



MONEY MATTERS

A GUIDE TO

FINANCIAL INFORMATION

South
Stevens
Hall



**DEFINE
TOMORROW**



WELCOME TO THE UNIVERSITY OF MAINE

The University of Maine is committed to your success in all areas — personally and academically. Thank you for choosing UMaine. Congratulations on becoming a Black Bear!

Money Matters is a guide for students with information on:

- UMaine’s bill
- Costs at UMaine
- Types of financial aid available
- Additional funding resources
- And much more

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umaine.edu

The University of Maine does not discriminate on the grounds of race, color, religion, sex, sexual orientation, including transgender status and gender expression, national origin, citizenship status, age, disability, genetic information or veteran’s status in employment, education, and all other programs and activities. Contact the Director, Equal Opportunity, 101 N. Stevens Hall, Orono, ME 04469 at 207.581.1226 (voice), TTY 711 (Maine Relay System) equal.opportunity@umaine.edu with questions or concerns.

IMPORTANT DATES

Fall bills due	Aug. 15, 2017
First day of classes	Aug. 28, 2017
Last day to add courses	Sept. 1, 2017
Last day to drop courses	Sept. 10, 2017
Student Health Insurance opt-out deadline	Oct. 1, 2017
Recommended FAFSA Filing	Oct. 1, 2017
Fall break	Oct. 9–10, 2017
Thanksgiving break	Nov. 22–26, 2017
Winter Break	Dec. 16, 2017–Jan. 21, 2018
Spring bills due	Jan. 5, 2018
Spring break	March 12–18, 2018
Maine Day	May 2, 2018
Commencement	May 12, 2018

HELPFUL NUMBERS

Admissions	207.581.1561
Bursar’s Office.....	207.581.1521
Career Center.....	207.581.1359
UMaine Dining	207.581.3463 (DINE)
Student Financial Aid	207.581.1324
Housing	207.581.4580
IT Help Center.....	207.581.2506
MaineCard Office	207.581.2273 (CARD)
Public Safety	207.581.4040
Student Life	207.581.1406
Student Employment	207.581.1349
University Bookstore	207.581.1700
Veterans Center	207.581.1316

PRIVACY INFORMATION

The University of Maine is limited in its ability to provide parents or other individuals with certain personal information about students by both Federal law and University policy.

Family Educational Rights and Privacy Act — FERPA

The Family Educational Rights and Privacy Act (FERPA) is a federal law that protects the privacy of student education records. After Aug. 15, a signed Student Consent to Release Information Form is required in order to speak to anyone other than the student about their personal information. This form is available in this packet and on the Student Records website studentrecords.umaine.edu, which also has further information about FERPA.

Please understand that while the Student Consent to Release Information Form gives university personnel permission to speak with individuals other than the student about the student's personal information, including the bill, there is a separate authorization for anyone other than the student to view the bill online and make online payments. See page 7 of this booklet for details on how to add an authorized user to a student's account.



CHECKLIST

WHAT YOU'VE ALREADY COMPLETED

Admissions

- ✓ Accept admission to UMaine

MaineStreet and email accounts

- ✓ Activate your University of Maine System (UMS) account
- ✓ Set up your @maine.edu account

Office of Student Financial Aid

- ✓ Apply for financial aid by filling out the FAFSA
- ✓ Log onto MaineStreet and check for To Do items
- ✓ Review your financial aid award
- ✓ Accept the financial aid you want to receive on MaineStreet

WHAT YOU STILL MAY NEED TO DO

Office of Student Financial Aid

- Report outside aid on MaineStreet
- Complete entrance counseling for loans
- Complete Loan Agreement/Master Promissory Note(s) for loans
- Look into additional funding options
- Sign up for Salt[®], UMaine's financial literacy and debt management program

Bursar's Office

- Complete *Student Financial Responsibility Statement*
- Waive (opt-out) or complete enrollment for Student Health Insurance Program
- Make your parent an authorized user to view and pay your student bill
- Estimate your semester bill
- Enroll in the Higher One payment plan (optional)
- Enroll in direct deposit on MaineStreet
- Submit student authorization on MaineStreet (for permission to use federal funds to cover all charges)
- Report anticipated resources on MaineStreet (for sources not on your first billing statement)

