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SECTION 3: SPECIAL BUDGET CONSIDERATIONS

SECTION 2: BUDGET WAIVERS

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Appendix:

Sanford School of Public Policy: Financial Aid Policies & Procedures Manual
Sanford School of Public Policy Financial Aid Offices & Staff

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*Financial Aid for Sanford’s PhD in Public Policy is handled by the Duke Graduate School. Please refer to their manual: http://gradschool.duke.edu/financial_support/contact.php.

SSPP Financial Aid Mission Statement
The Sanford School’s Financial Aid Office strives to provide its graduate students with excellent individualized customer service. Domestic students are provided with financial assistance opportunities in the form of program scholarships, program assistantships, federal loans and/or private loans. International students, who are not fully funded by sponsors, may receive a program scholarship or program assistantship. They may also seek private loans if they have a U.S. cosigner or through options in their home countries.
SECTION 1: MANUAL INTRODUCTION
Financial Aid Policies and Procedures
The Sanford School Financial Aid Office is responsible for developing policies and procedures related to financial aid for the school. Program policies and procedures are made in conjunction with each program’s senior staff and follow federal guidelines where applicable. All decisions regarding program aid policies must be approved by both program’s DGS, MIDP’s Assistant Director and the Sanford School’s Assistant Dean.

The Sanford Financial Aid Officer works with the MPP Director of Admissions and Financial Aid in administrating policies related to merit scholarships and assistantships awarded in the MPP Letter of Admission. Merit scholarship inquiries should be made to the Director of Admissions and Financial Aid. Questions regarding assistantships can be made to either the Financial Aid Officer or to the Director of Student Services and Program Development, who works with faculty and students to create and place students in assistantships.

The MIDP Program manages its own policies related to merit based scholarships and assistantships awarded in the MIDP Letter of Financial Aid. Questions regarding scholarships and assistantships can be made to the MIDP Coordinator of Admissions and Student Accounts or the MIDP Assistant Director.

Updated policies and procedures for all programs are communicated through the Financial Aid sections of that program’s website. New policies or changes will also be communicated through emails made directly to students, faculty, and/or staff.

Federal Financial Aid Updates
The SSPP Financial Aid Office keeps abreast of federal regulations through a variety of resources. This includes the Federal Student Financial Aid Handbook, Dear Colleague Letters, NASFAA newsletters, the IFAP website, webinars, and monthly Graduate and Professional meetings led by the Assistant Vice Provost and Director, Financial Aid.

The following operating policies are designed to assure that the Financial Aid Office is effective in carrying out its responsibilities:

1. All students seeking federal student loans must submit the FAFSA to Duke annually (School Code 002920).
2. All students seeking federal student loans must submit a Financial Aid Application to the SSPP Financial Aid Office annually.
3. All financial assistance available to SSPP students shall be administered through the MPP and MIDP Program Offices.
4. The selection of students to receive certain designated program scholarships shall be submitted by the responsible staff member to the designated program’s Financial Aid Officer for processing. Outside student resources received by other offices (such as the Bursar’s Office) must be reported to the Financial Aid Office via email or through the Financial Aid Application Form.
5. The Financial Aid Office shall maintain adequate records to ensure proper administration of aid funds. This includes ensuring that aid given is not in excess of need and/or the cost of attendance and that aggregate awards do not exceed total expenditures of funds under each program.
6. Selection of students to receive financial aid will be made without regard to age, sex, race, color, religion, sexual orientation, national origin, disability or marital status.
7. Priority processing of returning student aid is given to students whose Financial Aid Application and FAFSA are complete by May 1st.
SECTION 2: ADMINISTRATIVE ORGANIZATION OF THE FINANCIAL AID OFFICE

Division of Responsibility between Financial Aid and Fiscal Offices

There exists a clear and separate division of responsibility for the administration of financial aid programs which are divided between the FAO, Student Loan Office and the Bursar/Cashier’s Office. In order to maintain this division, each office is accountable for the following responsibilities.

The SSPP Financial Aid Office is responsible for the following:

- Collect supporting documentation for the determination of aid eligibility
- Determine student eligibility for financial assistance
- Award federal aid in compliance with laws, regulations, and policies
- Notify students of aid eligibility (loans and scholarships/grants)
- Assist students with creating personal student budgets, administration of Sanford Scholarships, federal checklist completion, FAFSA verification
- Assist students with sponsored/external scholarship payments, private loan certification, bursar disbursements
- Compile and complete financial aid institutional, state and federal reports
- Prepare a master list of scholarships awarded for the current year and update as appropriate
- Fund Management (Scholarships and Endowments)

The Duke Bursar’s office is responsible for the following:

- Maintain and disburse accurate bills
- Collect payments for student accounts
- Disburse funds to students
- Report outside scholarships received to the FAO

The Duke Student Loan Office is responsible for the following:

- Process school loan certification
- Process Electronic Funds Transfers to the student accounts
- Administer the Federal Perkins Loan Program
- Administer the Direct Loan Program

Financial Aid Office Operations

The SSPP Financial Aid Officer is available to service students from 8:00am-4:00 pm Monday through Friday or via email at any time. Financial aid forms are available within the Financial Aid section of the Master of Public Policy website: http://graduate.sanford.duke.edu/mpp/financial-aid. Emails are responded to within 24 hours. Every attempt is made to return calls the same business day, and no later than the next business day.

Students are not required to make appointments to meet with staff regarding financial aid. However, students wishing to make an appointment can contact the Financial Aid Office directly. US Federal Financial Aid and MPP program aid questions can be made by phone: 919.613.9204 or email: misty.brindle@duke.edu. MIDP Program specific aid questions can be made by phone: 919.613.9281 or email: cheryl.bailey@duke.edu. The job descriptions and contact information for each position in the program can be found on the MPP and MIDP websites and on the Sanford School Personnel Directory.

The personnel policies of staff members are outlined in the Duke University Staff Handbook, which is distributed to employees. Performance evaluations are conducted on an annual basis. The PEP evaluation form provided by Department of Human Resources is used for FAO employees. Forms must be completed by immediate supervisors.
Records Management
All records and conversations between an aid applicant, his/her family and the staff of the FAO are confidential and entitled to the protection ordinarily given a counseling relationship. The SSPP assures the confidentiality of student educational records in accordance with institutional, state, and federal laws including the Family Educational Rights and Privacy Act (FERPA) of 1974. For more information regarding FERPA, including what is and is not considered directory information, please visit: http://www.registrar.duke.edu/registrar/studentpages/student/ferpa.html.

The FAO maintains a master record for each student receiving financial assistance. All financial aid folders are retained while the student is enrolled or on leave and for three years from the date of graduation. Any records involved in any claim or expenditure which has been questioned by federal audit are retained until the question is resolved. After this time period Financial Aid Office records are shredded.

2014 Financial Aid Calendar
FEBRUARY 2013
Tuition finalized for 2014-2015
Returning student scholarships adjusted
MARCH
2014-15 SSPP cost of attendance budget finalized, posted online
2014-15 SSPP budgets and set up sent to SISS office to be added to PeopleSoft
8 – Spring Break begins at 7pm
18 – Spring classes resume
22 – Second Year MPP Scholarship Letters sent out including a Financial Aid Application for Aid Year 2014 as well as a reminder to complete the 2014 FAFSA by May 1. Admissions selections made—letters sent out with awards, COA.
APRIL
5 – MPP Open House for admitted students, financial aid questions answered for incoming students
17 – Graduate classes end
20 – Admission Deadline
22 – Students who accept our offer of admission will receive a Financial Aid Timeline
MAY
1 – FAFSA Deadline for all students
3 – Incoming students are matriculated, will receive login information from OIT
4 – Final Exams end
31 – Financial Aid form due back by 5pm for all MPP students in order to be considered for Perkins funding; Email sent out with financial aid checklist, direct deposit link to all incoming students
Fees/Duke Insurance costs finalized; COA updated; Updated budget sent to SISS
JUNE
7 – Scholarships & Loans are posted for all MPP and MIDP US students who returned a Financial Aid Application on time, Self-service is turned on for all students
JULY
1 – Students should have completed their financial aid checklists by this date; students selected for verification will be contacted on/by this date to complete the verification process
26 – All students receiving awards from Endowments will have their awards updated by this date; Stubbing and University Scholar awards chosen and posted by this date
AUGUST
19 – New student orientation week/Fall financial aid disbursement
26 – Fall classes begin
SEPTEMBER
6 - Last day of Fall Drop/Add

OCTOBER
11 – Fall break begins at 7pm
16 – Fall classes resume

NOVEMBER
26 – Thanksgiving break/Grad classes end

DECEMBER
15- Final exams end

JANUARY 2014
1 - New FAFSA available at www.fafsa.ed.gov
2 - Spring term financial aid disbursement
9- Spring classes begin
23- Last day of Spring Drop/Add

FEBRUARY
Tuition finalized for 2014-2015
Returning student scholarships adjusted

MARCH
2014-15 SSPP cost of attendance budget finalized, posted online
2014-15 SSPP budgets and set up sent to SISS office to be added to PeopleSoft
7 – Spring Break begins at 7pm
17 – Spring classes resume
22 – Second Year MPP Scholarship Letters sent out including a Financial Aid Application for Aid Year 2015 as well as a reminder to complete the 2015 FAFSA by May 1. Admissions selections made—letters sent out with awards, COA.

