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Revised 7/11/2023
INTRODUCTION

Mission of the Nicholas School of the Environment

The Nicholas School of the Environment’s mission, creating knowledge and global leaders of consequence for a sustainable future, is informed by Duke University’s theme of knowledge in the service of society and motivated by the need to restore and preserve the world’s environmental resources while adapting to a changing climate and a growing population with aspirations for rising standards of living. We strive to fulfill this mission by: creating knowledge through basic, applied, and multidisciplinary research in the relevant physical, life, and social sciences designed to expand our understanding of the Earth and its environment; creating global leaders through undergraduate, professional masters and doctoral programs that supply the next generation of environmental leaders and researchers.

Financial Aid Services for Master of Environmental Management, Master of Forestry and Duke Environmental Leadership Master of Environmental Management Students

The Nicholas School of the Environment considers for admission to the Master of Environmental Management (MEM) and/or Master of Forestry (MF) or Duke Environmental Leadership Master of Environmental Management (DEL-MEM) degree any student based on academic qualifications without regard to ability to pay. If an applicant is offered admission to the MEM, MF or the DEL-MEM degree, the Nicholas School will provide guidance and offer financial aid sufficient to cover the cost of attendance. That financial aid can take the form of scholarship, assistantship, work-study and/or loans. Not every student will be offered school-based aid. Even for those students who do receive school-based aid, the Nicholas School is not able to provide sufficient scholarships and/or grants to cover the cost of attendance. Therefore, all students must have other forms of financial support.

Financial aid polices related to undergraduates, research masters and doctoral students are governed by the financial aid offices of the relevant schools: Trinity and Pratt for undergraduates and the Graduate School for research masters and doctoral students.

Introduction to the Financial Aid Office

Financial aid services for MEM, MF and DEL-MEM students consists of a staff member in Student Services who is the primary liaison and financial aid contact. An additional data analyst in Student Services processes and packages financial aid in support of the school’s efforts. We counsel students on finding external scholarship funding, borrowing responsibly, and living within your means as a student. Duke 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 or biweekly time-card submissions, respectively, for time worked based on the FLSA standards and University Pay Structures and Processes.

Location: Duke University, Nicholas School of the Environment, Student Services Office, A101 Levine Science Research Center, 9 Circuit Drive, Durham, NC 27708
Purpose and Philosophy of the Financial Aid Office

Mission Statement: Our expectation is that each and every graduate of the Nicholas School has the knowledge to understand the complexities and pluralities of today’s environmental challenges; the practical skills to devise and implement effective solutions; the real-world acumen to use markets and public-private partnerships, as well as more traditional governmental tools, to achieve desired outcomes; the ability to think critically across disciplines; and, the flexibility to work in teams or individually.

Operative Financial Aid Principles: The staff members providing financial aid services are dedicated to assisting students who are pursuing a full-time Master of Environmental Management (MEM), Master of Forestry (MF) or Duke Environmental Leadership Master of Environmental Management (DEL-MEM) degree with the process of obtaining the financial resources to finance their education. It is our mission to provide efficient guidance and counseling in order to make this as seamless as possible.

Since the Nicholas School takes pride in producing leaders of consequence, our financial aid staff understands that helping students to find the right financing options helps to alleviate financial concerns and eases the mind. We want students, especially those who are dependent upon financial assistance, not to worry about financing their MEM, MF or DEL-MEM, but to concentrate on their studies so that they can be successful in their effort to become leaders of consequence.

Policies and Procedures Development Responsibilities

Once a month, all of the Financial Aid Offices within the graduate and professional schools at Duke, meet to discuss policies and procedures updates. Although each school is autonomous, as a University we strive to standardize our policies and procedures to help ensure that all of Duke’s Financial Aid Offices are complying with federal regulations. Professional judgment is extended to each office to help service the uniqueness of each program. The Graduate and Professional Schools Financial Aid group is led by The Assistant Vice Provost & Director of Financial Aid. All schools meet to discuss counseling scenarios and the best way to review, verify, award and disburse aid.

Since the group meets monthly, we all share the responsibility of keeping each other abreast of new policy/procedural changes. However, most of our updates are sent from the
Assistant Vice Provost and Director of Financial Aid via e-mail. There is a Financial Aid group listserv that records announcements for the group.

TYPES OF FINANCIAL AID AND PROCESSES

Policies

The goal of the Financial Aid Office is to assure students that there are funds available to cover the cost of their attendance at the Nicholas School. Through a combination of merit-based scholarships, need-based grants and need-based loans, the school strives to provide each student with a way to cover the cost of attendance for the MEM, MF, or DEL-MEM degrees. At the Nicholas School, our students finance their education primarily with student loans. There are limited merit scholarship funds available for on-campus MEM and MF, and DEL-MEM students, so those funds are used to help support students demonstrating the highest merit. Additionally, the school reserves a modest amount of funding for need-based grants that are awarded through an application process managed by the school, open to MEM, MF and DEL-MEM students. Regarding loans, our approach is simply to educate students about the terms of the student loan programs and repayment options so that they make educated decisions on the best loans to borrow and the amounts. Students are free to seek out other forms of aid, including private lenders and outside scholarships. The school provides links to assist in searching for outside scholarships at its website.

The Nicholas School considers professional degree students for three different forms of financial aid: merit-based scholarships and assistantships, need-based grants, and eligibility for loans and work/study through the federal loan programs (Federal Direct Unsubsidized and GradPlus loans).

