

Understanding Your Financial Aid, March 21, 2017

LISA WIOSKOWSKI: Hi. Welcome to Duke University Graduate School Financial Aid Google Chat. I am Lisa Wioskowski, I'm the Financial Aid Coordinator for the graduate school.

IRYNA MERENBLOOM: And I'm Iryna Merenbloom Assistant Dean.

LISA WIOSKOWSKI: OK, so thank you so much in advance for your questions. Several of the questions that we had pertain to the same subjects. So we're going to address several items at once. We received several questions about stipend.

One question came in-- I got a stipend of \$30,000 for the 2017-18 academic year, I want to know in what means these monies will be given to me, and how much tax I should pay in usual cases. That affects how much I can spend for my everyday life. And it asked, also, another question asked-- what the average taxes are withholding? What is taxed?

OK, the first thing we need to explain is, there are two ways that PhD students are paid at Duke. You are either paid as a compensatory student, which means there is a service provided from either an RA or a TA position. That is paid on the 25th of the month. And there's also a non-compensatory payment that is paid the last business day of a month. That is usually your fellowships or no service required.

Now, when you come to Duke, you will fill out your W-4 for your taxes for your compensatory payroll permit. Now, if you would like taxes withheld from your non-compensatory payment, which I said was paid on the last business day of the month, you will need to fill out separate tax forms for that income. And you need a note on the top of the tax form that it is for non-compensatory. If you do not fill out this tax form, you will not have taxes withheld from the fellowship, which is considered earned income.

Also you asked, how is the stipend paid to me? All Duke students, we encourage you to set up direct deposit with our payroll. This is something that your department will handle with you when you come to Duke for your first visits.

IRYNA MERENBLOOM: And so if your stipend is compensatory, you will receive payment on the 25th of each month, and if your stipend is non-compensatory, services not required, you will receive your money on the last day of each month. So your first stipend will be either December 25th-- or, I mean September 25th or September 30th.

LISA WIOSKOWSKI: So make sure that you are financially supporting yourself until you are at Duke. We do not have emergency funds to provide to you until you arrive to campus.

IRYNA MERENBLOOM: So the next question is-- is it true that base stipend for PhD students increases based on inflation every year? If true, do you use an official inflation rate number from the government?

Well, the answer is sometimes we increase PhD stipend every year, sometimes we don't. It depends on the funding sources that are available for the university, depends on the historical gross. So no, we do not use any government inflation rates, and we cannot guarantee that the stipend will go up, but we are trying our best.

Next question-- will I receive the amount of financial support to help supplement the cost of moving? If so, how much and when?

LISA WIOSKOWSKI: Unfortunately, we do not offer any funding for students until you're actually enrolled at Duke and receiving your stipend. The first month that you arrive at Duke, you will have to make sure that you are covering yourself financially.

Now, as far as master's students, that's totally different. PhD, like we discussed, you'll get paid as a non-comp or compensatory. For master's students, domestic students, who have accepted or will be accepting the federal loan programs or private loans, those loans will disburse 10 days prior to classes beginning.

But that does not mean you're going to get your refund 10 days before classes. Refunds will be processed the first week of classes. So you're going to be getting emails from the student loan office and from the bursar saying your loans are disbursing, but you can expect to get that refund the first week of classes.

IRYNA MERENBLOOM: Question number three-- is it possible to receive funding for the coming summer? I will be moving across the country and leaving my master's program to come to Duke?

LISA WIOSKOWSKI: Like I said before, if you're a PhD student, we do not. You'll have to financially support yourself until the end of September. For master's students, once again, if you've done all of your checklist items, then you should have your loans-- your federal loans or private loans-- disbursing, like I said, 10 days prior to class and refunding during the first week of classes.

IRYNA MERENBLOOM: Next question-- when can matriculated students expect to receive a financial aid package?

LISA WIOSKOWSKI: We are working on those financial aid packages this week. You should have a financial aid notification. You'll get an email that says Your DukeHub financial aid is available for review. So if you do not get a financial aid package-- master's students only, domestic-- you will need to email grad-finaid@duke.edu on Monday and let me research why you didn't receive that financial aid notification.

IRYNA MERENBLOOM: What is the approximate financial aid I can obtain? How can I obtain?

LISA WIOSKOWSKI: OK, this goes back to our master's students again, our domestic master's students. What we have available to our domestic master's students is the unsubsidized federal Stafford Loan. The maximum you can borrow on that is \$20,500. That's for an academic year.

