



Financial Aid Office Policy and Procedures Manual

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Duke School of Nursing Financial Aid Office

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It is the policy of Duke University not to consider race, color, ethnicity, national origin, sex, or any other protected characteristic (as defined by [Duke University's Policy on Prohibited Discrimination, Harassment, and Related Misconduct](#)) in determining a student's eligibility for financial aid or in determining a student's financial aid award.

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 time-card submissions for time worked based on the FLSA standards and University Pay Structures and Processes.

DUSON Mission Statement

- Duke University School of Nursing is committed to advancing health equity and social justice by preparing nurse leaders and innovators through transformative excellence in education, clinical practice, and nursing science.

The DUSON Financial Aid Office strives for the same excellence through a high level of customer service. We make financial assistance available to accepted students who due to economic circumstances could not otherwise attend. Financial assistance for nursing students is available in the form of scholarships, grants, traineeships, loans, and loan repayment programs to eligible U.S. citizens. Private loans are available to international students with a U.S. cosigner.

SECTION 1: OVERVIEW

DUSON Financial Aid Policies and Procedures

The DUSON Financial Aid Director is responsible for developing policies and procedures related to financial aid for the school. For need-based scholarships, the Director and Business office collaborate regarding policies and procedures, with approval going through the Vice Dean, Finance and Administration.

Updated policies and procedures are communicated through the Financial Aid section of the DUSON website. New policies or changes may also be communicated through the weekly DUSON communications email, emails directly to students, faculty, or staff, or to OASS staff or DUSON academic program staff to be communicated on to students and faculty, respectively.

Federal Financial Aid Updates

The DUSON Financial Aid office keeps abreast of federal regulations through a variety of resources. This includes the Federal Student Financial Aid Handbook, Dear Colleague Letters, NASFAA newsletters, IFAP website, webinars, and monthly Graduate and Professional meetings led by the Assistant Vice Provost and Director, Financial Aid.

The following operating policies are designed to ensure that the Financial Aid Office is effective in carrying out its responsibilities:

1. Pre-licensure applicants must apply for need-based financial assistance by submitting the FAFSA, CSS Profile, and all required federal tax documents prior to being admitted into the program. All other applicants and students must submit the FAFSA to the DUSON Financial Aid Office (School Code 002920).
2. All financial assistance available to DUSON students shall be administered through the Financial Aid Office. The selection of students to receive certain designated scholarships shall be submitted by the responsible department to the Financial Aid Office for processing. Outside student resources received by other offices (such as the Bursar's Office or paid directly to the student) must be reported to the Financial Aid Office.
3. The Financial Aid Office shall maintain adequate records to ensure proper administration of aid funds. This includes ensuring that aid given is not more than need and/or the cost of attendance and that aggregate awards do not exceed total expenditures of funds under each program.
4. Selection of students to receive financial aid will be made without regard to age, sex, race, color, religion, sexual orientation, national origin, disability, or marital status.
5. Priority consideration for returning student aid is given to students whose files are completed by May 1st.
6. All students applying for aid are required to apply annually for federal assistance.

SECTION 2: ADMINISTRATIVE ORGANIZATION OF THE FINANCIAL AID OFFICE

Division of Responsibility between Financial Aid and Fiscal Offices

There exists a clear and separate division of responsibility for the administration of financial aid programs which are divided between the FAO, the DUSON Business Office, Student Loan Office and the Bursar/Cashier's Office. To maintain this division, each office is accountable for the following responsibilities.

The DUSON Financial Aid Office is responsible for the following:

- 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
- Notify students of aid eligibility (loans and scholarships/grants)
- Review annually the need-based scholarship methodology
- Compile and complete financial aid institutional, state, and federal reports

The DUSON Business Office is responsible for the following:

- Administer federal grant and traineeship programs
- Compile and complete all federal grant funding reports
- Prepare a master list of scholarships awarded for the current year and update as appropriate
- Fund Management

The Duke Bursar's office is responsible for the following:

- Maintain and disburse accurate bills
- Collect payments for student accounts
- Disburse funds to students
- Report outside scholarships received to the FAO

The Duke Student Loan Office is responsible for the following:

- Process school loan certification
- Process Electronic Funds Transfers to the student accounts
- Administer the Nurse Faculty Loan Program
- Administer the Direct Loan Program

A complete organization chart for the Duke University School of Nursing is available on the DUSON intranet or by request.

Financial Aid Office Operations

The Financial Aid Office is open and available to service students from 8:30 am - 4:30 pm Monday through Thursday. General financial aid information is available within the Financial Aid section of the School of Nursing website: <http://nursing.duke.edu>. General financial aid application information is routed to the Financial Aid Counselor. Emails are responded to within one business day.

Phone calls are answered in a friendly and professional manner (i.e., School of Nursing Financial Aid Office. May I help you?). All Financial Aid staff log in and are available through the main financial aid phone number. Students are directed to their Financial Aid Counselor if available and automatically routed to the next available Financial Aid staff if that person is not available. Every attempt is made to return calls the same business day, and no later than the next business day.

Students are not required to make appointments to meet with Financial Aid Staff. However, students wishing to make an appointment can contact the DUSON Financial Aid Office directly by phone: 919.684.9663 or email: son_finaid@dm.duke.edu.

The job descriptions for each position in the Financial Aid Office are available on the Faculty/Staff page of the DUSON website. The personnel policies of staff members are outlined in the Duke University Staff Handbook, which is distributed to employees. Performance evaluations are conducted on an annual basis. The PEP evaluation form provided by Duke Human Resources is used for FAO employees. Forms must be completed by immediate supervisors.

DUSON Financial Aid staff meetings are called at the discretion of the Financial Aid Director.

Records Management

All records and conversations between an aid applicant, his/her family and the staff of the FAO are confidential and entitled to the protection ordinarily given a counseling relationship. DUSON assures the confidentiality of student educational records in accordance with institutional, state, and federal laws including the Family Educational Rights and Privacy Act (FERPA) of 1974. More information regarding FERPA, including what is and is not considered directory information, is available through the [Office of the University Registrar](#).

The FAO maintains all financial aid information electronically. Official financial aid offer information, including the financial aid offer letter communication, as well as a checklist of items received and any relevant comments, are kept in PeopleSoft. Any relevant documents are stored in Perceptive Content. The FAO also pulls additional financial aid information from the Admissions application, and those reports are stored in the Financial Aid shared drive.

2026 Financial Aid Calendar

DUSON Academic calendar information may be found at: <https://nursing.duke.edu/student-resources/academic-calendar>

JANUARY

Forms and deadlines updated on the website for 2026-27

Spring Bursar bill due

Spring aid disburses

FEBRUARY

13 – Fall 2026 MN Duke Days

26 - Tuition voted on by the Board of Trustees

1 – Prelicensure Fall 2026 financial aid offers completed

2026-27 cost of attendance budget reviewed and established (including average tuition and loan fees)

2026-27 budgets sent to SISS office to be added to PeopleSoft

2026-27 FANS and packaging plan updates to SISS

Update prompts for 3C Engine assignment if needed (check date range within CommGen set up as well)

MARCH

1 – NC FELS deadline

2026-27 packaging begins for new fall 2026 MSN/DNP students

APRIL

2026-27 packaging begins for returning students

MAY

1 - FAFSA Priority Filing Date for returning students

Spring 2027 MN packaging begins

JUNE

12 – Spring 2027 MN Duke Days

Fall Bursar bill issued

Update Policy and Procedure Manual

JULY

1 - University Scholar announced

Spring 2027 MSN/DNP packaging begins

AUGUST

Fall Bursar bill due

Fall aid disburses

SEPTEMBER

2025-26 financial aid annual data reporting

OCTOBER

NOVEMBER

NCHED reporting

DECEMBER

Update website for 2027-28

SECTION 3: FINANCIAL AID PROGRAMS

Financial aid programs which are available to students attending DUSON are listed on the Financial Aid section of the School of Nursing website. The DUSON Financial Aid Office awards federal and institutional resources listed below based on the eligibility criteria outlined.

