The Academic Calendar

The University of Maine does not follow the same break schedule as public schools. Classes are in session Monday through Friday unless the University is on break. It is also in session during some national holidays. (Classes are in session on Veteran’s Day, for example.) A schedule for the Fall semester is listed below, which includes all breaks.

Tuesday, September 2
Fall semester begins

Saturday, October 11 — Tuesday, October 14
Fall Break: Classes are not in session

Wednesday, November 26 — Sunday, November 30
Thanksgiving Break: Classes are not in session

Friday, December 19
Fall semester ends

Schedules

Your class schedule in college will be very different than your class schedule when you were in high school. In high school, you were at school for one large block of time and probably had classes the entire time. In college, classes are scattered throughout the day, often with free blocks of time in between. In high school, your probably spent an average of 6 to 7 hours a day in classes. In college, you will spend an average of 3 hours a day. One might assume from this that college is less work. Nothing could be further from the truth. In high school, students can often do a majority of the work they need to do during the school day and have little homework. As a general rule of thumb, in college you should plan to spend 2 hours outside of class doing homework for every hour you are in class. Therefore, if you are in classes for 3 hours a day, you can plan to spend another 6 hours reading, studying, and writing papers. All added together, that’s 9 hours per day of school work. As you can see, being a student is a full time job.

Onward classes are not held in our building, but in classrooms around campus. Your classroom will stay the same all semester, as you will have different classes in many different buildings. During orientation, you will have a tour of campus that will include showing your where your classes will be held, so before the semester starts you will know exactly where to be and when to be there.

Your class schedule may already be visible in MaineStreet. This is a schedule of your classes only, and does not reflect meetings you will have with Onward staff or the many hours of study you will need to do to succeed. Plan on being busy every day Monday through Friday from approximately 8:00 am to 4:00 pm. Think of those as your work hours, and don’t plan other things during that time. Onward staff expects you to be free during those hours and will have additional appointments scheduled for you during these hours — appointments which you will learn about during orientation week.

Got Health Insurance?

Starting this year, all UMaine students taking at least 9 credits are required to have health insurance. Students can either provide their own insurance or purchase a plan through the University. Here’s how it works:

All students will be billed $942 for the Student Health Insurance Plan (SHIP). The 2014 spring semester bill will charge you a premium for everyone, regardless of if you already have health insurance or not. Wether that charge stays on your bill depends on what day you do.

Students who already have insurance will then have to file a waiver to have that charge removed from their bill. To file a waiver, you must provide proof that you already have health insurance. Waivers must be filed by October 1, 2014. You can file a waiver on www.crossagency.com/umaineinsurance. Students who don’t otherwise have insurance should complete the online enrollment form at www.crossagency.com/umaineinsurance

It’s important to note that you will be charged for the SHIP even if you don’t complete the enrollment form. The only way to avoid being charged is to complete the waiver and show proof of other insurance.

The $942 charge pays for insurance for a full year, and SHIP coverage runs from 8/1/2014 – 7/31/2015. Students on SHIP, therefore, will be charged again in the Spring or Summer 2015 semesters. For more information on SHIP and what it covers, visit www.crossagency.com/umaineinsurance

Money Stuff

In this issue of the Start-Up, we talk all things money related: financial aid, bills, school supplies, health insurance, and computers, to name a few. This issue is a little number heavy, which may be a bit off-putting to the math-phobic among you, but it contains a lot of really useful information. Make sure you read the entire thing. Twice. Or more.

Perhaps the biggest stress factor for incoming students is money: how am I going to pay for college? Much like in “real life”, paying for college is a process of managing incoming funds (often in the form of financial aid and other income such as books, tuition, fees, and housing). Our hope is that after reading this newsletter you will have a better sense of your impending financial situation to come and so that you will have questions you can ask during orientation week.

If there is one piece of advice we can give you in regards to this whole process, it’s this: Don’t panic. Things don’t always work out as fast as we would hope, but they do work out eventually.

Your Student Bill

Your student bill is where all of your university charges and credits appear. Tuition, fees, and on-campus housing are all charged to you on your student bill. The following are examples of the charges that will appear on your student bill if you are a resident of Maine. These are charges for a single semester:

- Tuition In-State Fall $3,627.00
- Unified Fee $934.00
- Communication Fee $15.00
- Undergrad Student Activity Fee $45.00
- Recreation Center Fee $138.00
- Total $4,739.00

If you live on campus, your room and board (meal plan) charges will appear on your student bill as well. Your actual charges will vary depending on your exact meal plan and rooming situation, but the charges will most likely be:

- Campus Housing $2429.00
- Meal Plan $2219.00

Finally, all students attending UMaine are now required to have health insurance. If you already have health insurance, you can file a waiver and not be charged for it. Otherwise, you will be charged for a health insurance plan.