Student permissions

- Complete Consent to Release Information Form (so parent/guardian can talk to anyone at UMaine about your financial aid, billing and academic information)

Other

- Contact Student Employment for help finding a job
- Reserve your textbooks through the University Bookstore

REMINDER: CHECK MAINESTREET OFTEN

The following offices use MaineStreet to communicate your student status and important messages to you:

- Student Financial Aid
- Bursar's Office (student bill)
- Student Records

How to get to your Student Center in MaineStreet:

- Log into MaineStreet (**mainestreet.maine.edu**).
- Click Student Self-Service under the MaineStreet Menu.
- Click on Student Center.

This is what you'll see:

Bananas's Student Center 1234567

Academics

Enrollment
[My Class Schedule Planner](#)
[Wish List](#)
[Enroll](#)
[My Academics](#)

Academic History
[Grades](#)
[Degree Progress Report](#)
[Academic Summary](#)
[Course History by Subject](#)
[Transfer Credit Report](#)

other academic... ▼

Finances

My Account
[View My Bill](#)
[Pay My Bill](#)
[Account Activity](#)
[Item Summary](#)
[Direct Deposit](#)
[View 1098-T](#)

Financial Aid
[View Financial Aid](#)
[Accept/Decline Awards](#)
[FAFSA Status](#)

Account Summary

My account balance is -300.00.
My total amount due is 0.00.

- Charges: 0.00.
- Deposits: 0.00.

Currency used is US Dollar.

SEARCH FOR CLASSES

Message Center
You have 0 new and 6 old messages.
[Open Message Center](#) ▶

Holds
Financial Responsibility Stmt

To Do List
Financial Responsibility - Fall 2017

Enrollment Dates
[Open Enrollment Dates](#)

Advisor
UM -
[Advisor Notes](#) [details](#) ▶

FINANCIAL AID APPLIED TO YOUR BILL

Some forms of financial aid are applied to your bill, others are not. It's important to know the difference.

The following types of aid are applied directly to your bill:

GRANTS

- Students may see Federal, State or University grants in their financial aid award.
- Grant funds do not need to be repaid.
- Grants will show as anticipated aid on the student's bill.

SCHOLARSHIPS

- Scholarships may come from the University, individual academic departments, or outside organizations.
- The Office of Student Financial Aid will receive notification of any University or department scholarships students receive. Scholarships will show as anticipated aid on the student's bill.
- If you are receiving an outside scholarship:
 1. Send copies of all outside scholarship certificates or letters to the Office of Student Financial Aid.
 2. Check with the authority issuing the scholarship for specific requirements to receive the scholarship funds (i.e. enrollment verification, grades, billing).
 3. All outside scholarship checks should be sent to the Office of Student Financial Aid.
 4. Once outside scholarship checks are received by the Office of Student Financial Aid, the funds are then applied directly to the student's account.
 5. If a student is required to sign the check before funds can be applied to the account, the student will be notified to come into the Office of Student Financial Aid to endorse the check.

LOANS

- Students may see Federal Perkins Loans or Federal Direct Loans in their financial aid award.
- All loans must be repaid; deferment options are available.
- If students are borrowing the Federal Perkins Loan:
 1. Students must accept the loan on MaineStreet.
 2. Students must complete a Master Promissory Note (MPN) and disclosure through MaineStreet.
- If students are borrowing Federal Direct Loans:
 1. Students must accept the loan on MaineStreet.
 2. All new borrowers must complete Entrance Counseling through **studentloans.gov**.
 3. All new borrowers must complete a Loan Agreement/Master Promissory Note (MPN) through **studentloans.gov**.

Subsidized Direct Loans — the government pays the interest on the loan while the student is enrolled at least half-time and during other authorized deferment or grace periods.

Unsubsidized Direct Loans — the government does not pay the interest; students can choose to either pay their interest while in school or have it deferred.