Federal

Federal Grad PLUS Loan

Federal Direct Subsidized Loan

Federal Direct Unsubsidized Loan
Nurse Faculty Loan Program
Federal Nurse Anesthetist Traineeship
ANEW Traineeship

Institutional

DUSON Need-Based Scholarship
University Scholars
Health Equity Reimagined scholarship
Active Duty Military Scholarship
North Carolina Nurse Educator Scholarship
Cullman scholarships

Federal

To be eligible to receive Federal assistance, a student must:

1. Be enrolled at least half time (3 credit hours Fall, 3 credit hours Spring, 2 credit hours Summer for Graduate Students; 6 credit hours/semester for Prelicensure and post-Bachelor's Certificate Students) in an eligible program of study.
2. Be a U.S. citizen, U.S. national, or U.S. permanent resident or reside in the United States for other than a temporary purpose (supportive documentation may be required to verify residency or citizenship status).
3. Maintain satisfactory academic progress in their course of study.
4. Not be in default of any loan or owe a repayment on a Federal Pell Grant, FSEOG, or State Grant.
5. Demonstrate financial need (if applicable).

Federal aid is awarded in accordance with the Department of Education guidelines. Federal loans are awarded after any grants or scholarships and are applied toward any unmet cost of attendance.

Institutional

All institutional scholarships are awarded prior to the student's first semester and carried throughout the student's DUSON career. These scholarships must be applied toward tuition.

The [University Scholars](#) program is a highly selective scholarship. All applicants to the school are considered based on their Admissions application. The top three applicants from each degree program (Pre-licensure, MSN, DNP) are selected for nomination. The Program Assistant Deans and Vice Dean for Academic Affairs (VDAA) reviews the nominees and the VDAA selects the recipient to represent the School of Nursing.

Health Equity Reimagined Scholarships are awarded to graduate students based on a demonstrated commitment to addressing health disparities, as determined through the admissions application review process. Students must also have demonstrated financial need, as determined by the FAFSA. Recipients receive scholarships of \$5,000/semester for 6 semesters for master's students, 5 semesters for doctoral students, and 9 semesters for CRNA students.

Active Duty military scholarships are awarded to eligibility MSN and DNP students as part of the admissions application review process.

[Prelicensure scholarships](#) are awarded to the neediest newly admitted Prelicensure students who, in addition to the FAFSA, submit the CSS Profile and required tax documents by the posted deadlines and have the greatest financial need. In addition to the 2024 student federal tax return information, students who are married must include 2024 federal tax information for his/her spouse. Students born on or after January 1, 1989, must also submit parent 2024 federal tax return information. The financial aid office reviews all completed applications and meets to award the scholarships. Only students with the greatest financial need receive scholarships, and the scholarships are awarded up to full tuition, divided over the four semesters of the Prelicensure program.

[North Carolina Nurse Educator scholarships](#) are automatically awarded a scholarship to cover a set percentage of tuition per semester for eligible admitted students. No separate application is required.

Cullman scholarships are awarded to students participating in an eligible DUSON-sponsored global clinical immersion experience. Students receive a set amount determined by OGACHI, with those participating in programs in the Caribbean or Central America receiving a slightly higher award than those in Asia or Africa, based on the funding preferences of the donor.

Other institutional funds are grant funded and administered in accordance with the terms of the grant. If a separate application is required, that information is communicated by the Financial Aid section of the School of Nursing website. The Financial Aid and Business office work with the appropriate faculty and academic department staff regarding the application requirements, number of awards, and review process. Students are notified of scholarship decisions via email and/or hard copy letter.

SECTION 4: STUDENT LOAN POLICIES AND PROCEDURES

Student loan policies and procedures are created and maintained by Duke's Student Loan office. For more information, please visit their website: <http://financialaid.duke.edu/loans>. For information regarding our Educational Lending Code of Conduct, visit: <https://financialaid.duke.edu/educational-lending-code-conduct>.

SECTION 5: STUDENT CONSUMER INFORMATION

The staff in the Financial Aid Office 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 visit: <https://oarc.duke.edu/consumer-information>.

Rights and Responsibilities of Students on Aid

Financial aid recipients should be aware of their rights and responsibilities. These rights and responsibilities of students on financial aid are listed in the following documents:

1. The DUSON Bulletin
2. The Financial Aid Offer Notification
3. The Master Promissory Note

Students have the right to know the:

1. Financial aid programs available at DUSON
2. Application process which must be followed to be considered for aid
3. Criteria used to select recipients and calculate need
4. DUSON refund and repayment policy
5. FAO policies surrounding satisfactory academic progress
6. Special facilities and services available for the handicapped

Students are responsible for:

1. Completing all forms accurately and by the published deadlines
2. Submitting information requested by FAO staff in a timely manner
3. Keeping the FAO informed of any changes in address, name, marital status, financial situation, or any change in student status
4. Reporting to the FAO any additional assistance from non-University sources such as scholarships, loans, fellowships, and educational benefits
5. Notifying the FAO of a change in enrollment status
6. Maintaining satisfactory academic progress
7. Re-applying for aid each year

A description of the fees for attendance is published in the DUSON Bulletin and the DUSON website. An estimated budget for the total cost of attendance is published on the DUSON Financial Aid offer letter and tuition estimates are posted on the DUSON Admissions website. The refund policy is outlined in the DUSON Bulletin and on the DUSON

website. A description of the academic programs offered at DUSON is listed in the DUSON Bulletin. Additional information may be obtained from individual departments.

Only information published, provided, or referred by Financial Aid Office staff is valid. Any additional information should be verified with staff from the Financial Aid Office.

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 need special accommodations. This office should be contacted for additional information.

Information concerning accreditation is listed in the DUSON Bulletin. Additional information may be obtained from the Office of the Dean.

SECTION 6: APPLICATIONS AND FORMS

Application Process

As federal loans are the main resource offered to DUSON students, the FAFSA is the only application requirement for financial aid and the federal SAI is the basis for determining financial need. The Duke School Code is 002920. The federal government now requires the use of prior-prior-year financial information, so the 2024 federal tax information should be used to complete the 2026-27 FAFSA.

A CSS Profile is required for Prelicensure students wishing to be considered for need-based scholarship, as are relevant student/spouse/parent 2024 federal tax documents. All required tax documents should be submitted through the College Board's IDOC service. Students may opt out of need based scholarship consideration at any time by sending an email to the financial aid office at SON_finaid@dm.duke.edu. For students who wish to take out federal loans ONLY and not be considered for need-based scholarship funding, only need to complete the FAFSA.

Application links and deadlines are posted on the Financial Aid section of the School of Nursing website. In addition, deadlines are communicated to new Prelicensure students through automated Slate email communications.

The FAFSA and additional application materials (if required) appear on the student's DukeHub and Applicant Status Page as a To Do item until it has been completed.

Additional documents may be requested to complete processing of the aid request. Notifications of these additional required documents are sent to students by email. Below are documents which may be required.

1. Federal Tax Transcript – students selected for federal verification and not able to use the IRS Future Act Direct Data Exchange (FA-DDX) must request an official federal tax transcript from the IRS.
2. Verification Worksheet - a document which collects updated information submitted on the FAFSA. Students who are selected for verification must submit a federal verification worksheet by the **last day of classes** of the final semester of enrollment in the academic year. Dependent students must obtain a parent's signature. Independent students must obtain a spouse's signature if applicable. An Aid Administrator may request a Verification Worksheet to resolve conflicting documentation.
3. Citizenship/Residency Verification - a document which collects proof that the student has citizenship status eligible for financial aid purposes. For eligible noncitizens, eligible noncitizen status must be verified by Federal Student Aid through the DHS Systematic for Alien Verification for Entitlements (SAVE) system.
4. Non-Filer Statement – a document which verifies that a student did not file a tax return.
5. Certification of Separation – a document which verifies that a married student is separated and living separately from his/her spouse.
6. Employment Verification - a letter which verifies a student, spouse, or parent's change in employment status. This letter must be written by the current or former employer, whichever is appropriate.
7. Other documents as requested and communication by the Financial Aid Administrator.