APRIL
TBA – MPP Open House for admitted students, financial aid questions answered for incoming students
17 – Graduate classes end
20 – Admission Deadline
22 – Students who accept our offer of admission will receive a Financial Aid Timeline

MAY
1 – FAFSA Deadline for all students
3 – Incoming students are matriculated, will receive login information from OIT
3 – Final Exams end
31 – Financial Aid form due back by 5pm for all MPP students in order to be considered for Perkins funding; Email sent out with financial aid checklist, direct deposit link to all incoming students

Fees/Duke Insurance costs finalized; COA updated; Updated budget sent to SISS

SECTION 3: FINANCIAL AID PROGRAMS
Financial aid programs which are available to students attending the Sanford School of Public Policy are listed on the Financial Aid sections of the MPP and MIDP websites. The SSPP Financial Aid Office awards federal and institutional resources listed below based on the eligibility criteria outlined.

Federal Resources
Federal Unsubsidized Stafford Loan
Federal Work-study
Federal Perkins Loan
Federal Grad PLUS Loan
VA GI Bill/Yellow Ribbon Program

Institutional Resources
MPP/MIDP Program Scholarships
MPP/MIDP Student Assistantships
MPP University Scholar; Endowment Awards; Stubbing Student Awards
Yellow Ribbon Match Award

US Federal Resource Requirements
To be eligible to receive Federal assistance, a student must:
1. Be enrolled at least half-time (6 credit hours Fall, 6 credit hours Spring)
2. Be a U.S. citizen, U.S. national, or U.S. permanent resident or reside in the United States for other than a temporary purpose (supportive documentation may be required to verify residency or citizenship status).
3. Maintain satisfactory academic progress (3.0 GPA) in their course of study.
4. Not be in default of any loan or owe a repayment on a Federal Pell Grant, FSEOG, or State Grant.
5. Demonstrate financial need.
Federal aid is awarded in accordance with the Department of Education guidelines. Federal loans are awarded after any grants or scholarships (including outside scholarships which must be reported on the Financial Aid Application), and are applied toward any unmet cost of attendance. Perkins loans are awarded to students with an EFC below $5000, who are borrowing the full Unsubsidized Stafford ($20,500), and who submitted their Financial Aid Form by May 31. Amount is determined by total students who qualify. If there are any additional Perkins funds remaining after awarding is completed (due to unaccepted awards) they will be issued on a first-come, first-served basis. Typical award is around $1300/semester per eligible student.

Institutional Resource Requirements
All institutional scholarships are awarded prior to the student’s first semester and carried throughout the student’s SSPP career. These scholarships must be applied toward tuition.

The Sanford School offers 20 spaces to veterans who qualify for the VA’s Yellow Ribbon Program. This program requires a match of funds from the participating institution. The Sanford School has pledged to match VA awards up to $14,000 per year per space. For more information on veteran’s programs please see the Duke VA information website: http://registrar.duke.edu/special-registrations/veterans.

MPP Awards:
The University Scholars program is a highly selective scholarship. All applicants to the MPP Program are considered based on their Admissions application. The top applicant from the MPP Program is selected for nomination. The Director of Graduate Studies, the Assistant Dean of Academic Programs and Student Affairs and the Director of Admissions and Financial Aid will approve the recipient who will represent the Sanford School of Public Policy.

Endowment funds are assigned to MPP students based on data applicants included on their Sanford Admission Application. Students are matched to endowment awards based on their interests and areas of previous study. Students are selected for awarding from endowments by the Director of Admissions and Financial Aid and the Financial Aid Officer. The awards are approved by The Director of Graduate Studies, the Assistant Dean of Academic Programs and Student Affairs.
Stubbing Awards are issued to MPP students who perform academically and who participate in and improve the Sanford community through their participation. They are chosen by a committee of faculty and staff members.

The Master of Public Policy does not issue any scholarship awards based on need. All scholarships are merit-based.

MIDP Awards:
MIDP offers a limited number of partial tuition scholarships. The purpose of the scholarships is to allow participation by the most qualified applicants to the program who otherwise could not attend due to financial limitations. The standard of competition for these awards is extremely high. Since MIDP cannot offer full scholarships, all applicants to the program who need financial assistance should explore every possible source of financial support for their study. In order to be considered, MIDP scholarship applicants must submit their completed application to the program by the application deadline (January 15 for fall), to apply to at least two appropriate funding agencies, and to demonstrate that they have done so. Decisions are made by the MIDP Program.

The Oliver Oldman Scholarship is a competitive scholarship for MIDP students specializing in International Taxation. The primary criterion for selection is evidence of scholarly interest in the study of international taxation. Preference will be given to individuals who demonstrate academic and professional merit in international taxation and who demonstrate financial need. Decisions will be made based on the MIDP application materials. Decisions are made by the ITP Program. Awards received can cover full or partial tuition, fees and health insurance.

SECTION 4: STUDENT LOAN POLICIES AND PROCEDURES
Student loan policies and procedures are created and maintained by Duke’s Student Loan office. For more information, please visit their website: http://finaid.duke.edu/loans.

SECTION 5: STUDENT CONSUMER INFORMATION
The staff in the Financial Aid Office recognizes that in order to understand the complications of US Financial Aid, accurate and timely dissemination of information to consumers is vital. Several policies have been implemented to ensure appropriate dissemination is achieved. The consumer information policies are developed and maintained by the main Duke campus. For more information, please contact the Undergraduate Financial Aid office: http://finaid.duke.edu.

Rights and Responsibilities of Students on Aid
As a recipient of financial aid, there are certain rights and responsibilities of which students should be aware. These rights and responsibilities of students on financial aid are listed in the following documents:
1. The SSPP Bulletin; Program Student Handbook
2. The Financial Aid Award Notification
3. The Master Promissory Note

Students have the right to know the:
1. Financial aid programs available at the SSPP
2. Application process which must be followed to be considered for aid
3. Criteria used to select recipients and calculate need
4. SSPP refund and repayment policy
5. FAO policies surrounding satisfactory academic progress
6. Special facilities and services available for the handicapped
Students are responsible for:
1. Completing all forms accurately and by published deadlines
2. Submitting information requested by FAO staff in a timely manner
3. Keeping the FAO informed of any changes in address, name, marital status, financial situation, or any change in student status
4. Reporting to the FAO any additional assistance from non-University sources such as scholarships, loans, fellowships, and educational benefits
5. Notifying the FAO of a change in enrollment status (adding a dual degree program)
6. Maintaining satisfactory academic progress (3.0)
7. Re-applying for aid each year

A description of the fees for attendance is published for each program on the SSPP website. An estimated budget for the total cost of attendance is also published on the SSPP website. A link to this webpage is in the Financial Aid award letter issued to students with their offer of admission.

Refunds
In the event of death, refund of full tuition and fees for the term will be granted. In all other cases of withdrawal from the university, students may have tuition refunded according to the following schedule as set by the Bursar’s Office:
   • withdrawal before classes begin: full refund, including fees*
   • withdrawal during the first or second week of classes: 80% refund
   • withdrawal during the third, fourth, or fifth week of classes: 60% refund
   • withdrawal during the sixth week of classes: 20% refund
   • withdrawal after the sixth week: no refund
*Fees will not be refunded after the start of the term.

If a student has to drop a course a special fee course (music, golf, etc.) or drops a paid audit during the first two weeks of the drop/add period, a full refund may be granted with the approval of the dean. The student health fee will not be refunded. US Federal student loans must also be returned according to a government required formula (See SECTION 13: Return of Title IV funds for information on returning loan funds). Once a withdrawal or leave of absence form is sent to the program and lead US Federal Financial aid officer, they will notify you about the amount of funds you will need to return. MPP fellowships are not prorated and are returned to Sanford in full.

A description of the academic programs offered at the SSPP is listed in our Bulletin and is posted on the SSPP website. Additional information may be obtained from individual departments (MPP, MIDP). Only information published, provided, or referred by Financial Aid Office staff is valid. Any additional information should be verified with staff from the Financial Aid Office.

Student retention and completion data is gathered by the Registrar’s Office.

The Student Disability Access Office provides information and assistance to students with disabilities who are in need of special accommodations. That office should be contacted for additional information.

