

Duke University Divinity School

# Financial Aid Policy & Procedure Manual

# **DUKE UNIVERSITY DIVINITY SCHOOL OFFICE OF FINANCIAL AID**

## **POLICIES AND PROCEDURES MANUAL**

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## **SECTION 1: MANUAL INTRODUCTION**

### **1.1 Introduction to the Financial Aid Office**

The Duke University Divinity School Office of Financial Aid coordinates all federal, private and institutional financial aid programs within the Duke Divinity 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 requests 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 Divinity School Office of Financial. If no policy or procedure addresses a given issue, the Duke Divinity 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.
- Provides 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
- Provides quick reference to various practices.

**1.1.1 Location of Duke University Divinity School Office of Financial Aid: 407 Chapel Drive, Durham, North Carolina 27708**

**1.1.2 Hours of operation: 9:00 am – 4:30 pm. Walk-in appointments are available 9:00 am – 4:30 pm., Monday through Friday.**

**1.1.3 Phone number: (919) 660-3441 Fax number: (919) 660-3535**

**1.1.4 Email addresses: [finaid@div.duke.edu](mailto:finaid@div.duke.edu)**

**1.1.5 Duke University Divinity School website: [www.divinity.duke.edu](http://www.divinity.duke.edu)**

This manual provides instructions as to the sources and types of financial aid programs available to Duke University Divinity students, estimated educational costs and financial aid application instructions. In addition, the manual contains the policies and procedures of the Divinity School Office of Financial Aid applicable to the financial aid application process and determination of eligibility for financial aid.

### **1.2 Purpose and Philosophy of the Financial Aid Office**

Duke University is committed to creating and sustaining innovative, effective educational programs of the highest quality. We see our mission as investing in the personal, academic and professional growth of our students so that they will make a positive difference in the wider world after graduation. Our investment in the talent of our students requires a financial partnership between the university and students themselves.

Students contribute to the costs of a Duke education through tuition and fees and by covering necessary living expenses during the period of study.

Duke University believes that everyone should have the opportunity of attending school regardless of their financial situation. We continue to promote financial assistance opportunities to eligible students. The primary purpose of the financial program at Duke University Divinity School is to provide financial assistance to students who, without aid, would be unable to attend school.

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. Funding is available from annually allocated awards funds, instruction, endowments, fellowships, foundations and other private support.

It is the policy of Duke University Divinity School Office of Financial Aid to award federal financial aid in accordance with federal regulations and guidelines pertaining to the type of assistance requested.

The purpose of the Duke Divinity School Office of Financial Aid is: (1) to provide professional financial aid counseling to students concerning meeting the costs of education; (2) to administer Title IV Aid programs competently according to the institution's philosophy and policies as stated in Section 2 and federal regulations; and (3) to maintain institutional records of assistance programs and students assisted.

Educational loans are an essential component of this partnership, enabling students at all levels to borrow funds to help support the costs of a Duke education. While Duke University funds a small percentage of the loans our students request to further their education, most loans are provided through federally regulated programs by banks and non-profit lenders. These programs are authorized by the Higher Education Act and regulated by the Department of Education. In addition, private lenders offer a variety of educational loans outside the federal programs. Duke University apprises students of their right to choose any authorized lender and will work cooperatively with any lender students choose.

### **1.3 Policies and Procedures Development Responsibilities**

The primary responsibilities of the Duke Divinity 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 Financial Aid Office:**

- Maintain student financial aid records/files
- Authorizing and disbursing 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

### 1.3.2 Location of Records:

- Financial aid records are located in the Duke Divinity School Financial Aid Office on Chapel Drive within Duke University. The Financial Aid Office has the responsibility for maintaining these files and records. Duke University Divinity School retains all financial aid records and files as required by law for 3 years from the end of the award year for which the aid was awarded.

### 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 Financial Aid Office. Application materials become the property of Duke University Divinity School upon submission and are maintained in the student's file.

