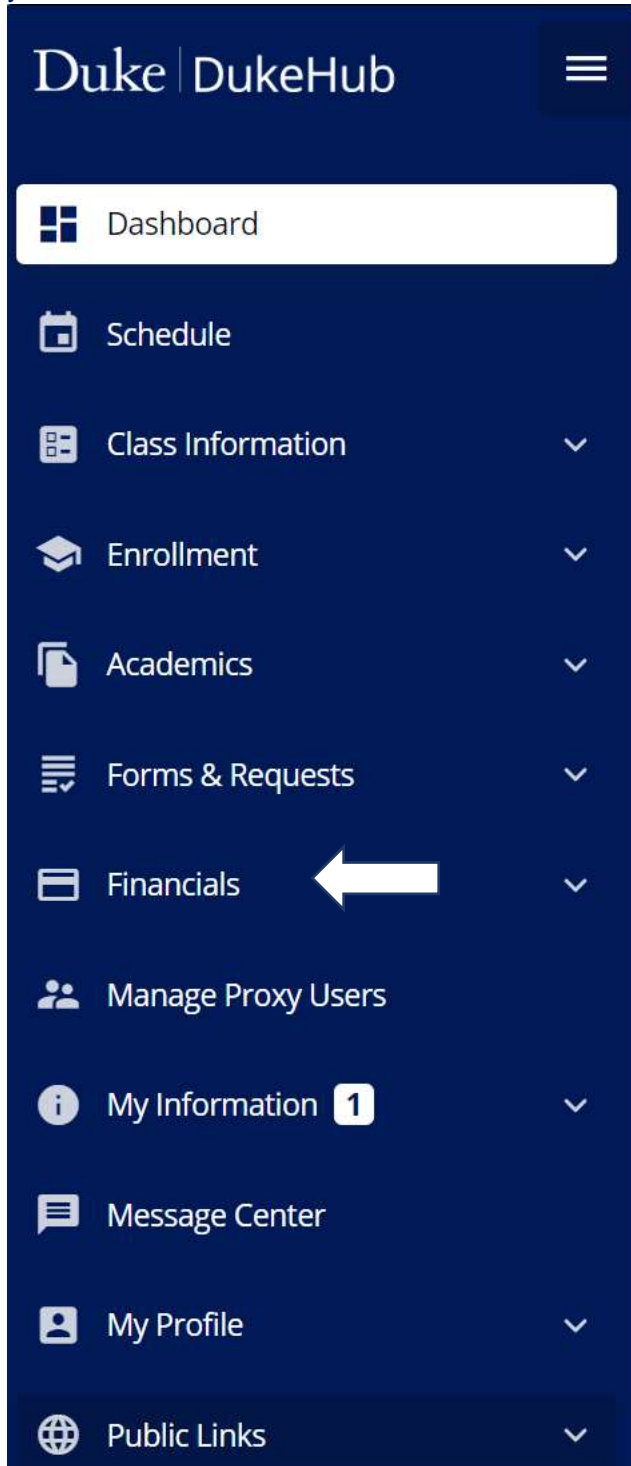


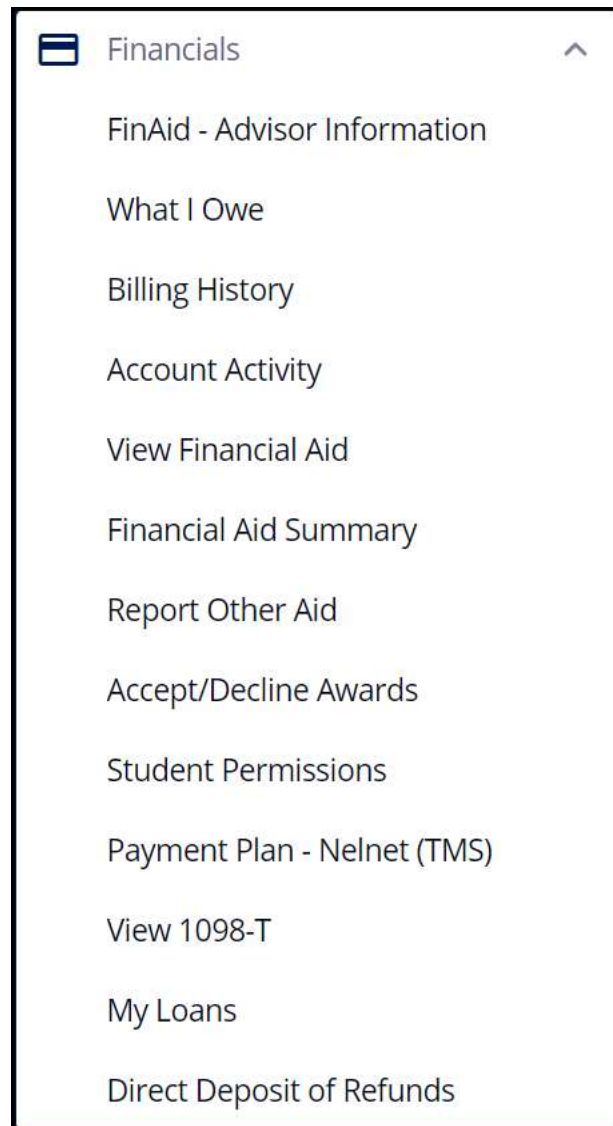
# DukeHub

Expand the Financials tab to get to all Financial information. Information related to both Financial Aid, and to your student account can be found in this area.