Student Health Insurance Plan Fee $942.00

Financial aid is not mailed to you directly, but instead is credited to your student bill. Whatever financial aid that comes in goes first to pay off your charges (tuition, fees, and housing). Often, however, there is more financial aid than there are charges and you will have a credit on your account. That credit is your money that you can use to buy things like books, food, and shelter. Financial aid is not typically credited to your account all at once. Therefore, when you get your bill you may not see all of your financial aid credited to your account yet. Don’t panic. Some forms of financial aid won’t be credited to your account until the week before classes start, and sometimes financial aid can be delayed by missing paperwork. Just because you don’t see a certain piece of financial aid on your bill doesn’t mean you won’t be getting that financial aid. It just means it hasn’t arrived yet.

Orientation begins:
Monday, August 25

In the Next Issue

It’s all about the details as we get ready for fall, and you will receive specific information about orientation week (where to be, what to bring, and when)
Piecing Together Financial Aid

In the last issue of the Start-Up, we discussed checking your financial aid award and accepting or rejecting your loans. This time, we’re going to talk about how your financial aid package was generated.

Part 1: The Student Budget

The Office of Financial Aid begins the process of generating your financial aid package by first considering your Student Budget. Your budget is how much it will cost you to come to school. The financial aid office uses a standard budget for all full-time, in-state, undergraduate students. For the 2014-2015 school year, they use the following budget to determine how much it will cost to attend school at UMaine:

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel &amp; Miscellaneous</td>
<td>2,200.00</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>1,000.00</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>9,206.00</td>
</tr>
<tr>
<td>Tuition</td>
<td>37,850.00</td>
</tr>
<tr>
<td>Fees</td>
<td>22,360.00</td>
</tr>
<tr>
<td>Total</td>
<td>$23,102.00</td>
</tr>
</tbody>
</table>

Keep in mind this budget is for the entire school year, which is different from the amount you are charged for each term. Your budget for a single semester, therefore, would be $11,551. The same budget is used for both on-campus and off-campus students.

Part 2: Expected Family Contribution (EFC)

Expected Family Contribution (EFC) is the amount of money that your family is expected to contribute to your college expenses. Your EFC is determined by the information you submitted in your FAFSA. This is the amount that your family is expected to pay towards your college expenses. The EFC is used to determine how much financial aid you need to come to school.

Part 3: Need

Need is the amount of financial aid you need to come to college. Need is determined by taking into consideration your Student Budget and your EFC. Your EFC is calculated by taking your budget and subtracting your EFC. Whatever is left is your need. Your need is the amount of financial aid that you are eligible for.

Part 4: Aid

The aid you receive is based on your need (from part 3), the types of aid you are eligible for, and the overall availability of aid at UMaine. Your exact financial aid package is a reflection of all of these things.

When Is Financial Aid Available?

Any financial aid you receive will apply to your student bill. The sum of your aid is typically referred to as your “refund.” Your refund is then sent to you so that you can use that money to buy books and pay for living expenses during the semester. You can collect your refund in one of three ways:

- **Students can set up direct deposit** for their refunds. Signed up for direct deposit is done through MaineStreet. Go to Student Self-Service and then Student Center. (Student Center is also where you can find your To Do List). In the Finances section, you’ll see an option for Direct Deposit. Hands down, direct deposit is the best way to receive your refund. Your refund is deposited in your bank account early in morning, Tuesday, August 26, 2014. You will have your refund the soonest of any of your options. It is also the most convenient and the safest way to receive your refund. We highly recommend using this refund method. In order to receive your first refund through direct deposit, you must sign up for it by the morning of Monday, August 25. Give us a call if you need help setting up direct deposit.

- **The Bursar’s Office will mail you a check.** This is the default method of receiving your refund. Before refunding your student account, you will receive a notice by email with instructions. This notice will let you know how much you may be refunded, and give you options on how you wish to receive your refund. Following your request, you will receive a check in the mail. You will receive your refund within 30 days of your request. Direct Deposit is the fastest method of receiving your refund. We highly recommend using this refund method.

