

Scholarships & Financial Aid Policies & Procedures Guidebook

Introduction

The Master of Laws (LLM) program at Duke Law School is designed to introduce graduates of foreign law schools to the legal system of the United States and to provide the opportunity to take advanced courses in specialized areas of the law.

Duke Law's LLM <u>curriculum</u> provides the opportunity to learn the fundamentals of the U.S. legal system. LLM students are welcome to make selections from the large number of courses that fit their career goals and intellectual interests. With the exception of two required courses, all classes are taken with JD students. Students may also take courses in other parts of the university, such as the <u>Fuqua School of</u> <u>Business</u>, <u>Nicolas School of the Environment</u>, or the <u>Sanford School of Public Policy</u>.

Each year, Duke Law School offers limited merit- and need-based financial assistance to highly qualified LLM applicants. This financial assistance generally takes the form of varying amounts of tuition scholarships. In addition to scholarship assistance offered by Duke, many students finance some, if not all, of the costs associated with getting their degree through support from external sources, including governments and foundations from their home countries, educational loans, employer-based grants, etc.

This guidebook provides instructions on what is required to determine eligibility for student loans and scholarships, descriptions of loan programs currently available, and information regarding the application process.

1) Nonrefundable Tuition Deposits

Admitted students who wish to attend the International LLM Program at Duke Law School are required to pay a total of \$1,000 in deposits to reserve their seat in the class. Ordinarily, the first deposit of \$750 is due April 1 and the second deposit of \$250 is due May 1. Both fees may be paid April 1, if preferred, to minimize bank fees.

2) Tuition and Fees

Duke Law School's academic year begins in August and concludes in May. Tuition is normally set in February for the academic year starting in August. In addition to tuition, all students are assessed the following mandatory fees: student health fee, medical insurance, law student activity fee, graduate student activity fee, graduate student services fee, recreation fee, and academic transcript fee. Updated tuition and associated fees will be emailed to admitted students in early March. This information will also be posted to the Law School's website at the following link:

https://law.duke.edu/internat/budget#tab-Estimated-Budget

3) Tuition Withdrawal Adjustments

Tuition refunds are governed by the following policy. With the exception of the non-refundable tuition deposit described in section 1, students are entitled to a 100% refund of the tuition and fees paid by the student who withdraws before classes begin. Once classes begin, withdrawing students are entitled a refund of tuition paid (excluding fees) in the amount of 80% during the first two weeks of classes, 60%

during third, fourth, or fifth week of classes, 20% during the sixth week of classes, and 0% after the sixth week of classes.

For additional information about tuition refunds, please visit this page: https://finance.duke.edu/bursar/TuitionFees/FallSpringTuitionWD .

It should be noted that special rules apply to students receiving Title IV loan assistance, which may be obtained from the financial aid office.

4) Estimated Budget

The estimated budget is established by Duke University to meet required tuition and fee expenses and provide a reasonable allowance for living expenses during the academic year. The university establishes average monthly allowances for living expenses in the Durham area. The estimated budget is based on nine months (the academic year) of off-campus living allowances and factors a student's share of expenses.

As students come to the Law School from a variety of backgrounds, experiences, and resources, the student estimated budget allows for a relatively simple student lifestyle that demands a responsible approach to living as a student.

Bar application fees, bar exam preparatory courses, and living expenses while studying for the bar exam are NOT included in the above amounts or in the estimated budget. Bar preparation courses are offered by private vendors, not by the Law School, and typically cost \$1,500-3,500.

Estimated budget for the LLM program is available at this link: https://law.duke.edu/internat/budget#tab-Estimated-Budget

<u>PLEASE NOTE</u>: This is an **<u>ESTIMATED</u>** budget and does not account for individual differences in housing accommodation, food selection, extensive travel, or owning a car during your stay.

5) Paying Tuition

The Duke Bursar's Office is responsible for collecting tuition and fee payments. The Law School does not accept payments from LLM students. The Bursar's Office maintains a comprehensive website on student account services available at this link: <u>https://finance.duke.edu/departments-services/treasury-division/bursars-office/</u>

As students are matriculated into the LLM program, Duke's Office of Information Technology (OIT) will issue their <u>NetID and password</u> to log in to <u>DukeHub</u>. Students may view their account balances through the <u>DukeHub</u> website.

Fall tuition bills are available at the end of June and are due by August 1. Spring tuition bills are available at the end of November and are due by the fourth business day in January. Students will receive an email when these bills are available in DukeHub.

6) Payment Plan Options

Duke University partners with Nelnet to allow enrolled students to pay semester charges in multiple payments rather than all at once. For more information, visit <u>https://mycollegepaymentplan.com/duke/</u> or contact Nelnet at (800)7224867

7) Sponsored Billing

If another party will be paying a student's account charges and needs a copy of the bill or student account history, please visit DukeHub to:

- 1. Print or download a PDF of the bill or student account history for them, or
- 2. Grant Proxy Access(link is external) to allow a third party to view bills in DukeHub. Guests given access to bills will receive a copy of each billing email sent to the student.

