# Financial Support and Benefits for Ph.D. Students



## **Stipends**

Generally speaking, The Graduate School (TGS) provides Ph.D. students with a stipend for the first five years of their study to help cover living expenses. Starting in fall 2022, all Ph.D. students in their first five years are guaranteed a 12-month stipend, with summer funding to be provided through a variety of resources from the university, TGS, and the departments. Some of those funding mechanisms may include service requirements (e.g., internships or assistantships).

12-MONTH STIPEND FOR 2023-2024

\$38,600

The Graduate School's stipends have increased by 28 percent since 2011-2012.

#### **How Much Is That?**

To put the stipends into context, annual research conducted by TGS 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 \$31,866 for 12 months and \$23,822 for the academic year (9 months). According to the MTT living wage tool, the pre-tax annual (12-month) living wage for one adult in the Durham-Chapel Hill area is \$36,024. According to the most recent data from the U.S. Census Bureau, per capita income in the city of Durham was \$39,602.

## **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 TGS or external fellowships. In 2023-2024, total tuition for fall and spring is \$62,620 per year for students in their first three years of study, and \$8,650 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 \$205,160 in tuition support. Coverage of mandatory fees in the first five years of study add up to about \$8,400.

### **Summer Support**

All Ph.D. students in their first five years of study are guaranteed full 12-month stipends, which cover the summer months (June–August). The mechanism for providing this summer funding varies across programs. See <u>TGS's guide</u> on how this is handled in each program. Students beyond year 5 can apply for TGS's competitive summer research fellowships and other <u>competitive opportunities</u> at Duke that help provide summer funding.

### **Financial Support in Year 6 and Beyond**

Most sixth-year students receive external or departmental funding to cover tuition and mandatory fees, and those who apply for external or departmental funding but don't get it are eligible for a <u>sixth-year tuition and fee scholarship</u>.

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

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#### **Health and Dental Insurance**

The Graduate School pays the medical and dental insurance premiums (\$3,282.12 per year for medical, \$329 for dental) for Ph.D. students in their first six years of study and for Ph.D. research assistants in any year, if they are on the Duke student plans. The Duke Student Medical Insurance Plan is a platinum plan, the highest level in the Health Insurance Marketplace, while the student dental plan covers 200-plus services with no out-of-pocket costs at the campus dental clinic. Students may add dependents at their own expense.

gradschool.duke.edu/medical-dental

## Medical Expense/Financial Hardship Assistance Program

Since 2006, TGS has offered grants to help Ph.D. students with medical expenses that are not eligible for insurance reimbursement and which create a significant financial hardship. Since 2018, the program has also covered non-medical-related financial hardship from special circumstances. Students get up to \$10,000 for medical expenses and up to \$5,000 for non-medical hardships.

gradschool.duke.edu/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.

gradschool.duke.edu/accommodation

## **Childcare Subsidy**

Since 2003, Ph.D. students who have children that require childcare can apply for subsidies of up to \$7,000 per year from The Graduate School. The subsidy is awarded for a maximum of five years, with exceptions considered for special circumstances.

gradschool.duke.edu/childcare-subsidy

## **GradParents Student Group**

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

gradschool.duke.edu/children#gradparents

## **Professional Development**

TGS 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, TGS 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

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