If you need more than that, you can get a Grad PLUS Loan. That is based on credit. It's not looking for a credit score, but it's looking for any type of derogatory credit. The Grad PLUS Loan goes up to the cost of attendance. So basically, if you look at our cost of attendance budget for our master's students, you will take the overall for a year, which I believe is a little over \$76,000, minus the \$20,500, and then the difference you can take as a Grad PLUS.

Or you can also look at our private loans. The Duke Student Loan Office has a recommended list of private lenders that we have looked at and have given all the footwork for you in one website, for you to decide if you want to do private or federal. That is up to you. But either way those, are the loan programs that are available to our master's students, domestic only.

IRYNA MERENBLOOM: And this answers the next question-- can we get loans from US banks?

LISA WIOSKOWSKI: Absolutely. The recommended lender list-- if you're looking for a private loan, look there. Also, there are some international loans, international student loans, available, but it is very dependent upon what program you are enrolled in at Duke. For example, Engineering program-- can look at the Prodigy Loan programs. But I would encourage you to still go out to those banks. Also, an international student, if you've got a US co-signer, that also is something that might be available to you.

IRYNA MERENBLOOM: I did not get a Duke scholarship, and I'm not a US citizen. So can't fill FAFSA. What are the options for funding available to me? Can't I get departmental scholarship? My program is ECE. How to get that?

LISA WIOSKOWSKI: Once again, international funding is very limited, depending upon, of course, what program you are in. The Prodigy Loan program-- I would definitely look at that. Look at the website-- the recommended lender website, under the Student Loan Office, to see if there's something else available to you.

I would also circle back to my department and explain to them that you are very wanting to come to Duke, but your finances are holding you back. Is there something they can suggest-- is there any way that they can help you with this?

IRYNA MERENBLOOM: How much can I earn from part-time jobs on campus? What is the nature of a part-time job? Is there any TA/RA opportunities for graduates? So our answer is-- we don't know what part-time job can you find, how much it will pay, how many hours you will have to work there. That's beyond our control.

To the best of our knowledge, there are TA/RA opportunities for graduate master's students. However, this is the question for your program, for your department. You have to start there.

And ask them whether they have any TA or RA, research assistantship or teaching assistantship positions available for the master's students.

LISA WIOSKOWSKI: And keep in mind-- if you are working, you are not allowed to work more than 19.9 hours per week, while you're enrolled.

IRYNA MERENBLOOM: If I can get an external full scholarship-- for example, from the government of my country-- can I still be considered for the [INAUDIBLE] granted to students, after the completion of the first semester? That is the question for your department. How they will handle the situation depends on your program and your department.

Is the tuition scholarship for the summer session?

LISA WIOSKOWSKI: Depends if you're a PhD student.

[INTERPOSING VOICES]

IRYNA MERENBLOOM: And in what program you are. There are twelve-months programs that will offer you tuition scholarship for the summer. And there are nine-months programs that do not offer any summer support. And you should know it from your financial aid notification letter that comes right after your offer of admission.

LISA WIOSKOWSKI: That's exactly right. And that's for the PhD students. Like I stated, the master student's financial aid notifications for domestic students will be processed this week.

IRYNA MERENBLOOM: How much do international students need to submit in the first installment and when? So the way I interpret this question is, you are asking how much you should pay to the bursar for your tuition and fees the very first time.

And the answer is once you enroll in classes and receive the bill, sometime in June, you will have to pay the bill in full by the first Monday of August. There is no installments unless you make special arrangements with the bursar office.

If you have questions about it, please contact bursar@duke.edu with your questions, you can call them, or you can research their website. They have different options for how to pay the bills, and they have the bill schedule. But basically the tuition and fees for bill has to be paid in full by first Monday of August.

LISA WIOSKOWSKI: All right, the next question says, I received scholarship along with my admission letter to Duke. Yay! Would it be possible to request an increase for the scholarship per semester? That is actually up to the department. It doesn't hurt to ask. I would ask them what their guaranteed funding is for your scholarship, for the terms that you're going to be enrolled until you graduate, but that is totally up to the department. That's their discretionary money.

IRYNA MERENBLOOM: How much does it cost to attend Duke for a master's?

LISA WIOSKOWSKI: For a master's program? Master's programs are nine month programs

IRYNA MERENBLOOM: ECE.

LISA WIOSKOWSKI: Oh, in ECE?

IRYNA MERENBLOOM: It's the same for every master's program.

LISA WIOSKOWSKI: And the master's cost is a little over \$76,000. You will find the actual figures on our grad school website under financial support cost to attend master's students. But all master's programs are the same.