Applicants may learn more about financial aid options from the school’s website, from admissions officers and from attending prospective and admitted students’ visitation events. The Nicholas School notifies students of any financial aid in writing via email and letter. The school also sends out a Financial Aid Notice (FAN) that includes all financial aid that has been offered.

MEM and MF students are permitted to apply for federal student aid at any time during the academic year. As the financial aid office receives or discovers new information regarding external scholarship programs, that information is shared with the student body through school announcement boards, relevant websites and via email. The MEM, MF and DEL-MEM programs are expensive and many students seek the best possible financial support to relieve the burden.

Types of Financial Aid

Based on the type of financial aid, the allocation process may be somewhat different.

**Merit Scholarships:** awarded to on-campus MEM and MF degree students and DEL-MEM students by the Admissions and Awards Committee based on the application for
admission submitted by the student. Students are notified after admission but prior to any notification deadline. Merit-based scholarships are based on a combination of qualifications included in the application including grade point average, GRE scores (if required for admission), educational preparation, experience, letters of recommendation and extra-curricular experience such as Peace Corps and Americorps. All applicants are considered for the merit-based Peace Corps and Americorps service award upon documentation of completed service. Application reviewers are free to make recommendations that will be taken under consideration by the committee.

**Need-based Grants:** awarded by the Nicholas School. Students must submit the FAFSA (US and permanent residents) as well as submit an application through College Board’s CSS Profile, including student and parental tax documents through IDOC at the College Board site. Any admitted student, including international students, may apply for a need-based grant from the school. Deadline for application is generally mid-February, for the fall term. Visit the school’s website, [https://nicholas.duke.edu/admissions/financial-support-aid](https://nicholas.duke.edu/admissions/financial-support-aid) for specific dates.

Students returning for their second year who did not apply or did not receive a need-based grant for their first year may apply for a grant for their second year if they choose. The deadline is usually in mid-April of the first year.

**Federal Loan Programs:** Students must submit the FAFSA in order to be considered for need based loans (Federal Direct Unsubsidized and GradPlus loans) and/or work/study funds. Graduate students applying for the federal loan programs are considered independent of their parents for the purposes of calculating eligibility. At the graduate level only the student’s assets and income will be considered in the calculation that results in the Expected Family Contribution (EFC); parental information is not considered on the FAFSA for students enrolled in a graduate program. The Financial Aid Office is responsible for awarding federal student aid. We only review and award admitted students. Work/study eligibility is based on the FAFSA. The Nicholas School receives an allocation for work/study funds from the central financial aid office; work/study funds are allocated to the neediest students based on the EFC. Students who wait until late spring or summer to submit their FAFSAs may not be eligible for work/study as all available funds may have been committed by the time the school receives the student’s EFC. Therefore, while students may apply for federal aid at any time, it may be in their best interest to do so as early as possible so that they may be considered for work/study eligibility. When completing the FAFSA, students submit their “prior prior year” taxes meaning that students enrolling in graduate school for the first time or returning to school in fall 2023 will use their 2021 tax information on the FAFSA.

**FAFSA Application Deadlines**

If you are a student entering the Nicholas School for the first time, you should submit your FAFSA no later than the third Friday in February (check the Nicholas School financial aid website for actual date – usually the deadline for need-based grant applications) for Fall matriculation to ensure that your documents are in order prior to the admissions decision. That will facilitate the process for notifying you of your eligibility for loans and work/study should you be offered admission.
Students who did not submit a FAFSA for the fall term but wish to be notified of their loan eligibility for spring term should submit their FAFSA no later than the third Friday in October.

Students in their first year who will be returning for their second year should submit their FAFSA no later than the third Friday in April.

Any merit-based scholarships or need-based grants are factored into the eligibility for loans prior to the packaging of loans.

If a scholarship recipient is applying for student aid, we factor the scholarship as a Financial Aid resource to determine aid eligibility. Once an admitted student is matriculated/registered for actual courses, the University Registrar ensures that students are enrolled as full-time students. Full-time enrollment is considered to be at least 9 credit hours per semester; six credits of enrollment (including only credits that count towards the degree) are required to be eligible for federal loans. There are no half-time or part-time programs at the Nicholas School.

Withdrawal and Return of Title IV Funds

The Nicholas School Registrar is responsible for informing the Financial Aid Office and the University Bursar about any changes in a student’s enrollment status. If a student withdraws from the program, then the Registrar will send an Attrition Notice so that we may adjust the student’s aid accordingly. TheAttrition Notice is used to determine if a Return of Title IV fund calculation is needed. The University Registrar is responsible for reporting the enrollment status to the National Student Clearinghouse, so that lenders may know the repayment status of a student (borrower). The University Bursar’s Office keeps track of all transactions on a student’s account. The Bursar’s Office is responsible for issuing refunds and helps track any overpayments.

Private Loans: While neither the Student Loan Office (central Duke) nor the Nicholas School financial aid staff promote or recommend private loans to students, the central Student Loan office is responsible for having information available to students about private loan options. The information is available to our students on the Duke student loans website, https://financialaid.duke.edu/loans/recommended-lenders-0. The option for private loans is always recommended as a last resort.

The Duke University Student Loan Office is committed to providing Duke 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.

POLICY FOR CONCURRENT DEGREE STUDENTS

While the cost of attendance falls on the student, the Nicholas School of the Environment (NSOE) makes every effort to financially support MEM and MF students with its limited resources.
The on-campus Master of Environmental Management (MEM) or Master of Forestry (MF) degree takes four semesters to complete (excluding summer terms) and a minimum of 48 credits on the NSOE transcript. Most financial aid offered by NSOE, both merit and need-based, is offered for the first year with the intention of the same amounts continuing into the second year provided the student remains in good standing (and, if applicable, there are no significant improvements in the student’s financial need status).

