

INTRODUCTION

Mission of the Nicholas School of the Environment

The Nicholas School of the Environment's mission, creating knowledge and global leaders of consequence for a sustainable future, is informed by Duke University's theme of *knowledge in the service of society* and motivated by the need to restore and preserve the world's environmental resources while adapting to a changing climate and a growing population with aspirations for rising standards of living. We strive to fulfill this mission by: creating knowledge through basic, applied, and multidisciplinary research in the relevant physical, life, and social sciences designed to expand our understanding of the Earth and its environment; creating global leaders through undergraduate, professional masters and doctoral programs that supply the next generation of environmental leaders and researchers.

Financial Aid Services for Master of Environmental Management, Master of Forestry and Duke Environmental Leadership Master of Environmental Management Students

The Nicholas School of the Environment considers for admission to the Master of Environmental Management (MEM) and/or Master of Forestry (MF) or Duke Environmental Leadership Master of Environmental Management (DEL-MEM) degree any student based on academic qualifications without regard to ability to pay. If an applicant is offered admission to the MEM, MF or the DEL-MEM degree, the Nicholas School will provide guidance and offer financial aid sufficient to cover the cost of attendance. That financial aid can take the form of scholarship, assistantship, work-study and/or loans. Not every student will be offered school-based aid. Even for those students who do receive school-based aid, the Nicholas School is not able to provide sufficient scholarships and/or grants to cover the cost of attendance. Therefore, all students must have other forms of financial support.

Financial aid policies related to undergraduates, research masters and doctoral students are governed by the financial aid offices of the relevant schools: Trinity and Pratt for undergraduates and the Graduate School for research masters and doctoral students.

Introduction to the Financial Aid Office

Financial aid services for MEM, MF and DEL-MEM students consists of a staff member in Student Services who is the primary liaison and financial aid contact. An additional data analyst in Student Services processes and packages financial aid in support of the school's efforts. We counsel students on finding external scholarship funding, borrowing responsibly, and living within your means as a student. Duke does not issue incentive pay of any kind to admissions or financial aid personnel. Staff are paid on a salaried or hourly basis based on monthly or biweekly time-card submissions, respectively, for time worked based on the FLSA standards and University Pay Structures and Processes.

Location: Duke University, Nicholas School of the Environment, Student Services Office, A101 Levine Science Research Center, 9 Circuit Drive, Durham, NC 27708

Hours of Operation: 8:30 a.m. – 5:00 p.m., Monday – Friday

Telephone: 919-613-8071; 919-613-8070

Fax: 919-613-8061

E-mail address: nsoe-financialaid@duke.edu

Public website: www.nicholas.duke.edu

This manual is to serve as a guide for financial aid review, verifying, awarding and disbursing of federal student aid funds.

admission submitted by the student. Students are notified after admission but prior to any notification deadline. Merit-based scholarships are based on a combination of qualifications included in the application including grade point average, GRE scores (if required for admission), educational preparation, experience, letters of recommendation and extra-curricular

The on-campus Master of Environmental Management (MEM) or Master of Forestry (MF) degree takes four semesters to complete (excluding summer terms) and a minimum of 48 credits on the NSOE transcript. Most financial aid offered by NSOE, both merit and need-based, is offered for the first year with the intention of the same amounts continuing into the second year provided the student remains in good standing (and, if applicable, there are no significant improvements in the student's financial need status).

Any student who enrolls as a concurrent degree student or who is considering adding a concurrent degree program will incur additional tuition costs. These students are required to respond to a [Qualtrics survey](#) and meet with the NSOE financial aid counselor prior to October 15 of their first year at Duke, regardless of in what degree program they begin their studies (i.e., NSOE, Fuqua, Pratt, Sanford, etc.). Failure to confirm status and future plans will result in a premium fee assessed to the student's bursar account in the amount of \$500.

Tuition and financial aid impacts vary depending on whether the additional degree program is pursued with another program at Duke *or* if it is at another university (e.g., UNC).