IRYNA MERENBLOOM: So you are expected to be fully enrolled for three semesters and pay full tuition for three semesters, and then if you need to take additional classes, you will be charged for credit. And you can find these numbers on the graduate school website. Tuition, stipend, and fee schedule.

LISA WIOSKOWSKI: And that is under the financial support, financial policies, resources, and forms.

What is the maximum number of credits that can be completed in a semester without being [INAUDIBLE] credit? You're allowed to take between nine-- this is master students-- nine to 12 credits per semester. Anything above that will need to be approved from the graduate school and your director.

IRYNA MERENBLOOM: After 15. But [INAUDIBLE] you will not be charged any extra money, but you have to be enrolled full time, and it's between nine and 12 credits.

LISA WIOSKOWSKI: OK. When do financial aid awards appear on the Duke website for 2017-18 academic year? If you're looking for federal loans, like I stated, we will send those master's student financial aid notifications out by the end of the week.

If you're asking about the PhD student, we accept your awards on your behalf once you decide to matriculate, so you will not have access to your financial aid panel in the DukeHub website-- or the DukeHub portal, I'm sorry.

IRYNA MERENBLOOM: How successful are Duke master's graduates in repaying graduate loans before applying for a PhD program?

LISA WIOSKOWSKI: Keep in mind, once you graduate with your master's, if you apply to the PhD program, and get accepted, of course your federal loans will go into deferral. Keep in mind that I'm not sure how private loans work. Depends on who your lender is, as far as if there's any deferral when you are re-enrolled in school.

But that's up to you. It depends on what you borrow. What repayment plans that you're looking at. There are so many repayment plans that you can decide from with your federal loan

programs. Unlike the private. They probably limit what they allow you to have as repayment options.

You can look at studentaid.ed.gov. It's got repayment of federal loans, how you-- what programs you would like to go into, they've got the income-based, graduated. There's so many repayment options for student loan programs.

IRYNA MERENBLOOM: Do master's students have a good chance of securing funding when heading into their second year of graduate studies? It depends on your department.

LISA WIOSKOWSKI: It does. And if you're looking at the federal loan programs, once again, keep in mind that that \$20,500 is per academic year. So you're eligible for that your second year if you file your FAFSA and become eligible. And the FAFSA requirement, you know when you file your FAFSA, what students are able to file it, and of course it tells you right off the bat, you get that \$20,500.

Now keep in mind that that loan is going to be split between Fall and Spring. So say that you're doing a three semester program, you need to advise our office that you are only here for the fall semester of, let's say, 2018, because then we need to apply that full \$20,500 to just that one semester.

So the federal Grad PLUS loan, you're eligible for that each year-- once again, it's based on credit. It's based on your need. So just keep that in mind.

IRYNA MERENBLOOM: Do master's students have a good chance of securing-- OK, we just answered that question.

LISA WIOSKOWSKI: I'm sorry.

IRYNA MERENBLOOM: Do typical per year outcomes of Duke master graduates make it possible for afford to repay their average graduate student loan back?

LISA WIOSKOWSKI: It just depends how much you borrow. Smart borrowing is key. And a lot of students I meet with, we go over their budget. I mean, we decide exactly how much they need per month, and we can get their loans down to that amount to disburse exactly for what they need.

You can also look at repayment. You can kind of ballpark where the repayment's going to be, based on what plan that they would like to take. It's basically what you're borrowing, and being smart about borrowing, and knowing that you're not going to overextend yourself with-- even though we give you the cost of attendance budget of \$76,000. That doesn't mean you have to borrow that full amount. You just have to be conscious about what you're borrowing and how to pay it back.

IRYNA MERENBLOOM: And I also want to add that it all depends on your department and what are you studying. Some departments told us that they have very good placements for their students, and students have no problems repaying their loans.

But your department will know about the placements. They have statistics, and they're about earnings, how much their students earn after graduation. So I encourage you to talk to your department about this.

LISA WIOSKOWSKI: And also ask, how much are living expenses? So when we calculate the cost of attendance budget, tuition and fees of course are a different cost of attendance portion of your budget. The living expenses-- there are nine graduate financial aid offices on campus, where we survey students in previous years-- in the previous year, to find out what they paid on rent, cell phone, transportation, everything.

And then we come up with the living portion of your budget. This year it tends to be \$2,066 dollars per month, is what is calculated into your cost of attendance budget for living expenses. You don't have to spend. You don't need-- if you don't need \$2,066 a month, don't borrow it. Like I said, we can sit down, we can go over your budget and figure out exactly what you need. And limit your borrowing as much as we can.