Any student who enrolls as a concurrent degree student or who is considering adding a concurrent degree program will incur additional tuition costs. These students are required to respond to a Qualtrics survey and meet with the NSOE financial aid counselor prior to October 15 of their first year at Duke, regardless of in what degree program they begin their studies (i.e., NSOE, Fuqua, Pratt, Sanford, etc.). Failure to confirm status and future plans will result in a premium fee assessed to the student’s bursar account in the amount of $500.

Tuition and financial aid impacts vary depending on whether the additional degree program is pursued with another program at Duke or if it is at another university (e.g., UNC).

Pursuing a Concurrent Degree with another Duke School

Some NSOE students choose to pursue a concurrent degree with another professional school at Duke. Agreements among the Duke schools generally include a reduction in total credits required from each program, reducing the total by approximately one semester of credits in each program in acknowledgement of the work the student is doing towards the other degree. That is, each Duke school reduces their time in degree and the standard tuition by the equivalent of one semester. For the NSOE, the result is that a student is enrolled in the NSOE for the equivalent of three semesters: two semesters of full-time enrollment typically during their first year and then one additional semester spread out through the remaining terms of enrollment at Duke. (Information on impacts of tuition and financial aid for concurrent degree programs pursued with non-Duke programs is described below.)

NSOE students in a concurrent degree program with another Duke program will have a reduction made to their NSOE tuition charge to a new blended tuition rate, as well as a change in their NSOE financial aid award, in line with the reduction in semester credits outlined above. During the year the student is enrolled fully at NSOE, the student will receive two semesters of school-based aid. During the year the student is enrolled fully in the other school, the student will not receive any NSOE-based aid. During the third year, the student will receive the third semester of NSOE-based aid. That aid will be split between fall and spring semester.

Pursuing a Concurrent Degree within the Nicholas School

Students pursuing the MEM concurrently with the MF are not subject to the same reductions in financial aid, as indicated above, as both degrees are NSOE degrees and financial aid. Students in the MEM/MF concurrent degree program are required to enroll full-time and pay full-time tuition for a minimum of five (5) semesters. The student will receive a maximum of five semesters of NSOE-based aid. Should the student require additional semesters to complete their degrees, they will not be eligible for additional semesters of NSOE-based aid.
**Pursuing a Concurrent Degree with a NON-Duke School**

Students pursuing the MEM or MF concurrently with a non-Duke program are required to be enrolled full-time and pay full-time tuition for three semesters. They will receive three semesters of NSOE-based aid. The first two semesters of aid will be disbursed during the year the student is enrolled fully in the Nicholas School. During the third year, the student will be enrolled one semester at Duke and one semester at the other institution. During the semester the student is enrolled at Duke, the student will receive one semester of NSOE-based aid.

The non-Duke school must be one with which the Nicholas School has a memorandum of understanding in effect. Students may verify those agreements with the financial aid counselor. If no such agreement exists, the student may request an ad hoc concurrent degree arrangement. The student should discuss their interest with the financial aid counselor well in advance of beginning their studies.

**NOTE:** Any student considering pursuing a concurrent degree with their MEM or MF must attend a scheduled meeting with the NSOE financial aid counselor and complete the Qualtrics form noted above.
**FINANCIAL AID APPLICATION PROCESS**

Procedures

Merit-based Scholarships and Assistantships: The Nicholas School uses the application for admission submitted by the student to determine eligibility for merit-based aid. No additional application is required. Once the Admissions and Awards Committee has decided to offer admission they use the application for admission to determine which admitted students will receive merit-based aid and in what amount. Students are notified via letter regarding their award.

As part of their merit-based awards, some students may be awarded a merit-based assistantship for their first year of enrollment. The assistantship requires 8 hours of work per week during the first academic year. For 2023-2024, students awarded an assistantship earn $4,000 gross on the Duke payroll. Successful completion of the assistantship and remaining in good academic standing during the year results in the full $4,000 converting to scholarship in the second year provided the student is enrolled full time in the Nicholas School. Student Services solicits positions for assistantships from among faculty and staff of the Nicholas School. Those positions are made available to assistantship recipients in advance of fall orientation followed by an interview and matching process that takes place in order to assign students to their jobs.

Need-based grants from the Nicholas School: The Nicholas School reserves a limited amount of financial aid funds to award to students based on need. Admitted students (and returning students) wishing to be considered for a need-based grant must submit their application through College Board CSS Profile. Parental tax information is required in addition to the student’s tax information. Directions for applying may be found at the Nicholas School website. Submitting an application is not a guarantee of receiving an award. Grants are modest and will not cover the cost of tuition or attendance. Students who are offered need-based grants will be notified in writing. Details are at the Nicholas School financial aid website.

Need-based Loans: The Nicholas School uses the FAFSA as the primary application for federal student aid. The school uses the submission of the FAFSA and the resulting report (ISIR) as the basis for review of eligibility for loans (Federal Direct Unsubsidized and GradPlus) and federal work/study. Students may choose private lenders for educational loans if they prefer; students are not obligated to borrow through the federal loan programs. The central Duke Student Loan Office does not promote or recommend private loans to students but the office is responsible for having information available to students about private loan options. See Appendix B for details about private education loans. Students may refer to https://financialaid.duke.edu/awarding-and-policy#lendingstatement for the lending statement policy.