Application Review Procedure

New graduate student reports are pulled from the admissions application and saved on the shared drive. The Financial Aid Counselor makes comments in PeopleSoft regarding any outside scholarships, tuition benefits, or other relevant information from this report. College Board materials are available for view through the College Board website and are also loaded by the Undergraduate Financial Aid office through an automated process into PeopleSoft and ImageNow.

The Financial Aid Director, Assistant Director, or Financial Aid Counselor runs a report for students within a specified program and admit term who have been accepted and have a FAFSA. This list is distributed to the Counselors to review and package the students (based on alphabet), with the Director assisting if needed during heavier packaging times. This list of students ready to package is also available within PeopleSoft in the Financial Aid Dashboard.

If students are missing information or if additional information is needed due to Federal Verification selection, the student is emailed notifying him/her of the missing documents, links to forms (if applicable), and where/how to send the information. If the student has made an error on the FAFSA (such as indicating Graduate Student and applying for the ABSN program), the student is instructed to go to <https://studentaid.gov/h/apply-for-aid/fafsa> and correct this information.

If student has submitted FAFSA and we did not receive it in our system, the FAFSA record (ISIR) is requested through the Department of Education via FAA Access.

DUSON Forms

As previously mentioned, a graduate student report from the admissions application is used to provide additional information when reviewing a newly admitted student's financial aid eligibility. The report provides information regarding a student's eligibility for Veterans benefits, Duke employee or other tuition benefits, and outside scholarships. It is also used to determine students who are interested in Nurse Faculty Loan funding.

If a student has extenuating circumstances and is requesting a cost of attendance adjustment or professional judgment, the Financial Aid Counselor emails the student for more information, including what relevant supporting documentation is needed, if applicable. The FAO also has a form available on the shared drive that can be emailed to the student, if applicable.

Forms are reviewed by the Financial Aid office on an annual basis and updated accordingly.

Deadlines

Priority filing deadlines for all students are posted on the DUSON Financial Aid website.

2026-27 FAFSA is available until June 30, 2027. However, FAFSA information and any additional documents required for federal verification or to resolve FAFSA comment codes must be received to the school by the **last day of classes** in your final semester to receive a loan disbursement.

For Prelicensure need-based scholarship applicants, all application materials must be submitted prior to being admitted into the MN program. Late applications will not be reviewed.

Additional school scholarship applications and deadlines are posted on the Financial Aid section of the DUSON website.

North Carolina state fund deadlines are posted to [CNFC.org](https://www.cnfc.org) (with links from the DUSON financial aid website).

Because institutional funds are limited, scholarship deadlines must be strictly enforced.

Document Assignment, Collection, and Tracking

Financial Aid application information is stored electronically on the Financial Aid shared drive or in Perceptive Content. Relevant communications, special circumstances, or additional information may be added as a PeopleSoft comment.

Information submitted by mail or fax are scanned and saved in Perceptive Content. IDOC tax documents are available on the College Board website and loaded into ImageNow. FAFSAs and CSS Profiles are stored electronically in PeopleSoft. PeopleSoft checklists are utilized to track receipt of financial aid application materials.

Students are notified of required documents through the Financial Aid section of the School of Nursing website and through financial aid presentations. A small percentage of students are selected for federal verification and/or require additional information, and the Financial Aid Counselor emails the student to inform him/her of the reason for the request and any required forms or next steps needed by the student. A PeopleSoft checklist is generated through an automated PeopleSoft process when a student is selected for federal verification or when a C flag appears on the FAFSA (such as to confirm citizenship, selective service registration, etc.).

Once additional information is received, it is directed to the appropriate Financial Aid Counselor to finalize the financial aid offer and include the information in the student's electronic file in PerceptiveContent. If the information is incomplete, the student is notified by the Financial Aid Counselor via phone or email.

Once federal verification is completed, the flag indicating verification status is flipped accordingly in PeopleSoft. The Financial Aid Assistant Director runs queries periodically for any students with Verification status at Required or Pending and other c-flags for review and follow-up.

When all required documents are received, the student is considered complete and ready to be packaged. The Financial Aid Officer gathers all documentation and creates a student folder for new students and updates previous year files for returning students.

Pre-Award Appeals

Triggers for appeals typically involve involuntary loss of employment by the student or spouse (), high medical expenses, or child or elder care. Students must provide documentation of the change in income or out-of-pocket expenses by the scholarship deadline for consideration. Note: a student's change in employment due to enrollment in DUSON coursework is not considered as a basis for appeal. The appeal would be reviewed by the Financial Aid Counselor and with additional review by the Financial Aid Director as needed.

Because we have limited scholarship funds available at the school, scholarship decisions are final.

SECTION 7: FILE REVIEW

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 DUSON Financial Aid Office verifies only those applicants identified by the Department of Education (DOE) or if there is a discrepancy or a condition which is unusual and warrants investigation. DUSON systematically verifies only those data elements required by the federal government. However, Financial Aid Counselors may request additional information if further investigation is needed to resolve a discrepancy.

The DUSON Financial Aid Office is required to resolve any discrepancies discovered in a student's file, regardless of whether the student is selected for verification. The Financial Aid Counselor will request additional information from the student to resolve the discrepancy.

For students selected for verification, an automated process assigns a PeopleSoft checklist to the student. The Financial Aid Counselor sends an email to the student as a reminder of the specific items needed and to let the student know the

information may be mailed or scanned and sent electronically. **All verification requirements must be satisfied by the last day of classes of the final semester of enrollment for the academic year, or June 1st for summer term enrollment.**

Verification Exclusions

In the circumstances below, student verification is not required. The Financial Aid Counselor documents the specific reason within PeopleSoft if any of the following applies:

1. An applicant who died during the award year.
2. A student who does not receive Title IV funds.
3. A student who is eligible to receive only unsubsidized loans.
4. A transfer student whose verification has already been completed by another school for the given aid year. *The FAFSA data must remain unchanged, and a letter is required from that school stating that verification was completed and provided the FAFSA transaction number.*
5. Student was selected for verification after ceasing to be enrolled at the school and after all Title IV aid has disbursed.

For married students, spouse data does not need to be verified if any of the following applies:

1. The spouse has died.
2. The spouse is mentally incapacitated.
3. Spouse resides outside the U.S. and cannot be contacted by normal means.
4. Spouse cannot be located because student does not have and cannot obtain contact information.

Data Elements to be Verified and Required Documentation

For 2026-27, the Department of Education is using a customized verification process. Below is a list of items to be verified based on the student's verification tracking group, as well as a description of required documents.

Verification Tracking Flag	Verification Tracking Group Name	FAFSA Information Required to be Verified
V1	Standard Verification Group	<u>Tax Filers</u> Adjusted Gross Income Income earned from work U.S. Income Tax Paid Untaxed Portions of Individual Retirement Account (IRA) Distributions Untaxed Portions of Pensions IRA Deductions and Payments Tax Exempt Interest Income Education Tax Credits Foreign Income exempt from federal taxation Family Size <u>Nontax Filers</u> Income Earned from Work Family Size
V4	Custom Verification Group	Verification of Identity

V5	Aggregate Verification Group	This group is essentially a combination of V1 and V4. Tax filers and non-tax filers must verify items listed in the Standard Verification Group (V1). Students must also verify their identity and sign a statement of educational purpose.
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Adjusted Gross Income and Taxed Paid

The adjusted gross income and federal taxes paid are verified through IRS Future Act Direct Data Exchange (FA-DDX), which imports tax information from the IRS directly to the FAFSA. This may be completed during the initial FAFSA filing or as a FAFSA correction. If a student cannot or will not use FA-DDX, s/he must provide an IRS tax transcript for the student and spouses or parents, if applicable.