IRYNA MERENBLOOM: And there is some workshops for [INAUDIBLE]--

LISA WIOSKOWSKI: That's exactly right, thank you. So Personal Finance at Duke offers financial workshops for incoming students and continuing, alumni, staff, it's a great website. Great program. If you've got questions on how to build your budget, how to balance your checkbook, how to invest, anything like that, I encourage you to look at the personalfinance.duke.edu website. And if there's not a workshop on there, you can request a workshop, and they will be happy to assist you in any way they can.

IRYNA MERENBLOOM: Are Perkins Loans available to master's students?

LISA WIOSKOWSKI: Unfortunately not. We have lost the Perkins Loan. So the last year we awarded them were the 2016-17 year. We no longer have the Perkins Loan. All we have is the unsubsidized loan and the Grad PLUS loan.

IRYNA MERENBLOOM: What is the difference of tuition financial aid and a fee scholarship. Will fee scholarship come in to my account? No. Tuition and fee scholarships for PhD students are paid directly to the bursar account. And you don't receive it on your checking account, but we pay your bursar bill. I hope this answered the question.

I'm an international student admitted to a PhD program. I am planning to bring my spouse with me. What amount of money should be certified to prove his financial support?

LISA WIOSKOWSKI: So actually there's a spot on our website that speaks about international support and what you're required as far as visa services to bring financially-- or, I'm sorry, to prove financially, for your dependent to come to the US with you. I would encourage you to

reach out to the I House, they also have that figure. And also our website, under Financial Support, shows those figures.

IRYNA MERENBLOOM: For a MALS international student, is it possible to get any external scholarship or other forms of financial help? Whether you're MALS or not MALS, the answer is the same.

LISA WIOSKOWSKI: Exactly. If you can obtain an external fellowship, please. If that's going to help bring those costs down for you, obtain it. As far as the international, our hands are kind of tied. We do the federal Direct Loan programs. I would encourage you, also, check with the department. They might have a need-based application for master's students, or they might also have a merit-base. But either way, reach out to your department and see if they offer scholarships or any type of application to apply for those scholarships.

IRYNA MERENBLOOM: Is housing something that students look for themselves? Yes. If not, what are reasonable rates to expect? So there is a website, Housing-- Student Affairs, it's on Student Affairs website. They have this housing information for all the students that want to live off campus. And the graduate students have to live off campus. There is no enough on campus.

LISA WIOSKOWSKI: Also keep in mind that--

IRYNA MERENBLOOM: Living places.

LISA WIOSKOWSKI: Right. And Duke List-- it's dukelist.duke.edu, that's apartments, houses, it is our classified ads for Duke. For employees, staff, alumni. Whatnot, You can look for roommates there. There's also a website. I believe it's offcampushousing.duke.edu. Like Irina said, it's under the Student Affairs. You can also list where you'd like to live, if you're searching for a roommate. That's a website that's actually out there to help you.

IRYNA MERENBLOOM: Right. And recommended places to live. I know that the first year financial aid will be covered by TAsip. What about the next few years? So I assume that this question was asked by a PhD student. And my answer is-- it depends what you're studying. It depends what department you're in.

So it could be TAsip, it could be fellowship, it could be research assistantships. It's all very individual, and you have to talk to your advise-- [INAUDIBLE] student about that. Or your Director of Graduate Studies, or Director of Graduate Studies Assistant.

LISA WIOSKOWSKI: And they'll notify you of any available positions in your department.

How do I obtain an in-state status as an international student? I would check with the IHouse, the International House, on campus. I'm not sure what requirements are needed to establish that residency--

IRYNA MERENBLOOM: But they know.

LISA WIOSKOWSKI: We rely on them a lot. The IHouse is a great place to start. It means International House, like Lisa said. I just want to clarify.

LISA WIOSKOWSKI: Yes.

IRYNA MERENBLOOM: OK. What are the teaching responsibilities for PhD students in order to receive financial aids after the first year? PhD students usually are guaranteed five years of support and they receive stipend that is a combination of research assistantship, teaching assistantship, and fellowship, no service required.

It's all very individual. We have 60 programs, and none of them is the same as another one. So you have to talk to your department, to your Director of Graduate Studies Assistant, and to your Director of Graduate Studies. But in most cases, majority of students are guaranteed five years of stipend, and teaching responsibilities vary from the department to department.

In one department they do one thing, and another department, they have completely different TA responsibilities. So that's very individual.

LISA WIOSKOWSKI: And also, bringing back to the stipend, we were talking about your compensatory and non-compensatory stipend. Keep in mind that you can receive both of those in one month. Say that you are a TA. Well, you're going to get paid on the 25th. Say you also have a fellowship-- you're going to get a check on the last business day of that month. So keep [INAUDIBLE].

