOOL OFFICE OF FINANCIAL AID
POLICIES AND PROCEDURES MANUAL

Updated: June 2022
Financial Aid must calculate any percentage owed and return the unearned percentage of federal aid within 45 days of withdrawal. Students are notified by email that their financial aid award has been reduced per federal guidelines.

Unearned funds are returned to the federal government in the following order:

- Unsubsidized Direct Stafford Loans
- Subsidized Direct Stafford Loans
- Federal Perkins Loans
- Federal Plus Loans
- Direct Plus Loans
- Federal Pell Grants for which a Return of funds is required
- Federal Supplemental Opportunity Grants (SEOG) for which a Return of funds is required

**Institutional Aid**

If a student withdraws after classes have begun, the financial aid administrator will determine how much of the semester has been completed. This will be used to figure the amount of institutional aid the student has earned, and how much aid may be kept.
12.1 Withdrawal Date

12.1.1 Policies

The withdrawal date is determined by the student’s academic dean and is the date the student began the withdrawal process, or the date the student provided official notification to their academic dean, in writing or verbally, of his or her intent to withdraw.

If the student does not provide official notification of his or her intent to withdraw, the withdrawal date will be determined as the date the academic dean became aware the student was not attending class.

If a student does not return from an approved leave of absence, the withdrawal date is the date the academic dean determines the student began the leave of absence. If a student takes a leave of absence that does not meet the requirements of an official leave of absence, the withdrawal date is the date the student began the leave of absence.

Students wishing to return from a leave of absence must receive approval from their academic dean.

12.1.2 Procedures

Academic deans provide withdrawal dates to the University Registrar and an official attrition notice is originated and emailed to appropriate departments.

12.2 Formula Calculation

12.2.1 Policies

Upon receipt of an attrition notice from the University Registrar, The Graduate School Office of Financial Aid performs a return of Title IV funds calculation in DukeHub and the information is forwarded to the Compliance Director for final review and approval.

The period used for the calculation is “Payment Period,” as all Graduate programs are standard credit hour programs.

The school calendar is determined by:

- Calculating the days in the particular term/semester, from the first day of classes to the last day of finals.
- Weekend days are included in the total number of days. Breaks of five or more days are excluded.
- When counting the number of days attended, the date of withdrawal is counted as a day attended.

Institutional costs are used to determine the amount of refund due from the school versus the student but do not change the amount of aid earned by the student. These costs refer to the original amounts charged to the student for educational expenses for the term of withdrawal and not pro-rated amounts used by the University based on the date of withdrawal. Required fees are included. Room and board expenses are included in the costs only if the student is charged for these by the University and the charges are reflected on the student account. Health insurance charged through the University can be included, but parking permits, parking tickets, flex account deposits, and similar non-academic expenses are not included.
Aid disbursed or aid that could have been disbursed is determined by:

- Counting the aid accepted for the term/semester in question only.
- Aid that could have been disbursed refers to aid accepted by the student and for which all paperwork/application materials and federal verification have been completed by the student.
- If loan fees are taken out, the net amount disbursed or that could have been disbursed is used.

12.2.2 Procedures

The attrition notice is received by the Financial Aid Director. The Financial Aid Director performs the Return to Title IV calculation in DukeHub. Once the calculations are completed, the Director sends an email to the Compliance Director at Duke Karsh Office of Undergraduate Financial Support for final review and approval. The Compliance Director will advise how much and which loan programs to return. The Director adjusts the student’s aid according to the calculation and notifies the Student Loan Office and the Compliance Director of the return of the federal loan funding. The Graduate School Office of Financial Aid will return grant funding within 45 days of the date of student withdrawal.

Once the calculation has been completed, a pdf copy of the calculation and an electronic copy of the attrition notice are maintained in a file at Graduate School Office of Budgets and Finance. Additionally, the Director is in charge of withdrawals keeping electronic copies of the official attrition notice, Title IV Calculation Worksheet, and email documentation to the Compliance Director and the Student Loan Office for that aid year.

12.3 Post-Withdrawal Disbursements

12.3.1 Policies

If an amount of Title IV aid a student has earned is greater than the amount of Title IV aid that has been disbursed, the difference is treated as a post-withdrawal disbursement to the student. Any post-withdrawal disbursement must be made within 180 days of the date the institution determines that the student withdrew.

Aid for which all requirements (paperwork/application materials and federal verification) have been satisfied is disbursed to the student account 10 days prior to the start of classes. Refunds of applicable aid are provided to the student immediately after the drop/add date for each semester.

12.3.2 Procedures

If a student has undisbursed aid for which all requirements have been satisfied, a Return to Title IV calculation must be performed to ensure that funds for which a student was eligible and had earned at the time of withdrawal but had not been disbursed are offered as a post-withdrawal disbursement. The institution must disburse any amount of a post-withdrawal disbursement of grant funds that is not credited to the student’s account as soon as possible but no later than 180 days after the date it is determined the student withdrew. A post-withdrawal disbursement of Title IV grants does not require permission from the student.

