What Is This?

Welcome to the Start-Up, a newsletter for incoming Onward students. You will receive a few of these during the summer to help get you ready for school in the Fall and hopefully answer some questions you might have. We strongly encourage you to read the entire newsletter. It has a ton of useful information. Besides, it’s not that long, and you might as well get into habit since you will have many, many pages of reading as a college student. If you have any questions after reading the newsletter, give us a call at (207) 581-2320.

I’ve been accepted to Onward: Now What?

First, congratulations. We are thrilled to have you in the Onward Program and look forward to helping you get your college degree.

Getting the acceptance letter from Onward is just the beginning. There are many tasks you will need to complete before you even go to school. If you haven’t done the following tasks yet, these are things you should do immediately:

1. **Send back your enrollment confirmation.** You actually receive two versions of this form. One version is in your letter from the UMaine Admissions Office. You will find another in your acceptance letter from Onward. You only need to confirm once, but it is important that you return a copy of this form as soon as possible. Until you return this form, you are not a student at UMaine and can’t be registered for classes or receive a financial aid award. Please note that the version of the form you get from the Admissions Office asks that you send a deposit of $150 when you confirm. You do no need to send in this deposit as it is waived for Onward students. If you use the form sent by Admissions, simply write “waived, Onward” on the form.

2. **Read, sign, and mail back your Terms of Admission.** This was included in your acceptance letter from Onward. Be sure to read it, as it outlines the expectations of the Onward Program, and then return it to us. You will not be registered for classes until you have returned the signed Terms of Admission.

3. **Activate and access your MaineStreet account.** MaineStreet is a website where you manage almost all aspects of being a student. It is critical that you be able to access it as soon as possible. It is where you will find your To Do List and where you will manage and accept your financial aid award, among other things. You were emailed an activation code for your MaineStreet account in your acceptance letter from the UMaine Admissions Office. If you lost your activation code or if you were one of the few students not sent one, you can call the IT Help Center at (207) 581-2506 to get a new code. If you are able to access MaineStreet but are unsure what to do when you get there, give us a call and we can probably be of some help.

Questions: Call us at (207) 581-2320 or email elizabeth.rote@umit.maine.edu

Your To Do List

One of the most important tasks you have this summer is to complete the items on your To Do List. Your To Do List is on your Student Center page on MaineStreet.

Many different things can appear in your To Do List, but here is some information about some of the more common ones:

**Independent/Dependent Student Verification Form** - Many students need to complete this form in order to receive financial aid. While this form is short, it is extremely important. If this item is on your To Do List, you will not be awarded financial aid or be registered for classes until you complete it. The form is available via a link on MaineStreet and is returned to the Financial Aid Office.

**IRS Data Retrieval** - This is a process required of many students in order to receive financial aid. It is completed on the FAFSA website and is done by modifying your filed FAFSA for the 2014-15 academic year. The IRS data retrieval can be a source of frustration if it doesn’t go smoothly, but if it is on your To Do List, it is critical you complete this item as soon as possible. Without it, you can’t receive financial aid or be registered for classes. If you are having difficulty completing this task or if you have a circumstance that makes completing this difficult, please give us a call to talk about options and strategies.

**Measles Mumps Rubella 2 Immun, Measles Mumps Rubella Immuniz, & Tetanus Immunization** - More information about immunizations appear later in this newsletter. If any of these are on your To Do List, you may have a date with a needle in the near future.

**UM Mathematics Placement Test** - Sometimes this appears on Onward students’ To Do Lists, but the good news is that you don’t have to do this one. Since you took our math placement exam during your application, you don’t need to take UMaine’s math placement test. Ignore this one.

You should be aware that your To Do List contains items for all University of Maine System campuses to which you’ve applied, but you only need to do the things listed for The University of Maine. Click on “details” at the bottom of your To Do List to see which items are for UMaine and which might be for other campuses. Also, your To Do List may grow over time, so check it at least weekly.

If you have questions about anything on your To Do List, please give us a call at (207) 581-2320.
Loans: Accept or Reject?

After you have been accepted to the University of Maine, after you have returned your confirmation, and after you have completed any necessary tasks in your To Do List regarding financial aid, you will receive notification of your financial aid award. This notification will outline for you how much financial aid you will receive and what form that aid takes. You will need to either accept or reject any loans you are offered as part of your financial aid package. You do this electronically through your MaineStreet account.

So, should you accept your student loans? Loans are sometimes necessary to pay for college. However, because they need to be paid back, having fewer loans is better than having a lot, obviously. The following information can help you decide if you should accept or reject your student loans.