IRYNA MERENBLOOM: But between all the sources that are available and pay your stipend, you will get one fixed amount per month, as it states in your financial aid notification letter.

LISA WIOSKOWSKI: OK. For MS programs, suppose you did not get a Duke scholarship in your admission letter-- when you say "Duke scholarship" I interpret that to mean departmental scholarship-- in your admission letter, does it signify you have lost chances of departmental scholarships, too? Are they the same or different?

Well, I would reach out to your department. If I have sent you a financial aid notification, which is the loan programs, then I have not heard from your department as far as scholarship. That doesn't mean you didn't get it. I would verify back with the department-- did you get a department scholarship, and if so, can they convey that information to the graduate school?

IRYNA MERENBLOOM: Because we're not sure what you mean by "Duke scholarship". All scholarships offered to master's students are offered by their department.

I got admitted in the Duke Global Health Institute. As international student, I would like to know if any funding is available that I can apply for. So again, it depends on your department. Also we have this very good tool on the graduate school website. It's called find funding. And then you enter-- you highlight whether you're international or domestic, master's or PhD, and in what department you are in, and they help you find funding.

LISA WIOSKOWSKI: And also I would encourage you to go to the ors.duke.edu website. And you will go under funding opportunities, graduate and professional student funding. I encourage you to set up a pivot table. So what you will do is you will specify what type of scholarships you would like to be included in the emails.

For example, if you are a Biomedical Engineering PhD, and you're interested in the National Science Foundation, you could specify certain criteria as to get alerts of these scholarships becoming available through the website. There are so many opportunities out there that I can't keep up with them, and the Office of Research Support is amazing at keeping up with them, and notifying our students. If you set up a pivot table, they will notify you of scholarships coming, that you might be available to apply for.

IRYNA MERENBLOOM: What are the financial aid application requirements for international students? Check with your department. They might have a need-based, or they might have a merit-based. As far as a graduate school, we just do the federal loan programs for the domestic students. Anything for international students is going to come from the department.

IRYNA MERENBLOOM: Since same-sex partners are not allowed to marry in my country, we decided to get married-- oh, yeah, congratulations.

LISA WIOSKOWSKI: Congratulations.

IRYNA MERENBLOOM: In the US, which means my partner is not eligible to become my dependent until we arrive in the states. So I wonder if it is possible to adjust my financial aid package after marriage certificate is obtained in order to meet the additional life expenditure.

Well, the answer is that you get financial aid package just for yourself, no matter who you're married or not married, and how many kids you have. So--

LISA WIOSKOWSKI: It's not going to make a difference to your financial aid if you're married or not married. All master's students are treated the same. And we are here to help you fund your education, to get you to your completion.

IRYNA MERENBLOOM: How are disbursements handled? When are disbursements distributed? If there is an overage of monies, are they distributed to the students?

LISA WIOSKOWSKI: OK, so we're talking about the federal loan programs for master's student domestic. But the loans will disburse to your bursar account. And tuition and fees will come out of your loan disbursement. Whatever remains will be refunded to the student.

Now, like I said, those refunds are going to be processed the first week of classes. But keep in mind, make sure that you've completed all your to-do and your checklist items. I know a lot of students are waiting for that disbursement, and they didn't do the entrance counseling. Or they forgot to sign the promissory note. They didn't do the endorsement of the PLUS loan.

I definitely encourage you to set up direct deposit on the DukeHub portal, it's under forms and resources, to get your refund quicker. But yes, after tuition and fees come out of your loan proceeds, that is refunded back to the student.

IRYNA MERENBLOOM: Will I receive more aid if I come with outside health insurance?

LISA WIOSKOWSKI: That would be probably more like PhDs. For the PhD students, you'll have to file a waiver. If the waiver is approved--

IRYNA MERENBLOOM: Yes, and student health will talk about it later. If you waive health insurance, that we are supposed, as a graduate school, are supposed to cover for you, you will get a one-time payment of \$600, sometime in [INAUDIBLE].

Now, if you lose your insurance later in the year, and you have to sign up for the Duke insurance-- because all Duke students must have insurance-- then we will expect you to pay some amount of this payment back.

LISA WIOSKOWSKI: The supplement that we have given you.

LISA WIOSKOWSKI: All right, let's see.

IRYNA MERENBLOOM: Will we receive more information about how the Durham Teaching Fellowship or have those decisions been made?

LISA WIOSKOWSKI: That is the Master's of Teaching program. And you will need to reach out to Joanna. She will let you know if they have been completely awarded. I have not received notification from their department yet who has been awarded the DTF-- that's how we refer to it. So you want to check with Joanna about that.