Duke | DukeHub

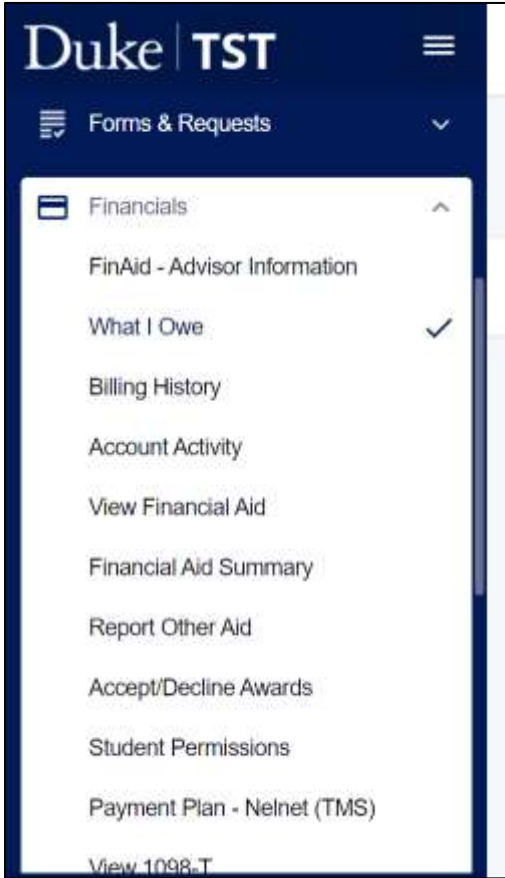
- Dashboard
- Schedule
- Class Information
- Enrollment
- Academics
- Forms & Requests
- Financials**
- Manage Proxy Users
- My Information **1**
- Message Center
- My Profile
- Public Links



- Financials
- FinAid - Advisor Information
- What I Owe
- Billing History
- Account Activity
- View Financial Aid
- Financial Aid Summary
- Report Other Aid
- Accept/Decline Awards
- Student Permissions
- Payment Plan - Nelnet (TMS)
- View 1098-T
- My Loans
- Direct Deposit of Refunds

## Bursar Related pages

To make a payment click on the “What I Owe” tab.



*Please Note – Anticipate Aid is not calculated into the What I Owe amount.*

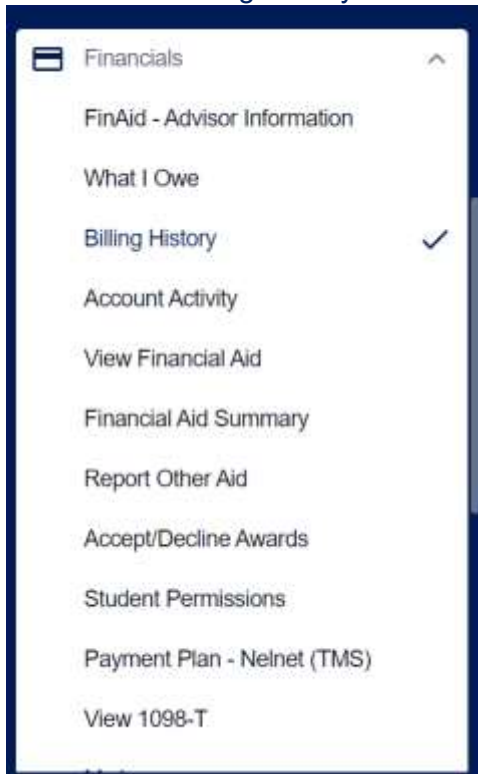
Click on the drop down to show the payment options, and choose which option you are using.



The option you choose will open in a new window.