If a government agency or employer will be paying all or a portion of a student's tuition and fees, and requires a bill be sent to them directly from the Bursar's office, please have the sponsor e-mail a billing authorization to <u>sponsored-student-billing@duke.edu</u> (link sends e-mail)

For more information on sponsored billing, please see the Sponsored Billing page of the Bursar's Office website: <u>https://finance.duke.edu/bursar/Payments#third</u>

8) Unpaid balances

If full payment is not received by the Bursar's Office by the posted due date, a late payment penalty charge of 1.25% of the amount past due will be assessed on subsequent bills. The student's account will also be subject to registration holds, completely restricting access to course enrollment for the following semester. If an account remains past due at the end of the LLM program, a student's diploma will be withheld. Finally, if the account remains past due after a student's departure from Duke, it may be referred to a collection agency and reported to a credit bureau.

LLM students seeking admission to a U.S. Bar should note that most states require that the Law School complete a certificate of character and fitness of graduates seeking admission to that state's bar. Each state has its own policies regarding disclosures; many states require disclosure of any unpaid bills to the relevant bar authority.

9) Scholarships

The International Studies Office manages the scholarship process for the International LLM program. Applicants who wish to be considered for a scholarship **must submit a scholarship request letter with their LLM application**. Scholarship decisions are made on the basis of multiple factors including, but not limited to, prior academic performance, English ability, involvement in the community, demonstrated record of leadership, professional accomplishments, and extracurricular activities.

The scholarship letter should specify the following: (1) whether an applicant expects to receive sponsorship support from an external source such as a governmental agency, employer, foundation, or another third party; (2) what, if any, family and/or personal funds the applicant intends to use to cover their graduate study and living expenses at Duke Law School; (3) the reasons the applicant believes they qualify for financial assistance, merit- or need-based. For more information, please see table 1.

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Table 1

	U.S. Citizens and Permanent Residents	International Students
External Scholarship Sources	U.S. Citizens and Permanent Residents LSAC maintains a <u>comprehensive list</u> of external scholarships available to U.S. citizens and permanent residents. The Office of Financial Aid at Duke Law School also maintains a running list of applicable <u>external scholarship</u> <u>opportunities</u> . Students should carefully research their options because many of the external U.Sbased scholarship opportunities are limited to JD students. Former members of the U.S. military have access to federally provided educational benefits through the Department of Veteran Affairs. For information regarding anticipated benefit coverage and the application process, please visit <u>this page</u> . Please contact Duke's Veterans Education Benefits Office with any questions related to this benefit; veteranseducation@duke.edu; 919-684- 4225. If you intend to seek funding through this program, please let us know as soon as possible. The internet is a valuable tool to use in search outside the Law School, such as non-profit, civ	Duke Law School maintains an extensive database of external funding sources searchable by country of origin/nationality; it is accessible at this link (scroll to " <u>Possible Funding</u> <u>Resources for International Students</u> "). Duke Law School has entered into partnership agreements with the following organizations: FunED (Mexico), Colfuturo (Colombia), WeMakeScholars (India), and the ABA Afghan Legal Professionals Scholarship & Mentoring Program (Afghanistan). Citizens of these countries are encouraged to contact relevant organizations to seek additional information regarding scholarship and financial assistance.

	Each year, Duke Law School offers merit- and need-based assistance to highly qualified LLM applicants. This financial assistance generally takes the form of varying amounts of tuition scholarships.
Duke Law School Scholarships	Duke Law LLM scholarships include the Judy Horowitz Scholarship, offered to an outstanding student with a demonstrated commitment for public interest from a developing country, the Jennnifer Maher Scholarship, typically awarded to a student from an underrepresented country or region, the Moskovitz & Stern Scholarship offered to an outstanding student from Israel, an Environmental Law scholarship to a student with a proven commitment to environmental protection and advocacy, and an Animal Rights scholarship to a student with a clear record of interest in topics related to animal law rights and advocacy.
	In addition, Duke Law scholarships include a number of general need- and merit-based scholarships.

10) Educational Loans

Depending on the lender, international students may borrow up to 100% of Duke Law School's cost of attendance. Start by reviewing the loan information (including rates & terms) on the Office of Student Loans <u>website</u>. This will help you to better understand the loan options available to finance your legal education. For more information, please see table 2.

International Student Loan Programs

Cosigner & No-Cosigner

Step 1: Complete the online loan application to initiate the pre-approval process.

Step 2: Once the application review process is finalized and the lender approves the loan, Duke University will receive confirmation from the lender of the applicant's approved loan and will request that the School submit a loan certification.

Step 3: The School will submit the loan certification, verifying that the student is eligible to receive the approved loan. The certification will also provide the lender with the scheduled disbursement amounts and dates for each term within the academic year.

U.S. Citizens & Permanent Residents

Federal Loans

Step 1: You should begin by familiarizing yourself with current Federal Loan Rates & Fees.

