### 2020-21 Academic/Financial Aid Year (1)

<table>
<thead>
<tr>
<th>Term</th>
<th>Term Charge</th>
<th>Start Date</th>
<th>Bill Due Date</th>
<th>Loan Disbursement Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term 1 (Fall 2020)*</td>
<td>$13,395</td>
<td>Sept. 7, 2020</td>
<td>Aug. 1, 2020</td>
<td>Aug. 28, 2020</td>
</tr>
</tbody>
</table>

### 2021-22 Academic/Financial Aid Year (2)

<table>
<thead>
<tr>
<th>Term</th>
<th>Term Charge</th>
<th>Start Date</th>
<th>Bill Due Date</th>
<th>Loan Disbursement Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term 3 (Summer 2021)</td>
<td>$16,225</td>
<td>May 11, 2021</td>
<td>Apr. 12, 2021</td>
<td>May 3, 2021</td>
</tr>
</tbody>
</table>

**Total Tuition** $42,775

*Incl. Transcript Fee $120

Total Tuition & Fees $42,895

---

**Student Loan Type**

- **U.S. Citizens/Permanent Residents interested in federal student loans**
  - Complete 2020-21 Free Application for Federal Student Aid (FAFSA), available October 1, 2019

- **International Student Loan Borrowers**
  - Private student loan application (U.S. Citizen/Permanent Resident cosigner required)

**2021-22 Academic/Financial Aid Year (2)**

- **Target date to apply-March 2022**:
  - Complete 2021-22 Free Application for Federal Student Aid (FAFSA), available October 1, 2020

---

**US Citizens and Permanent Residents** may borrow federal Direct student loans (i.e. Unsubsidized loan, Graduate PLUS loan) and private student loans to cover the total cost of tuition & Transcript fee. Over the two academic year period a student may borrow up to $42,895 (cost of tuition & Transcript fee) minus other aid (i.e. scholarships, sponsorships and other tuition assistance). This includes up to $20,500 in federal Direct Unsubsidized Loans per academic year. A federal Direct Graduate PLUS or private student loan may be used to cover the difference between your Direct Unsubsidized loans and your tuition & fees per academic year. Generally, student loans are distributed equally over the terms within each academic year.

**International Students – U.S. Cosigner Loan Options**: The U.S. cosigner must be a creditworthy citizen or permanent resident. Keep in mind that for some lenders, a student must have a social security number in addition to having a cosigner. For more information about the cosigner loan options, please access Duke University’s Recommended Lenders link:

Students may use a private student loan (U.S. Citizen/Permanent Resident cosigner required) to apply for the entire tuition and fee amount.

**Please note that each Term has a loan disbursement date (federal regulations states that loan funds must disburse no earlier than ten days before the start of class, per term). Our office provides these dates to the lender so that they may disburse funds directly to the University, appearing on your student Bursar account.**

The Corporate Tuition Assistance (CTA), sponsorships, and scholarships are considered financial aid resources and may impact student loan borrowing eligibility.