For federal aid, once the school receives the FAFSA results (ISIR), we run queries that pull C-flags and verification. Any student with a C-flag/verification is notified via e-mail about the steps that they need to take to correct the concern so that they may receive federal aid.
Students without hindrances will be packaged in our PeopleSoft Database and e-mailed a FAN the following day. See details in Appendix A regarding the Verification process.

When determining eligibility for need-based aid, any merit-based aid or need-based grants will be taken into account before determining eligibility for loans. The university central financial aid office downloads ISIRs on a daily basis and uploads them into the PeopleSoft system. Financial aid staff check daily for uploaded ISIRs. Once we determine that there are no missing requirements or verifications required, we will process the ISIR, package the student’s financial aid and notify the student in an overnight process. All FAFSA reports must be sent to Duke University, code 002920, where all schools can access the information as needed. Students will be notified via email if any information is missing. No FANs will be processed if information is missing.

Deadlines

Since the Nicholas School is a professional school, we do not offer any federal scholarships or state-based aid. Therefore, students may apply for federal aid at any time during the academic year. Any financial aid due dates will be posted at the Nicholas School website and announced via email each semester.

OVER-AWARDS AND OVERPAYMENTS

Nicholas School students may not receive financial aid in excess of the cost of attendance. Cost of attendance is defined as tuition and fees, major medical insurance, living expenses (housing and food), transportation, and other miscellaneous expenses. A budget is determined annually that includes all of these components. This budget is posted at the NSOE website as the cost of attendance for the 9-month period of the current academic year. The cost of attendance is used to determine loan eligibility.

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 Nicholas School’s Financial Aid Office 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 Nicholas School financial aid office 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 Nicholas School Financial Aid office. 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 Nicholas School Financial Aid office. It is expected that the student confirms receipt by responding to the electronic notification or contacting the Nicholas School Financial Aid office. Adjustments to the financial aid package and appropriate next steps will be reviewed with the student. Students are encouraged to notify the Nicholas School Financial Aid office if/when their semester enrollment drops below full-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 Nicholas School Financial Aid office within the specified timeframe provided in the over-award notification. All reviews are subject to the professional judgment of the Nicholas School Financial Aid office and will require supporting documentation.

DISBURSEMENT OF FINANCIAL AID

Policies

All disbursements are made directly to the student’s Bursar account. If a credit balance is created, the funds are refunded to the student by direct bank deposit. The student must set up direct deposit through DukeHub as early as possible to facilitate any refunds the student may be expecting.

Similarly, students receiving federal financial aid need to complete their Title IV Waiver, allowing the Bursar to apply their aid to a variety of allowable charges. Students can complete the Title IV Waiver on the Forms & Requests page in DukeHub, in the Non-Academic Forms section. Completing this form should only take a moment to complete and will make the process of refunds easier for both the student and for the Bursar’s Office.

Additionally, if students are on this page, if makes sense to ask them to complete the Direct Deposit of Refunds form and the 1098T Electronic Delivery Consent form, if they have not yet done so. Completion of these forms will speed up the delivery of Aid to our students, as well as making it easier to report this aid for tax purposes.

To comply with the separation of duties requirement, the awarding and the disbursing functions are split between the student loan office and the financial aid offices. The Graduate and Professional financial aid offices are responsible for awarding loans, and the Student Loan office is responsible for disbursing the funds.
On the student’s bursar statement, we will show all aid that has not yet disbursed as “anticipated aid” and subtract it from the posted balance, requiring the student to pay only the lesser amount.

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

Procedures

The Student Loan Office is the office responsible for disbursing Title IV loan funds. Before funds can be disbursed, the borrower must do the following:

- Actively accept their loan/s through their DukeHub account
- Have completed on-line entrance counseling
- Signed the promissory note for each loan
- Go to www.studentloans.gov (the website for direct lending) to complete both; the link also appears on the FAN
- Receive credit approval, if they are requesting a PLUS loan; students must “apply for” PLUS loans annually as they must receive credit approval each year

Once the student accepts the loan, it is reflected as pending aid on the student’s bursar account. When the student loan office is updated electronically by Direct Lending that the student has completed their entrance counseling and signed their promissory note/s, the loan funds will disburse to the student’s bursar account. The earliest that loan funds will disburse to the student account is 10 days prior to the beginning of classes.

For PLUS loan borrowers, they make application to Direct Lending for their loan. If their loan is credit approved, they then fill out a promissory note for the loan. The Student Loan office is notified of the application, credit check and signed 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. Loans for entering students do not disburse until after the student has registered for classes (typically during orientation).

Disbursement of Funds

All disbursements of financial aid coming to/through Duke University are made directly to the student’s bursar account. Incoming funds are used to pay tuition and fees for the year; tuition and fees are assessed and paid prior to the start of each semester. If a credit balance is created, the funds are refunded to the student by direct bank deposit. Students are required to set up direct deposit for all refunds and for payroll payments, where applicable. Direct deposit for tuition refunds should be set up through DukeHub; direct deposit for payroll is set up through Duke@Work.

To comply with the separation of duties requirement, the awarding and disbursing functions are split between the student loan office and the financial aid office. The financial aid
office is responsible for awarding loans and the student loan office is responsible for disbursing the funds.

On the student’s bursar statement, all aid that has been offered but that has not yet been disbursed will be considered “anticipated aid” and be subtracted from the posted balance. As a result, the student will have a clear idea of the amount the student must pay in order to ensure that tuition and fees have been paid. With all Title IV loans, the student will not be penalized for late disbursement of a loan, as long as the loan is showing as anticipated aid on the student’s bursar account. Students must “accept” loans in their DukeHub account before they will show up on their bursar account as “pending” or “anticipated.”