## How to see previous bills

Click on the “Billing History” tab in the Financials drop down

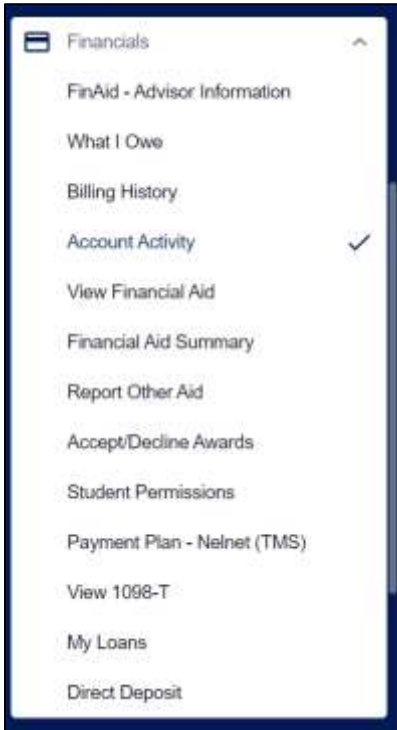


All the bills will be listed, by due date. If you click an invoice, a new window will open with the PDF version of the bill.





**The View transactions by term or by date.**

Click on the "Account Activity" tab







## Sort by term

Account Activity 



Period: Term ▼ Terms: 2020 Fall Term ▲ 

2021 Spring Term

Summary 2020 Fall Term

\$  Charges	\$  Payments	\$  Refunds	\$  Subtotal
---	--	---	--

Tuition and Fees appear as a **Charge**. Financial Aid appears as a **Payment**. Any excess will appear as a **Refund**. (Please note – reversals can sometimes appear on your account activity. Reversals are charges, but will have a negative value.)

Activity			
DESCRIPTION	ACTIVITY TYPE	DATE	AMOUNT
Student Refund	REFUND	08/14/2020	\$ 
Direct PLUS Loan - G&P 3	PAYMENT	08/10/2020	\$ 
Direct Unsubsidized Loan 3	PAYMENT	08/10/2020	\$ 
School of Law Awards	PAYMENT	08/10/2020	\$ 
Tuition Law - JD	CHARGE	08/02/2020	-\$ 
Grad & Prof. Student Services	CHARGE	07/30/2020	-\$ 

You can also sort by a custom start and end date. Also, transactions that are being viewed on the page can be printed, it will open in a separate PDF