IMPORTANT NOTE: Federal Work-Study is NOT applied directly to the student bill. Students earn a paycheck every other week that can be used for indirect educational expenses.

PAYMENT OPTIONS

Cash: Pay in person at the Bursar's Office, Alumni Hall, Room 100.

Check: Mail to Bursar's Office, 5703 Alumni Hall, Orono, ME 04469-5703.

International currencies: Pay online at flywire.com/umaine.

Online payments: Pay through the Student Center on MaineStreet.

Electronic check/ACH: Direct debit from your checking or savings account.

Credit card: Charge your American Express, Visa, MasterCard or Discover. Online credit card payment service is through TouchNet. A convenience fee of 2.75% or a minimum of \$3 will be applied.

Authorized user: Authorize your parent(s) or other(s) to make online payments and/or view your account activity. Visit umaine.edu/bursar/user for online instructions.

HIGHER ONE PAYMENT PLAN

The University of Maine offers a payment plan administered by Higher One.

Annual plan:\$95

10 payments beginning on June 20

Semester plan:\$70

5 payments beginning on June 20

Enrollment fee only. No interest. Online:

tuitionpaymentplan.com/umaine

ADDITIONAL LOAN OPTIONS

There are a variety of loan programs available in addition to what you were awarded in your initial financial aid package to help finance a college education. Some options include:

- Federal Direct PLUS Loan
- Additional Federal Direct Unsubsidized Loans
- Alternative loans

All of these loan options require repayment either upon disbursement of the loan funds or once you are enrolled less than half time. Before applying for any loan, evaluate each loan program carefully to choose the option that is best for you.

For more information on eligibility and how to apply, visit umaine.edu/stuaid.

SEMESTER COSTS AT UMAINE

Explanation of fees can be found at umaine.edu/bursar/tuition-and-fees

Undergraduate tuition rate (based on 15 credit hours)

Maine Resident (\$286 per credit)	\$4,290
Non-Resident (\$932 per credit)	\$13,980
New England Regional/NEBHE (\$458 per credit)	\$6,870
Canadian Residents (\$458 per credit)	\$6,870

Mandatory fees

<i>Unified fee</i>	<i>Student Activity Fee</i>	\$53
1–5 credits \$128	<i>Communication Fee</i>	\$15
6–11 credits \$391	<i>FYE Fee (fall semester only)</i>	\$50
12–15 credits \$958	<i>Course/Program Fees</i>	
16+ credits \$983	Business Program Fee	\$33/credit
	Engineering Program Fee	\$100/course
	Nursing Program Fee	\$50/credit
Recreation fee	Online Course Fee	\$25/credit
1–5 credits \$81	<i>Other course fees may apply in certain programs</i>	
6+ credits \$135		

Student Health Insurance

Annual fee	\$1,692
This fee is charged once a year. Can be waived.	
See page 9 for more information.	

On-campus room and board

Double room (with roommate)	\$2,636
Meal plan (Unlimited)	\$2,432

DIRECT COSTS (billed)

- Tuition
- Fees
- Meal plan
- On-campus housing
- Student health insurance

INDIRECT COSTS (not billed)

- Books and supplies
It is estimated that students spend \$1,000 per year for books and supplies. Courses with labs may include additional costs.
- Travel and miscellaneous
It is estimated that students will spend \$2,200 a year in travel and miscellaneous expenses.
- Off-campus room and board
These costs vary based on individual living situations.

PRORATED AWARDS

Your financial aid is based on the assumption that you will enroll in 15 credits per semester. Some types of aid will be prorated if you enroll in less than 15 credits. Award prorations will be based on enrollment levels of 12–14, 9–11, and 6–8 credits.

If you are subject to aid proration, the remaining portions of certain types of aid may be used toward tuition and fees for summer 2018 courses. Contact the Office of Student Financial Aid for more information when summer registration begins.

Please report your intended enrollment through Accept/Decline Awards in your MaineStreet Student Center.