If financial need has not been covered 100%, NSOE students have the option of borrowing additional funds, typically in the form of an additional GradPlus loan. Additional loan funds may be requested at any point in the semester prior to the last day of class. Likewise, students wishing to reduce the amount of their loans may do so at the time of acceptance; if they decide later in the semester, they need to work with the financial aid counselor to adjust their loans. **Students have 120 days from the date of disbursement to return funds without penalty.**

Federal Direct Unsubsidized loans must be split evenly between fall and spring semesters of the academic year unless the student is only going to be enrolled one semester in the year. The GradPlus loans will also be split evenly between fall and spring. The student must work with the financial aid counselor to request an uneven split between semesters.

**Professional Judgment**

The financial aid counselor has the option of considering additional increases to a student’s budget thus allowing the student to borrow additional funds even if the student is already fully funded. Conditions such as additional funds needed for course-related travel, special equipment required for a course, and the like may be considered. The student must consult with the financial aid counselor and provide full documentation and justification for the requested increase in the budget. Increased budgets for purchase of a car or payment on a mortgage cannot be approved.
Satisfactory Academic Progress

The Nicholas School has academic regulations regarding satisfactory academic progress that conforms to the University requirements for satisfactory academic progress related to financial aid.

**Academic Standards for MEM and MF Students:**

**Satisfactory Academic Progress Standards for Title IV Financial Aid**

Federal regulations require that, in order to be eligible for assistance from any Federal Title IV student aid program, including but not limited to the Federal Direct Unsubsidized Loan and the GradPLUS loan, a student must be making satisfactory academic progress.

For the purpose of Title IV financial aid eligibility **only**, a student enrolled in the Master of Environmental Management and/or Master of Forestry degree, or the DEL-MEM in the Nicholas School of the Environment as a full-time degree-seeking student must meet the following standards of satisfactory academic progress:

1. The student must have a cumulative grade point average of at least a B- (2.7) or higher after completing their first semester and at the end of each subsequent semester (fall and spring semesters; does not include summer terms one and two).

2. A student in either the MEM or the MF must earn their degree before earning 72 credits (150% of the standard minimum 48 credits). A student in the DEL-MEM must earn their degree before earning 45 credits. A student in the dual MEM/MF must earn at least 72 credits in order to graduate and successfully complete the degree requirements before earning 108 credits. A student in a dual degree program must complete successfully at least 36 credits and earn their degree before earning 54 credits on their Nicholas School transcript. Students must successfully complete all of their degree requirements before obtaining 150% of the credits needed to graduate from each program as outlined.

3. The student must earn satisfactory grades in at least 67% of their cumulative credits. Satisfactory grades in the Nicholas School are A, B, C (including + and -), CR and P.

Any student who fails to meet satisfactory academic progress will be placed on Title IV warning for one semester. During that semester, the student will continue to be eligible for Title IV aid. At the end of a term during which a student is on Title IV warning, if the student still fails to meet any of the requirements, the student will become ineligible for Title IV assistance.

**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 student can be placed on Warning status without an appeal or any other action by the student. The warning status lasts for one semester, during which the student continues to be eligible to receive federal financial aid funds. If a student fails to make satisfactory academic progress (SAP) after the financial aid warning period the student will lose their federal eligibility unless they successfully appeal and are placed on financial aid probation, outlined below.
Appeal Process

A student who becomes ineligible for Title IV assistance at the end of a term during which they were on Title IV warning may appeal the determination if the student believes there were extraordinary circumstances that prohibited them from achieving (SAP). A letter of appeal should be submitted by the student to Assistant Dean and Director of Professional Studies outlining the basis on which they are appealing the termination of federal student aid. Grounds for appeal include grade point average Supporting documentation, including a letter of support from the student’s coursework advisor, is helpful but not required. The student may submit other documentation that supports the appeal from medical professionals, counselors, or other third party professionals (non-family members) who understand the details of the situation. The student 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 Assistant Dean, Director of Professional Studies and the student’s coursework advisor; the Nicholas School registrar may also be asked to participate. The committee shall review the student’s progress in light of any extenuating circumstances, and make a determination regarding the appeal. The decision will be conveyed to the student in writing and that decision will be placed in the student’s file.

Students who have not successfully completed their degree requirements within the 150% credit parameters as outlined in #2 above may not appeal that requirement.

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 Assistant Dean (Student Administration) would develop an academic plan in conjunction with the student’s course work advisor that, if followed, would ensure that the student is able to meet the Nicholas School’s academic progress standards by a specific point in time and allow them to continue to receive Federal financial aid funds.

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

At the end of each regular term (i.e. Fall/Spring), the Student Services Office will notify students who have failed to meet the academic progress requirements as quickly as possible.
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.

Communication of Status

Students will be notified of their financial aid status relating to satisfactory academic progress 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.

Academic Standards for MEM/MF Students:
Probation and Dismissal

Students enrolled in the Nicholas School of the Environment are required to earn at least 48 credits in order to earn the on-campus Master of Environmental Management (MEM) or Master of Forestry (MF) degree, or 30 credits in order to earn the DEL-MEM (students enrolled in a dual degree program must earn at least 36 credits in order to earn their MEM or MF.)

Academic status is reviewed at the end of every semester

Any of the three situations will result in probationary status for the following semester:
1. failing one or more courses;
2. two or more C’s (C-, C, C+); or
3. failing to maintain a cumulative average of at least B- (2.7).