Written notification will be sent to the student or parent (for parent PLUS loans) within thirty (30) days of the date it is determined that the student withdrew and confirmation received before making any post-withdrawal disbursement of loan funds. The notification will include:

- A request for confirmation - A confirmation deadline of fourteen (14) days or more
- The type and amount of the loan funds it wishes to credit to the student’s account or disburse directly
- An option to accept or decline the post-withdrawal disbursement
- A notice of obligation to repay loan funds

DUKE UNIVERSITY GRADUATE SCHOOL OFFICE OF FINANCIAL AID POLICIES AND PROCEDURES MANUAL

Updated: June 2022
- A notice the student or parent may not receive as a direct disbursement loan funds that the institution wishes to credit to the student’s account unless the institution agrees to do so
- A post-withdrawal disbursement must be made from available grant funds before available loan funds.

12.4 Returning Unearned Funds

12.4.1 Policies

The amount of Title IV funds the student has not earned is calculated by subtracting the amount of Title IV funds the student earned from the total Title IV funding disbursed/or was disbursable.

Unearned Title IV funds must be returned to the applicable Title IV program within 45 days of the date of the students’ withdrawal. If the amount earned is greater than the amount that has been disbursed, the difference is treated as a post-withdrawal disbursement to the student. Unearned funds are returned to the Title IV programs within 45 days of the student’s withdrawal by Duke’s Financial Aid Office and Student Loan Office on behalf of the student and consider the returned funds as the student’s debt to Duke.

12.4.2 Procedures

Students are notified via their Duke email account that, as a result of withdrawal and pursuant to the Return to Title IV calculation, adjustments have been made to their aid package which may create a balance on the student account. Students must make arrangements with the Bursar’s office for repayment of the debt if returned funds create an account balance.

Unearned Title IV funds are returned to the Title IV programs in the following order:

- Federal Direct Unsubsidized Loan
- Federal Direct PLUS loans

*Federal Work Study is excluded from this policy.*

SECTION 13: INSTITUTIONAL REFUNDS

A refundable credit balance may result on your student account due to financial aid payments, loan disbursements, account adjustments, and/or payments posted to your account.

Institutional refund policies are outlined in Duke University Financial Services Bursar website Duke Financial Services - Bursar - Refund of Credit Balances. Tuition adjustments are made based on the following unless otherwise specified on the withdrawal notice. Tuition charges will be prorated based on the date of withdrawal as follows:

<table>
<thead>
<tr>
<th>Refund of tuition</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Before classes begin</td>
<td>100%</td>
</tr>
<tr>
<td>During first or second week of classes</td>
<td>80%</td>
</tr>
<tr>
<td>During third, fourth, or fifth week of classes</td>
<td>60%</td>
</tr>
<tr>
<td>During sixth week of classes</td>
<td>20%</td>
</tr>
<tr>
<td>After sixth week of classes</td>
<td>0%</td>
</tr>
</tbody>
</table>

There is no adjustment for mandatory fees after classes begin.
In the event of death or a call to active duty in the armed services, a full tuition refund is granted regardless of the program.

SECTION 14: TITLE IV FRAUD

14.1 Student Fraud

In reviewing reports, appeals, or in other secondary review of files [see Section 7: File Review for more information], discrepancies may arise. Discrepancies in student application materials [i.e. income, citizenship, name, SSN, signatures] must be investigated and resolved. To do so, The Graduate School Office of Financial Aid will contact the student to request additional information and documentation. If, in the Graduate School Office of Financial Aid Director’s judgment, there has been intentional misrepresentation, false statements, or alteration of documents which have resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the case shall be referred to the Chief Financial Officer for possible disciplinary action.

The Chief Financial Officer reviews the student’s aid file with the Financial Aid Office and if the decision is made by the Director to pursue the possibility of denying or canceling financial aid, the Financial Aid Director and the Chief Financial Officer will contact the student to set up an appointment. If the student does not make an appointment, the Financial Aid Director and the Chief Financial Officer may:

- Not process a financial aid application until the situation is resolved satisfactorily
- Not award financial aid
- Cancel financial aid
- Determine that financial aid will not be processed for future years.

Students who willfully submit fraudulent information will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities. After investigating the situation, if the Chief Financial Officer believes there is a fraudulent situation, he/she will refer all information to the Department of Education’s (ED’s) Office of Inspector General (OIG).

14.2 Institutional and Third-Party Fraud

Duke University’s compliance policy, including how reports of suspected fraud are handled, may be found through Human Resources:

http://www.hr.duke.edu/policies/expectations/compliance

Under the American Recovery and Reinvestment Act of 2009 (ARRA), nonfederal employees who report waste, fraud or abuse connected to the use of ARRA funds may not be discharged, demoted or otherwise discriminated against because of his or her disclosure.

SECTION 15: AUDITS

All audit policies and procedures are maintained by the Duke Karsh Undergraduate Financial Aid Office at http://www.finaid.duke.edu/.