Information concerning accreditation is listed in the SSPP Bulletin. Additional information may be obtained from the Office of the Dean.
SECTION 6: APPLICATIONS AND FORMS

US Federal Financial Aid Application Process

As US federal loans are the main resource offered to domestic and permanent resident SSPP students, the FAFSA is the primary application requirement for financial aid and the federal EFC is the basis for determining financial need. US students should submit their FAFSA to Duke’s code 002920.

US students are encouraged to file 2012 federal tax returns at least two weeks prior to completing the FAFSA so that IRS information may be imported into the FAFSA via IRS data retrieval.

A SSPP Financial Aid Application is also required annually for all US students. This form assists us in collecting additional information regarding the student, including outside resources received and any special circumstances. You will also need to fill out this form if you plan to use private loans. Form links and deadlines are posted on the Graduate Financial Aid section of the SSPP website. In addition, deadlines are communicated to new cohort students by email and through the Student Handbook received during Orientation Week.

Returning US MPP students receive the form via email along with their second year Scholarship Award Letter. Typically they are sent out in late March. The email includes a returning student financial aid timeline with a link to the Sanford website where they can find the COA and other financial aid information.

The FAFSA and application survey appear on the student’s ACES account as a To Do item until it has been completed.

Additional documents may be requested to complete processing of the aid request. Notifications of these additional required documents are sent to students by email. Below is a list of documents which may be required.

1. Federal Tax Transcript – students selected for federal verification and not able to use the IRS data retrieval must request an official federal tax transcript from the IRS.
2. Verification Worksheet – a document which collects updated information submitted on the FAFSA. Students who are selected for verification must submit a federal verification worksheet by the last day of classes of the final semester of enrollment in the academic year. Dependent students must obtain a parent’s signature. Independent students must obtain a spouse’s signature, if applicable. An Aid Administrator may request a Verification Worksheet to resolve conflicting documentation.
3. Citizenship/Residency Verification - a document which collects proof that the student has citizenship status eligible for financial aid purposes. For eligible noncitizens, Document Verification Request Form G-845 will be required, along with copies of the student’s Department of Homeland Security documentation.
4. Income Certification Statement – a document which verifies that a student did not file a tax return.
5. Certification of Separation – a document which verifies that a married student is separated and living separately from his/her spouse.
6. Employment Verification - a letter which verifies a student, spouse, or parent’s change in employment status. This letter must be written by the current or former employer, whichever is appropriate.
US Federal Financial Aid Application Review Procedure
Financial Aid Applications are reviewed by the Lead Financial Aid Officer who updates the student’s checklist in PeopleSoft to reflect receipt of the application and notes any outside awards or special circumstances.

The Lead Financial Aid Officer runs a query in AY for students within a specified program and admit term who have been accepted. These are matched with FAFSAs through the Duke PeopleSoft system and awards are posted for students who have both items in their file.

The Lead Financial Aid Officer runs a query for students who are selected for verification. If students are missing information or if additional information is needed due to Federal Verification selection, the student is emailed notifying him/her of the missing documents, links to forms (if applicable), and where/how to send the information. If the student has made an error on the FAFSA, the student is instructed to go to http://www.fafsa.ed.gov and correct this information.

If student has submitted FAFSA and we did not receive it in our system, the FAFSA record (ISIR) is requested through the Department of Education via FAA Access.

SSPP Forms
As previously mentioned, the SSPP Financial Aid Application is required for newly admitted US students as part of the need-based review process. This form assists with determining additional outside resources and benefits a student may receive as well as the types of federal aid the student is interested in.

This form is issued and collected annually. Updates are collected via email as needed. A hardcopy of the form is filed in the Financial Aid Office along with all other financial aid documentation collected by the Financial Aid Officer.

The SSPP Financial Aid Application form is available on our website at: http://graduate.sanford.duke.edu/mpp, is emailed to students annually, and can be found in the student handbook.

Deadlines
All US students are asked to complete their FAFSA by no later than May 1 to speed financial aid processing. Deadlines are posted on the Financial Aid Calendar above.

The 2014-15 FAFSA is available until June 30, 2015. However, FAFSA information and any additional documents required for federal verification or to resolve FAFSA comment codes must be received to the school by the last day of classes in your final semester (or by June 1st for Summer 2014) in order to process the loan. The loan will not disburse until all documentation is received.

Document Assignment, Collection, and Tracking
Financial aid documentation is kept in hard copy files securely stored in the Lead US Federal Financial Aid officer’s files. FAFSAs are stored electronically in PeopleSoft. PeopleSoft checklists are utilized to track receipt of financial aid application materials. Students are notified of required documents via email.

A small percentage of students are selected for federal verification and/or require additional information, and the Lead US Federal Financial Aid Officer will email the student to inform him/her of the reason for the request and any required forms or next steps needed by the student. A PeopleSoft
checklist and communication is generated through an automated PeopleSoft process when a student is selected for federal verification or when a C flag appears on the FAFSA (such as to confirm citizenship, selective service registration, etc.).

Once additional information is received, the Lead US Federal Financial Aid Officer finalizes the award(s) and includes the information in the student’s folder. If the information is incomplete, the student is notified by the Financial Aid Officer via phone or email. Once federal verification is completed, the flag indicating verification status is flipped accordingly in PeopleSoft. The Lead US Federal Financial Aid Officer runs queries periodically for any students with Verification status at Required or Pending. The Officer reviews the information and follows-up with the students. When all required documents are received, the student is considered complete and ready to be packaged. The Financial Aid Officer gathers all documentation and creates a student folder for new students and updates previous year files for returning students.

**Pre-Award Appeals**
Because we have limited scholarship funds available at the school, appeals of the scholarship award decisions are not applicable. If you feel you would not be able to join our program due to financial constraints you may send a letter explaining the situation to your respective MIDP or MPP program contact. Triggers for appeals typically involve involuntary loss of employment by the student or spouse, high medical expenses, or child or elder care. Students are instructed to provide documentation of the change in income or out-of-pocket expenses for a particular time period (typically a calendar year for income and academic year for expenses). Students would be notified of appeal decision by email or appointment. Any change to a financial aid award would be available for view on ACES as well.

**SECTION 7: FILE REVIEW**

**Verification**
Verification is the process of confirming the accuracy of student reported data on financial aid applications. Only a portion of the US student population is selected for verification. Students are notified that they are selected for verification on the FAFSA Student Aid Report (SAR). In addition, the student is notified via email that he/she has been selected for verification.

The SSPP Lead Federal Financial Aid Officer verifies only those applicants identified by the Department of Education (DOE) or if there is a discrepancy or a condition which is unusual and warrants investigation. SSPP systematically verifies only those data elements required by the federal government. However, the Financial Aid Officer may request additional information if further investigation is needed to resolve a discrepancy.

The SSPP Financial Aid Office is required to resolve any discrepancies discovered in a student's file, regardless of whether the student is selected for verification. The Financial Aid Officer will request additional information from the student to resolve the discrepancy.

For students selected for verification, an automated process assigns a PeopleSoft checklist and email communication to the student. The Lead US Federal Financial Aid Officer sends an email to the student as well as a reminder of the specific items needed and to let the student know the information may be mailed, faxed, or scanned and sent electronically. All verification requirements must be satisfied by the last day of classes of the final semester of enrollment for the academic year.
**Verification Exclusions**
In the circumstances below, student verification is not required. The Lead US Federal Financial Aid Officer documents the specific reason within PeopleSoft if any of the following applies:

1. An applicant who died during the award year
2. A student who does not receive Title IV funds
3. A student who is eligible to receive only unsubsidized loans
4. Student was selected for verification after ceasing to be enrolled at the school and after all Title IV aid has disbursed.

**Data Elements to be Verified and Required Documentation**

**Adjusted Gross Income and Taxed Paid**
The adjusted gross income, federal taxes paid, and most untaxed income is verified through IRS Data Retrieval, which imports tax information from the IRS directly to the FAFSA. This may be completed during the initial FAFSA filing or as a FAFSA correction. If a student cannot or will not use IRS Data Retrieval, s/he must provide an IRS tax transcript for the student and/or spouses, if applicable. If a student did not file a tax return, s/he must submit all W-2s as well as a signed verification worksheet listing any income for which a W-2 was not received.

**Household Size**
Household size is verified by comparing the Verification Worksheet to federal data. Discrepancies must be corrected before further processing. Household size does not need to be verified if family size is:

- For independent, single students
- For independent, married students

**Number in Postsecondary Institutions**
Number of family members enrolled at least half-time in postsecondary institutions is verified by comparing the Verification Worksheet to federal data. Discrepancies must be corrected before further processing. If the student is the only family member enrolled at least half-time in postsecondary institutions, number in college does not need to be verified.