A student on probation must meet jointly with his/her advisor and one additional senior faculty member selected jointly by the student and advisor before the end of drop-add (preferably before the beginning of the semester) to discuss what is going wrong and how to remedy it. These faculty committees have the discretion to suggest that a student take a leave of absence for a semester if they judge that to be the best way for the student to improve academic performance. A student on probation must meet again with the advisor and second faculty member a month after the first meeting to review academic progress. Any student who does not meet academic standards at the end of the second probationary semester will be subject to dismissal from the Nicholas School of the Environment. Decisions on dismissal will be made by the Education Committee.

In addition, students must have at least 48 units of credit with a grade point average of B- (2.7) or better to graduate; 30 units of credit with a grade point average of B- (2.7) or better for DEL-MEM students. (Courses that do not count toward the 48 required for the master’s degree
(e.g., physical education courses, prerequisite courses, courses below 500-level) are not included in the grade point average.) Students who fail to meet that standard during their final semester must take additional Duke credits to meet the standard before they can graduate. Any exceptions are at the discretion of the Education Committee.

Point equivalents for letter grades:
A+, A: 4.0  
A-: 3.7  
B+: 3.3  
B: 3.0  
B-: 2.7  
C+: 2.3  
C: 2.0  
C-: 1.7  
F: 0.0

The policy regarding awards from the Nicholas School (e.g., merit-based financial aid, fellowships, scholarships, recognition awards with no monetary component) for students placed on probation:

1. Students not in good standing (with regard to academics or honor code) are not eligible for any new awards from the Nicholas School (e.g., scholarships, fellowships, recognitions without monetary component) whether academic performance is a criterion or not. Students on academic probation are, however, eligible for summer internships supported or coordinated by the Nicholas School and its Career and Professional Development Center. Students on academic probation will still be excluded from internships and internship grants that require "good academic standing" such as the Sussman internship grant. Students with honor code violations are not eligible for Nicholas School supported/coordinated internships.

2. Students holding scholarships or other awards when they are put on academic probation MAY be allowed to keep them for one semester if the student’s written petition to do so is approved by the Education Committee (sent to the Associate Dean for Professional Studies and the Assistant Dean for Student Services). Students on probation for honor code violations will usually not be approved to retain Nicholas School funding. Any student not released from probation after one semester will not be eligible to retain the scholarship/fellowship.

3. Students who are dismissed for honor code or other serious violations must relinquish any awards.

Policy implemented by the Nicholas School Education Committee, 2001; updated to reflect grading change, 2004; updated to reflect scholarship policy, January 2008; revised August 2011; revised January 2014.
Practical Matters about Financial Aid: From Application to Disbursement

1. What is Financial Aid?
   a. Funds that assist the student in paying for the overall cost of attendance (COA) for the duration of the program.
   b. Can come from the institution, lenders, personal funds, family.

2. How do I get financial aid?
   a. Assess your own financial resources including funds you have as well as funds that might come from your family.
   b. Be admitted to a degree-granting program and follow their instructions regarding financial aid. Submit applications as required.

3. What next?
   a. Submit your application for admission by the stated deadline https://nicholas.duke.edu/admissions/how-apply.

4. The Nicholas School has limited financial aid. At no time does the school provide sufficient financial aid to cover the cost of attendance. All students must have outside resources to cover the majority of their cost of their education and living expenses.

5. The Nicholas School allocates financial aid in two forms: merit-based scholarships and need-based grants.
   a. Merit-based Scholarship:
      i. If admitted, the committee will use your application for admission to determine your eligibility for *merit-based scholarships*. No other materials are required or considered.
      ii. Eligibility for a *need-based grant* requires a separate application. Submit the application for need-based aid by the deadline indicated at the website https://nicholas.duke.edu/admissions/financial-support-aid. This deadline is most likely going to be before the admissions decision has been made. If you wish to be considered for a need-based grant, submit your application even if an admission decision has not yet been received.
   b. The committee will make decisions regarding merit-based scholarships and need-based grants simultaneously.

6. Need-based Grant process:
   a. If you wish to be considered for a need-based grant you must submit your information through College Board using CSS Profile https://nicholas.duke.edu/admissions/financial-support-aid. If you do not meet the criteria to waive parental financial information as indicated at the website, you must also provide your parents’ income and assets as part of your application. The dean makes the final determination of who receives a need-based grant and how much.
   b. Applications for a need-based grant are open to any applicant seeking admission to the MEM, MF or DEL-MEM degree.
   c. US citizens/permanent residents are required to submit the FAFSA (Free Application for Federal Student Aid) by the stated deadline. Go to https://studentaid.gov/ to access the form.
7. In mid-March, if you have been offered admission, you will receive a financial aid letter from the dean indicating what financial aid you are being offered by the school. Both merit-based and need-based aid will be included in the same letter, if you are being offered both. If you do not receive a financial aid letter, check your spam folders before contacting Financial Aid.

8. FAFSA:
   a. US citizens/permanent residents should submit the Free Application for Federal Student Aid (FAFSA) as soon as the form becomes available. For the 2024-2025 academic year, it is anticipated that the FAFSA will become available in December 2023.
   b. The FAFSA is required for students who are applying for need-based aid and is strongly encouraged for all eligible students as it determines eligibility for the federal loan programs and federal work/study funds.
   c. You should indicate that you are pursuing graduate studies on the form, that you are independent and you should not include parental information on the FAFSA.
   d. If you are not applying for a need-based grant, the FAFSA is only required if you intend to use the federal loans and/or work/study funds to help cover your COA.