Step 2: Complete the Free Application for Federal Student Aid (FAFSA) as soon as possible after it becomes available. When doing so, please make sure to include Duke University's school code - 002920. **Step 3**: Send an email to <u>financialaid@law.duke.edu</u> to notify us that you've submitted a FAFSA. Duke will receive your submission shortly thereafter. Once received, the Law School's Financial Aid Office will review your file to determine eligibility. If there are any issues, that office will contact you via email. (In some cases, technical issues may prevent us from receiving your FAFSA. Please email the Financial Aid Office if you do not receive an email within 10 business days of submitting your FAFSA.)

Duke Law International Studies Office

Step 4: Once your eligibility is confirmed, the Financial Aid Office will award the federal loans for which you are eligible in DukeHub. At that time, you will be sent an Official Aid Notice to your Duke email that includes your award package and instructions for accepting, declining, or modifying your loans in DukeHub. The amount you can borrow is based on the Cost of Attendance Budget, minus any other aid you have (such as a scholarship).

Step 5: If you are borrowing federal loans for the first time since beginning at Duke Law, you will also need to visit studentaid.gov to complete Entrance Counseling. You will also complete a Loan Agreement (MPN) for each loan type (i.e. Direct Unsubsidized and/or Graduate PLUS) if this is your first time borrowing that specific loan.

Private Loans

Step 1: To apply for a private loan, you must first select a private lender. To help you with your selection process, the Duke Student Loan Office has created a <u>Recommended Lender List</u>. You are not required to borrow from any of the lenders on this list. If you choose to borrow from a lender outside the Recommended Lender List, the Law School Financial Aid office will be happy to process it for you. Duke University will not discourage, refuse or delay certification.

Step 2: Once you've determined the type of loan and amount you'd like to borrow, you must:

(1) Email that information to the Financial Aid Office (<u>financial_aid@law.duke.edu</u>) with a copy to Suzanne Brown (<u>brown@law.duke.edu</u>), who will then add that loan to your financial aid package in DukeHub for you to accept.

(2) Complete the application process and obtain approval with your private lender.

Please note both these steps must be completed for your loan to be certified by the school.

For more information please see Table 2

	U.S. Citizens and Permanent Residents	International Students
Educational Loans	U.S. Citizens and Permanent Residents Educational loans are offered by both the federal government and private lenders. Applicants who have good credit and are U.S. citizens or permanent residents will be able to fully finance the cost of a legal education. For more information, please contact the Office of Financial Aid at (919) 613-7025; <u>financial_aid@law.duke.edu</u> . Please be sure to indicate that you are pursuing an international LLM degree and not the U.S. JD degree.	International Students U.S. based educational loans are not available to international students unless they have a U.S. citizen or permanent resident cosigner. For students without a U.S. cosigner, we recommend starting by researching educational loans in your home country. In most cases, financial institutions in the student's home country will offer the most favorable terms to finance a U.S. law degree. Additionally, Duke Law School has established a list of recommended private lenders that provide loans to students from multiple countries.

Table 2

	You can see the list of lenders on the
	ELM Select website (scroll down on the
	page and click "View Loans" button)

11) U.S. Taxes for International Students

All F-1/J-1 foreign nationals (and their F-2/J-2 dependents) who are non-residents for tax purposes are required to file **Form 8843** (Statement for Exempt Individuals and Individuals with a Medical Condition) This is the case whether or not you received income or are filing a separate tax return. Residents for tax purposes are NOT required to file IRS Form 8843.

In addition to Form 8843, certain international students may need to file a federal income tax return provided they meet one of the following conditions:

- 1. They received a W2 from their employer (this applies to any students who are working on campus during the school year)
- They received form 1099 for \$600 or more in income. Form 1099 covers a wide range of payments such as rent, royalties, prizes and awards and substitute payments in lieu of dividends. However, the most common use of the form is to report earnings when you work as an independent contractor, such as a freelance writer.
- They received a U.S. funded scholarship <u>and</u> have a 1042-S form (please note Duke Law School does not award non-qualified taxable scholarships that would require students to file form 1042-S; recipients of external U.S. funded scholarships should check with the scholarship sponsor directly to see if the scholarship is tax exempt).
- 4. They received any other form of taxable U.S. income.

In February of each year, Duke's International Student Center (DISC) conducts seminars to help international students understand their tax obligations. They also maintain a dedicated email account: <u>disc-taxhelp@duke.edu</u> to answer students' questions related to tax filing.

12) Educational Lending Code of Conduct

Duke University has established a set of publicly available principles and policies to govern educational lending practices for undergraduate, graduate and professional students. These principles emphasize that our lending practices come from a commitment to the best interests of our students. Neither Duke nor its employees accept financial payments, goods or services of material value from lenders. All employees involved in financial aid and student lending are subject to a rigorous conflict-of-interest policy. Administrators may serve as unpaid members of lender advisory boards in order to help shape the products and services that will best meet the needs of our students. In such cases, Duke pays all costs associated with that service.

To learn more amount Duke University's educational lending principles/code of conduct, please <u>access</u> <u>this link</u>.