### 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 [www.ifap.ed.gov](http://www.ifap.ed.gov) and are as follows:

- Federal Student Financial Aid Handbook
- NASFAA Newsletters (<http://www.nasfaa.org/>)
- EFC Formula Guide
- NSLDS Reference Materials ([http://www.nsls.ed.gov/nsls\\_SA/](http://www.nsls.ed.gov/nsls_SA/))
- SAR and ISIR Reference Materials
- The SmartStudent Guide to Financial Aid (<http://www.finaid.org/>)

## SECTION 2: ADMINISTRATIVE ORGANIZATION AND OFFICE MANAGEMENT

### 2.1 Institutional & Divisional Structure

The Duke Divinity School Office of Financial Aid reports directly to the Senior Director of Admissions, Recruitment and Student Finance.

There exists a clear and separate division of responsibility for the administration of financial aid programs which are divided between the Financial Aid Office, 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 Financial Aid Office
  - 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

- 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 Federal Perkins Loan Program
  - Administer the William D. Ford Federal Direct Loan Program (Direct Loan Program)
  - Administers Entrance and Exit Counseling for Federal and private educational loans.

## 2.2 Financial Aid Office Structure and Position Responsibilities

The Office of Financial Aid consists of two, full-time professional staff members and is located within the Divinity School Office.

### Occupational Summary

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

### Work Performed

Analyze financial information submitted by applicants utilizing established federal and university standards and guidelines to determine financial needs; select candidates and 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.

Assist in making application for federal funds for government loan programs; administer rules and regulations set forth by the federal government concerning government funds.

Coordinate and administer assigned financial aid programs such as the federal work study program and 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 financial aid office follows the personnel policies as set forth by Duke University policy manual administered by the Human Resource department. Duke University does not issue incentive pay of any kind to Admissions or Financial Aid 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.

### **Procedures**

If a question arises concerning personnel policies, the staff refers to the policy manual located online at: [www.hr.duke.edu/policies/](http://www.hr.duke.edu/policies/) or ask the Duke University Divinity School Director of Human Resources.

## **2.3 Frequent Contact Information**

The majority of incoming communication is routed through the Divinity School financial aid mailbox and phone number. The general office email is: [finaid@div.duke.edu](mailto:finaid@div.duke.edu) and the phone number is (919) 660-3441.

### **2.3.1 Third-Party Servicers**

The Bursar's Office will notify the Divinity 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. Duke Divinity School Office of Financial Aid will create an invoice if requested by the sponsor. If the Duke Divinity 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 Director of Admissions, Recruitment and Finance holds an individual meeting with the Director of Financial Aid bi-weekly or on an as-needed basis. The Chief Financial Officer will meet with the Director of Financial Aid 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 – 4:30 pm Monday through Friday. Appointments are also available between 9:00 am- 4:00 pm.

### **2.4.3 Treatment of Correspondence/Forms**

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

When the Financial Aid Director or Staff Coordinator 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 staff’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 two business days of their receipt. When the Financial Aid staff 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 staff is confidential. All currently enrolled and former students have the right to review their financial aid records to determine their content and accuracy. A student who wishes to obtain access to his/her financial aid record is able to do so in the presence of a Financial Aid staff member. Student records are maintained in the Financial Aid Office at the Divinity School. A majority of documents are scanned and maintained on a protected directory within the Duke Divinity School network directory.

**SECTION 3: FINANCIAL AID PROGRAMS**

**U.S. Citizens and Permanent Residents**

**International Students**

**Institutional Scholarships**

Support for *master's* level students varies by degree program. All students are considered for institutional scholarships at the time of admission.