IRYNA MERENBLOOM: If my spouse has lived in North Carolina for 12 months, upon the start of the program, July, will I receive any different tuition statements considering in-state versus out-of-state tuition, or is tuition the same across the board?

We do not have in-state and out-of-state rates. All rates are the same.

LISA WIOSKOWSKI: Doesn't vary. Tuition's flat across the board for international or domestic.

IRYNA MERENBLOOM: I got a two year PhD fellowship from the graduate school-- yay, congratulations-- does PhD funding come from a different source in the years 3-5? And is it at the same amount as the fellowship?

LISA WIOSKOWSKI: So I'm thinking you probably got a Dean's Graduate Fellowship that's covering in years one and two, and then it's a supplement in three and four. You want to reach out to your department. In years three, four, and five, there might be service requirements. But I would reach out to them as far as how your funding is going to look in those years, and what service you will be required.

IRYNA MERENBLOOM: Yes, you will have support. Stipend support. But it won't be at the same rate. It will be at the rate of the approved stipend for that year. For the-- when you are in the USA for five, whatever stipend rate is approved at that time-- that's how you will be paid. But the first two years, you will get higher stipend. Because of the fellowship you won.

LISA WIOSKOWSKI: OK. Is there a VA Office available to assist with the transfer of Chapter 35 benefit certification? Absolutely. We have got a Veterans Affairs education office on campus, and any certification that needs to be sent to the Veterans Affairs needs to go through their office. You can send this information to me, I will then forward it on to their office.

But they are responsible for invoicing the VA for your tuition and fees, and also certifying your enrollment, as far as if you're receiving any type of VAQ for living expenses and so forth. But we do have an office that we are so happy to assist you with that.

IRYNA MERENBLOOM: Roughly speaking, what is the tax rate? There is no saying, but there is a take-home pay--

LISA WIOSKOWSKI: Calculator on the payroll website. If you go-- we're throwing a lot of websites at you, and I'm sorry-- finance.duke.edu, under Payroll, there is a take-home calculator. It's going to ask you, are you an employee? Are you a student? Of course, you're a student. And you will put your figures in, and what your deductions are going to be, that's totally up to you.

IRYNA MERENBLOOM: Now, if you forget what websites we mentioned, please feel free to send us email and we will send you a link.

But is it a good question about international student that wants to bring the spouse, and the amount of money that should be certified to prove the financial support. So we did answer this question, and the--

LISA WIOSKOWSKI: The response was, there is a section on our grad school website, under the Financial Support, that shows what international students need to prove-- financially prove-- to visa services for bringing their dependent or a spouse. It does vary every year, so we update those tables accordingly.

IRYNA MERENBLOOM: So the next question is, I understand that my funding will begin distributed in September. I am interested in applying to a summer school program co-hosted by Duke that offers funding to accepted Duke students. Am I eligible to receive grants as a Duke student this June?

LISA WIOSKOWSKI: I would circle back to the department. I don't know if you're in the economics department and you're going to do a math boot camp, I'm not sure. I would circle back to the department. They can absolutely contact us.

As far as getting scholarships or fellowships or anything like that, you need to be an enrolled student at Duke.

IRYNA MERENBLOOM: If you're thinking about BioCoRE program, I think it pays one-time stipend in August. We are not aware of any co-hosted by Duke summer programs. However, if you are a domestic student, if you are not international, you can arrive to campus earlier and do some work, if your department has this opportunity for you.

Am I eligible to receive grants as a Duke students this-- [INAUDIBLE] I just answered that. Are student job like TAships automatically assigned to students, or is there is a system like an open call, and students apply [INAUDIBLE]? If so, what percentage of students can apply?

My understanding that this question came from the PhD student. So it depends on the department, I guess. They offer you TAship, or you ask for TAship, or you apply for the TAship. It's all individual, and all based on the department you're in.

When students get a spot--

LISA WIOSKOWSKI: OK, while we're getting the questions uploaded, let me encourage those domestic master's students that are with us to make sure you file your FAFSA as soon as you can. Our school code is 002920, and keep in mind that the two loan programs are your unsubsidized loan, \$20,500, and then also the Grad PLUS loan up to the cost of attendance.

If you want to meet and go over your budget. We can absolutely do that. Email me. You can see the cost of living portion, like I stated. If you want to borrow less, let me know. Because I will have to adjust those loans. If you go in and accept the loans, you can change those loans in the DukeHub but they're going to disburse evenly between those terms.