REPORT OUTSIDE AID

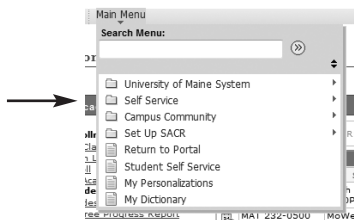
Students are legally obligated to report any and all additional resources to the Office of Student Financial Aid. Waivers, scholarships, and assistance of any kind from a Federal or State agency, private organization, or scholarship foundation must be reported. Receipt of additional assistance not already listed on your award could affect your financial aid.

1. After logging into the MaineStreet portal, click the Student Self-Service link to select it.

2. Click the Student Center link to access MaineStreet.

3. Click on Main Menu

then click on the Self-Service folder.



4. From the Self-Service folder view, click on Campus Finances folder and then the Accept/Decline Awards link.

5. Click the appropriate aid year.

6. Scroll to the bottom of the page and click Report Outside Aid.

7. Enter the source of aid name and amount. If you have more than one source of outside aid, click the + button.

8. Click Return to Award Package.

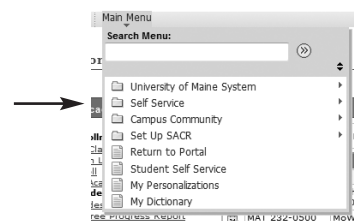
ENTER ANTICIPATED RESOURCES

A \$100 late payment fee will be assessed to balances not paid by the due date, unless you have sufficient pending and/or outstanding resources not shown on your bill. On the Anticipated Resources page, you can tell the Bursar's Office about your pending resources such as employer/third party payments, Higher One tuition payment plan, athletic scholarships, payroll deduction, alternative loans, and tuition waivers. You will need to post them to your Anticipated Resources page on MaineStreet by the due date each semester to avoid the late fee.

1. After logging into the MaineStreet portal, click the Student Self-Service link.

2. Click the Student Center link to access MaineStreet.

3. Click on Main Menu then click on the Self-Service folder.



4. From the Self-Service folder view, click on Campus Finances and then Anticipated Resources.

5. On the Anticipated Resources page, click the select button next to University of Maine.

6. The Balance by Term section appears on this page. Click the Select button for the appropriate term in the Update Your Resources column.

7. In the Amount for Item column, enter the anticipated amounts of financial assistance you will receive for the term selected.

8. After entering all anticipated item amounts, select the Enter key to update the Total Resources and Balance Due at the bottom of the page.

9. Click the Save button to save your entries. Note: If you select Save, you can update this page later if your anticipated aid changes.

10. Click the Return button.

SUBMIT STUDENT AUTHORIZATION

The Bursar's Office must have your permission to apply your Federal Financial Aid to any charges other than tuition, fees and room and board within the same aid year. Granting permission can make your account easier to manage.

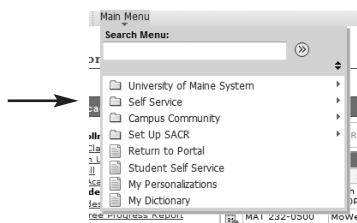
Financial aid resulting in a credit balance on your account will be automatically refunded to you unless you request that it be held to apply to future charges.

1. After logging into the MaineStreet portal, click the Student Self-Service link.

2. Click the Student Center link to access MaineStreet.

3. Click on
Main Menu

then click on the
Self-Service folder.



4. From the Self-Service folder view, click on Campus Finances and then Student Authorization.

5. On the Authorize Financial Aid Payments and Student Refunds page, click the select button for the University of Maine.

6. On the Student Authorization Page indicate the option(s) you authorize by placing a checkmark in the appropriate checkbox(es).

7. Click the Save button.

8. Click the Return button.

AUTHORIZE A USER

Adding an authorized user in TouchNet's Bill+Payment Suite is your written consent that an individual may view your account information and make payments on your behalf. The University of Maine will not release information in any other manner without a completed Student Consent to Release Information Form (see page 13).