If a student did not file a tax return, s/he must submit all W-2s as well as a signed verification worksheet listing any income for which a W-2 was not received.

Family size

Family size is verified by comparing the Verification Worksheet to federal data. Discrepancies must be corrected before further processing.

Family size does not need to be verified if family size is:

- 1 Independent, single student
- 2 Independent, married student or dependent student with a single/divorced parent
- 3 Dependent student with married parents

Verification of Identity

To verify identity, a student must appear in person at the Financial Aid office and provide a valid, government-issued photo ID to confirm identity. The student must sign the Statement of Educational Purpose in the presence of an institutional official as well. *For distance education students residing out of state only:* valid government ID must be shown to and Statement of Educational Purpose must be signed in front of a notary public. The original Statement of Educational Purpose must be mailed to the Financial Aid office. Out-of-state distance students must mail the completed Statement of Educational Purpose form with the actual wet signatures from the student and the notary along with a copy of the government issued ID that was presented to the notary. Also, out-of-state students have the option of appearing on a video call where the student presents an unexpired, valid government-issued photo identification to meet this requirement.

Notification to Students

Students are notified of the results of verification by email, either through a financial aid offer notification or revision communication generated through PeopleSoft or as a personal email sent from the Financial Aid Counselor.

Update and Correction Procedures

There are three situations whereby a Financial Aid Counselor may update student information. When students notify the aid office of an allowable update, the Counselor may recalculate the student's SAI and the new figure may be used to award financial aid. Updates may occur for:

- 1) Dependency status (Dependency status may not be changed for previously certified Direct Subsidized and Unsubsidized Loans, and may not be changed due to marital status)
- 2) Family size
- 3) Number of family members enrolled in a postsecondary institution

If corrections are needed after verification is completed, the student will be required to update the incorrect FAFSA information. This will result in an additional FAFSA being received. Once received, verification will be completed on the updated FAFSA information.

Database Matches, Reject Codes, & C-Codes Clearance

For database match and c-codes on the FAFSA, an automated process assigns PeopleSoft checklists for any missing documentation. The Financial Aid Counselor emails the student, providing additional explanation of the required documents and how to send them. Financial aid offers are not final until the appropriate documentation is received and verified. Common FAFSA messages and required documentation to clear the message and proceed with a final financial aid offer are listed below.

NOTE the updated guidance below from the Department of Education:

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 citizens or permanent residents must submit a copy of a US passport, birth certificate, or naturalization certificate confirming citizenship status. The checklist item is completed by the Counselor, 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 be verified through FSA's new SAVE system.

National Student Loan Data System (NSLDS)

If the student's FAFSA indicates that s/he is at or near the federal aggregate loan limit or may be in default or owes an overpayment, the Financial Aid Counselor pulls the student's NSLDS record and retains this in the student's file in ImageNow or notes this in a PeopleSoft comment. 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 Counselor contacts the student to request additional information before completing the financial aid offer. Questions regarding the student's eligibility for federal loans are reviewed by the Student Loan office.

Review of Subsequent ISIR Transactions

Queries are utilized to identify students with additional federal subsidized Stafford eligibility due to subsequent ISIR transactions. Audit queries are used to identify students who are in a federal overaward situation or who are no longer eligible for Perkins loan funding due to subsequent ISIR transactions. The ISIR download and review process is overseen by the Undergraduate Financial Aid office, and they send us query results to review periodically.

SECTION 8: STUDENT BUDGETS

Student budgets are an important component in the financial aid process. Standard student budgets reflecting actual tuition and fees and typical student off-campus living expenses are used to determine the student's total cost of attendance. Special budget considerations are approved through the Professional Judgment process by the Financial Aid Counselor on a case-by-case basis.

Budget Components

The Financial Aid Director 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. DUSON-specific fees are approved with tuition in February. All other University fees are approved by June. Tuition and fees information is available on the DUSON website under the applicable degree program and then Tuition and Fees. Prelicensure students are charged a flat rate tuition per semester, as long as they are enrolled in at least 12 and not more than 16 credit hours. Enrollment above or below that level is charged at the DUSON graduate per credit hour rate. For graduate students, tuition is budgeted in the financial aid offer based on the standard curriculum for the program and cohort/admit term. After drop/add, budgets are adjusted to reflect the actual tuition charged, if it differs from the standard. For Post-Bachelor's DNP, MSN, and Certificate students, an average tuition budget is calculated to be used as a placeholder budget if needed, with the student's actual enrollment confirmed after drop/add, and financial aid budget and loans

finalized at that time. Average enrollment is determined using queries and pulling in the most recent data available for each semester. Loan fees are reviewed on an annual basis using the most recent data available. Loan fees are broken down by academic program and cohort (if possible) or by semesters enrolled to get a loan fee budget per semester. The loan fee semester average per program is used in the program budget. More information regarding the budget construction and data used is stored in the Financial Aid shared drive in the Budgets folder for the respective academic year.

Technology fee, transcript fee (new students only), matriculation fee (new students only), student services fee, and student activity fee are included for all programs. Health fee is included for Prelicensure and Nurse Anesthesia students, although it may be added for other students if charged and on a case-by-case basis. Recreation fee is only included for Prelicensure students. A detailed breakdown of fees, amount, and semester charged may be found on the DUSON website under the applicable degree program and then Tuition and Fees.

Books and Course Materials

Books and course materials are set annually by the Karsh Office for Undergraduate Financial Support and based on a survey of graduate and professional students administered by the Duke Office for Institutional Research. The survey is conducted every three years and the average amount from the survey is used for all Duke University graduate and professional student budgets.

Housing, Food, Transportation, and Personal Costs

Housing, food, transportation, and personal costs are set annually by the Karsh Office for Undergraduate Financial Support and based on a survey of graduate and professional students administered by the Duke Office for Institutional Research. The survey is conducted every three years and the average amount from the survey is used for all Duke University graduate and professional student budgets.

Additional Transportation for Nurse Anesthesia Students

For Nurse Anesthesia students, an additional allowance is available upon request for clinical site travel expenses (based on actual clinical site data provided by the Nurse Anesthesia program staff; more details may be found in the Financial Aid shared drive: via the following pathway: S:\LimitedAccess\Financial Aid\Queries\2026-2027\Clinical Travel.

Health Insurance

All students are required to have health insurance. Students are given the option to purchase insurance through Duke University. These rates are set annually by Duke Student Health and is charged once a year (in the fall semester; a prorated rate is available for students beginning the program in the spring semester and charged in the spring semester only). Health insurance is not included in the standard budget but can be added if requested and charged on the student's account.

Budget Amounts

The Duke University School of Nursing charges by the credit hour, except for the MN program, which is charged a fixed rate per semester, with rates as follows:

	2026-27
Graduate courses	\$2,345/credit hour
MN students	\$30,952/semester

All student budgets include a standard allowance for housing, food, transportation, books, and miscellaneous expenses, as detailed below:

	2026-27:
Rent/Housing:	\$6,320/semester
Food allowance:	\$1,968/semester
Books:	\$404/semester
Transportation:	\$952/semester

Miscellaneous: \$2000/semester

Health insurance is not included as a standard budget item and added to students if requested and charged. Annual health insurance premium for 2026-27 is \$4,290/year, charged in the fall. For students beginning in the spring, health insurance is prorated to \$2,516.25/year.

Special Budget Considerations

Upon request, Financial Aid Counselors may review, and if appropriate, adjust a student's budget. Students must submit complete the Cost of attendance PJ form with supporting documentation or tuition adjustment Qualtrics form (for tuition adjustments).