**Food Stamps**
If a student or spouse (if applicable) indicated receipt of food stamps, the student must provide this information as part of the signed Verification worksheet. The Financial Aid Officer may also request documentation from the benefits agency or other documentation to resolve any conflicting information or address any concerns regarding the accuracy of student submitted information.

**Child Support**
If a student or spouse (if applicable) indicated receipt of child support, the student must provide this information as part of the signed Verification worksheet. This includes the amount paid, name of child(ren) supported, source of support, and to whom it was paid. The Financial Aid Officer may also request documentation such as a copy of a separation agreement or divorce decree or copies of checks or money order receipts to resolve any conflicting information or address any concerns regarding the accuracy of student submitted information.

**Notification to Students**
Students are notified of the results of verification by email, either through a financial aid award notification or revision communication generated through PeopleSoft or as a personal email sent from the Financial Aid Officer.

**Update and Correction Procedures**
There are three situations whereby a Financial Aid Officer may update student information. When students notify the aid office of an allowable update, the Officer may recalculate the student's Expected Family Contribution and the new figure may be used to award financial aid. Updates may occur for:

- Dependency status (Dependency status may not be changed for previously certified Stafford Loans, and may not be changed due to marital status)
- Family size
- Number of family members enrolled in a postsecondary institution. If corrections are needed after verification is completed, the student will be required to update the incorrect FAFSA information. This will result in an additional FAFSA being received. Once received, verification will be completed on the updated FAFSA information.

**Database Matches, Reject Codes, & C-Codes Clearance**

For database match and c-codes on the FAFSA, an automated process assigns PeopleSoft checklists for any missing documentation and sends an email to the student notifying them of this requirement. The Lead Financial Aid Officer would also follow up with an email to the student, providing additional explanation. Financial aid awards are not final until the appropriate documentation is received and verified. Common FAFSA messages and required documentation to clear the message and proceed with a final financial aid award are listed below.

**Social Security Administration (SSA)**

The student is required to submit a copy of the social security card, confirming the name and SSN, or to correct the FAFSA if errors were made during the initial FAFSA filing.

**Department of Homeland Security (DHS)**

If the Department of Homeland Security could not verify the student’s citizenship, the student must submit additional information. US citizens or permanent residents must submit a copy of a US passport, birth certificate, or naturalization certificate confirming citizenship status. The checklist item is completed by the Officer and a copy of the documentation is stored in the student file. Eligible non-citizens whose A-number did not pass secondary confirmation by Homeland Security must bring unexpired immigration status verification documentation in person to the Financial Aid Office. The Lead Financial Aid Officer completes form G-845 and makes a copy of the front and back of student documentation. This information is sent to the Department of Homeland Security for review. No financial aid is awarded until we have received confirmation from the Department of Homeland Security regarding student’s eligibility for federal financial aid or until **15 business days** after the date the documentation was sent, whichever occurs first.

**Selective Service System**

Males aged 18-25 are required to complete selective service registration. The Lead Financial Aid Officer will verify registration status at [http://www.sss.gov](http://www.sss.gov). If the registration is not complete, the student is instructed to go to the website to complete registration. If the student is female, the FAFSA information is corrected and the checklist for additional documentation is waived.

Male students are exempt from selective service registration if any of the following are true:

- Current active duty military
- Not yet 18 as of the date the FAFSA is completed
- Born before 1960
- Noncitizens who first entered the US after age 26 or who entered the US as lawful non-immigrants on a valid visa and remained in the US on that visa until after they turned 26

If the Lead US Federal Financial Aid Officer has adequate information to determine that the student is not required to register, the Financial Aid Office would note this in PeopleSoft and/or in the student file.
and proceed accordingly. Otherwise, the student will be asked to register or provide appropriate documentation regarding the selective service registration exemption. If a student has not registered and cannot provide documentation of an exemption, he must contact the Selective Service to get a status information letter addressing his failure to register. This letter will be used to determine if the student is exempt from registration or if he knowingly and willfully failed to register. If the student knowingly and willfully failed to register, he is not eligible for federal student aid.

US National Student Loan Data System (NSLDS)
If the student’s FAFSA indicates that s/he is at or near the federal aggregate loan limit or may be in default or owes an overpayment, the Financial Aid Officer pulls the student’s NSLDS record and retains this in the student’s file. If the student is at or near a federal aggregate limit, the financial award is completed accordingly, to either omit any funding from the pertinent federal program or with a reduction from the standard award amount. If the student is in default or owes an overpayment, the Officer contacts the student to request additional information before completing the financial aid award. Questions regarding the student’s eligibility for federal loans are reviewed by the Student Loan office.

Drug Conviction
If a student has a federal or state drug conviction during a period of enrollment for which the student was receiving federal aid, the student is disqualified from federal financial aid funding. Students self-report this information on the FAFSA. However, in situations of conflicting information, the School is required to confirm this information.

The student regains eligibility based on the timeline in the chart below (Please note - if the student is convicted for both possession and sale, the longer period applies):
Possession of illegal drugs Sale of illegal drugs
1st offense—1 year from date of conviction 2 years from date of conviction
2nd offense—2 years from date of conviction indefinite period
3+ offenses—Indefinite period

Students regain eligibility one day after the period of ineligibility ends or after successfully completing a qualified drug rehabilitation program or passing two unannounced drug tests given by such a program. It is the student’s responsibility to provide this documentation. Qualified drug rehabilitation programs must include at least two unannounced drug tests and satisfy at least one of the following:
• Be qualified to receive funds directly or indirectly from a federal, state, or local government program.
• Be qualified to receive payment directly or indirectly from a federally-or state-licensed insurance company.
• Be administered or recognized by a federal, state, or local government agency or court.
• Be administered or recognized by a federally- or state-licensed hospital, health clinic, or medical doctor.

Students identified as ineligible due to a drug conviction (either through the FAFSA information or through confirmation of conflicting information) will be notified in writing of the loss of eligibility, as well as additional information regarding when and how to regain eligibility.

Review of Subsequent ISIR Transactions
Queries are utilized to identify students with additional federal subsidized Stafford eligibility due to subsequent ISIR transactions. Audit queries are used to identify students who are in a federal overaward situation or who are no longer eligible for Perkins loan funding due to subsequent ISIR transactions.
SECTION 8: STUDENT BUDGETS
Student budgets are an important component in the financial aid process. Standard student budgets reflecting the SSPP average student population cost of attendance at a modest, but adequate standard of living are used to award financial aid for both US and International Students. Special budget considerations are approved through the Professional Judgment process by the Financial Aid Officer on a case-by-case basis. International students also must show proof of minimal required funding in order to secure a Visa for study in the US. These required funding rates are set by the Duke Visa Services Office with input from the SSPP.

Budget Components
The Lead US Federal Financial Aid Officer collects information on an annual basis to prepare standard budgets by academic program and cohort/admit term. The budget components are as follows:

Tuition and Fees
Tuition rates are approved by the Board of Trustees on an annual basis in late February. SSPP-specific fees are approved with tuition in February. All other University fees are approved by June. Tuition and fees information is available on the SSPP Financial Aid website under the Cost of Attendance link. Loan fees are reviewed on an annual basis using the most recent data available.

Books and Supplies
A survey of Sanford students is conducted each spring term on the costs of books and supplies.

Room and Board
Room and board is based on a survey of average utilities and rent for two-bedroom apartments in the Duke University area. This amount is used for all Duke University graduate and professional student budgets.

Transportation
Transportation costs are based on a student living locally and commuting to class five days a week. This amount is used for all Duke University graduate and professional student budgets. For the MPP Hertie study abroad program: Participants may include additional airfare expenses. Receipts are required.

Miscellaneous Expenses
Miscellaneous expenses include costs for clothing, toiletries, recreational, and other personal expenses. This amount is used for all Duke University graduate and professional student budgets.

Health Insurance
All students are required to have health insurance. US Students are given the option to purchase insurance through Duke University. International students are required to purchase Duke’s Student Health Insurance. These rates are set annually by Duke Student Health and vary based on the age of the student and applicable spouse or dependent coverage.

Budget Amounts
The Sanford School of Public Policy tuition and fees for 2014-2015:
Flat-rate tuition: MPP/MIDP Tuition (and MIDP registration fee): $20,006 per term
Sanford Student Activity Fee $50/semester

2014-15 Duke Fees
Student Health Fee: $684/semester
Graduate Student Activity Fee (GPSC): $16.75/semester
Graduate Recreation Facilities Fee: $120/semester
Transcript Fee (one-time fee, first year): $40

All student budgets include a standard allowance for housing, food, transportation, books, loan fees and miscellaneous expenses, as detailed below:

**2014-15:**
- Rent/Housing: $3882/semester
- Food allowance: $2281/semester
- Books/supplies: $620/semester
- Transportation: $824/semester
- Miscellaneous: $1704/semester

Health insurance: $2280 Fall Semester Charge Only

**Special Budget Considerations**
Upon request, the Lead US Federal Financial Aid Officer may review, and if appropriate, adjust a student's budget. Students must submit supporting documentation.