Pursuing a Concurrent Degree with another Duke School

Some NSOE students choose to pursue a concurrent degree with another professional school at Duke. Agreements among the Duke schools gener

Pursuing a Concurrent Degree with a NON-Duke School

Students pursuing the MEM or MF concurrently with a non-Duke program are required to be enrolled full-time and pay full-time tuition for three semesters. They will receive three semesters of NSOE-based aid. The first two semesters of aid will be disbursed during the year the student is enrolled fully in the Nicholas School. During the third year, the student will be enrolled one semester at Duke and one semester at the other institution. During the semester the student is enrolled at Duke, the student will receive one semester of NSOE-based aid.

The non-Duke school must be one with which the Nicholas School has a memorandum of understanding in effect. Students may verify those agreements with the financial aid counselor. If no such agreement exists, the student may request an ad hoc concurrent degree arrangement. The student should discuss their interest with the financial a

Procedure

Changes to enrollment status during a term may impact the aid package and will be processed by The Nicholas School Financial Aid office. Students will be notified electronically once the changes are available for review and acceptance/rejection on DukeHub.

Students identified as having an over-award for a particular semester will be notified by the Nicholas School Financial Aid office. It is expected that the student confirms receipt by responding to the electronic notification or contacting the Nicholas School Financial Aid office. Adjustments to the financial aid package and appropriate next steps will be reviewed with the student. Students are encouraged to notify the Nicholas School Financial Aid office if/when their semester enrollment drops below full-time status to determine if financial aid will be impacted.

Additi

On the student's bursar statement, we will show all aid that has not yet disbursed as "anticipated aid" and subtract it from the posted balance, requiring the student to pay only the lesser amount.

With all Title IV loans, the student will not be penalized for late disbursement of a loan, as long as the loan is showing as pending aid on the student's Bursar account.

Procedures

The Student Loan Office is the office responsible for disbursing Title IV loan funds. Before funds can be disbursed, the borrower must do the following:

- Actively accept their loan/s through their DukeHub account

- Have completed on-line entrance counseling

- Signed the promissory note for each loan

- Go to www.studentloans.gov (the website for direct lending) to complete both; the link also appears on the FAN

- Receive credit approval, if they are requesting a PLUS loan; students must "apply for" PLUS loans annually as they must receive credit approval each year

Once the student accepts the loan, it is reflected as pending aid on the student's bursar account. When the student loan office is updated electronically by Direct Lending that the student has completed their entrance counseling and signed their promissory note/s, the loan funds will disburse to the student's bursar account. The earliest that loan funds will disburse to

office is responsible for awarding loans and the student loan office is responsible for disbursing the funds.

On the student's bursar statement, all aid that has been offered but that has not yet been disbursed will be considered "anticipated aid" and be subtracted from the posted balance. As a result, the student will have a clear idea of the amount the student must pay in order to ensure that tuition and fees have been paid. With all Title IV loans, the student will not be penalized for late disbursement of a loan, as long as the loan is showing as anticipated aid on the student's bursar account. Students must "accept" loans in their DukeHub account before they will show up on their bursar account as "pending

Satisfactory Academic Progress

The Nicholas School has academic regulations regarding satisfactory academic progress that conforms to the University requirements for satisfactory academic progress related to financial aid.

Academic Standards for MEM and MF Students: Satisfactory Academic Progress Standards for Title IV Financial Aid

Federal regulations require that, in order to be eligible for assistance from any Feder

Loss of Financial Aid Eligibility

A student becomes ineligible for all federal student aid funds if Duke's SAP review indicates he or she does not meet the required GPA, is not maintaining the required pace, has exceeded the permitted maximum time frame, and has exhausted our stated appeal process and allowable probationary period. This remains true even if a student is not previously issued a "warning" communication.

Communication of Status

Students will be notified of their financial aid status relating to satisfactory academic progress at the end of each regular semester if that status is unsatisfactory. Students will be notified each term if they are placed in probationary status or if their lack of SAP has resulted in the loss of financial aid eligibility. The process for appeal will be included in any communication. Students will be notified by email to their Duke University email account after the close of each semester.

Academic Standards for MEM/MF Students: Probation and Dismissal

Students enrolled in the Nicholas School of the Environment are required to earn at least 48 credits in order to earn the on-campus

(e.g., physical education courses, prerequisite courses, courses below 500-level) are not included in the grade point average.) Students who fail to meet that standard during their final semester must take additional Duke credits to meet the standard before they can graduate. Any exceptions are at the discretion of the Education Committee.