Examples of changes to standard budgets include, but are not limited to:

1. Child care - the cost of day care with dependent children may be added to a standard budget with appropriate dollar-specific documentation. The maximum allowance for childcare adjustments will be \$622 monthly for half a day and \$1,268/month for a full day. If there is documentation that exceeds this allowance, we will take that under consideration. Graduate plus loan funding will be offered to cover whatever the increase will be for childcare. Once the allowable child care expense is determined, the student's actual financial responsibility for those expenses will be considered when adjusting the cost of attendance. If child care expenses are shared with another parent or individual, the student's portion of those expenses will be determined on a case-by-case basis. Any resulting increase in loan eligibility will be subject to applicable federal loan limits and eligibility requirements. Maximum allowance based on Cost of Attendance for Graduate Schools distributed by the Karsh Office of Undergraduate Financial Support and saved on the Financial Aid shared drive or available by request. Maximum allowance based on Cost of Attendance for Graduate Schools distributed by the Karsh Office of Undergraduate Financial Support and saved on the Financial Aid shared drive or available by request.
2. Large out-of-pocket medical expenses – medical expenses incurred by the student during the months of enrollment that exceed the normal allowance provided by the Department of Education (generally about 2% of income) may be added to the student budget with appropriate dollar-specific documentation.
3. Additional educational expenses – educational expenses required for the degree and that are not included in our budget or exceed our allocation may be considered with dollar-specific documentation. This may include one-time purchase of a computer (not to exceed \$2500), books and supplies that exceed the allowance, health fee charged to online graduate students, or health insurance charged to a student's Bursar's account.

We cannot consider budget adjustments for living expenses to increase federal loan eligibility. However, students can submit dollar-specific documentation of additional living expenses in order to borrow from a private student loan.

Budget Waivers

If a student receives a resource toward a budget item, the amount must either be included in the financial aid offer as an outside resource (such as tuition benefits or stipends) or the budget item must be removed.

SECTION 9: AWARDING AND PACKAGING FINANCIAL AID

Packaging Philosophies

The DUSON Financial Aid office strives for an individual approach to financial aid offers. Scholarship funding is limited and therefore is focused primarily on need-based awards in alignment with the School's strategic goals and distributed equitably over all degree programs.

Due to the signing of the One Big Beautiful Bill on July 4, 2025, the packaging philosophy has changed. Students starting enrollment after June 30, 2026, will only be considered for \$20,500 in the federal direct unsubsidized loan and will no longer be eligible for the federal direct graduate plus loan program, as this program has been eliminated. However, students enrolled in an eligible program of study prior to July 1, 2026, and received federal loan funding at any point in

the program will be considered an interim exception or legacy borrower. These students will have the option to borrow a Graduate plus loan for up to 3 years or remaining program length, whichever is shorter. Students that are considered interim exception or legacy borrowers are offered financial aid to cover the full cost of the program, with Grad PLUS loan offered for graduate students enrolled at full-time. Please note: All students, both legacy/interim exception and new borrowers, enrolled less than full-time will have federal loans prorated. You may reference the SOR (Schedule of Reduction section of this document for more information.

The Financial Aid Director works with the Senior Financial Aid Counselor to develop the packaging philosophy and guidelines. The Financial Aid office works in conjunction with the Business Office, Office of Admission and Student Services, and Program Assistant Deans to develop policies and procedures related to institutional scholarship awarding. The Vice Dean for Finance and Administration has oversight of all financial aid policies and procedures to ensure they are aligned with the school's mission. Final approval for institutional scholarship policies is made by the Dean of the Nursing school.

Prelicensure students must submit the FAFSA, CSS Profile, required 2024 federal tax returns with all schedules and W-2s (student, spouse, if applicable, and parent, if born on or after January 1, 1989) prior to being admitted into the program for scholarship consideration. A set number of scholarships at various amounts up to 100% tuition, for four semesters of the Prelicensure program, are available. **Incomplete and late applications are not reviewed or considered.**

Determination of scholarship eligibility and amount is made by the DUSON Financial Aid office and decisions are final.

Packaging guidelines and philosophies are evaluated by the Financial Aid Director on an annual basis. Need-based scholarship criteria are reviewed by the Financial Aid and Business offices on an annual basis to ensure awarding equity, alignment with institutional goals, and to meet budgetary considerations. Changes to the scholarship award amounts and criteria are sent to the Vice Dean, Finance and Administration for review and approval, with final approval made by the Dean of the School of Nursing.

Available Funds & Number of Eligible Students

The Business office and Financial Aid office work together to develop the eligibility criteria and award amounts for the need-based scholarship, with approval going through the Vice Dean, Finance and Administration. The Business office is responsible for institutional fund management and communicates the specific fund award information to the Financial Aid office. Students receiving need-based scholarships are matched with a specific institutional scholarship fund through the Endowment Matching process in PeopleSoft, which is set up at least annually through collaboration between the SISS, Financial Aid, and Business office.

The DUSON Business Office oversees the institutional and HRSA grant funds and works with the DUSON Financial Aid office in the awarding procedure. Please see the Scholarships Award Manual, overseen by the Financial Management Analyst in the Business Office, for further details regarding this process.

Package Construction

Student files are reviewed upon receipt of a FAFSA. For Prelicensure, MSN, Nurse Anesthesia, and post-Master's DNP students, standard budgets are built based on cohort and the expected courses taken through the standard matriculation plan. For Post-Graduate Certificate and post-Bachelor's DNP students, the student's MAT plan or direct correspondence from the student is used to finalize financial aid eligibility.

Students selected for verification are contacted regarding supplemental information needed before a financial aid offer may be finalized.

Loan Packaging

Students considered legacy borrowers/interim exception will be packaged with up to \$20,500 in federal direct unsubsidized loans and graduate PLUS loans up to the up to required tuition and fees only, minus any scholarships or tuition benefits paid directly to the student account toward tuition, with a placeholder indicating the amount that may be borrowed for out-of-pocket expenses (such as books, housing, food, and miscellaneous expenses).

New students starting their program after June 30, 2026, and students not eligible for the interim exception, will receive up to \$20,500 in federal direct unsubsidized loans per year.

Schedule of Reduction (SOR)

Federal Direct Loans must be prorated based on enrollment intensity when a student is not enrolled as full-time for the academic year.

Full time enrollment for the academic year is the following:

- Enrolled all three semesters – 16 credit hours (6 hours – fall; 6 hours – spring; 4 hours summer)
- Enrolled two semesters
 - 12 credit hours – fall semester (6 hours) and spring semester (6 hours)
 - 10 credit hours – spring semester (6 hours) and summer semester (4 hours)
- Enrolled one semester
 - Fall/Spring semester – 6 credit hours
 - Summer semester – 4 credit hours

If a student is not enrolled full-time for the academic year, the following formula will be applied to determine the prorated loan amount for unsubsidized loans:

$$\text{SOR} = \frac{\text{Credit Hours Enrolled}}{\text{Credit Hours Required for Full-Time in the Academic Year}}$$

Then:

$$\text{Annual Loan Limit} \times \text{SOR} = \text{Prorated Loan Amount}$$

The prorated loan amount is the maximum the student can have for the academic year based on the number of semesters the student will enroll in for the academic year. We will apply the prorated unsubsidized loan amount using the equal, prorated, or single term method based.

Graduate Plus loan eligibility

To calculate the graduate plus loan eligibility for students enrolled less than full-time, you will do the following:

COA (based on enrollment) – SOR for unsubsidized loan – any institutional or outside funding going towards COA x SOR percentage = Graduate Plus loan eligibility

Enrollment will be checked at the time of disbursement. We will adjust prior to disbursement if we are aware of any changes. If there are changes after disbursement, these will be reviewed and adjusted for the next loan disbursement if applicable.

If a student drops/withdraws/incompletes a course, such that a reduction in hours occurs, federal loan adjustments will be made to a future term award, as applicable. Note that if there if the student is not enrolled in, and does not plan on attending, a future term, no loan recalculation is required.

Federal methodology is used, and the cost of attendance minus SAI equals federal need. Any outside resources and scholarships are applied toward that need.