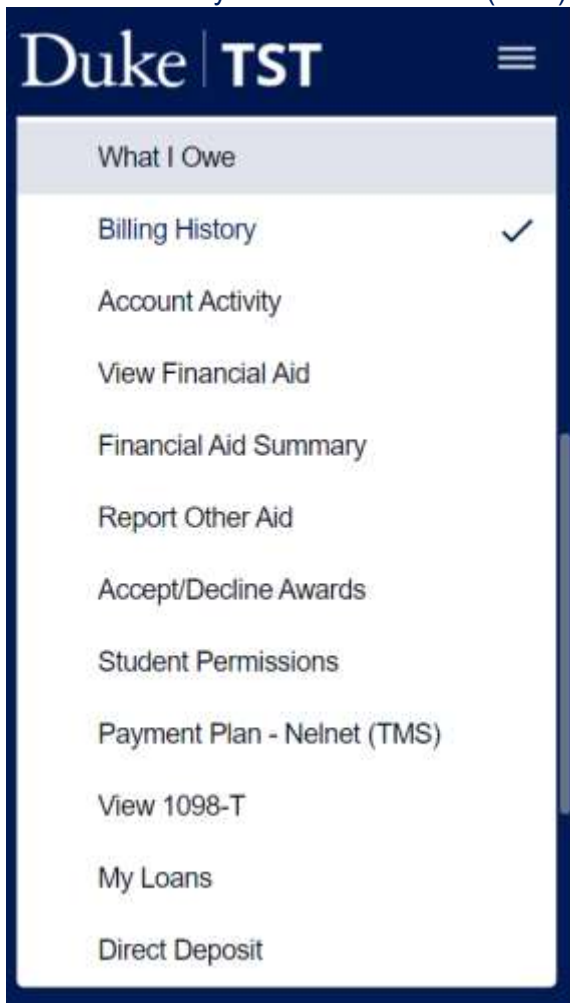
Account Activity 

Period: Custom ▼ Start Date  End Date  



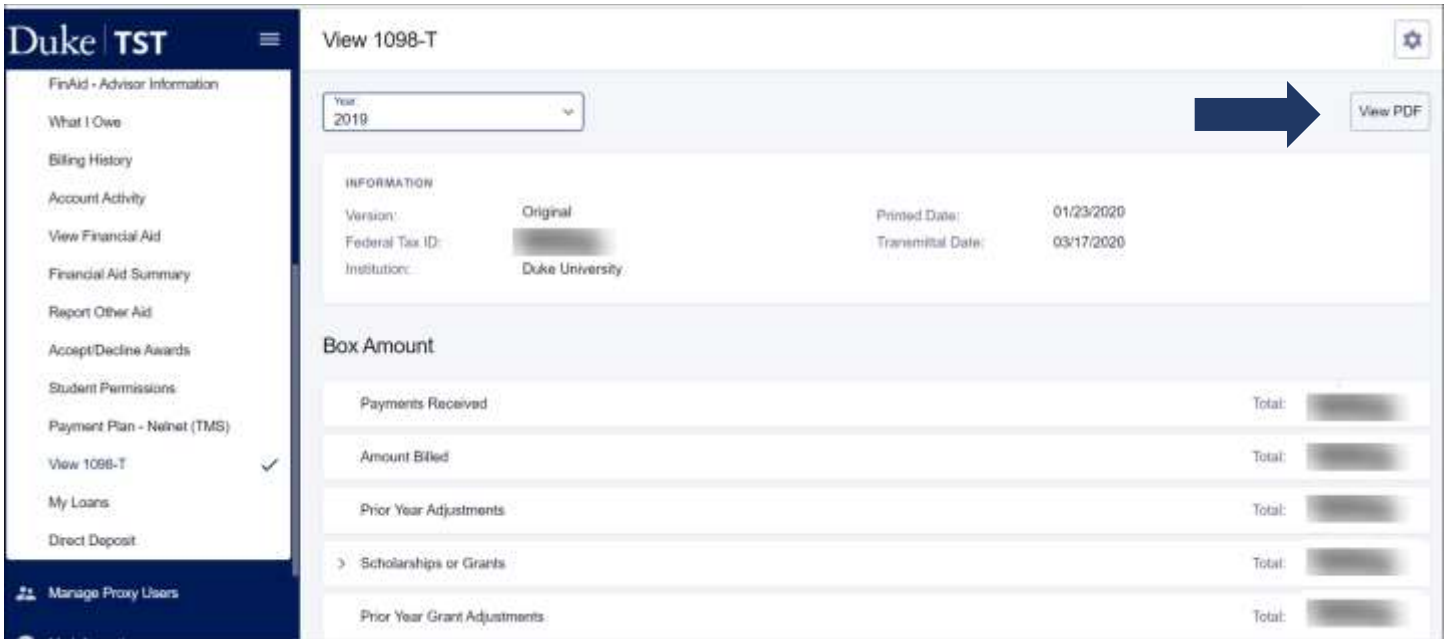
## How to sign up for a payment plan

Click on the “Payment Plan – Nelnet (TMS)” tab, a new window will open to the Nelnet payment plan website



## How to view your 1098-T

Click on the “View 1098-T” tab. The most recent 1098-T information will display.



The screenshot shows the Duke TST interface for viewing a 1098-T form. On the left is a navigation menu with 'View 1098-T' selected. The main content area is titled 'View 1098-T' and features a 'Year' dropdown menu set to '2018'. A blue arrow points to the 'View PDF' button in the top right corner. Below the year selector is an 'INFORMATION' section with the following details:

Version:	Original	Printed Date:	01/23/2020
Federal Tax ID:	[REDACTED]	Transmittal Date:	03/17/2020
Institution:	Duke University		

Below the information section is a 'Box Amount' table:

Payments Received	Total:	[REDACTED]
Amount Billed	Total:	[REDACTED]
Prior Year Adjustments	Total:	[REDACTED]
> Scholarships or Grants	Total:	[REDACTED]
Prior Year Grant Adjustments	Total:	[REDACTED]

Click on “View PDF” for the PDF version of the 1098-T in a new window.

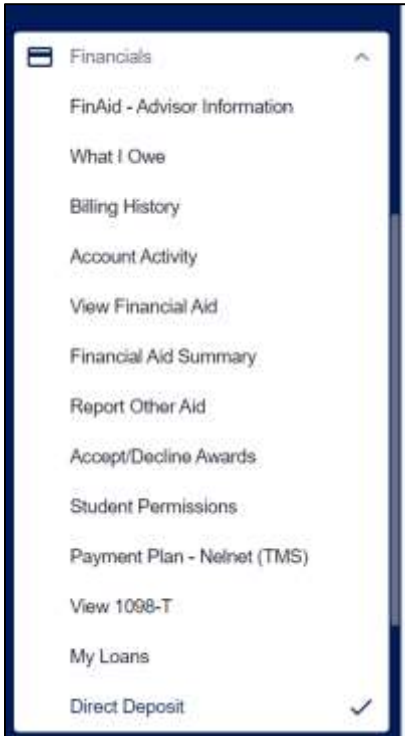
To view other years, click on the year drop down.



This screenshot shows the same 'View 1098-T' page, but with the 'Year' dropdown menu open. The menu lists the years 2019, 2018, and 2017. The 'View PDF' button is still visible in the top right corner. The information and box amount sections below are partially visible, showing the same details as in the previous screenshot.

## How to Sign up for Direct Deposit

Click on the "Direct Deposit" tab



A page will come up with the option to add or update existing bank account information.

**Direct Deposit Authorization for [Redacted]**

Please enter your bank account details below.