9. No later than May 1, you need to accept admission and pay the tuition deposit to secure your seat in the fall entering class.

10. FAN (Financial Aid Notice): In early April, each admitted student will receive a FAN outlining the overall cost of attendance for the upcoming year and information on ways to cover tuition and fees such as school-based aid and loans.
    a. First year students must complete Entrance Loan Counseling and sign the Master Promissory Notes for each loan you are accepting. The link for completing these tasks is found at the top of the FAN.
    b. There are two loans offered via the FAN: the Federal Direct Unsubsidized Loan and the GradPlus loan.
    c. Federal Direct Unsubsidized Loan (Unsub): annual max of $20,500; loan origination fee of 1.057% (through 9/30/23) comes off the top before the loan disburses; interest rate in 2023-2024: 7.05%.
    d. GradPlus Loan (Plus): can borrow up to the overall cost of attendance; loan origination fee of 4.228% (through 9/30/23); interest rate in 2023-2024: 8.05%. Credit rating is checked before disbursement.
    e. You are not obligated to accept the loans offered via the FAN. You are free to seek out other lenders (for example, some banks, credit unions, employers). Just be sure to read the fine print and remember that private loans cannot be consolidated.
    f. Through DukeHub, please decline any loans you do not intend to accept. Should something change during the course of the year, speak to your financial aid counselor regarding reinstating loans.

11. You may receive financial aid up to the cost of attendance (COA). You cannot make money attending graduate school. Should you receive additional financial aid after having accepted aid up to the cost of attendance, other aid will be reduced. Reductions will be
taken from the Plus loan, the unsub loan and then school-based aid, in that order, until the total financial aid is equal to the COA.

12. Accepting Financial Aid: The Nicholas School assumes that you will wish to accept any school-based aid you may be offered. Therefore, you do not need to accept or decline school-based aid. Should you wish to decline school-based aid, please email your financial aid counselor. For other aid such as loans:
   a. Go into DukeHub to the Financials tab, expand the Loans tab and click “Accept.”
      A box should open around the loan and you can determine which loans to accept/decline/adjust.
   b. Adjust/decline the GradPlus loan first as it has a higher interest rate and the student’s credit is checked prior to disbursement. If you eliminate the Plus loan and wish to reduce loans further, then reduce the Unsub loan.
   c. Loans are split evenly between fall and spring.
   d. Interest begins to accrue as soon as the loan disburses (about 10 days prior to the start of classes.
   e. Once you are satisfied with the loans, click “Submit.” Once submitted, you cannot make other changes. Should changes be needed, you must contact your financial aid counselor.

13. It is advisable that you try to make decisions about financial aid prior to receiving the fall bill for tuition and fees so that the bill accurately reflects how you intend to pay your bill.

14. The bill is a static snapshot of the status of your account at the time the bill is generated. Any changes made in DukeHub are reflected in real time but the bill will not change. Any bill sent later will reflect changes made after the earlier bill was sent out.

15. The bill will reflect any financial aid offered and accepted as “anticipated aid” and will be subtracted from what is owed for that term.

16. If you forget to make a decision about loans until you receive your bill, you can make those decisions in DukeHub and manually subtract any aid you have decided to accept from what your bill says you owe.

17. The bill will be sent out electronically on June 26 or 27 to your Duke email address.

18. For first year students, the fall bill will include the $120 transcript fee and the medical insurance premium. The transcript fee is a one-time fee that provides a life-time supply of transcripts.

19. The medical insurance premium is charged in the fall bill and covers August 1 through July 31 of the following year.
   a. All students must carry medical insurance.
   b. For Duke’s policy, the rates are set annually and must be paid annually.
   c. If you wish to be covered by a different policy (parents’, partner’s, employer’s plan) you may submit a request to waive the insurance premium.
   d. Any proposed alternative coverage must be comparable to Duke’s plan.
   e. Go to https://students.duke.edu/wellness/studenthealth/insurance/ for instructions on submitting the waiver request.
f. If approved, the premium will be removed from the bill. If the request is not approved, the charge will remain on the bill and you will be responsible for paying it.

g. If the waiver is approved, you should subtract the insurance amount from what the bill says is due and pay the difference. It may take a while for the charge to disappear from your bursar account.

20. You have 120 days from the date the loan disburses to make any adjustments. Should you choose to reduce a loan after the funds have disbursed, any funds returned within 120 days will also return the interest that has accrued.

21. Bills can be paid via e-check through DukeHub. Payment by credit card is not permitted.

22. Questions regarding financial aid should be directed to the financial aid counselor. Changes made by the financial aid counselor will result in a new FAN being generated for which you will need to go into DukeHub and accept the adjusted aid.

Refunds

If you are using financial aid to help offset living expenses and therefore have accepted financial aid beyond the amounts due for tuition and fees, then you will be expecting a refund.

1. You must set up direct deposit through DukeHub to expedite receiving the refund. Failure to do so in advance will cause a delay of 7-12 days for a live check to be sent to your MAIL address as indicated in DukeHub.

2. The bursar will begin to send out refunds during the first week of class.

3. You will receive the refund in one lump sum for the semester so you will need to ensure that the funds last the full semester.

Adjustments

If you need to make adjustments to your financial aid at any time, you should email your financial aid counselor with your questions and/or make an appointment to discuss your concerns. Matters to discuss can be increases or reductions to loans, other potential financial resources, seeking out non-loan alternatives, changes to financial aid related to concurrent degrees, etc.