The Financial Aid Director or Senior Financial Aid Counselor runs ready list queries to determine who is ready to package. The query for first-year students looks for students who are admitted or matriculated by degree (i.e., R-MN, R-MSN, R-DNP) and admit term, who have completed a FAFSA. This list is saved on the Financial Aid share drive and communicated to the Financial Aid team. The query for returning students includes the specific academic program and

academic plan information. These ready list queries are also available to view in PeopleSoft, within the Financial Aid dashboard, filtered by counselor and (for the new student list) by admit term.

Financial Aid counselors verify receipt of financial aid application and review information in PeopleSoft. If the student is selected for verification or if additional information is needed, the counselor emails the student. If the file is complete, the counselor reviews the FAFSA and application.

FAFSA information is used to verify eligibility for federal aid, and federal loan annual fiscal limits are monitored automatically. Outside scholarships or tuition benefits are manually awarded, as are Prelicensure need-based scholarship or Health Equity Reimagined scholarship (if eligible). The appropriate packaging plan is then selected for automated awarding of loan funds.

The packaging plans used by the DUSON financial aid office are listed below. If a student is considered a legacy borrower/interim exception, then the packaging plan will award the direct unsubsidized loan, then Grad/Plus loans and Request Max Living Exp Loan. For student not considered legacy or have the interim exception, their packaging plans will include only the federal direct unsubsidized loan.

For graduate students enrolled less than half-time, the packaging plan is manually adjusted to reflect Non-Federal Loan Limit in lieu of federal loans in the semester(s) of enrollment at less than half-time.

For Graduate students, packaging plans are manually adjusted so the net disbursement each semester covers expected tuition and required fees only. The packaging plans include the Request Max Living Exp Loan Item type, which is added to cover any remaining cost of attendance, representing the amount a student can borrow in federal loans to assist with out-of-pocket books, supplies, and living expenses.

Prelicensure Student Packaging Plans:

The following Packaging plans are used for our prelicensure students:

Legacy/Interim Exception Students (will package unsubsidized and graduate plus loans with living expense item type)

MN Fall	Prelicensure Fall semester only
MN SS TEST	Pull in full unsub split evenly across fall and spring semesters

Not Legacy/Interim Exception (will only package unsubsidized loan)

MN_SPR_SEP	Prelicensure 1 st Year Spring Start (use for full tuition scholarship or if you need to separate spring only/summer only unsub item types)
MN_SPR_SM	Prelicensure 1 st Year Spring Start (pull in full unsub split evenly between spring and summer)
MN_TESTING	Prelicensure Fall start (pull in full unsub split evenly between fall, spring, and summer semesters)

Graduate Student Packaging Plans:

Legacy/Interim Exception Students

NRS_ALL	Nursing - Fall, Spring& Summer (students enrolled all three terms – full unsub)
NRS_ALLSEP	Fa/Spr/S1 – separate unsub (students enrolled all three terms – unsub separated by semester)
NRS_FALL	Nursing - Fall Only (all students enrolled only for Fall)
NRS_FL_SPR	Nursing - Fall & Spring (all students enrolled only Fall and Spring, not Summer)
NRS_NAP	Nursing - Fall, Spring& Summer (Nurse Anesthesia students)
NRS_SPRING	Nursing - Spring Only (all students enrolled only for Spring)
NRS_SMR	Nursing – Summer Only

Not Legacy/Interim Exception (will only package Unsubsidized Loan)

NRS SPR SM	Nursing – Spring summer only
NRS NAP 1st	1st Year CRNA starting – unsub split evenly across all three semesters
NRS TEST	1st Year starting fall semester – unsub split evenly across all three semesters

We have an automated process that runs weekly in PeopleSoft to assign and send an initial financial aid offer notification email to students. For matriculated students, the award information is also available for view on the DukeHub, and an automated process runs weekly to provide matriculated students who have been awarded financial aid with access to the financial aid offer information on DukeHub. For new students, financial aid offers are posted to the Admissions application system.

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 through the DUSON Financial Aid Application survey and through DukeHub. Post 9/11 GI Bill benefits are included in the financial aid offer but are not applied toward the cost of attendance or need. Nurse Faculty Loan is applied toward tuition but not considered against federal need. External award and overaward queries help us monitor and ensure compliance against overawards and overpayments.

Health & Human Services Program Grants & Loans

DUSON periodically receives federal grant funds specifically for nursing students. A faculty member is the principal on the grant, and the Business office oversees the fund management for the grant. Students are identified through a PeopleSoft and/or Admissions query based on criteria for the grant, and specific application or supplemental materials may be requested. Notification of the award is communicated through the Financial Aid office, in conjunction with the faculty member and Business office.

Employer-Provided Educational Assistance

On our Admissions application, we ask students if they are receiving employer tuition assistance. We account for any tuition assistance in the financial aid offer by listing it as Duke Tuition Benefit or Tuition Benefit- non Duke. Tuition benefits may factor into need-based scholarship eligibility and award amounts as well.

For Duke University Health System's RNTAP program, our Business office receives notification from the Office of Special Programs in DUHS Nursing Administration regarding eligibility each semester and forwards this to the Financial Aid office. These funds disburse to the student's Bursar account, and a placeholder item type named RNTAP is added to the student award to account for this resource.

Summer Awards

Summer is a standard semester at the School of Nursing. Therefore, packaging guidelines and availability of funds is the same in the summer semester as it is for fall and spring semesters – there is not a distinction or preference. Summer semester is considered a trailer, so summer 2026 is part of the 2025-26 academic year and summer 2027 is part of the 2026-27 academic year.

Standard living, transportation, books, and personal allowances are the same for fall, spring, and summer semesters, as enrollment is expected for all three semesters/the full year. Summer aid is packaged up front at the same time as fall and spring aid.

Financial Aid Offer Notification (FAN)

All students receive a Financial Aid Offer Notification (FAN), either generated through an automated PeopleSoft CommGen process and emailed to the student or, for new students, loaded into the Slate Admissions application system

to view in the Admissions portal. The FAN includes the cost of attendance, both billed and indirect/nonbilled, as well as an estimated bill (after subtracting scholarships and grants) and net cost of attendance (after subtracting scholarships and grants). It also provides a breakdown of individual aid items by term and source (with scholarships and grants listed separately from loans and work study), and Financial Aid office contact information (address, phone number, email address, website). Additional resources are provided, with links to the Bursar's office, VA benefit information, outside scholarships, and state and federal resources.

All active, matriculated students can also view the financial aid information within the Financials section of DukeHub.

Students receiving need-based scholarships are emailed through an automated PeopleSoft CommGen process and may also view the scholarship notification email on DukeHub once they have matriculated.

Other scholarship notifications are made by email and including any specific terms and restrictions for the scholarship fund.

Packaging Appeals

Students may submit documentation for appeals based on change to financial income, such as involuntary loss of employment by the student or spouse, or based on additional cost of attendance, such as child care or computer expenses.

Appeals are reviewed by the Financial Aid Assistant Director, with additional review by the Financial Aid Director as needed. Appeals resulting in a lower EFC may impact need-based scholarship eligibility ONLY if materials are submitted with the initial financial aid application. Need-based scholarship eligibility is determined in the first semester and automatically renewed; there is not an appeal/review process after that.

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 offer, if applicable. A revision email would be sent to the student with instructions to view the information on DukeHub.

The appeal process is as follows:

1. Request for appeal is communicated to the Financial Aid office.
2. Financial Aid Counselor emails the student the Appeal Form to complete and return with appropriate supporting documentation.
3. Completed appeal is reviewed by student's Financial Aid Counselor and/or Financial Aid Director.
4. Any applicable changes to FAFSA, cost of attendance, and/or financial aid offer are made by the Counselor or Director.
5. Professional judgment is documented in PeopleSoft.
6. Student is emailed regarding the result of the appeal.