Account Type \*  
Checking

Routing Number \*

Account Number \*

Confirm Account Number \*

Yes, I agree to the [terms and conditions](#) of this agreement.  
I authorize the deposit of my student refund to my bank account at the financial institution that I've designated. I have read, and agree to, all terms and conditions.

Submit Bank Account      View/Hide Sample Check



If you need to update the bank account information, delete the existing data, and the new information and click "Update Bank Account"

To Disable the account and not add new information, click "Disable This Account"

**Direct Deposit Authorization for** [REDACTED]

*To modify your bank account details, click in any box to edit its content. Then click 'Update Bank Account' to save those changes.*

ACCOUNT STATUS  
**Active**

Disable This Account

Account Type \*:  
Checking

Routing Number \*:  
[REDACTED]

Account Number \*:  
[REDACTED]

Confirm Account Number \*:  
[REDACTED]

**Yes, I agree to the [terms and conditions](#) of this agreement.**  
I authorize the deposit of my student refund to my bank account at the financial institution that I've designated. I have read, and agree to, all terms and conditions.

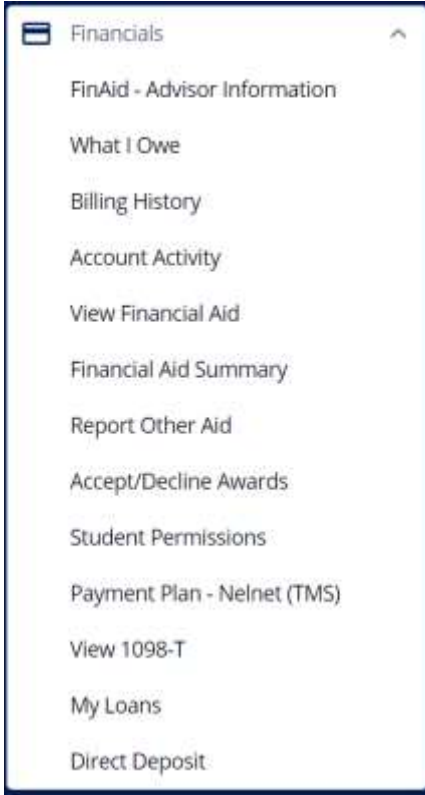
Update Bank Account

View/Hide Sample Check

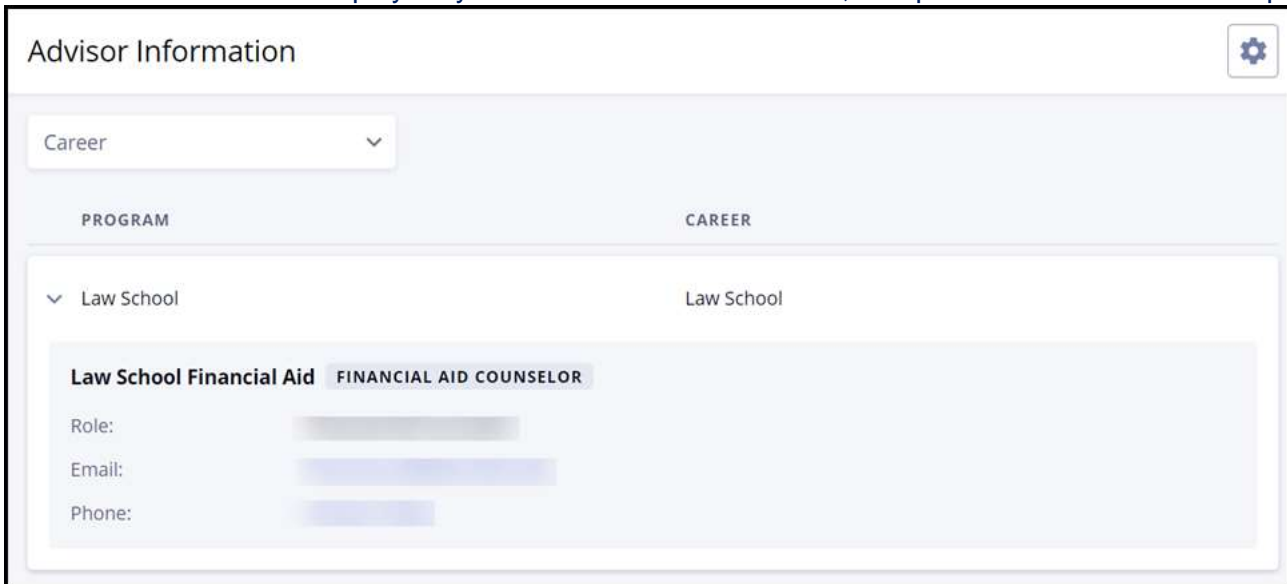


## Financial Aid Related Pages

To find contact information for your Financial Aid Office, select the **FinAid – Advisor Information** link.