[Federal Direct Unsubsidized Stafford Loan](#)

[The Free Application for Federal Student Aid (FAFSA) is required]

- \$20,500 annual limit
- **interest rate, if first disbursement is:**
  - after 7/1/2023 to 07/10/2024, 7.05%
- **origination fee, if first disbursement is:**
  - on or after 07/1/2023, 1.057%
- 6 month grace period

[Federal 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
- Must be credit approved
- **interest rate, if first disbursement is:**
  - after 7/1/2023 is 8.05%
- **origination fee, if first disbursement is:**
  - 4.228%
- 6 month grace period

[Private/Alternative Student Loan](#)

Federal Work Study  
[The Free Application for Federal Student Aid (FAFSA) is required]

- Annual borrowing limit up to the cost of attendance minus other financial aid
- Interest rate varies per lender
- Must be credit approved
- Grace period varies per lender
- Award amount is \$5,000
- Wages paid are partially from federal funds (75%) matched with university funds (25%)
- Student must find employment
- Student will be paid through Corporate Payroll and not through the bursar's account

[Yellow Ribbon Program \(For U.S. Military Veterans and eligible dependents\)](#)

- 100% eligible for Post 9/11 GI-Bill
- Up to \$6,000 from the department, plus the VA Match

**Ineligible**

- U.S. Co-signer required
- Annual borrowing limit as determined by the lender
- Interest rate varies per lender
- Co-signer must be credit approved
- Grace period varies by lender

**Ineligible**

**To be eligible to receive Federal financial aid assistance a student must be:**

- Enrolled at least half-time (6 credit hours Fall, 6 credit hours Spring, 2 for Summer I, or Summer II)
- Master students in their final semester 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.
- 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 Th.D. students**

***Departmental Fellowships and Assistantships:*** In general, a student's support package may be composed of several different types of funding, including:

- Full scholarships to cover tuition and fee expenses
- Fellowship stipends
- Research Assistantships
- Teaching Assistantships

**3.1.2 Veterans Benefits**

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

The Divinity School offers to match the veterans who qualify for the VA's Yellow Ribbon Program: eight (8) master students.

Please refer to the Duke University Registrar's website to provide the necessary information to apply for, and continue to receive, veteran's educational benefits while enrolled at Duke University Divinity School: [Duke University Registrar](#).

## **SECTION 4: INSTITUTIONAL REQUIREMENTS RELATING TO EDUCATION**

- **4.1 Private Education Loan Disclosures**

### **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](#)

Last updated: 05/17/2011

### **Procedures**

The Student Loan Office is responsible for monitoring and updating disclosure information and changes for our Duke University 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 University 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.

Last updated: 5/17/2011

## **Procedures**

There were three 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 seven members. It includes representatives from the Graduate and Professional Schools and the Duke University 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.

Last updated: 5/30/2011

## **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.

Last updated: 5/30/2011

### **Procedures**

The Student Loan website is updated each year following the Preferred Lender selection process.

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

Last updated: 5/30/2011

#### **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.

Last updated: July 27, 2011

## **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.

Last updated: July 27, 2011

### **4.2.2 Agreements Related to the Marketing of Private Education Loans**

## **Policies**

The institution only allows an organization to use our name, emblem, mascot, logo, and other institutional identifiers if the webpage they are placing it on is being used exclusively by Duke students after they have selected a loan. In other words, the webpage is a landing page for beginning the loan application process. Otherwise, we do not allow co-branding.

Last updated: 5/30/2011

## **Procedures**

The request is made to the Director of Student Lending. Use of our logo is limited to the lender's website. Whenever Duke's logo is used by a lender, the Director will carefully review the lender's website to ensure the lender's name is displayed in a way that clearly indicates the lender, not the school, offers or makes the loan. .

Last updated: June 22, 2011

### **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.

Last updated: 5/30/11

**Procedures**

The student can complete the form online with all of our Preferred Lenders, and with ECSI. The Duke Divinity 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 Divinity 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 contact the Undergraduate Financial Aid office: [HEOA](#).

