This increase may be made to the cost of attendance when proof of coverage is submitted. Financial Aid will verify the insurance and/or plan and will then adjust the cost of attendance accordingly. If additional funding is provided by the insurance company (i.e., an increase in the Duke Student Health Insurance Family Plan cost), the Duke Student Health Insurance Family Plan cost is different from this amount. We will adjust your COA accordingly. The actual cost of the Duke Student Health Insurance Family Plan is established in late spring each year. The University Bursar’s Office provides additional information regarding student medical insurance with fall tuition statements.

**Federal Loan Fees**

Due to Federal Law, personal consumer debt (i.e., credit cards, car loans, etc.) cannot be factored into the cost of attendance. Federal Loan Fees apply to all Federal Loan Programs (i.e., Graduate PLUS Loan) and Federal Direct Loan Programs (i.e., Stafford, Graduate PLUS Loan). These fees are automatically added to the budget assuming the student is borrowing the maximum Unsubsidized and Graduate PLUS Loan offers. If a private/alternative loan is borrowed these fees will have to be reduced or removed.

*Student Medical Insurance Plan* is required for all Fuqua Daytime MBA students and is charged during the fall semester. It can be waived if you have other health insurance coverage. Please contact our Financial Aid Office if your Duke-sponsored Student Medical Insurance Plan is not included in this amount. We will adjust your COA accordingly. The actual cost of the Student Medical Insurance Plan is established in late spring each year. The University Bursar’s Office provides additional information regarding student medical insurance with fall tuition statements.

**The Student Loan Borrowing Limit** will be reduced by any other financial aid received (i.e., scholarships, sponsorships, other student loans) This cost of attendance will determine the total amount of your Financial Aid eligibility.

**Students who are receiving Veterans Benefits** may be able to apply for student loans up to the full COA in addition to their VA benefit. Please contact our Financial Aid Office for further information.

### Additional Considerations to Increase the Cost of Attendance

Students must request these additional considerations in writing.

**Federal Student Loan Programs (i.e., Graduate PLUS Loan) may be used for the following increases:**

- **One-Time Computer Increase** - Students must submit an invoice or quote for the price of the computer in order to receive this increase up to the $2,000.
- **Summer Math Review Course** - This fee ($950) can be added to the cost of attendance only after registration has been confirmed for the course.
- **Study Abroad Expenses** (i.e., Exchange, GATE, Fuqua Client Consulting Practicum) - Students can apply for this increase once they have been approved for the trip. The student will need to submit a financial aid application and apply for the additional funding with his/her lender based on the budget of the trip.
- **Increase for Family Expense** - Requests for budget adjustments are considered on a case-by-case basis.
  - **Dependent/Childcare Expense** for Students who are:
    1. **Single Parents** - Up to a $9,350 allowance may be factored for certified Dependent/Childcare expenses per child.
    2. **Married and Spouse is working or in school** - Up to a $4,675 allowance may be factored for certificated Dependent/Childcare expenses per child. Note: Through federal student loan programs, we cannot consider the cost of childcare for a married student whose spouse is an at-home parent.
    3. **Single Parent whose spouse is an at-home parent** - Any other child care expenses may be considered.
- **Graduate Loan Programs Only** may be used for the following increases:
  - **Duke Student Health Insurance Family Coverage:** This increase may be made to the cost of attendance when proof of coverage is presented to the Financial Aid Office.

  Statements and explanations provided by the student for immediate family expenses do not constitute supporting documentation for budget adjustments. Depending on the reason for the increase request, and in order for the Financial Aid Office to determine if an increase is allowable, students may be asked to submit additional supporting documents beyond those originally submitted. Per student's request and depending on special circumstances, we may consider an additional of living expense increase up to 60% of the standard living expense allocation (This is only considered for Fuqua students whose spouse is living with them during their studies at Fuqua, not employed and not a student).

**Non-Allowable Cost of Attendance Adjustments:** Expenses incurred for interview activities coordinated by Fuqua (i.e., Weekend-In-Cities) and general interview trips are not considered for financial aid purposes because they are not standard requirements within the curriculum. **Please Note:** Due to Federal Law, personal consumer debt (i.e., credit cards, car loans, etc.) cannot be factored into the cost of attendance.