Contact information will display. If you have a Academic Advisor, that persons information will display as well.



## View Financial Aid

To view your awarded aid, click the View Financial Aid link.

Financials

- FinAid - Advisor Information
- What I Owe
- Billing History
- Account Activity
- View Financial Aid ✓
- Financial Aid Summary
- Report Other Aid
- Accept/Decline Awards
- Student Permissions
- Payment Plan - Nelnet (TMS)
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- My Loans
- Direct Deposit



You awarded aid will display on this page, grouped by Term. Totals appear for each Term, and for the Aid Year. Sections can be opened by clicking the '>' icon. Depending on the time in the term, some awards might have been accepted, but not yet disbursed.

### View Financial Aid

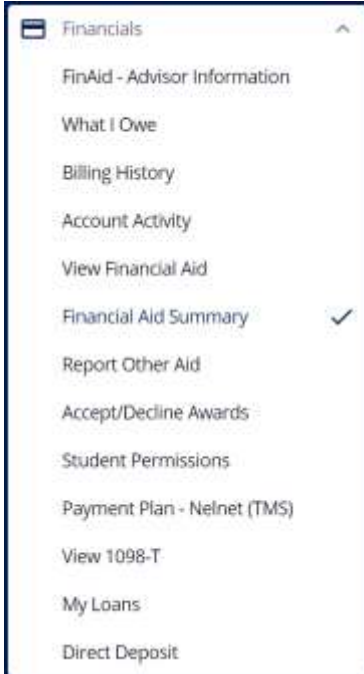
Financial Aid Year: \*  
2020-2021

#### Financial Aid Year 2020-2021

>	2021 Spring Term	Offered: \$45,894.00	Accepted: \$13,500.00	Disbursed: \$0.00
DESCRIPTION	OFFERED	ACCEPTED	DISBURSED	EXPECTED DISBURSEMENT DATE
Direct Unsubsidized Loan 3	\$10,250.00	\$0.00	-	-
Direct PLUS Loan-G&P 3	\$22,144.00	\$0.00	-	-
School of Law Awards	\$13,500.00	\$13,500.00	\$0.00	01/09/2021
>	2020 Fall Term	Offered: \$45,895.00	Accepted: \$13,500.00	Disbursed: \$13,500.00
Totals		Offered: \$91,789.00	Accepted: \$27,000.00	Disbursed: \$13,500.00

## Financial Aid Summary

Click the Financial Aid Summary link.



The Financial Aid Summary page displays the sum of your Estimated Financial Aid budget (or Cost of Attendance) and the Total Aid Offered. Some students might also see Estimated Family Contribution and Remaining Need.

A screenshot of the 'Financial Aid Summary' page. At the top, there is a dropdown menu for 'Financial Aid Year' set to '2020-2021'. Below this, the page displays 'Financial Aid Year 2020-2021 Totals'. Two large boxes show the following information:

Category	Amount
Estimated Financial Aid Budget	\$91,789.00
Total Aid	\$91,789.00

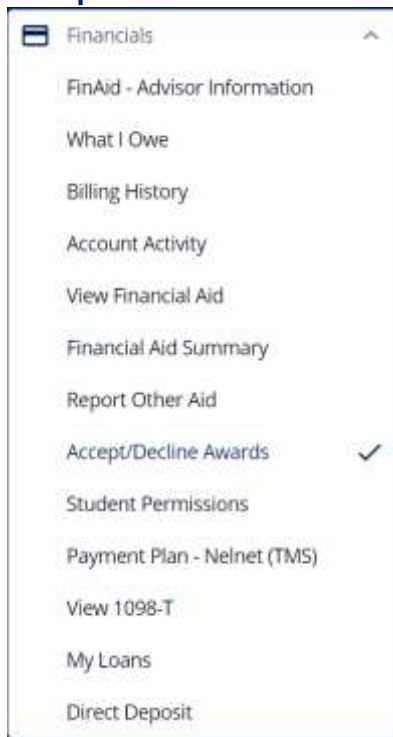
In addition, your Budget is displayed on the Summary page. The budget show costs for individual items. It is also grouped by term.

A screenshot of the 'Financial Aid Year 2020-2021 Budget' page. It shows a breakdown of costs by term. The first term is '2021 Spring Term' with a total of \$44,032.00. Below this, a table lists various budget items and their costs:

TERM BUDGET	
Books and Supplies:	\$312.00
Health Fee:	\$429.00
Housing:	\$5,202.00
Transportation:	\$828.00
Graduate Student Services Fee:	\$8.00
Board:	\$1,665.00
Estimated Loan Fees:	\$788.00
Miscellaneous:	\$1,800.00
Tuition:	\$33,000.00

At the bottom, the next term is '2020 Fall Term' with a total of \$47,757.00.