Examples of changes to standard budgets include, but are not limited to:

1. **Child care** - the cost of day care with dependent children may be added to a standard budget with appropriate dollar specific documentation. Maximum allowance is $5000 per child per year. Allowance is for costs incurred by the student during the months of enrollment in the aid year ONLY.

2. **Large out of-pocket medical expenses** – medical expenses incurred by the student during the months of enrollment that exceed the normal allowance provided by the Department of Education (generally about 2% of income) may be added to the student budget with appropriate dollar-specific documentation.

3. **Additional educational expenses** – educational expenses required for the degree and that are not included in our budget or exceed our allocation may be considered with dollar-specific documentation. This may include one-time purchase of a computer, books and supplies that exceed the allowance, participation in the Hertie program or for dual degree students, participation in other study abroad programs where credits count towards the degree being sought.

We cannot consider budget adjustments for living expenses to increase federal loan eligibility. However, you can submit dollar-specific documentation of additional living expenses in order to borrow from a private student loan.

**Budget Waivers**
If a student receives a resource toward a budget item, the amount must either be included in the financial aid award as an outside resource (such as tuition benefits or stipends) or the budget item must be removed (such as a student living in military housing rent-free). Students are required to report these resources to their aid officer.

**SECTION 9: AWARDING AND PACKAGING FINANCIAL AID**

**Packaging Philosophies**
The MPP program offers admitted students (without full tuition/fee paying sponsors) a program scholarship. This scholarship is merit-based (made without regard to financial need) and no financial documentation is needed to be considered for a program scholarship. The MIDP Program offers a limited number of partial tuition scholarships based on merit and need.
U.S. Citizens and permanent residents are offered financial aid (scholarships, assistantships and/or loans) to cover the full cost of the program upon request (via the Financial Aid Application), this includes a Grad PLUS loan offered for graduate students enrolled at least half-time to meet any gap between institutional/federal resources and total cost of attendance. The student may seek an outside private loan, which the Financial Aid Officer will certify and post in ACES. International students without the full support of a sponsor may be awarded a scholarship but will be required to find outside resources to cover the remainder of tuition and fees on their own.

The Financial Aid office works in conjunction with the MPP and MIDP Programs’ Senior Staff to develop policies and procedures related to institutional scholarship awarding. Together, they have oversight of all financial aid policies and procedures to ensure they are aligned with the school’s mission.

Packaging guidelines and philosophies are evaluated by the Financial Aid Officer on an annual basis. Tuition scholarship awarding procedures are reviewed at least annually, and often prior to the beginning of each application cycle, by the MPP and MIDP admissions offices.

Available Funds & Number of Eligible Students
For MPP, the Business Office and Admissions Office work together to develop the model for the merit-based scholarship awarding, with approval going through the Associate Dean, Finance and Administration. The MIDP Program determines its own model for tuition scholarships. The SSPP Business office is responsible for institutional scholarship fund management (endowments, etc), and communicates the specific fund award information to the graduate programs and Financial Aid Officer. The SSPP Business Office oversees the SSPP use of institutional funds and works with the SSPP Financial Aid office in the awarding procedure.

We are notified of our Perkins allocation for US students on an annual basis from the Assistant Vice Provost and Director of Undergraduate Financial Aid. We award Perkins funds to students who have an EFC below $5000 and who borrow the full Unsubsidized Stafford ($20,500), with a typical award amount of $1300 annually. Actual amount is determined by number of eligible students who apply. Students must apply to receive Perkins funding via the required Financial Aid Form. Deadlines must be met in order to receive Perkins funding. These deadlines are sent to students via email.

Queries are utilized by the Financial Aid Office to monitor spending and accordance with fiscal limits and to ensure equitable distribution of awards. The Perkins loan is the only campus-based program awarded by the SSPP financial aid office. No Administrative Cost Allowance is utilized out of our allocation – the full allocation is awarded to students.

Package Construction
Student files are reviewed upon receipt of a FAFSA and the SSPP financial aid application. Standard budgets are built for the MPP/MIDP programs. Dual degree students will have their budgets updated for blended tuition rates and fees as needed and these edited budgets will be used to determine eligibility. Students selected for verification are contacted regarding supplemental information needed before a financial aid award may be finalized.

The SSPP financial aid packaging policy is to offer assistance up to the total cost of attendance, so there is not any gap. Cost of attendance is defined as tuition and fees plus a standard allocation for books and living expenses.

Outside resources are considered first, then institutional scholarships/grants, guaranteed workstudy or assistantships, followed by federal loans (Unsubsidized Stafford, Perkins, then Grad/PLUS). If
scholarship, grants, assistantships and federal loans do not cover the total cost of attendance or if the student is not eligible for federal aid, the remaining gap may be covered by a private loan. The student is responsible for seeking any outside loan opportunities.

Deadlines exist for Perkins funding, as there are limited funds available from this source. This requires submittal of the FAFSA by May 1 to qualify. Federal methodology is used, and the cost of attendance minus EFC equals federal need. Any outside resources and scholarships are applied toward that need, and the Unsubsidized Stafford loan is awarded up to that need or up to annual limits (whichever is smaller). Perkins loan is awarded based on having an EFC below $5000, borrowing the full Unsubsidized Stafford ($20,500), having remaining federal need, and availability of funding. The Financial Aid Officer reviews the Financial Aid Application and the FAFSA to determine who is ready to package. This is the process for both incoming and returning students.

The Lead US Federal Financial Aid Officer pulls the student folder and verifies receipt of the Financial Aid Application and any other documentation that the student may have submitted. If the student is selected for verification or if additional information is needed, the Officer emails the student. If the file is complete, the officer reviews the FAFSA and application.

FAFSA information is used to verify eligibility for federal aid, and federal loan annual fiscal limits are monitored automatically. Outside scholarships or tuition benefits are manually awarded, as are Sanford’s merit-based scholarships, guaranteed workstudy/assistantship positions, and Perkins loans (if eligible).

The PPS packaging plan is then selected for automated awarding of loan funds. The packaging plans used by the SSPP financial aid office is listed below. The packaging plan awards the Unsubsidized Stafford, then Grad/Plus loans.

We have an automated process that runs weekly in PeopleSoft to assign and send an initial financial aid award notification email to students. For matriculated students, the award information is also available for view on ACES beginning in early June (see deadlines listed above).

Packaging Other Educational Resources
Outside scholarships and grants are considered as a resource against federal need and cost of attendance. Students are asked to report other resources through the SSPP Financial Aid Application Chapter 31 & 33/VA benefits are applied toward the cost of attendance, but are not considered against federal need. External award and overaward queries help us monitor and ensure compliance against overawards and overpayments.

Summer Awards
The MPP program does not offer Summer term credits, therefore no funding is available for outside summer coursework or to aid with living expenses while completing the required summer internship. The MIDP program does offer summer term credits and federal financial aid may be used to cover this term.

Students are encouraged to seek assistance from the MPP Career Services Office or MIDP Professional Development Office if funding is needed for support to complete the required internship.

Award Package Notification
All students receive an automated email created by PeopleSoft generated through the CommGen process when an award or change is made to the student’s financial aid package. Students also receive a
second email reminder from the Financial Aid Officer when self-service is turned on and they have access to their award panels.

Each student receives an award letter annually that includes: a link to their program cost of attendance, breakdown of individual scholarships and assistantships awarded by SSPP, and financial aid office contact information (phone number, email address, website). Information is included regarding the process for receiving loans, namely that they must be accepted through ACES and the required paperwork for approval and disbursement.

All active, matriculated students can view their full financial aid panel on ACES. This lists the aid by individual source, specific cost of attendance, and award amount broken down by term. This includes any issued loans—federal and/or private. Award messages are included, describing federal sources and links to federal loan requirements.

**US Federal Financial Aid Packaging Appeals**
Students may submit documentation for appeals based on change to financial income, such as involuntary loss of employment by the student or spouse or based on additional cost of attendance, such as child care or computer expenses. Appeals are reviewed by the Sanford School Financial Aid Officer.

Appeals to cost of attendance would only increase maximum Grad/PLUS or private loan eligibility. Appeals to income or other FAFSA data elements may not change aid eligibility. In fact, at the Graduate Level it is HIGHLY UNLIKELY that any change in the EFC will change a student’s loan eligibility or packaging. The outcome of the appeal and additional aid eligibility (if applicable) is communicated to the student by email and through an adjustment to the financial aid award, if applicable. A revision email would be sent to the student with instructions to view the information on ACES. The appeal process is as follows:

1. Request for appeal is communicated to the Financial Aid Officer.
2. Additional information and documentation required is communicated to the student.
3. Completed appeal is reviewed by the Financial Aid Officer.
4. Any applicable changes to FAFSA, cost of attendance, and/or financial aid award are made by the Officer.

