

MSQM:BA Financial Aid

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Master of Science in Quantitative Management: Health Analytics (online)
Class of 2025 Term table for each Academic/Financial Aid Year:

2023-24 Academic/Financial Aid Year (1)									
<u>Term</u>	Term Charge	Start Date	Bill Due Date	Loan Disbursement Date					
Term 1 (Fall 2023)*	\$15,680	Aug. 29, 2023	Aug. 1, 2023	Aug. 21, 2023 ⁽¹⁾					
Term 2 (Spring 2024)	\$13,560	Jan. 5, 2024	Jan. 6, 2024	Dec. 27, 2023					
2024-25 Academic/Financial Aid Year (2)									
Term 3 (Summer 2024)	\$13,560	May 7, 2024	Apr. 12, 2024	Apr. 29, 2024 ⁽¹⁾					
Term 4 (Fall 2024)	\$13,560	Aug. 27, 2024	Aug. 1, 2024	Aug. 19, 2024 ⁽¹⁾					
Term 5 (Spring 2025)	\$13,560	Jan. 7, 2025	Jan. 6, 2025	Dec. 30, 2024					
Total Program Cost	\$69,800		(1)Sometimes loan disbursements may occur after the						
*Incl. Transcript Fee	\$120		Bill due date. As long as loan funds are accepted						
<u>Total Cost</u>	\$69,920		before the Bill due date, showing full coverage for the						
			Term charge, there will be no late payment penalty.						

Student Loan Type	2023-24 Academic/Financial Aid Year (1) (Target date to apply-March 2023):	2024-25 Academic/Financial Aid Year (2) (Target date to apply-March 2024):
International Student Loans	 private student loan application (U.S. Citizen/Permanent Resident cosigner required) 	 private student loan application (U.S. <u>Citizen/Permanent Resident cosigner</u> 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										
2023-24 Academic/Financial Aid Year				2024-25 Academic/Financial Aid Year						
	Fall 2023	Spring 2024	Total	Summer 2024	Fall 2024	Spring 2025	Total	Program		
	(4-months)	(4-months)		(4-months)	(4-months)	(4-months)		Total		
Educational Expenses										
(Student Bursar Account Charges)										
Fuqua MSQM:HA Tuition	15,122	13,560	28,682	13,560	13,560	13,560	40,680	69,362		
Residency Meals & Lodging	438		438					438		
Transcript Fee	120		120					120		
Total	15,680	13,560	29,240	13,560	13,560	13,560	40,680	69,920		
Student Living Expenses*										
Board (Food)	1,816	1,816	3,632	1,816	1,816	1,816	5,448	9,080		
Housing (including Utilities & Phone Service)	5,792	5,792	11,584	5,792	5,792	5,792	17,376	28,960		
Miscellaneous	1,832	1,832	3,664	1,832	1,832	1,832	5,496	9,160		
Transportation	872	872	1,744	872	872	872	2,616	4,360		
Total	10,312	10,312	20,624	10,312	10,312	10,312	30,936	51,560		
Total Cost of Attendance	25,992	23,872	49,864	23,872	23,872	23,872	71,616	121,480		
Student Loan Borrowing Eligibility**	25,992	23,872	49,864	23,872	23,872	23,872	71,616	121,480		

^{*}NOTE: The established living expenses of this COA are results of a triennial 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.

Additional Considerations to Increase the Cost of Attendance

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.

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.

^{**}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.