### Educational Expenses (Student Bursar Account Charges)

<table>
<thead>
<tr>
<th></th>
<th>Summer (July - Aug.)</th>
<th>Fall (Sept. - Dec.)</th>
<th>Spring (Jan. - May)</th>
<th>Academic Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fuqua MQM Tuition</td>
<td>27,834</td>
<td>27,833</td>
<td>27,833</td>
<td>83,599</td>
</tr>
<tr>
<td>Student Medical Insurance*</td>
<td>3,447</td>
<td>3,447</td>
<td>3,447</td>
<td>10,341</td>
</tr>
<tr>
<td>Health Fee</td>
<td>170</td>
<td>489</td>
<td>489</td>
<td>1,148</td>
</tr>
<tr>
<td>MQM Association (Soft Fee)</td>
<td>450</td>
<td>450</td>
<td>450</td>
<td>1,350</td>
</tr>
<tr>
<td>MQM Technology Fee</td>
<td>1,000</td>
<td>1,000</td>
<td>1,000</td>
<td>3,000</td>
</tr>
<tr>
<td>Graduate Activity Fee</td>
<td>19</td>
<td>19</td>
<td>19</td>
<td>57</td>
</tr>
<tr>
<td>Graduate Recreational Facility Fee</td>
<td>187</td>
<td>187</td>
<td>187</td>
<td>561</td>
</tr>
<tr>
<td>Graduate Student Services Fee</td>
<td>12</td>
<td>12</td>
<td>12</td>
<td>36</td>
</tr>
<tr>
<td>Transcript Fee</td>
<td>120</td>
<td></td>
<td></td>
<td>360</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>29,124</strong></td>
<td><strong>32,437</strong></td>
<td><strong>25,649</strong></td>
<td><strong>90,191</strong></td>
</tr>
</tbody>
</table>

### Educational Supplies

- Books/Course Packs**: 240
- **Total**: 240

### Student Living Expenses

- **Board (Food)**: 940
- Housing (including Utilities & Phone Service): 3,504
- Miscellaneous: 549
- Transportation: 452
- **Total**: 5,341

### Total Cost of Attendance

**34,708**

### Federal Loan Fees**

<table>
<thead>
<tr>
<th></th>
<th><strong>Student Loan Borrowing Eligibility</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><em>Dependent/Childcare Expense for Students who are</em></td>
<td>1,987</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>36,695</strong></td>
</tr>
</tbody>
</table>

### Student Loan Borrowing Eligibility

**124,927**

### **NOTE:**

The estimated educational supplies and living expenses of this COA are a result of a triennial Duke University survey completed by students receiving financial aid (i.e. student loans). The Financial Aid Office uses the survey results to establish a "student budget" and determine eligible borrowing amounts.

*Student Medical Insurance Plan is required for all Fuqua MQM 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 cost is different from 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.

**Course Pack charges are posted to the Bursar account later in the semester, after the tuition and standard fees are charged. Therefore, students who are expecting a refund from their aid funds (i.e. loans) are encouraged to budget a portion of their refund to eventually pay for their anticipated course pack charges. Course pack charges vary per course registration. The figures provided in the above table are estimates.**

***Federal Loan Fees are automatically added to the budget assuming the student is borrowing the Unsubsidized and/or Graduate PLUS Loan. If a private/alternative loan is borrowed these fees will have to be reduced or removed.***

****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 eligible to apply for student loans up to the COA (minus scholarship and the school's Yellow Ribbon contribution) in addition to their VA benefit.

Also, the Department of Education regulations indicate that students who are service members receiving Basic Allowance for Housing (BAH) or live in military housing, must have their COA adjusted to exclude the housing component. This is due to the housing expense already being covered.

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:

1. **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.
   - Requests for budget adjustments are considered on a case-by-case basis.
   - **Dependent/Childcare Expense for Students who are**: 1) Single Parents - Up to $1,537. (allowing may be factored for certified Dependent/Childcare expenses per child.
   - 2) Married and spouse is working or in school - Up to $1,537. (allowing may be factored for certified 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. However, if the student is borrowing a private student loan, then we may consider the cost of childcare when the spouse is an at-home parent.
   - Please contact our office for details regarding the regulations and documentation required for a Dependent/Childcare allowance.

Private Student Loan Programs ONLY may be used for the following increases:

- **One-time travel expense (i.e. airfare)**
  - During the academic year, usually during the winter break, students may return home.
  - Per the student’s written request, we will consider a one-time cost of attendance increase for travel expense (for the student only), which increases the eligible borrowing amount.
  - **Airfare Expense:** Students must submit a copy of their itinerary from any reputable online site (i.e. Expedia, Travelocity, Orbitz, etc.) showing the departure/arrival dates, destination in your home state (domestic students) or home country (international students) as indicated in DukeHub, and the estimated airfare. We will only consider coach/economy class (not business economy or first class).
  - **Note:** Through federal student loan programs, we cannot consider the cost of childcare for a married student whose spouse is an at-home parent.

**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).

Please note that the loan funds for additional considerations will disburse to your student Bursar account and satisfy any outstanding balance before the University Bursar’s Office billing office will issue a refund to you.

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.