

## "Deferred Tuition" Proposal

### Duke University Physician's Associate Program

#### I. NEEDS

The student body of the Duke University Physician's Associate Program is comprised of people with characteristics which differ markedly from those of the average Duke undergraduate student. In an effort to capitalize on individually demonstrated motivation and to create a pathway of vertical mobility for people who are "dead-ended" in a health career, candidates for admission to the Physician's Associate Program are selected exclusively from the ranks of the experienced. As a result of this unique selection process the average student is 28 years old at the time of matriculation and, in addition to his academic responsibilities must also arrange support for an average of 2.4 dependents. To deviate significantly from the current selection process would immeasurably alter the purpose and goals of the program. Because of the characteristics of the student body, imposition of tuition would create a constraint which would preclude most students from participating.

#### II. CONDITIONS

A. It has been clearly established during the developmental phase that successful completion of the requirements for graduation prepares the student for a financially rewarding career (the average starting salary for the 1971 graduates was in excess of \$12,000/year).

B. The administrators of the program have been informed by governmental sources that the chances of federal support will be greatly enhanced if the government can be assured of some ongoing support at the termination of a five year grant.

C. As the primary benefactors of the curriculum, the students can reasonably be expected to provide the resources for a significant portion of the operational costs of the program.

D. The University has promised that for a period of five years beginning September 1972, that students enrolled in the undergraduate allied health curricula will be excused from paying tuition if they are unable to pay.

### III. PROPOSAL

In order to meet the unique needs of the Physician's Associate Program and in order to develop a mechanism which reasonably can be expected to provide ongoing financial support for the program, it is proposed that a deferred tuition plan be established which is separate and different from the undergraduate deferred tuition plan. Characteristics of the elective deferred tuition plan should include 100% tuition deferment which is compatible with all conditions listed above and a preestablished monthly installment payback plan to become effective upon graduation and employment. The amount of indebtedness could be calculated on the loan plus 8% interest on the unpaid balance. Options open to the graduating student for discharging their obligation could range from a lump sum repayment within 90 days or monthly payments in varying amounts spread over from one to seven years.

### IV. CONCLUSION

At the termination of five years of outside support, the Duke University Physician's Associate Program would have an established fund capable of providing ongoing tuition support. This fund could simultaneously meet the needs and provide a resource which would be capable of defraying a significant proportion of administrative and educational costs.