And some students, of course the health insurance is billed in the fall, so that's a \$22,650 more to that cost. So keep that in mind when you're budgeting. And you want those loans to be split in different ways.

IRYNA MERENBLOOM: When students get a spot as a student employee, are they paid, or is there a decrease in tuition. So I'm not sure how to interpret this question. So if you are master's student, and you find some employment in the university, I don't think there's any decrease in tuition. You just get little salary, and that's it.

LISA WIOSKOWSKI: And it would be up to the department if they wanted to give you any kind of a tuition scholarship. For master's students.

IRYNA MERENBLOOM: Yes. If you are a PhD student, and you get as a student employee, well, a lot of PhD students have service requirements, and they TA, teaching assistantship, and they do research assistantship, as a part of their service or academic requirements. And this doesn't change anything about the tuition. Whatever tuition was paid on your behalf, it will be paid.

Now, there are some students that are Duke employees, and it's completely different, and very individual. And it all depends where the employee works, where does this employee study. So

we are not sure how to interpret this question, but I'm pretty sure that your department will know the perfect answer.

If a student who has been offered some scholarship by Duke requests a higher scholarship a month, will the university possibly reconsider and possibly increase the amount offered? If you're master's students, talk to your department. If you're PhD students, no. But we'll offer this as the maximum.

Does the university offer moving allowance? No, unfortunately, we do not.

I have been told by my department that there will be some hourly paid jobs, such as grade or teaching assistant. I was wondering if these jobs would be enough to pay early tuition. I don't think [INAUDIBLE]

LISA WIOSKOWSKI: Probably not.

IRYNA MERENBLOOM: Probably no.

LISA WIOSKOWSKI: And keep in mind, you can only work 19.9 hours a week.

IRYNA MERENBLOOM: Does Duke offer any type of support for purchasing laptops for incoming students? No, we do not offer any type of support for that. However, there is some opportunities to pay in installments. I think you should set the installments up when you purchase the computer, at the Duke computer store. Or work it out with the bursar's office, where this computer will be billed to your account. So you can make installments.

Does-- OK, so if we transfer credits from another school, will our stipend change? No.

LISA WIOSKOWSKI: No, your stipend is set by your financial aid notification that you've received. Your transfer credits don't have anything to do with your stipend.

IRYNA MERENBLOOM: If Trump's budget passes with a decrease in funding for education, [INAUDIBLE] costs will partially come from federal work study.

LISA WIOSKOWSKI: Federal work study, in the past four years, has been cut drastically. I can say from four years ago to today, it's almost less than half of what we've gotten. We've probably gotten 25% of what we had four years ago. So federal work study is very hard to come by, and most of the time, the majority of it is already allocated.

If you do find a position on campus, I encourage you to reach out to me and ask for the federal work study. We do have students that we award the federal work study, and they accept it, but of course they don't find a position.

And usually I circle back to those students after the fall semester to ask, are you intending to use these funds? And if not, we have several students who can utilize this funding. The maximum I can [INAUDIBLE] at federal work study is \$4,000, for the academic year. You could either earn

it all in the Fall, all in the Spring, or split it \$2,000 for each term. Unfortunately, I wish we had a lot more work study to offer to our students, but we really don't.

IRYNA MERENBLOOM: Is financial aid for international students likely to be affected in the future by policy changes from the new US administration?

LISA WIOSKOWSKI: I would say no, because international students do not receive the federal programs that domestic students receive. International students are either getting departmental scholarships, where they need to contact the department about the amount, or they are bringing funding from their own government, or they've borrowed loans from their own banks. But for the federal programs, that only pertains to our domestic master's students.

IRYNA MERENBLOOM: Are there hourly paid jobs, like graders, for master's students? Is it difficult to apply for these jobs? I believe there are graders jobs for the master's students in your department, so that is a very good place to start absolutely looking for them.

LISA WIOSKOWSKI: Mm-hmm.

IRYNA MERENBLOOM: Where can I find jobs that provide tuition waivers?

LISA WIOSKOWSKI: Wow. That's really up to the department that you're working for. It's their discretion, for a master's student, if they want to offer any type of tuition assistance. But you will have to go to the department that you are wanting to work for.

IRYNA MERENBLOOM: How can the master's student pay for tuition without taking out loans?

LISA WIOSKOWSKI: That's our magic question.

IRYNA MERENBLOOM: Parents. And

LISA WIOSKOWSKI: And savings accounts.

IRYNA MERENBLOOM: And savings.

LISA WIOSKOWSKI: And saving up money from jobs.