#### 5.1.1 Rights and Responsibilities of Students on Aid

As a recipient of financial aid, there are certain rights and responsibilities of which students should be aware. These rights and responsibilities of students on financial aid are listed in the following documents:

- The Financial Aid Award Notification
- The Master Promissory Note

Students have the right to know the:

- Financial aid programs available at Duke University Divinity School
- Process which must be followed to be considered for aid
- Criteria used to select recipients and calculate need
- Duke University Divinity School refund and repayment policy
- Divinity 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 Divinity School Office of Financial Aid in a timely manner
- Keeping the Divinity 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 Divinity School Office of Financial Aid any additional assistance from non-University sources such as scholarships, loans, fellowships, and educational benefits
- Notifying the Divinity 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 Divinity School Financial Aid Website. Only information published, provided, or referred by the Divinity School Office of Financial Aid staff is valid.

Any additional information should be verified with the Divinity 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 Divinity 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. Th.D. students are considered part-time with enrollment in one unit of continuation.

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 student must be a U.S. citizen, a naturalized citizen of the United States, a permanent resident or an eligible non-citizen. Citizenship must be documented where the student is required to show evidence of status which usually is in the form of a birth certificate, Certificate of Naturalization, proof of permanent residence such as a valid Alien Registration Card or I-94. Note that the Divinity 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 towards their degree program. Satisfactory academic progress is defined by the school.

Most financial aid programs are considered “need-based” where the student must demonstrate financial need by the information provided on the financial aid application materials. 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. Grad PLUS Loans).

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 is the application that students must complete to apply for federal student aid. Federal student aid includes student loans, and work-study opportunities.

In previous years, students could not complete the FAFSA until after January 1<sup>st</sup>. New guidelines have been updated the timeline to help students expedite the filling of the FAFSA.

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

<b>School Year</b>	<b>When a Student Can Submit a FAFSA</b>	<b>Which Year’s Income Information is Required</b>
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2023/2024	10/01/2022 – 06/30/2024	2021
2024/2025	10/01/2023 – 06/30/2025	2022

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

**Step 1:** Complete the Free Application for Federal Student Aid (FAFSA) online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).  
Duke University Divinity 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 financial aid notices to students. The award will include an itemized financial aid 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 accepts/reduces/declines the award in DUKEHUB. The student then completes the loan application process outlined in the award notice.

***Private/Alternative Student Loans:***

**Step 1:** Access the [Duke University Recommended Lenders](#) 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:** 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 submit the loan certification, verifying the student is eligible to receive the approved loan. The certification will also provide the lender with 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). In addition, the student is notified via email that he/she has been selected for verification.

The Divinity 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 Divinity School Office of Financial Aid systematically verifies only those data elements required by the federal government. However, the Divinity School Office of Financial Aid may request additional information if further investigation is needed to resolve a discrepancy.

For students selected for verification, a student list is generated outlining the verification requirement. The Divinity School Office of Financial Aid will inform student via email what documents need to be submitted to complete the verification process. The student may fax, email or deliver said documents, but all verification requirements must be satisfied before the student can receive federal financial aid.

### **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.

### **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.
  - Eligible non-citizens whose A-number did not pass secondary confirmation by Homeland Security must bring unexpired immigration status verification documentation in person to the Divinity School Office of Financial Aid, at which time form G-845 will be completed and copies made of the front and back of student documentation. This form is sent to the Department of Homeland Security for review. No financial aid is awarded until confirming documentation is received from the Department of Homeland Security regarding student's eligibility for federal financial aid or until 30 days after the documentation was sent, whichever occurs first.
- 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 Divinity School Office of Financial Aid pulls the student's NSLDS record and retains this in the student's file. If the student is at or near a federal aggregate limit, 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 Divinity School Office of Financial Aid contacts the student to request additional information before completing the financial aid award. Questions regarding the student's eligibility for federal loans are reviewed by the Student Loan office.

## SECTION 8: STUDENT BUDGETS

Student budgets are an important component in the financial aid process. Standard student budgets reflect the Duke University Divinity 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 Divinity School Office of Financial Aid on a case-by-case basis.