## Accept/Decline Awards

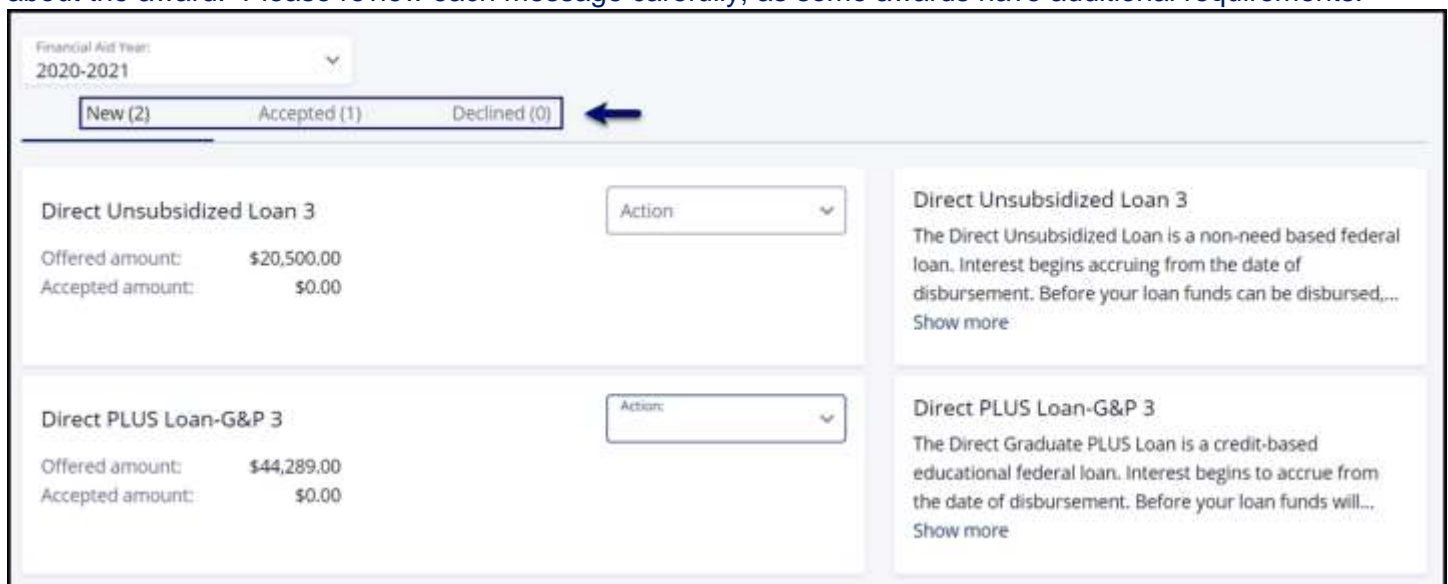


Financials

- FinAid - Advisor Information
- What I Owe
- Billing History
- Account Activity
- View Financial Aid
- Financial Aid Summary
- Report Other Aid
- Accept/Decline Awards ✓
- Student Permissions
- Payment Plan - Nelnet (TMS)
- View 1098-T
- My Loans
- Direct Deposit

The Accept/Decline page is where you go to accept or decline an offered Financial Aid. There are three separate areas for awards on this page – New, Accepted and Declined.

Each award has an associated message in the right column. This message provides additional information about the award. Please review each message carefully, as some awards have additional requirements.



Financial Aid Year: 2020-2021

New (2) Accepted (1) Declined (0)

Award Type	Offered amount	Accepted amount	Action	Message
Direct Unsubsidized Loan 3	\$20,500.00	\$0.00	Action	The Direct Unsubsidized Loan is a non-need based federal loan. Interest begins accruing from the date of disbursement. Before your loan funds can be disbursed,...
Direct PLUS Loan-G&P 3	\$44,289.00	\$0.00	Action	The Direct Graduate PLUS Loan is a credit-based educational federal loan. Interest begins to accrue from the date of disbursement. Before your loan funds will...

To accept, decline or reduce an award, select the appropriate action from the drop down menu.

1. Some awards (loans and work-study) can be accepted and reduced
2. Some awards (grants and scholarships) are typically pre-accepted, and require no action on this page.

Accept/Decline Awards

Financial Aid Year: 2020-2021

New (2) Accepted (1) Declined (0)

**Direct Unsubsidized Loan 3**

Offered amount: \$20,500.00  
Accepted amount: \$20,500.00  
Reduce (if needed): \$20,500

Action:   
Cancel   
Accept   
Decline

**Direct PLUS Loan-G&P 3**

Offered amount: \$44,289.00  
Accepted amount: \$0.00

Action

**Direct Unsubsidized Loan 3**  
The Direct Unsubsidized Loan is a non-need based federal loan. Interest begins accruing from the date of disbursement. Before your loan funds can be disbursed,...