Student is emailed regarding the result of the appeal. Professional Judgment is documented in PeopleSoft.

**Award Package Revisions**
The Financial Aid Officer updates student budgets and revises financial aid awards as needed. The Financial Aid Officer runs overaward queries periodically to determine overawards and overpayments. The awards are then reviewed and any necessary adjustments are made. If loan reductions are needed they will be made in the following order: private, Grad/PLUS, Unsubsidized Stafford, Perkins.

Queries are run at least weekly from the start of the semester until the week after drop/add. Queries are also run at the end of the fiscal year as a final clean up. Revisions are made as quickly as possible after the query is run (typically the same day). The student is emailed notification of the change and referred to ACES for specific award details.

**Overawards & Overpayments**
The Financial Aid office runs queries on a monthly basis to check for students who are currently overawarded. Overawards are rare and can be due to a change in the student’s program, due to new external funding/scholarships or to receipt of a subsequent FAFSA.
An adjustment is made to the student’s financial aid award, reducing private loans first, then Grad/PLUS, then Unsubsidized Stafford, then the Perkins loan. If possible, the overaward is resolved by reducing future loan disbursements. If the additional resources must be applied toward tuition only, other funds that are specific to tuition may need to be reduced first—this includes the Sanford scholarship and any guaranteed assistantship. Before returning funds already disbursed and creating a balance on the student account, we will review the budget to determine if there are additional expenses that warrant an increase to the Cost of Attendance. If loan disbursements have already been made and funds must be returned, the Student Loan office is notified of the funds that need to be returned. The student is emailed regarding the change to the award and the reason.

SECTION 10: PROFESSIONAL JUDGMENT
Students may submit documentation for professional judgment based on change to financial income, such as involuntary loss of employment by the student or a spouse or based on additional cost of attendance, such as child care, study abroad or computer expenses. Professional judgments are reviewed by the Financial Aid Officer. Professional judgment requests to budget items would increase maximum Grad/PLUS or private loan eligibility. Professional judgment requests may result in no change in aid eligibility. Professional judgment decisions are noted in PeopleSoft and emailed to the student. Documentation for PJ decisions are placed in the student’s financial aid student file. A revision email would be sent to the student if applicable, directing the student to view the information on ACES.

The professional judgment process is as follows:
1. Request for professional judgment is communicated to the Financial Aid office.
2. Professional judgment form is emailed to the student requesting additional information and documentation required.
3. Professional judgment request is reviewed by student’s Financial Aid Officer.
4. Any applicable changes to FAFSA, cost of attendance, and/or financial aid award are made by the Officer.

The student is emailed regarding the result of the appeal. Professional Judgment is documented in PeopleSoft.

SECTION 11: DISBURSEMENTS
Financial aid disburses to the student’s account no sooner than 10 days prior to the start of classes. Awards made during the semester disburse overnight through an automated process through PeopleSoft. For information regarding loan disbursement policies and procedures, please refer to the Student Loan Office.

SECTION 12: SATISFACTORY ACADEMIC PROGRESS
New Federal regulations that went into effect July 1, 2011, require that SSPP establish and implement a policy to measure whether students applying for and/or receiving federal student loans are making satisfactory academic progress (SAP) towards a degree. This regulation applies to all students applying for aid, whether or not financial aid has been previously received. Satisfactory Academic Progress (SAP) is the successful completion of degree requirements according to established increments that lead to awarding the degree within published time limits. There are three measurements that are used to determine eligibility: Credit Hour Requirement, Grade Point Average and Maximum Time Frame. Not meeting these requirements may result in loss of all financial aid.

Monitoring of Academic Progress
Students’ progress will be reviewed after grades are finalized at the end of each semester (Fall, Spring). A determination of eligibility to receive financial aid for subsequent enrollment periods will be made by
the Financial Aid Officer and the student’s Program Director. Although the student will receive a
notification from their program’s Director if they aren’t meeting program standards, the student is fully
responsible for monitoring their own academic progress as it relates to financial aid eligibility. The
student should review their grades on an on-going basis and compare it to the standards set forth in this
SAP policy to determine if they are meeting (or failing to meet) the established criteria. The SAP policy
for Title IV aid recipients is aligned with the School’s academic policy, and more information regarding
academic policy may be found in each program’s handbook.

SAP Policies for the SSPP’s programs are listed below:

**SSPP Master’s Degree Programs**

*Qualitative:* In order to show satisfactory progress toward degree, a student must maintain a cumulative
3.0 (B) grade point average. Students falling below this average may be placed on academic probation
for one semester by the DGS. Failure to improve academic performance at the conclusion of the
academic probation term may result in the student’s having to withdrawal from their program. “C”
grades in core courses may result in academic probation. A grade of “F” in a core course normally results
in withdrawal from program.

If a student takes a course for credit at another Duke school, such as Fuqua or Law that does not assign
grades used by Sanford, the instructors should review Sanford grades found at
[http://registrar.duke.edu/registrar/studentpages/student/gpa.html](http://registrar.duke.edu/registrar/studentpages/student/gpa.html) and assign the appropriate Sanford
timeframe: Regular 2 year master’s degree students are expected to complete the program
in a maximum of 3 years. This period may be extended with a leave of absence. Dual degree completion
times vary depending on the dual program. Students needing to extend their program timeframe
beyond the typical program limits must meet with their respective degree program to discuss and create
a plan for completion.

Evaluations of SAP will be completed in a timely manner; typically over the break between terms,
however in rare instances, the next term may be in progress at the time we are able to notify students
of their ineligibility. If the student is concerned that they may not have met the requirements, they may
contact their Master’s program office. Students will be notified via their Duke e-mail account to set up
an appointment with their Master’s program office. If they have failed or slightly missed the
measurement and will be asked to leave the program or improve. Students who are borderline after one
semester in the program are allowed one semester to improve their GPA to the required cumulative 3.0.
Students incapable of meeting the 3.0 after an additional semester will be asked to leave immediately.
Continuing students will receive a letter from their Master’s Program Office that will include their SAP
growth goals and academic plan for the upcoming term. During this probationary semester
aid/scholarships/assistantships may be issued normally.

If the goals are not met in the given time (one semester) the student will be asked to leave the program
and any outstanding aid/loans will be withdrawn. Students who meet the requirements for academic
progress for their probationary semester will resume good standing and again be evaluated at the
conclusion of the following term/year.

**SECTION 13: RETURN OF TITLE IV FUNDS**

Return of Title IV Funds calculations are approved by and the policy is maintained by the Undergraduate
Financial Aid Office. *Changes to federal law may affect this policy.*

**Process Overview & Applicability**

*Steps in Federally Mandated Process*
1. Determine the withdrawal date. If the student officially withdraws, the withdrawal date is the date SSPP determines the student either began the withdrawal process, or the date the student provided official notification to SSPP, in writing or verbally, of his or her intent to withdraw. If the student does not provide official notification of his or her intent to withdraw, the withdrawal date will be determined as the date SSPP became aware the student was not attending class. If a student does not return from an approved leave of absence, the withdrawal date is the date SSPP determines the student began the leave of absence. If a student takes a leave of absence that does not meet the requirements of an official leave of absence, the withdrawal date is the date the student began the leave of absence.

2. Calculate the percentage of enrollment period completed. The percentage of enrollment period completed is determined by dividing the total number of calendar days in the enrollment period into the number of calendar days completed in that period as of the withdrawal date. The total number of calendar days in a payment period includes all days (including weekends) within the period. Scheduled breaks of at least five consecutive days are excluded from the total number of calendar days in the enrollment period and the number of calendar days completed in that period.

3. Calculate the amount of Title IV aid earned. If the withdrawal date is equal to or greater than 60 percent of the enrollment period (semester), the student has earned 100 percent of the Title IV funding disbursed for that semester. If the withdrawal date is less than 60 percent of the semester, the amount of Title IV funding the student has earned is calculated by using the federally mandated calculation to determine the percentage of Title IV funds that have been earned by the student for that semester. This percentage is then applied to the total amount of Title IV funding that was disburseable for the semester as of the withdrawal date.

4. Determine the amount of Title IV aid unearned. The amount of Title IV funding the student has not earned is calculated by subtracting the amount of Title IV funding the student earned from the total Title IV funding disbursed/or was disburseable.

5. Allocate unearned aid. SSPP is required to return the lesser of the total amount of Title IV funds the student has not earned or an amount equal to the charges if the total amount to be returned exceeds the charges incurred by the student. Charges include tuition and fees, and can include other education-related expenses assessed by SSPP.

