

MSQM:HA Financial Aid 100 Fuqua Drive, Box 90120, Durham, NC 27708-0120 USA

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Master of Science in Quantitative Management: Health Analytics (online) Class of 2024 Term table for each Academic/Financial Aid Year:

2022-23 Academic/Financial Aid Year (1)									
Term	Term Charge	Start Date	Bill Due Date	Loan Disbursement Date					
Term 1 (Fall 2022)*	\$15,460	Aug. 30, 2022	Aug. 1, 2022	Aug. 20, 2022 ⁽¹⁾					
Term 2 (Spring 2023)	\$13,340	Jan. 6, 2023	Jan. 6, 2023	Dec. 27, 2022					
2023-24 Academic/Financial Aid Year (2)									
Term 3 (Summer 2023)	\$13,340	May 9, 2023	Apr. 12, 2023	Apr. 29, 2023 ⁽¹⁾					
Term 4 (Fall 2023)	\$13,340	Aug. 29, 2023	Aug. 1, 2023	Aug. 19, 2023 ⁽¹⁾					
Term 5 (Spring 2024)	\$13,340	Jan. 5, 2024	Jan. 6, 2024	Dec. 27, 2023					
Total Program Cost	\$68,700		⁽¹⁾ Sometimes loan disbursements may occur after the Bill due date. As long as loan funds are accepted						
*Incl. Transcript Fee	\$120								
Total Cost	<u>\$68,820</u>		before the Bill due date, showing full coverage for the						
			Term charge, there will be no late payment penalty.						

Student Loan Type	2022-23 Academic/Financial Aid Year (1) (Target date to apply-March 2022):	2023-24 Academic/Financial Aid Year (2) (Target date to apply-March 2023):
International Student Loans	• private student loan application (U.S. Citizen/Permanent Resident cosigner required)	• private student loan application (U.S. Citizen/Permanent Resident cosigner required)

International Students – <u>U.S. Cosigner Loan Options</u>: 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 <u>Duke University's Recommended Lenders link</u>:

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.

Estimated International Cost of Attendance (COA) and Eligible Loan Borrowing Amount									
2022-23 Academic/Fin	2022-23 Academic/Financial Aid Year			2023-24 Academic/Financial Aid Year					
	Fall 2022 4-months	Spring 2023 4-months	Total	Summer 2023 4-months	Fall 2023 4-months	Spring 2024 4-months	Total	Program Total	
Educational Expenses	-				<u>-</u>				
(Student Bursar Account Charges)									
Fuqua MSQM:HA Tuition	14,922	13,340	28,262	13,340	13,340	13,340	40,020	68,282	
Residency Meals & Lodging	418		418					418	
Transcript Fee	120		120					120	
Total	15,460	13,340	28,800	13,340	13,340	13,340	40,020	68,820	
Student Living Expenses*									
Board (Food)	1,580	1,580	3,160	1,816	1,816	1,816	5,448	8,608	
Housing (including Utilities & Phone Service)	4,940	4,940	9,880	5,792	5,792	5,792	17,376	27,256	
Miscellaneous	1,712	1,712	3,424	1,832	1,832	1,832	5,496	8,920	
Transportation	792	792	1,584	872	872	872	2,616	4,200	
Total	9,024	9,024	18,048	10,312	10,312	10,312	30,936	48,984	
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Total Cost of Attendance	24,484	22,364	46,848	23,652	23,652	23,652	70,956	117,804	
Student Loan Borrowing Eligibility**	24,484	22,364	46,848	23,652	23,652	23,652	70,956	117,804	

*NOTE: The established living expenses of this COA are results of an annual Duke University survey completed by Duke 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. The living expenses are based on the monthly living expense allocation for the residential Master of Quantitative Management (MQM) Business Analytics program in Durham.

**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.

Additional Considerations to Increase the Cost of Attendance (requests must be in writing)

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. 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 \$1,193 (per month) allowance may be factored for certified Dependent/Childcare expenses per child.

2) Married and Spouse is working or in school - Up to a \$597 (per month) allowance may be factored for certified

Dependent/Childcare expenses per child.

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:

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.