**Direct PLUS Loan-G&P 3**  
The Direct Graduate PLUS Loan is a credit-based educational federal loan. Interest begins to accrue from the date of disbursement. Before your loan funds will...

Totals: Offered amount: \$91,789.00 Accepted amount: \$47,500.00

Submit

After you have made your selection, click the Submit button.

After you click the Submit button, you might receive a message about your award. Click the 'I Agree' checkbox, and then click OK.

Please review each award message carefully

You have accepted a Federal Direct Grad PLUS Loan award which requires completion of a Promissory Note. If you have not already completed the required Entrance Counseling you will need to complete this as well. Both of the requirements can be completed at the Department of Education's website.

I agree

Cancel Ok

You will receive confirmation you have accepted your award(s).

✓ SUCCESS

1 Award has been successfully submitted.

Got It

## My Loans

To review loans that you have borrowed while attending Duke University, click the My Loans link. Your expected Graduation Date as well as the total amount borrowed will display at the top.

*Please Note – the amount borrowed may differ from the amount disbursed depending on when you are reviewing this information. For example, if you review the My Loans page in the Fall term, your Spring loans will have not yet disbursed.*

### My Loans

 **2023 Spring Term**  
Expected Graduation Term

 **\$64,789.00**  
Total Amount Borrowed

#### Loan List

The loans listed below represent the total amount of money you have borrowed through student loans while attending Duke University. The interest rate for your loans vary depending on the type of loan. Some of your student loans will also charge interest while you are in school. You may use repayment calculator to get an estimate of what you monthly repayment amount will be.

[Repayment Calculator](#)

Your Loans will be grouped by Loan Type, then by Aid Year. Each group will display a sub-total, with a total at the bottom of the page. Again, depending on when you view this information, the amount borrowed and the amount disbursed may differ.

DESCRIPTION				BORROWED AMOUNT TOTAL
Federal Loans				
These are loans funded by the federal government, and administered by third-party servicers. Your servicer's name with link to their website is listed below.				
Graduate PLUS Loan				\$44,289.00
YEAR	DISBURSED AMOUNT	FEE	INTEREST BEGINS ⓘ	AMOUNT BORROWED
2020-2021	\$21,207.00	\$938.00	Disbursement	\$22,145.00
Fed Stafford Loan-Unsubsidized				\$20,500.00
YEAR	DISBURSED AMOUNT	FEE	INTEREST BEGINS ⓘ	AMOUNT BORROWED
2020-2021	\$10,142.00	\$108.00	Disbursement	\$10,250.00
Federal Loans Subtotal				\$64,789.00

## Repayment Calculator

There is a loan repayment calculator on the My Loans page.

### Loan List

The loans listed below represent the total amount of money you have borrowed through student loans while attending Duke University. The interest rate for your loans vary depending on the type of loan. Some of your student loans will also charge interest while you are in school. You may use repayment calculator to get an estimate of what you monthly repayment amount will be.

 [Repayment Calculator](#)

The Repayment Calculator will pre-populate with the loans borrowed at Duke. Amounts, Interest Rates and Loan Term will also populate, but can each be updated or removed. Additional loans can be added at the bottom. Click the links in the Resources section for additional information.

### Repayment Calculator

✕

▼ CALCULATION OVERVIEW

**Principal Amount at Repayment (Amount)** - The original amount borrowed plus accrued interest that will be added to principal at the time of repayment.

**Interest Rate (Rate)** - This is the annual rate at which interest is charged for your loan. The higher the interest rate, the more costly it is to have the loans. Use the same date as what is sent to the clearinghouse by the Registrar's office.

**Number of Years to Repay (Years)** - Most loans have a ten year repayment schedule, but you can pay off the loan sooner without penalty. Shortening your repayment period will increase your monthly payment, and reduce the overall cost of your loan.

**Estimated Monthly Payment Formula** -  $(rate/12) * principal\ amount\ at\ repayment / (1 - (1 + rate/12)^{-(years * 12)})$

▼ RESOURCES

For additional information check: [Federal Direct Loans](#)  
We are here to help you navigate your loans: [Personal\\_Finance@Duke](mailto:Personal_Finance@Duke)

DESCRIPTION	AMOUNT	RATE	YEARS
Description: Direct Unsubsidized Loan 3 (2020-21)	Amount Total: 10250	Rate: 6.5	Years: 10
Estimated Payment			
Description: Direct PLUS Loan-G&P 3 (2020-2021)	Amount Total: 22145	Rate: 6.5	Years: 10
Estimated Payment			
<a href="#">+ Add Another Loan</a>			<a href="#">Reset</a>
<b>Total Monthly Payment (Estimated)</b>			<b>\$367.84</b>