Tuition and Fees

Tuition is assessed annually with half payable in the fall and half in the spring semester. The dean recommends the tuition for the upcoming year to the Board of Trustees which then approves the rate. Tuition changes annually.

Fees assessed as part of your COA are set by the university and are required. The student medical insurance plan is included in the COA but some students may be able to waive the premium in favor of alternative coverage. All students must carry medical insurance. The Nicholas School does not assess any school-specific fees (as of fall 2023).

The student health fee is separate from the insurance premium. All on-campus students must pay the health fee, which provides access to Duke Wellness, Student Health, Counseling and
Psychological Services, as well as other services such as a dietician. Go to https://students.duke.edu/wellness/studenthealth/ for additional benefits.

Other than the insurance premium and the one-time transcript fee, tuition and all other fees are charged half in the fall and half in the spring.

Calendar: general time frames to assist with your financial aid planning

Mid-December: submit completed application for admission to the MEM, MF and DEL-MEM.
Mid-February: submit application for need-based aid consideration, submit FAFSA.
Mid-March: receive notification of school-based aid if offered
Early April: receive FAN
May 1: Accept admission
May 1-June 26: Determine financial aid; accept loans
June 26: Receive bill for fall term
August 1: Pay bill using e-check via DukeHub
August 18*: Ten days prior to start of semester, financial aid disburses
November 27: Receive bill for spring term
January 5*: Pay bill for spring term
January 2*: Ten days prior to start of semester, financial aid disburses

(*dates vary depending on the beginning and ending dates of the term.)
Appendix A
Verification Process

Selection of Applicants to be Verified

Policies
All applicants that are selected for verification are reviewed. The verification must be satisfied before the student is awarded.

Procedures
Our Financial Aid Office generates a query that selects all applicants that were selected for federal verification. The query extracts information from the ISIR that is housed in our PeopleSoft database. All applicants who are selected for verification are notified in writing about the required documents needed to complete the verification process. Once an applicant satisfies the verification requirement, they are sent a follow-up notice informing them that we can proceed with the federal student aid review and to expect an award notice shortly.

Acceptable Documentation & Forms

Policies
Selected students are required to submit a federal verification worksheet, federal tax forms (including W-2s). Tax documents may be a signed copy of their 1040 forms or a tax transcript.

Database Matches, Reject Codes, & C-Codes Clearance

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 noncitizens whose A number did not pass secondary confirmation by Homeland Security must bring unexpired immigration status verification documentation in person to the Nicholas School Financial Aid Office, 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.
Selective Service System
Males aged 18-25 are required to complete selective service registration. Nicholas School Financial Aid Office will verify registration status at http://www.sss.gov. If the registration is not complete, the student is instructed to go to the website to complete registration. If the student is female, the FAFSA information is corrected and the checklist for additional documentation is waived.

Male students are exempt from selective service registration if any of the following are true:
* Current active duty military
* Not yet 18 years as of the date the FAFSA is completed
* Born before 1960
* Noncitizens who first entered the US after age 26 or who entered the US as a lawful nonimmigrant’s on a valid visa and remained in the US on that visa until after they turned 26

If the Nicholas School Financial Aid Office has adequate information to determine that the student is not required to register, Nicholas School Financial Aid Office would note this in PeopleSoft and/or in the students file and proceed accordingly. Otherwise, the student will be asked to register or provide appropriate documentation regarding the selective service registration exemption.

If a student has not registered and cannot provide documentation of an exemption, he must contact the Selective Service to get a status information letter addressing his failure to register. This letter will be used to determine if the student is exempt from registration or if he knowingly and willfully failed to register. If the student knowingly and willfully failed to register, he is not eligible for federal student aid.

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 Nicholas School Financial Aid Office 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 Nicholas School Financial Aid Office 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.

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

2nd offense
Possession of illegal drugs: 2 years from date of conviction
Sale of illegal drugs: indefinite period

3rd offense
Possession of illegal drugs: indefinite period
Sale of illegal drugs: indefinite period

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

Qualified drug rehabilitation programs must include at least two unannounced drug tests and satisfy at least one of the following:
* Be qualified to receive funds directly or indirectly from a federal, state, or local government program
* Be qualified to receive payment directly or indirectly from a federally or state licensed insurance company
* Be administered or recognized by a federal, state, or local government agency or court
* Be administered or recognized by a federally or state licensed hospital, health clinic, or medical doctor

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

Appendix B

INSTITUTIONAL REQUIREMENTS RELATING TO EDUCATION LOANS

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 the Duke student loans website, https://financialaid.duke.edu/loans/recommended-lenders. 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.

Procedures

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

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

Preferred Lender Arrangements

Policies

Preferred lender arrangements are entered into annually, and lenders are chosen objectively by a committee of financial aid professionals.

Neither Duke nor its employees accept financial payments, goods or services of material value from lenders. All employees involved in financial aid and student lending are subject to a rigorous conflict of interest policy.

Procedures

There were three major components to our selection process:

1. A selection committee with representation from Duke’s various financial aid offices,
2. 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
3. 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 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.

Preferred Lender Lists

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

Procedures
The Student Loan website is updated 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.
Preferred Lender Arrangement Disclosures

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

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

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

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.
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 a way that clearly indicates the lender, not the school, offers or makes the loan. **Private Education Loan Applicant Self-Certification Form**

**Policies**

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

**Procedures**

The student can complete the form online with all of our Preferred Lenders, and with ECSI. The Financial Aid office is available for assistance if the student needs it.