Financial Aid Offer Revisions

The Financial Aid Director runs queries after drop/add of each semester to determine changes to enrollment/tuition charges for cohort groups (MN, Nurse Anesthesia, post-Master's DNP). The Financial Aid Counselor updates student budgets and revises financial aid offers as needed.

The Financial Aid Director runs overaward queries weekly to determine overawards and overpayments. Financial Aid Counselor reviews the award and makes the necessary adjustments.

For changes in tuition, Nurse Faculty Loan is revised first, if applicable. Loan reductions are made in the following order: private or Grad/PLUS loans then direct unsubsidized loan.

Overaward and tuition compare queries are also run at the end of the fiscal year as a final clean up. Revisions are made as quickly as possible after the query is run (typically the same day). The student views the specific award details in the DukeHub.

Overawards & Overpayments

The Financial Aid office runs queries on a weekly basis to check for students who are currently overawarded. The overaward is typically due to a student reducing the number of credit hours of enrollment (for cohort programs), receipt of a subsequent FAFSA, or receiving a scholarship or other resource.

An adjustment is made to the student's financial aid offer, reducing private or Grad/PLUS loans first, then direct unsubsidized loan. If possible, the overaward is resolved by reducing future loan disbursements.

If the additional resource must be applied toward tuition only, other funds that are specific to tuition (such as need-based scholarship and Nurse Faculty Loan Funds) may need to be reduced first.

Before returning funds already disbursed and creating a balance on the student account, we will review the budget to determine if there are additional expenses that warrant an increase to the Cost of Attendance. If loan disbursements have already been made and funds must be returned, the Student Loan office is notified of the funds that need to be returned.

The student is emailed regarding the change to the award and the reason.

SECTION 10: PROFESSIONAL JUDGMENT

Students may submit documentation for professional judgment based on change to financial income, such as involuntary loss of employment by the student or a spouse), or based on additional cost of attendance, such as childcare or computer expenses.

Professional judgments are reviewed by the Financial Aid Counselor, with additional review by the Financial Aid Director as needed. Professional judgments resulting in a lower EFC may impact need-based scholarship eligibility ONLY if materials are submitted with initial financial aid application.

Professional judgment requests to budget items would increase maximum Grad/PLUS or private loan eligibility. Professional judgment requests may result in no change in aid eligibility.

Professional judgment decisions are noted in PeopleSoft and emailed to the student. A revision email would be sent to the student if applicable, directing the student to view the information on DukeHub.

The professional judgment process is as follows:

1. Request for professional judgment is communicated to the Financial Aid office.
2. Professional judgment form is emailed to the student requesting additional information and documentation required.
3. Professional judgment request is reviewed by student's Financial Aid Counselor and/or Financial Aid Director.
4. Any applicable changes to FAFSA, cost of attendance, and/or financial aid offer are made by the Counselor or Director.
5. Professional Judgment is documented in PeopleSoft.
6. Student is emailed regarding the result of the appeal.

SECTION 11: DISBURSEMENTS

Financial aid disburses to the student's account no sooner than 10 days prior to the start of classes. Financial aid offered during the semester disburses overnight through an automated PeopleSoft process. For information regarding loan disbursement policies and procedures, please refer to the [Student Loan office](#).

SECTION 12: SATISFACTORY ACADEMIC PROGRESS

Federal regulations that went into effect July 1, 2011, require that DUSON establish and implement a policy to measure whether students applying for and/or receiving financial aid are making satisfactory academic progress (SAP) towards a degree. This regulation applies to all students applying for aid, whether or not financial aid has been previously received. Satisfactory Academic Progress (SAP) is the successful completion of degree requirements according to established increments that lead to awarding the degree within published time limits. There are three measurements that are used to determine eligibility: Credit Hour Requirement, Grade Point Average and Maximum Time Frame. Not meeting these requirements may result in loss of all financial aid.

Monitoring of Academic Progress

Students' progress will be reviewed after grades are finalized at the end of each semester (fall, spring, summer). A determination of eligibility to receive financial aid for subsequent enrollment periods will be made at this time. Although DUSON will send a notification to the student, the student is fully responsible for monitoring their own academic progress as it relates to financial aid eligibility. The student should review their grades on an on-going basis and compare it to the standards set forth in this SAP policy to determine if they are meeting (or failing to meet) the established criteria. The SAP policy for Title IV aid recipients is aligned with the School's academic policy, and more information regarding academic policy may be found in each program's handbook.

When a student changes academic programs, we measure SAP based on the student's current academic program only.

Evaluations will be completed in a timely manner; however, the next term may be in progress at the time we are able to notify students of their ineligibility. Should the student be concerned that they may not have met the requirements, they may contact the DUSON Financial Aid Office. Students will be notified via their Duke e-mail account if they have failed the measurement. Students may appeal the decision. The appeal form and directions are located on our website.

There are three parts to the measurement and they are detailed by program below.

Master's Entry to the Practice of Nursing (MEPN) Prelicensure Students:

1. *Qualitative*: Students must maintain a minimum GPA of 2.0 on a 4.0 scale.
2. *Quantitative*: Students must complete at least 67% of the credits attempted. Failing or incomplete grades will not be counted as successful completion. Only an incomplete that has been changed to a passing grade can be added to the number of hours completed for the semester of the original registration. It is the student's responsibility to notify the Financial Aid Office once an incomplete grade has been changed to a valid grade. Transfer credits and repeated coursework will be included in the number of credits attempted and the number of credits completed.
3. *Maximum Timeframe*: Students must complete the required course work within 3 years of matriculation.

Graduate Students:

1. *Qualitative*: Students must maintain a minimum GPA of 2.7 on a 4.0 scale.
2. *Quantitative*: Students must complete at least 67% of the credits attempted. Failing or incomplete grades will not be counted as successful completion. Only an incomplete that has been changed to a passing grade can be added to the number of hours completed for the semester of the original registration. It is the student's responsibility to notify the Financial Aid Office once an incomplete grade has been changed to a valid grade. Transfer credits and repeated coursework will be included in the number of credits attempted and the number of credits completed.
3. *Maximum Timeframe*: Students must complete the required course work within the time periods specified below:

Master's and Post-Graduate Certificate Students – 5 years from matriculation
Post-Bachelor's DNP Students – 7 years from matriculation
Post-Master's DNP Students – 5 years from matriculation

Repeated Course Work

Academic program requirements may include repeating required coursework when an F grade is received. If the course is repeated, the GPA calculation for SAP purposes will follow the GPA calculation policy for that program (i.e. for MSN students, if the student repeats the course and earns a passing grade, the F grade is removed from the GPA calculation, although it remains on the student's transcript).

SAP Warning

Students who fail to meet the Qualitative or Quantitative guidelines at the end of the semester/payment period of review are automatically placed on financial aid warning status for one semester and notified of this status. The student continues to receive federal financial aid for the next enrolled semester. If at the end of the semester of enrollment/payment period, the student is now meeting all Satisfactory Academic Progress standards, the warning status is removed and the student is now in good standing.

SAP Probation and Appeal Process

Students who are on a Warning status and do not meet all of the Satisfactory Academic Progress standards at the end of the next semester of enrollment/payment period of review lose federal financial aid eligibility until they are making progress in all categories (see Regaining Financial Aid Eligibility section below). Students who lose eligibility for financial aid may appeal the decision by following the procedures outlined below.

Those wishing to submit an SAP appeal must indicate mitigating circumstances that occurred during the course of the semester in question, that could not have been anticipated prior to that period, and that adversely affected their ability to successfully complete their required coursework. To appeal, a student must submit a letter of appeal to the Financial Aid Office. The appeal letter should include the following:

- Mitigating circumstances that prevented the student from meeting the requirements of academic progress (i.e. death in the family, student illness or injury, other personal circumstances). Mitigating circumstances do not include: withdrawing from classes to avoid failing grades, pursuing a second major or degree, etc.
- Documentation that supports the student's basis for the appeal
- Steps the student has taken/will take to ensure future academic success. This plan should outline the student's academic goals for each period (e.g. number of credit hours and/or cumulative GPA) that will enable the student to meet the requirements of academic progress at a specified future point in time.
- Anticipated graduation date

In most cases, the SAP Appeals Committee will render a decision within two weeks of receipt of a fully completed appeal. All decisions of the SAP Appeals Committee are final. Notification of the decision will be sent via the student's Duke e-mail account.