6. Unearned Title IV funds must be returned within 45 days of the student’s withdrawal. SSPP will return the student’s unearned Title IV funding on his or her behalf and consider the returned funds as the student’s debt to SSPP. Students must make arrangements with the Bursar’s office for repayment of the debt. Consequences of non-payment include blocks on re-enrollment, transcript and diploma holds, and student account placement with Collections. Title IV loan amounts to be returned by SSPP will be credited to the appropriate programs in the following order: Unsubsidized Federal Stafford loans, Federal Perkins loans, Federal Grad PLUS loans received on behalf of the student. If amounts to be returned remain after repayment of all outstanding loan amounts, the remaining excess must be credited to any amount awarded for the semester for which a return of funds is required. Federal Work Study is excluded from this policy.

7. Communication of return of funds. Students for which a portion of Title IV aid must be returned will receive a communication from the Financial Aid Office sent to their Duke email address indicating an adjustment has been made and funds have been returned on the student’s behalf. This communication further instructs any resulting balances on the student account must be paid by the student and arrangements for payment must be made directly with Duke’s Bursar.

**Withdrawal Date Policies**
The withdrawal date is determined by the student’s program office and is the date the student began the withdrawal process, or the date the student provided official notification to their program, in writing of his or her intent to withdraw. If the student does not provide official notification of his or her intent to withdraw, the withdrawal date will be determined as the date the program became aware the student was not attending class. If a student does not return from an approved leave of absence, the withdrawal date is the date the program director determines the student began the leave of absence. If a student takes a leave of absence that does not meet the requirements of an official leave of absence, the withdrawal date is the date the student began the leave of absence. Students wishing to return from a leave of absence must receive approval from their program.

**Procedures**
Program offices provide withdrawal dates to the Registrar and an official attrition notice is originated and emailed to appropriate departments.

**Formula Calculation**

**Policies**
Upon receipt of an attrition notice from the Registrar, the Lead US Federal Financial Aid Officer performs a return of Title IV funds calculation using the web based application provided by CPS Online: [https://faaaccess.ed.gov/FOTWWWebApp/faa/faa.jsp](https://faaaccess.ed.gov/FOTWWWebApp/faa/faa.jsp).

The school calendar is determined by:
1. Calculating the days in the particular term/semester, from the first day of classes to the last day of finals.
2. Weekend days are included in the total number of days.
3. Breaks of five or more days are excluded.
4. When counting the number of days attended, the date of withdrawal is counted as a day attended.

Institutional costs are used to determine the amount of refund due from the school versus the student but do not change the amount of aid earned by the student. These costs refer to the original amounts charged to the student for educational expenses for the term of withdrawal and not pro-rated amounts used by the University based on the date of withdrawal. Required fees are included. Health insurance charged through the University can be included, but parking permits, parking tickets, flex account deposits, and similar non-academic expenses are not included. Aid disbursed or aid that could have been disbursed is determined by:
1. Counting the aid accepted for the term/semester in question only.
2. Aid that could have been disbursed refers to aid accepted by the student and for which all paperwork/application materials and federal verification have been completed by the student.
3. If loan fees are taken out, the net amount disbursed or that could have been disbursed is used.

**Procedures**
The attrition notice is received by the Financial Aid Officer. The Officer performs the Return to Title IV calculation on the web. The Officer saves a copy of the attrition notice to “Comments” in PeopleSoft. The calculation is then sent to the Undergraduate Financial Aid Office for review. Once the calculation has been approved, the Officer adjusts the student’s aid according to the calculation and notifies the Student Loan Office to return any loan funding within 45 days of the date of student withdrawal. An email is also sent to Duke’s Bursar to notify them of the adjustments made to student aid. Once the calculation has been completed, a pdf copy of the calculation and attrition notice are placed in the student’s financial aid file.

**Post-Withdrawal Disbursements**

**Policies**
If an amount of Title IV aid a student has earned is greater than the amount of Title IV aid that has been disbursed, the difference is treated as a post-withdrawal disbursement to the student. Any post-withdrawal disbursement must be made within 180 days of the date the institution determines that the student withdrew. Aid for which all requirements (paperwork/application materials and federal verification) have been satisfied is disbursed to the student account 10 days prior to the start of classes. Refunds of applicable aid are provided to the student immediately after the drop/add date for each semester.

**Procedures**

If a student has **undisbursed aid for which all requirements have been satisfied**, a Return to Title IV calculation must be performed to ensure that funds for which a student was eligible and had earned at the time of withdrawal but had not been disbursed are offered as a post-withdrawal disbursement. The institution must disburse any amount of a postwithdrawal disbursement of grant funds that is not credited to the student’s account as soon as possible but no later than 180 days after the date it is determined the student withdrew. A post-withdrawal disbursement of Title IV funds does not require permission from the student. Written notification will be sent to the student within thirty (30) days of the date it is determined that the student withdrew and confirmation received before making any post-withdrawal disbursement of loan funds. The notification will include:

1. A request for confirmation.
2. A confirmation deadline of fourteen (14) days or more.
3. The type and amount of the loan funds it wishes to credit to the student’s account or disburse directly.
4. An option to accept or decline the post-withdrawal disbursement.
5. A notice of obligation to repay loan funds.
6. A notice the student may not receive, as a direct disbursement, loan funds that the institution wishes to credit to the student’s account unless the institution agrees to do so.
7. A post-withdrawal disbursement must be made from available grant funds before available loan funds.

**Returning Unearned Funds**

**Policies**

The amount of Title IV funds the student has not earned is calculated by subtracting the amount of Title IV funds the student earned from the total Title IV funding disbursed/or was disbursable. Unearned Title IV funds must be returned to the applicable Title IV program within 45 days of the date of the students’ withdrawal. If the amount earned is greater than the amount that has been disbursed, the difference is treated as a post-withdrawal disbursement to the student. Unearned funds are returned to the Title IV programs within 45 days of the student’s withdrawal by SSPP’s Financial Aid Office and the Student Loan Office on behalf of the student and consider the returned funds as the student’s debt to Duke.

**Procedures**

Students are notified via their Duke e-mail account that, as a result of withdrawal and pursuant to the Return to Title IV calculation, adjustments have been made to their aid package which may create a balance on the student account. Students must make arrangements with the Bursar’s office for repayment of the debt if returned funds create an account balance. Unearned Title IV funds are returned to the Title IV programs in the following order:

1. Unsubsidized Federal Stafford Loans
2. Federal Perkins loans
3. Federal Grad PLUS/Parent PLUS loans
SECTION 14: INSTITUTIONAL REFUNDS
Institutional refund policies are outlined in the SSPP School Bulletin. Tuition adjustments are made based on the following unless otherwise specified on the withdrawal notice. Date of withdrawal
Percentage of tuition charged:
- Before classes 0%
- 1st-2nd week 20%
- 3rd-5th week 40%
- 6th week 80%
- After 6th week 100%

SECTION 15: TITLE IV FRAUD
Student Fraud
In reviewing reports, appeals, or in other secondary review of files (see SECTION 7: FILE REVIEW for more Information), discrepancies may arise. Discrepancies in student application materials (i.e. income, citizenship, name, SSN, signatures) must be investigated and resolved. To do so, the Financial Aid Office will contact the student to request additional information and documentation. If, in the Financial Aid Officer’s judgment, there has been intentional misrepresentation, false statements, or alteration of documents which have resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the case shall be referred to the Assistant Dean of Academic Programs and Student Affairs, and the relevant master’s degree program office, for possible disciplinary action.

The Assistant Dean, and the relevant program office will review the student’s aid file together with the Financial Aid Officer and if the decision is made by the committee to pursue the possibility of denying or canceling financial aid, the Officer will contact the student to set up an appointment. If the student does not make an appointment, the Director may:
1. Not process a financial aid application until the situation is resolved satisfactorily
2. Not award financial aid
3. Cancel financial aid
4. Determine that financial aid will not be processed for future years.

Students who willfully submit fraudulent information will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities. After investigating the situation, if the Officer believes there is a fraudulent situation, he/she will refer all information to the Department of Education’s (ED’s) Office of Inspector General (OIG). The student may also be referred to the SSPP judicial process.

Institutional and Third-Party Fraud
Duke University’s compliance policy, including how reports of suspected fraud are handled, may be found through Human Resources: http://www.hr.duke.edu/policies/expectations/compliance/index.php. Under the American Recovery and Reinvestment Act of 2009 (ARRA), nonfederal employees who report waste, fraud or abuse connected to the use of ARRA funds may not be discharged, demoted or otherwise discriminated against because of his or her disclosure.