Student loans are loans used to pay for college expenses, and they have a couple of advantages over regular loans. Student loans:

- do not have to be repaid until after you leave college
- do not require collateral or credit-worthiness

Student loans come in three types: Perkins, Subsidized Stafford, and Unsubsidized Stafford. Many students are offered all three types of loans as part of their financial aid package. The best way to determine if you need to take a student loan is to do a budget for the semester. In the next issue of The Start-Up, we offer some detailed information about financial aid and budgeting your money for the semester. You’ll receive that issue in a few weeks.

When deciding on loans, remember that, as a general rule, Perkins loans are a slightly better form of a loan. So, if you are going to take loans, you probably want to take the Perkins loan first. You have a limited amount of time to decide if you want your Perkins loan. Typically, you have until early in the semester. Look at your budget for the semester. If you are still unsure, you can meet with a financial aid counselor during orientation week to help you decide. You’ll still have plenty of time to decide after the meeting.

When looking at Stafford loans, Subsidized Stafford loans are always better than Unsubsidized Stafford loans and should be your first choice of the two. This is because Unsubsidized Stafford loans begin to accrue interest from the day you take them out, while Subsidized Stafford loans don’t accrue interest until you leave school. In other words, Subsidized Stafford loans will cost you less money in the long run. One great thing about both types of Stafford loans is their flexibility. You can borrow the money any time during the semester. You can also borrow only part of your loan, and then borrow another part of it later in the semester if you need to. Because of that flexibility, we recommend that students don’t borrow Stafford loans until they know they need them.

Paying for college can be stressful. We’ll have more information about the costs of going to UMaine in the next issue of The Start-Up, as well as more details about financial aid so that you can better plan your budget for the coming year.

Immunizations

Maine Law requires all degree-seeking students and full-time, non-degree students born after December 31, 1956 to provide proof of immunization against TD (tetanus/diphtheria) within the last 10 years and two doses of MMR (measles, mumps, rubella) after the first birthday. If measles immunization was done prior to 1968, students must provide proof it was done with a live virus. Compliance is mandatory. Registration may be dropped if compliance is not met by the first day of classes. Records must be signed or stamped by your healthcare provider, your high school, your previous college, or your military base.

Send a photocopy of your signed immunization record with specific evidence of dosage, type of vaccine and/or immunity to: Immunization Records, Shared Processing Center, PO Box 412, Bangor, ME 04402-0412, (Fax: 207-561-3450). For more information about immunizations, visit the UMaine immunizations page at http://studentrecords.umaine.edu/records/immunizations-information/

A Little About Orientation Week

Orientation starts Monday, August 25. Attending orientation is mandatory for all incoming Onward students. During orientation week you will:

- get a tour of campus
- meet your instructors
- have a chance to buy your books
- meet with a financial aid counselor
- get your Maine Card
- learn the names of your fellow Onward students
- and more . . .

We will send you more information about orientation week soon.

The Camping Trip: What to Expect

Some people love camping. For others, it is the last thing they would choose to do. For many of our students, the camping trip is the part of orientation they are most nervous about. Here’s some information about the camping trip so you will know what to expect:

The camping trip is at The YMCA Camp of Maine in Winthrop. We leave for the Y Camp Wednesday, August 27, in the afternoon and stay there Wednesday and Thursday nights. We return Friday, August 29 around noon, and then students are free until classes begin Tuesday, September 2.

Even though we call it a camping trip, it isn’t exactly roughing it. Students stay in cabins, and each student has a bunk with a mattress. Students bring their own sleeping bags or bedding. Students can not bring their own tents. There are bathrooms with flush toilets and showers with private stalls. All the meals are provided, and there is even electricity.

Transportation is provided to and from the Y Camp, and students are not allowed to bring their own vehicles. The trip is for Onward students and staff only, so you may not bring your children, spouse, friends, significant others, or pets.

The camping trip, like the rest of orientation week, is mandatory for all incoming Onward students. We will send you more information about the camping trip soon, including a complete list of things you will need to bring.

A Tale of Two Emails

All UMaine students are ultimately assigned two email addresses: A MaineStreet email: (@maine.edu) and a FirstClass email: (@umit.maine.edu). Although this two email system might be annoying and confounding, accessing both email systems is essential to your survival as a student at UMaine.

Your MaineStreet email is probably the lesser used of the two email accounts, but since it is mostly used for "official" communications from UMaine offices, it’s pretty important. Your MaineStreet email is set up and activated when you activate your MaineStreet account.

FirstClass, however, is the email system used by most people at UMaine for day-to-day communications. It is set up separately from your MaineStreet email. If you have not set up your FirstClass email account, please do so soon. You activate your FirstClass account by going to this web site:

https://umservices.umaine.edu/umas/index.cgi

Important note: Your FirstClass userID and password are not the same as your MaineStreet userID and password, even though you will use your MaineStreet userID and password to activate your FirstClass account. (We know. It makes our heads hurt, too.) So, when you activate your FirstClass account, make sure you write down your FirstClass login information lest it get lost in the shuffle.