### 8.1 Budget Components

The Divinity 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 in late February. Duke University Divinity School specific fees are approved with tuition in February. All other University fees are approved by June. Tuition and fees information is available on the Duke University Divinity School Financial Aid website under Tuition and Fees. Loan fees are reviewed on an annual basis using the most recent data available.
- Books and Supplies
  - Books and supplies are reviewed annually. A standard amount is budgeted for all Graduate Students regardless of program.
- 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.
- 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. These rates are set annually by Duke Student Health and varies based on the age of the student and applicable spouse or dependent coverage.

### 8.2 Budget Amounts for 2023/2024

The Duke University Divinity School charges tuition on a per semester basis for all graduate students. The cost of attendance budget is updated annually. ***Please note, final budgets amounts are not approved until after February from the Provost office.***

- The tuition charge for continuing Th.D. students is \$3,250 and \$750 for Master's level students each semester (fall and spring) during academic year. Tuition charges for part-time master's or Continuing Studies students will be determined on or before March 2024.

- Transcript Fee - All entering students will be charged a one-time fee of \$120 in the semester in which the student matriculates, entitling them to an unlimited number of Duke Transcripts.
- Health Fee - All full-time students and part-time degree seeking candidates are assessed a \$473 fee each fall and spring semester for the use of Student Health Services. Students enrolled during the summer full term are assessed a \$350 fee (which is adjusted if a student is enrolled in either summer I or summer II terms). The health fee is separate from that which would be paid for comprehensive health insurance, and does not provide for major medical coverage.
- Activity Fee - All students will be charged a student activity fee of \$19 per semester by the Graduate and Professional Student Council to support campus events and student government. See [GPSC](#) for more information.
- Recreation Fee - A charge of \$180 per semester will be assessed all students for the use of on-campus recreation facilities, including Wilson and Brodie Recreation Centers.
- Allowable Components that can be included in the Cost of Attendance budget with supporting documentation include the following:
  - Dependent care
  - Personal Computer (maximum allowable \$3,000)
  - Disability expenses
  - Loan fees are based on the academic program.

### 8.3 Professional Judgment

Duke University Divinity 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 submit a written request to the Divinity School Office of Financial Aid. **If applicable, submit the completed Professional Judgement Request Form along with required documentation to the Divinity 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.

### 8.4 Budget Waivers

If a student receives a resource toward a budget item, the amount must be included in the financial aid award (such as tuition benefits or non-compensatory stipends) this amount is deducted from the cost of attendance budget.

## SECTION 9: AWARDING 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. Funding is available from annually allocated awards funds, endowed fellowships, foundations and other private support, federal research and training grants, and the Federal Loan Programs offered through Direct Lending.

The Divinity School Office of Financial Aid works to develop the packaging philosophy, guidelines, and works in conjunction with the Finance Office, Office of Admission and Program Directors to develop policies and procedures related to institutional scholarship awarding. The Chief Financial Officer has oversight of all institutional financial aid policies to ensure they are aligned with the school's mission.

## **9.2 Available Funds and Number of Eligible Students**

Funding reports along with student lists are utilized by the Divinity School Office of Financial Aid to monitor institutional endowment spending in accordance with fiscal limits and endowment awarding guidelines.

### **9.2.1 Th.D. Student Awarding and Packaging**

It is the expectation of the Divinity School that Th.D. students will be financially supported, through a combination of departmental and extra-departmental funds, for the majority of the time they are registered and working toward their degree. Th.D. students will receive payment of tuition from institutional scholarships or an external fellowship that covers some portion of the cost of education, and stipend and fee support for a minimum of five years.

Th.D. students are supported in a variety of ways. Some will receive fellowships, teaching or research assistantships funded through the department's instructional budget, or a faculty member's research funds.

### **9.2.2 Masters Student Awarding and Packaging**

Support for masters' level students varies by program. Prospective students are encouraged to review the program page on the Duke University Divinity School website for specific details on the institutional scholarship support that is available.