IRYNA MERENBLOOM: And, of course, if your department can help you with that.
[INAUDIBLE]

OK. Are there any other jobs aside from TA/RA that offer tuition scholarship? I believe this question is from the master's student. So it depends on the department. If, for any chance, PhD student ask, teaching assistantship, research assistantship jobs that offer tuition scholarship, PhD students have their tuition and fees covered for five years. No matter whether you are a teaching assistant, research assistant, a graduate assistant, or receiving a fellowship. So I'm not sure what this question means but this is the answer. For five years you're covered.

As an international student, can I use my loans from my country to cover the expenses?

LISA WIOSKOWSKI: Absolutely. If they can pay that through your bursar account, which through DukeHub you can make your payments. If they can make that directly to your bursar account, absolutely. There's a lot of international students that do have banks that pay for their tuition. And it pays directly to their bursar account.

IRYNA MERENBLOOM: As an international master's student, if I want to apply for teaching or research positions, do I need to contact my department now or after enrollment?

LISA WIOSKOWSKI: I would do it now.

IRYNA MERENBLOOM: Yeah.

LISA WIOSKOWSKI: Because they're planning the fall semester now, and as far as how many TAs and RAs they need, and graders, I would definitely put a bug in their ear right now.

IRYNA MERENBLOOM: Do I decide how much taxes are taken out of my stipend each month?

LISA WIOSKOWSKI: Yes. You will fill out, like I stated-- the compensatory, you will fill out the W-4, which you will determine how many exemptions you're going to claim. And then if you want taxes withheld from your non-compensatory, which is that fellowship, or no service required, that is paid the last business day of the month.

You will need to fill out another W-4 to specify what exemptions you want there, and also notate, "non-compensatory" across the top of the form. Give that to your Director of Graduate Studies' Assistant, and she will get that on to payroll for you.

IRYNA MERENBLOOM: When does my health insurance start? It starts on August 1st, and ends on July 31st. And whether we pay it or not, once you are enrolled in your health insurance-- you have to enroll-- you have coverage. And we pay it usually for the PhD students in October.

LISA WIOSKOWSKI: So don't be alarmed, if, PhD students, you see that balance of the health insurance on your account. You will not be charged late fees or blocked due to the health insurance. They are aware of our posting schedule in October.

IRYNA MERENBLOOM: I did not receive financial aid from the school but I really need it. Could you please give me a some aid?

LISA WIOSKOWSKI: If you are a domestic master's student, you need to file that FAFSA. As soon as you file it, we will get that aid to you. International-- check with your department. Either way, if you're domestic or international, check with the department, see if they have any opportunities for scholarships. But if you are a domestic student, I encourage you to fill out that FAFSA. If you don't want to use a federal loan program, think about private lenders.

And like I said, go back to that recommended lender list underneath the Duke University student loan office. It's under dukefinancialaid.duke.edu. Go to Student Loans, there'll be a section for recommended lenders.

IRYNA MERENBLOOM: Will my financial aid tab within my Duke NetID Portal not show my financial aid option until after I commit to attend in graduate school?

LISA WIOSKOWSKI: No. Once you have been offered admission, and you have filed the FAFSA, you should have access to your DukeHub after Friday. Like I said, if you do not, please email grad-finaid and inquire. If you filled out your FAFSA, and don't have a financial aid notification, please let me know. There might be something that your FAFSA did not recognize with our system, as far as maybe there might be a number off on the social, or a name could be spelled wrong, there's just little things that could keep it from importing into my system.

IRYNA MERENBLOOM: [INAUDIBLE] from the Global Health Program. Will students be able to obtain entry-level positions that will adequately allow them to pay off debt? Well, I encourage you to talk to your department about it. They know their placements, and they know how much their graduates make. So talk to them, please.

LISA WIOSKOWSKI: And then their statistics might be listed on their website, also.

IRYNA MERENBLOOM: Yes.

LISA WIOSKOWSKI: But that's an individual department question. But they are the best people to contact.

IRYNA MERENBLOOM: All right, it was very nice chatting with you.

LISA WIOSKOWSKI: It was nice to chat with y'all. If you have any questions, like I said, I'm Lisa Wioskowski, with grad-finaid@duke.edu, and Iryna Merenbloom, we want to thank you for taking this time. I know this is a very important decision for you, and we are here to help you as much as we can.

IRYNA MERENBLOOM: Any unanswered questions or questions that we didn't answer fully, from your perspective, please email us, find out information our email address on our website, or it's

Grad-finaid@duke.edu.

IRYNA MERENBLOOM: And we will answer right away. Thank you.

LISA WIOSKOWSKI: Thank you. Bye.

IRYNA MERENBLOOM: Have a good day.