If the SAP appeal is approved, financial aid will be awarded for the next semester of enrollment on a probationary period. An approved Academic Plan may be required as a condition of the appeal. An Academic Plan must be formulated with your advisor. Term and Academic Plans and/or other conditions of appeal approval will be included in the notification letter. Students that cannot restore their eligibility in one semester will be placed on an Academic Plan along with the probationary status. This plan will be created with the assistance of the Registrar's office to determine the GPA a student will need to obtain and the number of credit hours to restore academic progress within a set number of semesters (not to exceed four total semesters).

Students placed on an academic plan must successfully meet the terms outlined in the plan by the end of each semester of enrollment. If the student meets these terms, they will continue to be eligible for aid on a probationary status. The academic plan will continue to lay out the requirements for each semester of enrollment until a student successfully regains satisfactory academic progress.

Students who fail to meet the requirements for Satisfactory Academic Progress for their probationary semester or do not complete the requirements of their academic plan (if applicable) will again be ineligible for federal aid and subject to

the appeal process. Any subsequent appeal must include information regarding new extenuating circumstances or what has changed since the last appeal.

Students who meet the requirements for academic progress for their probationary semester will resume good standing and again be evaluated at the conclusion of the following semester of enrollment/payment period.

If the SAP appeal is denied, financial aid will be cancelled. If you have been denied aid please review the section Regaining Financial Aid Eligibility below.

Regaining Financial Aid Eligibility

Students denied financial aid after completing the appeal process or failing to meet their Academic Plan can regain full eligibility for financial aid by:

- Raising their GPA to the qualitative standard outlined above by degree
- Successfully completing coursework that will meet or exceed the minimum required for quantitative standard outlined above by degree
- Students who have reached their maximum time frame are not able to regain eligibility except in the case of a successful appeal of the maximum time frame requirement.

Students who are ineligible to receive financial aid may use one or more of the following payment options while attempting to regain eligibility: student's own resources, Duke Tuition Management Payment Plan, and/or Alternative/Private Educational Loans. Students who have taken the necessary measures to regain eligibility for financial aid must contact the Financial Aid office immediately upon doing so and apply for Reinstatement of Eligibility. The student's academic performance will then be reviewed, and if all required SAP criteria is met, full financial aid eligibility will be reinstated, effective the following semester.

SECTION 13: RETURN OF TITLE IV FUNDS

Return of Title IV Funds calculations are approved by and policy is maintained by Undergraduate Financial Aid office. *Changes to federal law may affect this policy.*

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 DUSON determines the student either began the withdrawal process, or the date the student provided official notification to DUSON, in writing or verbally, of his or her intent to withdraw.

If a student withdraws without providing official notification, the withdrawal date will generally be the midpoint of the payment period, unless DUSON can document a different withdrawal date based on the student's academically related activity, consistent with federal regulations.

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 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 or equal to 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. DUSON 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 and fees and can include other education-related expenses assessed by DUSON. Unearned Title IV funds must be returned within 45 days of the date the institution determines that the student withdrew.

Title IV loan amounts to be returned by DUSON will be credited to the appropriate programs in the following order: Federal Direct Unsubsidized loans, Federal Direct Subsidized loans, Federal Grad PLUS or parent PLUS loans received on behalf of the student.

Withdrawal Date

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.

Legacy/Interim Exception Students

Legacy/interim exception students: any withdrawal/leave of absence/break in enrollment after July 1, 2026 will result in loss of interim exception status. Upon return from leave, students will be eligible for federal direct unsubsidized loan ONLY and subject to new loan limits.

Procedures

Academic deans provide withdrawal dates to the Registrar and an official attrition notice is originated and emailed to appropriate departments.

Formula Calculation

Policies

Upon receipt of an attrition notice from the Registrar, the Financial Aid Office performs a return of Title IV funds calculation using the PeopleSoft R2T4 Module. Instructions are available on the DUSON Financial Aid shared drive in the R2T4 folder.

The period used for the calculation is "Payment Period," as all Nursing programs are standard credit hour programs.

The school calendar is determined by:

1. Calculating the days in the particular term/semester, from the first day of classes to the last day of finals.

2. Weekend days are included in the total number of days.
3. Breaks of five or more days are excluded.
4. 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:

1. Counting the aid accepted for the term/semester in question only.
2. Aid that could have been disbursed includes Title IV funds for which the student met the applicable eligibility requirements prior to becoming ineligible, consistent with federal late-disbursement requirements under 34 CFR 668.164(j).
3. If loan fees are taken out, the net amount disbursed or that could have been disbursed is used.

Repeated Coursework

If a student repeats a course, the hours attempted for the repeated course will count in the quantitative review.

Procedures

The attrition notice is received by the financial aid counselor. The counselor performs the Return to Title IV calculation within PeopleSoft and emails the Associate Director, Michael Maupin, in the Undergraduate Financial Aid Office for review of the R2T4. Once the calculation has been approved, the counselor adjusts the student's aid according to the calculation and notifies the Student Loan Office to return any loan funding within 45 days of the date the institution determines that the student withdrew.

Post-Withdrawal Disbursements

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.

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 within 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:

1. A request for confirmation
2. A confirmation deadline of fourteen (14) days or more
3. The type and amount of the loan funds it wishes to credit to the student's account or disburse directly

4. An option to accept or decline the post-withdrawal disbursement
5. A notice of obligation to repay loan funds
6. 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 grant funds before available loan funds.

Returning Unearned Funds

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 the institution determines that the student withdrew. 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 date the institution determines that the student withdrew by DUSON'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.

Procedures

Students are notified via their Duke e-mail 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:

1. Direct Unsubsidized Loans
2. Direct Subsidized Loans
3. Federal Grad PLUS/Parent PLUS loans

SECTION 14: INSTITUTIONAL REFUNDS

Institutional refund policies are outlined in the DUSON School Bulletin. 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:

Date of withdrawal	Percentage of tuition charged
Before classes	0%
1st-2nd week	20%
3rd-5th week	40%
6th week	80%
After 6th week	100%

SECTION 15: TITLE IV FRAUD

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 Financial Aid office will contact the student to request additional information and documentation. If, in the 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 Director of Financial Aid for possible disciplinary action.

The Director of Financial Aid reviews the student's aid file with the Financial Aid Counselor 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:

1. Not process a financial aid application until the situation is resolved satisfactorily
2. Not award financial aid
3. Cancel financial aid
4. Determine that financial aid will not be processed for future years

Referral of Fraud Cases

If our office suspects that a student, employee, or other individual has misreported information or altered documentation to fraudulently obtain federal funds, we are required to report our suspicions and provide any evidence to the Office of Inspector General (OIG). Relevant contact information can be found in Chapter 5 of Federal Student Aid Handbook's Application and Verification Guide. Schools must also refer to the OIG any third-party servicer who may have engaged in fraud, breach of fiduciary responsibility, or other illegal conduct involving the FSA Programs. The student may also be referred to the DUSON judicial process.

It is always appropriate for a financial aid administrator to consult with a school's legal counsel prior to referring suspected cases of fraud or misconduct to an agency outside of the school.

Institutional and Third-Party Fraud

Duke University's compliance policy, including how reports of suspected fraud are handled, may be found through Human Resources: <http://www.hr.duke.edu/policies/expectations/compliance/index.php>.

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 16: AUDITS

All audit policies and procedures are maintained by the [Undergraduate Financial Aid office](#).