Federal methodology is used, and the cost of attendance minus EFC equals federal need. 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 GRAD Plus loan can be awarded up to the cost of attendance after the unsubsidized maximum loan amount has been utilized. Federal Work Study is awarded based on having federal need and availability of funding. The packaging plans award Federal Work Study (if eligible), Unsubsidized Stafford Loan, and then the GRAD plus loans. Students must be enrolled in at least half-time to receive financial aid awards.

We have an automated process in PeopleSoft that sends an initial financial aid award notification email to students. Students are also able to review their self-service account in DUKEHUB once they are matriculated.

## **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 Divinity School Office of Financial Aid. Chapter 33/VA benefits are applied toward the cost of attendance. External award and over award queries help us monitor and ensure compliance against over awards and overpayments.

## **9.4 Award Package Notification**



All active, matriculated students can view the financial aid information on DUKEHUB. Incoming student will access this information through self-service in DUKEHUB. The financial aid award by individual source, specific cost of attendance, and award amount are broken down by year. Award messages are included, describing federal sources and links to federal loan requirements. Students receiving institutional scholarships are notified by email or hard copy letter outlining scholarship conditions and policies are included (either a hard copy form or a link to the form, available on our website and through DUKEHUB).

## **9.5 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 Divinity School Office of Financial Aid. Appeals to cost of attendance would increase maximum Grad/PLUS or private loan eligibility. Appeals to income or other FAFSA data elements may not change aid eligibility.

The outcome of the appeal and additional aid eligibility (if applicable) is communicated to the student by email and through an adjustment to the financial aid award, if applicable. A revision email would be sent to the student with instructions to view the information on DUKEHUB.

## **9.6 Award Package Revisions**

The Divinity School Office of Financial Aid runs student listings on a regular basis to determine changes to enrollment/tuition charges for master students. The Divinity School Office of Financial Aid updates student budgets and revises financial aid awards as needed.

The Divinity School Office of Financial Aid runs over award queries periodically to determine over awards and overpayments. The Duke Divinity School 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, Grad/PLUS, and Unsubsidized Stafford.

Student lists are run beginning the first day of classes, and periodically throughout the term including the day following drop/add. 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.

### **9.6.1 Over awards**

A financial aid over award is defined as federal 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 Divinity 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 over award, 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 over award 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.

## Procedure

- Changes to enrollment status during a term may impact the aid package and will be processed by the Divinity 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 Divinity School Office of Financial Aid. It is expected that the student confirm receipt by responding to the electronic notification or contacting the Divinity 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 Divinity 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 Divinity School Office of Financial Aid within the specified timeframe provided in the over award 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 Divinity 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 from the posted balance, requiring the student to only pay the lesser amount.

With all Title VI 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 onto 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 master 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 the Department of Education Direct Loan Servicer 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 repeat borrowers, once they accept the loan, the funds will show as pending aid on the student's Bursar account. The Department of Education Direct Loan Servicer will be electronically notified of the student's loan. Once the loan information is accepted by the Department of Education Direct Loan Servicer, the loan funds will disburse to the Student's Bursar account. The earliest the loan funds will disburse to the student's Bursar account is the day after the drop/add period ends for that term.

For Grad PLUS loan Borrowers, the student fills out a loan application to Direct Loan Servicer for their loan. If their loan is credit approved, the student will 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. The earliest that loans funds will disburse to the Bursar is 10 days prior to the beginning of classes for new matriculated students.

## **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 Divinity 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 Divinity School Office of Financial Aid will perform any adjustments to the amount based on the Title IV refund policy.

The Divinity 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 each financial aid office 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.

- Each financial aid office 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 Divinity School Office of Financial Aid.

The schedules are classified by degree program and the inclusive semesters that each degree program has that a potential disbursement would occur. Students are informed of the disbursements by viewing the anticipated disbursement date on their bursar bill.