Point equivalents for letter grades:

A+, A:	4.0
A-:	3.7
B+:	3.3
B:	3.0
B-:	2.7
C+:	2.3
C:	2.0
C-:	1.7
F:	0.0

The policy regarding awards from the Nicholas School (e.g., merit-based financial aid, fellowships, scholarships, recognition awards with no monetary component) for students placed on probation:

1. Students not in good standing (with regard to academics or honor code) are not eligible for any new awards from the Nicholas School (e.g., scholarships, fellowships, recognitions without monetary component) whether academic performance is a criterion or not. Students on **academic** probation are, however, eligible for summer internships supported or coordinated by the Nicholas School and its Career and Professional Development Center. Students on academic probation will still be excluded from internships and internship grants that require "good academic standing" such as the Sussman internship grant. Students with honor code violations are not eligible for Nicholas School supported/coordinated internships.
2. Students holding scholarships or other awards when they are put on academic probation **MAY** be allowed to keep them for one semester if the student's written petition to do so is approved by the Education Committee (sent to the Associate Dean for Professional Studies and the Assistant Dean for Student Services). Students on probation for honor code violations will usually not be approved to retain Nicholas School funding. Any student not released from probation after one semester will not be eligible to retain the scholarship/fellowship.
3. Students who are dismissed for honor code or other serious violations must relinquish any awards.

Policy implemented by the Nicholas School Education Committee, 2001; updated to reflect grading change, 2004; updated to reflect scholarship policy, January 2008; revised August 2011; revised January 2014.

Practical Matters about Financial Aid: From Application to Disbursement

1. What is Financial Aid?
 - a. Funds that assist the student in paying for the overall cost of attendance (COA) for the duration of the program.
 - b. Can come from the institution, lenders, personal funds, family.
2. How do I get financial aid?

taken from the Plus loan, the unsub loan and then school-based aid, in that order, until the total financial aid is equal to the COA.

12. Accepting Financial Aid: The Nicholas School assumes that you will wish to accept any school-based aid you may be offered. Therefore, you do not need to accept or decline school-based aid. Should you wish to decline school-based aid, please email your financial aid counselor. For other aid such as loans:

a.

- f. If approved, the premium will be removed from the bill. If the request is not approved, the charge will remain on the bill and you will be responsible for paying it.
 - g. If the waiver is approved, you should subtract the insurance amount from what the bill says is due and pay the difference. It may take a while for the charge to disappear from your bursar account.
20. You have 120 days from the date the loan disburses to make any adjustments. Should you choose to reduce a loan after the funds have disbursed, any funds returned within 120 days will also return the interest that has accrued.
21. Bills can be paid via e-check through DukeHub. Payment by credit card is not permitted.
22. Questions regarding financial aid should be directed to the financial aid counselor. Changes made by the financial aid counselor will result in a new FAN being generated for which you will need to go into DukeHub and accept the adjusted aid.

Refunds

If you are using financial aid to help offset living expenses and therefore have accepted financial aid beyond the amounts due for tuition and fees, then you will be expecting a refund.

1. You must set up direct deposit through DukeHub to e

Psychological Services, as well as other services such as a dietician. Go to <https://students.duke.edu/wellness/studenthealth/> for additional benefits.

Other than the insurance premium and the one-time transcript fee, tuition and all other fees are charged half in the fall and half in the spring.

Calendar: general time frames to assist with your financial aid planning

Mid-December: submit completed application for admission to the MEM, MF and DEL-MEM.

Mid-February: submit application for need-based aid consideration, submit FAFSA.

Mid-March: receive notification of school-based aid if offered

Early April: receive FAN

May 1: Accept admission

May 1-June 26: Determine financial aid; accept loans

June 26: Receive bill for fall term

August 1: Pay bill using e-check via DukeHub

August 18*: Ten days prior to start of semester, financial aid disburses

November 27: Receive bill for spring term

January 5*: Pay bill for spring term

January 2*: Ten days prior to start of semester, financial aid disburses

(*dates vary depending on the beginning and ending dates of the term.)