- **You can pick up a check at the Bursar’s Office.** In order to use the option, you must request that your refund be held at the Bursar’s Office. You can make this request in MaineStreet in Student Authorizations. Go to Student Self-Service, then Self-Service, then Campus Finances, then Student Authorization. Select University of Maine, check the box that reads “Please select to hold a Credit Balance on your account for future charges,” and click Save. To have your check held for you, you must submit this request in MaineStreet by the morning of Monday, August 25. Refunds are processed and mailed starting on Tuesday, August 26, but only if you requested your refund be held. Otherwise, your refund will already have been mailed and won’t be available for pick-up. You should also be aware that there is often a long line at the Bursar’s Office the morning of the 26th, and that it is not acceptable to miss any portion of orientation in order to pick-up your refund check.

School Supplies

You don’t need to worry about buying school supplies before you come to orientation. In fact, you are better off to wait to buy supplies until you are on campus and you can be sure you are buying what you truly need.

There is something to be said, though, for going to the store and buying what you feel you will need when you can walk with office supplies. It can make you feel like school is really happening, and it can reduce your anxiety about coming to school by allowing you to feel more prepared.

If you plan to go school supply shopping this summer, you should know that Onward requires some very specific items for the school year. Below are the items you will need in order to be a successful Onward student:

- Backpack, shoulder bag, or other portable book-carrying apparatus
- A USB flash drive (1 GB or larger)
- 2 or more heavy duty 3-ring binders (D-ring generally work best, and they should generally be 1” or larger)
- Binder separators with pockets (you’ll need no less than 5 separators)
- Loose leaf note paper, 3-hole punched (otherwise known as filler paper)
- Graph paper, 3-hole punched
- 3-hole punch
- Mini-stapler
- Pencils & a pencil sharpener or mechanical pencils
- Block eraser
- Straight edged ruler
- Pens

Textbooks

Students are sometimes surprised by the price of textbooks. As an incoming student, you can expect to pay between $300 and $450 for textbooks in your first semester. The actual cost will depend first on what math course you are taking: pre-algebra, introductory algebra, or intermediate algebra. The cost of books for each of your classes is not the same. It will depend on whether you buy your books used or new. Most of the time, used books are available, and can save you a good chunk of money. Occasionally, used books aren’t available and you will have to buy a new one. Textbooks are available at the University Bookstore, and you will have time during orientation week to buy them.

Change of Financial Circumstance

When you file your FAFSA, your ability to pay for college is determined largely by your income from 2013. For some students, however, their income will change significantly as a college student, and their expected income while in college will be far less. Students in this position can file a FAFSA appeal. Before you consider beginning the process of filing a FAFSA appeal, you should be able to answer yes to both of these questions:

- Is the EFC (Expected Family Contribution) from your FAFSA greater than 0?
- Will my income as a student be significantly different than the income that was reported on my FAFSA? (A significant change in income would be measured in thousands of dollars.)

If you think you might need to file a FAFSA appeal, you should begin the process soon. Contact Lori Watson at Financial Aid by calling (207) 581-3174 or emailing her at loriw@maine.edu. She will help you determine if an appeal is appropriate for you and help you begin the process. If you wish to meet with Lori in person you must make an appointment in advance as drop-ins are not permitted. You do not need to make an appointment to drop off paperwork at the Financial Aid office, but all other contact is by appointment only.

Do I Need to Buy a Computer?

Students often ask: Do I need to buy a computer for school? The short answer is no. At last year’s orientation, we had a small computer lab where our students can check email, write papers, print, and go online. Even if you don’t own a computer at all, you can do everything you need to do while on campus. You won’t need a laptop to bring with you to class. In fact, we generally discourage students from taking laptops with them to class.

That said, having a computer and internet access at home can be very useful. If you already have a computer at home, you are probably already set. The things you need to do for school aren’t that demanding on a computer and don’t require the latest and greatest. If your computer is working and hasn’t reached its 5th birthday yet, you’ll be fine. Even older computers will probably still do the trick.

If you are going to buy a computer for school, though, don’t break the bank. The most inexpensive computer sold at Best Buy, Walmart, or any other computer-selling store will suit your academic needs just fine. $300 will buy you a laptop that will get your though at least your first few years of college. Generally, it’s better to buy a computer based on your needs of a freshman, not to try and spend extra trying to predict what your needs will be 3+ years down the road.

If you end up buying a computer, don’t let the salesperson talk you into buying anti-virus software, anti-malware, or any other kind of software. All of the software you need is either free or significantly cheaper to buy on campus.

If you are not sure if your home computer will be okay, or if you want to buy a computer and have questions about what you should do, feel free to call Eric. He handles our technology and can answer any questions you may have. (207) 581-2318.

Have Questions?

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