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 2018-2019, the stipends are:

<table>
<thead>
<tr>
<th>Stipend Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>9-Month Stipends</td>
<td>$23,370</td>
</tr>
<tr>
<td>12-Month Stipends</td>
<td>$31,160</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 funding depending on each program's available resources. Current and prospective students should check with their programs to find out which funding package is offered.

The Graduate School benchmarks against peer institutions each year to ensure that its stipends are competitive. The Graduate School's stipends have increased by 23 percent since 2008-09.

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, room, board, local transportation, and personal and miscellaneous expenses at about $25,000 for 12 months and $18,800 for the academic year (9 months). According to the MIT living wage tool, the pre-tax annual living wage for one adult in the Durham-Chapel Hill area is $24,338. According to the most recent data from the U.S. Census Bureau, per capita income in Durham was $31,473.

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 2018-2019, total tuition for fall and spring is $53,540 per year for students in their first three years of study, and $7,400 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 $175,000 in tuition remission. Mandatory fees in the first five years of study add up to about $6,000.

Summer Support
Most Ph.D. students at Duke are guaranteed summer research fellowships for the summers after their first and second years. The fellowships provide a stipend and also cover tuition and fees.

Financial Support in Year 6 and Beyond
After their first five years of study, students are responsible for their tuition and fees. More than four out of five Duke Ph.D. students in year 6 and beyond obtain external fellowships or departmental funding to help cover these costs. Many departments also offer stipend support as fellowships or as research, teaching, or graduate assistantships.

Beginning in 2017-2018, Duke provides scholarships to cover tuition for sixth-year Ph.D. students who applied for but did not obtain departmental or external tuition support.

Departments differ in the financial support they provide to students in their sixth year and beyond. Prospective students should speak with their program's director of graduate studies for details.

gradschool.duke.edu/support

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Health Insurance
The Graduate School pays the health-insurance premiums ($3,535 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.

Medical Expense 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.

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.

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.

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.

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. Students are encouraged to start taking advantage of these resources as soon as they begin their graduate studies at Duke.

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.