Financial Support and Benefits for Ph.D. Students

**Stipends**

Generally speaking, The Graduate School provides Ph.D. students with a stipend for the first five years of their study to help cover living expenses. For 2020-2021, the stipends are:

<table>
<thead>
<tr>
<th>Duration</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>9-Month Stipends</td>
<td>$24,300</td>
</tr>
<tr>
<td>12-Month Stipends</td>
<td>$32,400</td>
</tr>
</tbody>
</table>

Note: The stipend rates listed are the amounts recommended by The Graduate School. Ph.D. programs provide either 9- or 12-month stipends depending on each program’s resources. Current and prospective students should check with their programs about which funding package is offered. Starting in fall 2022, all Ph.D. students in guaranteed funding years will get a 12-month stipend.

The Graduate School benchmarks against peer institutions each year to ensure its stipends are competitive. The Graduate School’s stipends have increased by 22 percent since 2010-2011.

**How Much Is That?**

To put the stipends into context, annual research conducted by The Graduate School and the other nine schools at Duke estimated the total cost of books and supplies, housing, board, local transportation, and personal and miscellaneous expenses at about $26,200 for 12 months and $19,600 for the academic year (9 months). According to the MIT living wage tool, the pre-tax annual (12-month) living wage for one adult in the Durham-Chapel Hill area is $26,430. According to the most recent data from the U.S. Census Bureau, per capita income in the city of Durham was $32,932.

**Payment of Tuition and Mandatory Fees**

Duke Ph.D. students’ tuition and mandatory fees in their first five years of study are paid for by either The Graduate School or external fellowships. In 2020-2021, total tuition for fall and spring is $57,900 per year for students in their first three years of study, and $8,000 per year for students in year 4 and beyond. Over the first five years of a student’s study, that adds up to more than $189,000 in tuition remission. Coverage of mandatory fees in the first five years of study add up to about $8,100.

**Summer Support**

Most Ph.D. students at Duke who are on 9-month funding are guaranteed summer research fellowships for the summers after their first and second years. The fellowships provide a stipend and also cover summer tuition and fees. Students in their third year and beyond can also apply for competitive summer research fellowships from The Graduate School.

**Financial Support in Year 6 and Beyond**

In year 6, as long as students make an effort to get tuition and fee support from their department or an external source, their tuition and mandatory fees are covered. Most sixth-year students receive external or departmental funding to cover tuition and mandatory fees, and those who apply for it but don’t get it are eligible for a sixth-year tuition and fee scholarship from Duke.

In year 7 and beyond, tuition is paid by external funding, departmental funding, or the student.

More than four out of five Duke Ph.D. students in year 6 and beyond obtain external or departmental funding to help cover tuition and fees. Departments differ in the financial support they provide in year 6 and beyond, so current and prospective students should speak with their program’s director of graduate studies for details.

[gradschool.duke.edu/support](gradschool.duke.edu/support)
Health Insurance

The Graduate School pays the health-insurance premiums ($3,605 per year) for Ph.D. students in the first six years of their study if they are on the Duke student medical insurance plan. The Duke student plan is a platinum plan, the highest level of plans in the Health Insurance Marketplace. Students may add dependents to the plan at their own expense.

studentaffairs.duke.edu/studenthealth/health-insurance

Medical Expense/Financial Hardship Assistance Program

Since 2006, The Graduate School has offered financial assistance to Ph.D. students in the form of grants up to $5,000 to help cover medical expenses that are not eligible for insurance reimbursement and which create a significant financial hardship. In 2018, the program was expanded to include non-medical-related financial hardship that arise from special circumstances.

gradschool.duke.edu/financial-support/medical-expense-financial-hardship-assistance-program

Childbirth and Adoption Accommodation

Since 2009, Duke Ph.D. students have been guaranteed a certain amount of paid time off from full-time graduate studies and duties after the birth or adoption of a child. Primary care givers receive nine weeks of accommodation. Non-primary care givers receive two weeks. Students who are on stipend support will continue to receive their stipends during the accommodation period.

gradschool.duke.edu/student-life/students-children

Childcare Subsidy

Since 2003, Ph.D. students who have children that require childcare can apply for subsidies of up to $5,000 per year from The Graduate School. The subsidy is awarded for a maximum of three years, with exceptions considered for special circumstances.

gradschool.duke.edu/financial-support/child-care-subsidy

GradParents Student Group

The Graduate School maintains a support group for graduate students with children. The group provides additional support, family-friendly events, and networking opportunities.

gradschool.duke.edu/student-life/students-children

Professional Development

The Graduate School provides an extensive offering of professional development programs and resources to help students explore a wide range of career possibilities and obtain the skills and experience they need to compete for jobs in those careers. Offerings range from one-time workshops to semester- or yearlong programs.

gradschool.duke.edu/professional-development

Short-Term Loans

In 2013, The Graduate School launched two loan programs—the Duke Credit Union Graduate Student Assistance Program and the Helen & Gordon McKinney Emergency Loan Fund—to help Ph.D. students with occasional, short-term financial needs.

gradschool.duke.edu/financial-support/loans