## **10.3 Undeliverable Title IV Funds**

### **10.3.1 Policies**

SLO returns Federal loan funds no later than 3 business days after the Divinity 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 and complete a minimum of 6 course units per term 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 requested and approved after the first day of classes, the student may be entitled to a refund. For more information please refer to the Duke Divinity School Bulletin for current refund policies, which are consistent with those recommended by the federal government.

The bursar’s office will run an enrollment query versus students with anticipated aid prior to the first disbursement. If a student shows no enrollment information, the bursar will notify the Divinity School Office of Financial Aid to cancel the student’s anticipated loan funds. The Duke SLO office will process these returns and will contact the Divinity School Office of Financial Aid.

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 Graduate PLUS Loan, Federal Perkins 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.

### Guidelines by Academic Program

<u>PROGRAM</u>	<u>CREDITS</u>	<u>Program Length</u>	<u>Maximum Length of Program To Graduate</u>
Master of Divinity	24 courses (72 credit hours)	3 years	6 years
Master of Arts in Christian Practice	18 courses (54 credit hours)	2 years	4 years
Master of Theological Studies	16 courses (48 credit hours) + 4 residency periods	2 years	4 years
Master of Arts in Christian Studies	8 courses ( 24 credit hours)	1 year	2 years
Master of Theology	8 courses (24 credit hours)	1 year including examinations or writing period	2 years

Master of Divinity (Hybrid)	35 courses (78 credit hours)	4 years	8 years
Doctor of Ministry	15 courses (45 credit hours)	2 years plus research and writing period	4 years
Doctor of Theology	12 courses (36 credit hours)	4 to 5 years including examinations and research/ writing period	8 years
Master of Divinity/ Master of Social Work	20 M.DIV courses ( 60 credit hours) + 18 courses MSW (54 credit hours)	4 years including internships	8 years
Master of Arts in Theological Studies/ J.D.	12 MTS courses (36 credit hours) + 25 Law courses (75 credit hours)	4 years	8 years
Master of Divinity/ M.P.P.	20 M.DIV courses (60 credit hours) +13 MPP courses ( 39 credit hours)	4 years	8 years

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

### 11.1 Process

Duke University Divinity 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 probation status without an appeal or any other action by the student. The probation 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 probation 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 probation may appeal the decision 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 Senior Director of Admissions, Recruitment and Student Finance, outlining the basis on which they are appealing the termination of federal student aid. Supporting documentation, including a letter of support from the student's academic dean, is helpful but not 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 Financial Aid Director and the Senior Director of Admissions, Recruitment and Student Finance. The decision will be communicated to the student in writing and the student's record will be documented.

### **11.1.3 Financial Aid Probation**

If the appeal decision is to reinstate the student's eligibility for Title IV funds, the student may be placed on probation for 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 will work with the Dean of Academic and Formation to develop an academic plan in conjunction with 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 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 (I) incomplete or (W) withdrawn will be counted as courses attempted but not completed.

### **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.

## **SECTION 12: RETURN OF TITLE IV FUNDS**

*Changes to federal law may affect this policy.*

### **12.1 Process Overview & Applicability**

*Steps in Federally Mandated Process*

Step 1: Determine the withdrawal date.

If the student officially withdraws, the withdrawal date is the date Duke determines the student either began the withdrawal process, or the date the student provided official notification to Duke, 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 Duke 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 Duke 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.

Step 2: Calculate the percentage of enrollment period completed.

The percentage of enrollment period completed is determined by dividing the total number of calendar days in the enrollment period into the number of calendar days completed in that period as of the withdrawal date. The total number of calendar days in a payment period includes all days (including weekends) within the period. Scheduled breaks of at least five consecutive days are excluded from the total number of calendar days in the enrollment period and the number of calendar days completed in that period.

Step 3: Calculate the amount of Title IV aid earned.