Appendix A Verification Process

Selection of Applicants to be Verified

Policies

All applicants that are selected for verification are reviewed. The verification must be satisfied before the student is awarded.

Procedures

Our Financial Aid Office generates a query that selects all applicants that were selected for federal verification. The query extracts information from the ISIR that is housed in our PeopleSoft database. All applicants who are selected for verification are notified in writing about the required documents needed to complete the verification process. Once an applicant satisfies the verification requirement, they are sent a follow-up notice informing them that we can proceed with the federal student aid review and to expect an award notice shortly.

Acceptable Documentation & Forms

Policies

Selected students are required to submit a federal verification worksheet, federal tax forms (including W-2s). Tax documents may be a signed copy of their 1040 forms or a tax transcript.

Database Matches, Reject Codes, & C-Codes Clearance

Social Security Administration (SSA)

The student is required to submit a copy of the social security card, confirming the name and social security number, or to correc

Selective Service System

Males aged 18-25 are required to complete selective service registration. Nicholas School Financial Aid Office will verify registration status at <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 years 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 a lawful nonimmigrant's on a valid visa and remained in the US on that visa until after they turned 26

If the Nicholas School Financial Aid Office has adequate information to determine that the student is not required to register, Nicholas School Financial Aid Office would note this in PeopleSoft and/or in the students 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.

National Student Loan Data System (NSLDS)

If the student's FAFSA indicates that she/he is at or near the federal aggregate loan limit or may be in default or owes an overpayment, the

1st offense Possession of illegal drugs:

1 year from date of conviction

Sale of illegal drugs:

2 years from date of conviction

2nd offense

Possession of illegal drugs: 2 years from date of conviction

Sale of illegal drugs: indefinite period

3rd offense

Possession of illegal drugs: indefinite period

Sale of illegal drugs: 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

We comply with all Regulation Z requirements, and provide all required disclosures to our institutional loan borrowers.

Procedures

The Student Loan Office is responsible for monitoring and updating disclosure information and changes for our Duke Institutional loans, as well as making that information available to the Financial Aid offices.

The selection committee consists of seven members. It includes representatives from the Graduate and Professional schools and the Student Loan Office. Each year the members of the committee rotate through the various graduate programs at the University.

The committee is responsible for developing the questions for the RFI, identifying the lenders to be included in the RFI process, and for analyzing the lenders' responses.

The Request for Information (RFI):

The selection committee develops a preliminary list of questions which focuses on four areas; financial stability, loan products, processing, and customer service. The committee then solicits input from the larger financial aid community at the monthly G&P Financial Aid meeting. From that meeting, some additional questions may be added to the RFI. The group may also offer suggestions for additional lenders to be included in the process.

To ensure the lender responses can easily and objectively be analyzed, most of our questions are structured in such a way that the answers are either numerical, yes/no, or true/false.

Preferred Lender Arrangement Disclosures

Policies

It is our policy to disclose all required information regarding our Preferred Lender arrangement on our Student Loan Website.

The maximum Title IV grant and loan aid available

The information identified on the ED-developed model disclosure form for each type of education loan offered pursuant to a preferred lender arrangement

Procedures

Disclosures are made on the Student Loan website. The Student Loan Office is responsible for ensuring the information about Title IV loan and grant maximums is presented in an easy to understand format, monitoring any change in the disclosure requirements, updating the disclosure information as needed, and making the disclosure information available to each institutional office and institution-affiliated organization.

Agreements Related to the Marketing of Private Education Loans

Policies

The institution only allows an organization to use our name, emblem, mascot, logo, and other institutional identifiers if the webpage they are placing it on is being used exclusively by Duke students after they have selected a loan. In other words, the webpage is a landing page for beginning the loan application process. Otherwise, we do not allow co-branding.

The request is made to the Director of Student Lending. Use of our logo is limited to the lender's website. Whenever Duke's logo is used by a lender, the Director will carefully review the lender's website to ensure the lender's name is displayed a way that clearly indicates the lender, not the school, offers or makes the loan. **Private Education Loan Applicant Self-Certification Form**