SECTION 16: AUDITS
All audit policies and procedures are maintained by the Undergraduate Financial Aid Office.
Appendix:
DUKE UNIVERSITY SANFORD SCHOOL OF PUBLIC POLICY
SCHOLARSHIPS AWARD MANUAL
CURRENT SYSTEM/FUNCTIONALITY
The Sanford School of Public Policy (SSPP) Business Office provides financial management and oversight of the SSPP scholarship awards. This includes final determination of scholarship awards, reporting on all scholarship awards (both internal and external), and fund management. The Development Office of the SSPP has oversight over the use of endowment funding and is responsible for notifying the students of their award and the person(s) who should be thanked for the award.

The Business Office Financial Analyst & the Director of Advancement Services work closely with the SSPP Financial Aid Office in awarding scholarships and endowments to the students. The Financial Aid Office is responsible for keeping the students informed of new scholarship opportunities (both internal/institutional and external).

Due to sensitive information included in Endowment files, they are kept secure by the Development and Business Offices.

**Determination and initiation of scholarships/awards**
Types of awards, and requirements, based upon degree status.

**PhD**
Not included in current Duke SSPP scholarship management system as awards/payments are made by Graduate School. Close coordination with PhD Program Office and Business office, as needed.

The only requirement of students for SSPP Program scholarships are that the student must be degree-seeking and the student cannot be receiving full-funding from an outside source. MPP Dual Degree Scholarships are awarded only in the students first full year of study with their Sanford Program. Any outside scholarships are applied to a student's aid packaging FIRST. Sanford scholarships may be used ONLY for tuition and fees. If the student receives an external award, that when added to their Sanford scholarship, totals more than the total cost of tuition and fees, the Sanford Scholarship will be reduced to meet but not exceed that amount.

**Work-study Positions/Assistantships:**
Each spring the Duke Financial Aid Office provides the Sanford School with a notice containing the amount of federal work study funds that will be allocated to the Sanford School for the upcoming year. This amount is always insufficient to cover all assistantship positions. MPP guarantees assistantships to all its students. The gap is filled by MPP program funds. Work-study positions are assigned to students packaging to determine eligibility for the federal funds. Eligible MPP students are then randomly selected to receive funding from either federal funds or program funds. All MPP students ineligible for federal funding, who are guaranteed positions, will receive positions funded by program funds. MIDP tries to provide positions to all its students who are work-study eligible.

**MPP Assistantships**
Guaranteed Assistantships are assigned in the student’s annual award/admission letter. All students are eligible to apply for any additional vacancies through the program director. The program director assigns assistantships to qualified individuals based on the student’s submitted assistantship application, their availability, and program need. Generally, a student will receive $4000 for completion of this assistantship. Assistantships are assigned by term in the financial aid panel BUT they are paid through the payroll system in four monthly payments in the term served.

**MIDP Assistantships**
A limited number of assistantships are available in an MIDP students’ second year of study. Assistantships are offered based on merit and need. Assistantships are assigned by term in the financial aid panel BUT they are paid through the payroll system in four monthly payments in the term served.

Authorization and Initial Processing of Awards

Each spring the Sanford Business Office approves an estimated MPP program scholarship budget and admissions model. The model and budget are created by the Director of Admissions and Financial Aid, with approval of the Director of Graduate Studies and the Business Office. The MPP Financial Aid Office is responsible for ensuring that the scholarship received matches the program/partnerships selected on the application and that the scholarship is allowable after considering all external funding. Award Letters are issued from the Admissions Office and are approved by the Director of Admissions and Financial Aid and the Director of Graduate Studies. The scholarships are posted in ACES by the Financial Aid Officer after the student matriculates into the program.

The MIDP program approves its own scholarship budget and awards MIDP tuition scholarships.

Notification of Scholarship Award to Student

- **MPP Award letter** – Generated in Apply Yourself, as an online document. An email notification is sent out by AY to let the applicants know when the MPP Admission and Award letter has been posted. The MPP Admission and Award Letter informs the student of their admission status and, if admitted, includes the award amount, effective date of award (Financial Aid Year), a link to the Cost of Attendance, contact information for scholarship and loan questions, federal loan information, and other related instructions.
- **MIDP Award letter** – Generated in Apply Yourself, as an online document. An email notification is sent out by AY to let the applicants know when the MIDP Admission and Award letters have been posted. The Admission and Award Letters are two separate letters. The first, informs the student of their admission status and, the second, if applicable, informs them of a tuition scholarship, the amount, effective date of award (Financial Aid Year), a link to the Cost of Attendance, contact information for scholarship and loan questions, federal loan information, and other related instructions.

Assistantships/Special Awards Authorization and Award Processing

**MPP Assistantships:**

- All 2 Year MPPs who are US Citizens or Permanent Residents will receive a guaranteed assistantship worth $4000 in their admission award letter. The FAO verifies whether or not the student is eligible for federal work study funds.
- The MPP Director of Student Services and Program Development notifies students via email to complete applications for these assistantships. Her email includes blank application along with Instructions on how to complete it.
- Upon receipt of applications the Director of Student Services places students in positions based on their ranking of selections, their qualifications, their availability, and program need.
- The Director of Student Services prepares an Excel worksheet listing the students, their pay amount, and the accounts to be debited (work-study, program funds).
- Any vacancies remaining may be applied for by any MPP students (including dual degree and international students).
- Prepare award packet. The process/steps are exactly the same as the need based awards with following exceptions:
• The assistantship will be renewed for the second year based on student’s academic performance in year one of the program.

MIDP Assistantships:
• The FAO verifies whether or not students are eligible for federal work study funds.
• Assistantships are based on need and merit and are limited to the second year of study for MIDP core courses. Work-study funds are used if eligible.
• The Coordinator of Academic and Student Services prepares an Excel worksheet listing the students, their pay amount, and the accounts to be debited (work-study, program funds).

Special Scholarships/Awards (Ex. Stubbing Awards)
• The Sanford Business Office provides the MPP Aid Office with a budget for all special scholarship awards. The Director of Student Services and the DGS discuss the academic performance of students as well as their participation level in the program. Students excelling in both areas may be selected for special scholarships to be used towards tuition and fees in year two of their program. MPP FAO reviews the financial record of the students recommended for the award and ensures that the students qualify and that the maximum funding level is not exceeded.
• A notification email is sent to the students by the Director of Graduate Studies congratulating them on their selection.
• The FOA posts the award on the financial aid panel in ACES and sends the student an email at completion and notifies the student of any changes that occurred to their packaging as a result.
Annual Awards Processing
Awards processing is usually accomplished annually and is updated on as as-needed basis. All awards (scholarships, assistantships, external awards, and loans) are posted on the students ACES account in early June. Initial processing is completed in June so that all awards may be included in the University Bursar’s requirements to include projected awards in their first bill/invoice to the student. Additional processing is completed as additional documentation or late documentation is collected from students and/or their sponsors.

Scholarship awards are issued as an annual total in the award letter and the split of these awards is posted initially as a 50%/50% split by the FAO. This split may be altered any time during academic year as requested by the student. Typically, this is done to cover the more expensive (due to health insurance) fall term and to provide a more even split of funding between the fall/spring terms.

The Sanford Business Office is responsible for monitoring/reconciling spending from SSPP scholarship accounts. A report with the student’s name, annual award amount, and tuition charged is sent to the BO by the FAO each year and is updated as items change as needed. In order to prevent over awarding from funds the Financial Aid Officer updates the fiscal limit on all financial aid item types based on the budget presented by the Business Office.

Reporting
Various reports, using awarding worksheets, are created by the Lead US Federal Financial Aid Officer, for both internal Sanford Business Office purposes and external purposes. External uses include reports to the Sanford Development/External Affairs office for “thank you” notes from students to funding sources, Duke Development and/or Endowment Fund Offices for reports to funding sources, Federal or State Reports (NCHEDS), and reports made directly to external funding sources (e.g. Rangel, Pickering programs).

Examples of Internal Business Office Reports:
2. Annual Scholarship/Assistantship Awards. By student, dual program, annual award amount/assistantship amount (if applicable). Used for annual projections, reconciliation.
3. Annual Recap for Designated Funds. Same as above but isolates awards according to funding source; e.g. Abrams, Reader’s Digest, etc. Used for reporting to sponsor/funding source and/or securing data for additional grants/funding.
4. Individual Student Reports: by student, for academic year or other designated/selected period of time. Used for reporting to sponsors/funding sources.

Examples of External Reports:
1. Sanford Development Office. Annual report created on/around June/July of each year that provides student’s name, email address, award amount, funding source, specialization, interests, previous degrees. Development Office uses data to notify students and request they write “thank you” notes to sponsors/funding sources.
2. Federal or State Financial Aid Reports (NCHEDS). All full-time students, special partnerships, loans, private loans, annual award amounts, assistantship amounts (if applicable).
Miscellaneous – one time/ad hoc reports. For University Provost, Financial Services, external accrediting/professional associations. Recaps of awards, current/prior years, projected awards for upcoming years. Possible comparisons with peer institutions.