If the withdrawal date is equal to or greater than 60 percent of the enrollment period (semester), the student has earned 100 percent of the Title IV funding disbursed for that semester. If the withdrawal date is less than 60 percent of the semester, the amount of Title IV funding the student has earned is calculated by using the federally mandated calculation to determine the percentage of Title IV funds



that have been earned by the student for that semester. This percentage is then applied to the total amount of Title IV funding that was disbursable for the semester as of the withdrawal date.

Step 4: Determine the amount of Title IV aid unearned.

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

Step 5: Allocate unearned aid.

Duke is required to return the lesser of the total amount of Title IV funds the student has not earned or an amount equal to the charges if the total amount to be returned exceeds the charges incurred by the student. Charges include tuition, fees, room and board (if the student contracts with Duke for room and board), and can include other education-related expenses assessed by Duke. Unearned Title IV funds must be returned within 45 days of the student's withdrawal.

Duke will return the student's unearned Title IV funding on his or her behalf and consider the returned funds as the student's debt to Duke. Students must make arrangements with the Bursar's office for repayment of the debt. Consequences of non-payment include blocks on re-enrollment, transcript and diploma holds, and student account placement with Collections.

Title IV loan amounts to be returned by Duke will be credited to the appropriate programs in the following order: Unsubsidized Federal Stafford loans, Federal PLUS loans received on behalf of the student.

Step 6: Communication of return of funds.

Graduate students for which a portion of Title IV aid must be returned will receive a communication from the Divinity School Office of Financial Aid sent to their Duke Email address indicating an adjustment has been made and funds have been returned on the student's behalf. This communication further instructs any resulting balances on the student account must be paid by the student and arrangements for payment must be made directly with Duke's Bursar.

## **12.2 Withdrawal Date**

### **12.2.1 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.

### **12.2.2 Procedures**

The Divinity School Registrar provide withdrawal dates to the University Registrar and an official attrition notice is originated and emailed to appropriate departments.

## **12.3 Formula Calculation**

### **12.3.1 Policies**

Upon receipt of an attrition notice from the Divinity Registrar, the Divinity School Office of Financial Aid performs a return of Title IV funds calculation using the PeopleSoft Return of Title IV software.

The period used for the calculation is "Payment Period," as all Divinity academic 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. 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.

### **12.3.2 Procedures**

The attrition notice is received by the Financial Aid Officer in charge of withdrawals in the Divinity School Office of Financial Aid. The Financial Aid Officer performs the Return to Title IV calculation on the web. The officer saves a copy of the attrition notice for the student's record. The officer adjusts the student's aid according to the calculation and notifies the Student Loan Office to return any loan funding. The Divinity School Office of Financial Aid will return federal loan funding within 45 days of the date of student withdrawal. An email is also sent to Duke's Bursar to notify them of the adjustments made to student aid.

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 Divinity School Office of Financial Aid. Additionally, the officer in charge of withdrawals will keep electronic copies of the official attrition notice, Title IV Calculation Worksheet, and original award information in a withdrawal folder for that aid year.

## **12.4 Post-Withdrawal Disbursements**

### **12.4.1 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.

### **12.4.2 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 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

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 loan funds.

## **12.5 Returning Unearned Funds**

### **12.5.1 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.

### **12.5.2 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:

Unsubsidized Federal Stafford Loans  
Federal 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:

Refund of tuition	
Before classes begin	100%
During first or second week of classes	80%
During third, fourth, or fifth week of classes	60%
During sixth week of classes	20%
After sixth week of classes	0%

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 Divinity School Office of Financial Aid will contact the student to request additional information and documentation. If, in the Divinity School Office of Financial Aid Counselor'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 Senior Director of Admissions, Recruitment and Finance for possible disciplinary action.

The Senior Director of Admission, Recruitment and Finance reviews the student's aid file with the Financial Aid Director and if the decision is made by the Director to pursue the possibility of denying or canceling financial aid, the Director will contact the student to set up an appointment. If the student does not make an appointment, the Director 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 Director 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:

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 Undergraduate Financial Aid office at <http://www.finaid.duke.edu/>.