1. After logging into the MaineStreet portal, click the Student Self-Service link.

2. Click the Student Center link to access MaineStreet.

3. From the Student Center, under My Account in the Finances section, click on the View My Bill link.

4. To access TouchNet's Bill+Payment suite, click View Bill/ Payment Options.

5. Click the Access TouchNet Bill+Payment button.

6. Select Authorized Users from the menu options at the top of the page.

7. If you have already added one or more authorized users, you may update settings or delete on this page. Click on the Add Authorized User section. Enter the email address of the new Authorized User.

8. Choose Yes or No on both of the access options. Billing Statement Access: Would you like to allow this person to view your billing statement?

- If you select "No," the authorized user will be able to view only the current balance, but will not see your billing statement.

Payment History Access: Would you like to allow this person to view your payment history?

- If you select "No," the Payment History tab will show only payments the authorized user has made.
- If you select "No" for both options, the authorized user will only be able to process payments on your account.

9. After carefully reading the agreement for authorizing a user, click the I Agree box.

10. Click the Continue button.

11. After you add the authorized user, they will receive an email notification along with instructions for logging into their Bill+Pay account.

ENROLL IN DIRECT DEPOSIT

A credit balance created by the disbursement of financial aid is normally disbursed to you by the start of each semester. The fastest, most convenient and most secure way to get your refund is by direct deposit.

1. After logging into the MaineStreet portal, click the Student Self-Service link to select it.
2. Click the Student Center link to access MaineStreet.
3. Under the Finances section, click the Direct Deposit link.
4. On the Account Services/My Direct Deposits page click on the green Enroll in Direct Deposit button.
5. On the Manage My Bank Accounts/Add Bank Account Details page fill out the required information for your bank account then click the Next button. Do NOT enter a debit card number. Enter the complete bank routing number and account number.
6. On the Manage My Bank Accounts/Agreement page review the Agreement page and click the checkbox next to "Yes I agree to the terms and conditions of this agreement." Then click the Submit button.
7. On the Results page review your information then click the Proceed to Enroll in Direct Deposit button.
8. Review the My Direct Deposit/Bank Account Summary page and click the Proceed to Enroll in Direct Deposit button.
9. On the Enroll in Direct Deposit/Add Direct Deposit page select your account from the drop down menu and click Next.
10. Review your account information and the agreement on the Enroll in Direct Deposit/Agreement page and click the checkbox next to "Yes I agree to the terms and conditions of this agreement." Then click the Submit button.
11. Click the Go To Direct Deposit Summary button and verify that the correct account has been selected.
12. If you need to change or correct the account for your direct deposit, see Modifying Your Direct Deposit online at umaine.edu/bursar/directdeposit/#modify.
13. If you decide to cancel direct deposit you will need to contact the Bursar's Office by phone at 207.581.1521.

FINANCIAL RESPONSIBILITY

Student Financial Responsibility Statement

Enrolling within the University of Maine System (UMS) creates a financial obligation. To assist with understanding this obligation, all students must complete the Financial Responsibility Statement (FRS) each semester before enrolling in classes at any UMS campus. The FRS may be reviewed and accepted by going to your MaineStreet Student Center and clicking on the Financial Responsibility Statement link in the To Do List as described below.

1. After logging into the MaineStreet portal, click the Student Self-Service link.
2. Click the Student Center link to access the MaineStreet Student Center.
3. Under the To Do List section, find and click the Financial Responsibility Statement link.
4. If "Financial Responsibility Statement" is not in your To Do List, your FRS is either complete or not yet available to you. ***You will receive an email sent to your @maine.edu account when the statement is available to complete.***
5. Read through the entire statement and click the Accept checkbox at the bottom of the page.
6. Click the Save button at the bottom of the page.
7. Click the Next button in the top right corner.
8. Click the Finish button to complete the process.
9. Click the Exit button to return to the MaineStreet Student Center.
10. Review the Holds section of the Student Center to confirm that Financial Responsibility Statement is no longer listed.

Frequently asked questions and a copy of the fall 2017 statement can be found online at umaine.edu/bursar.

STUDENT HEALTH INSURANCE

In response to federal health insurance requirements for the college-age population, the University of Maine, in collaboration with the University of Maine System, is pleased to offer an affordable Student Health Insurance Plan (SHIP) for 2017–2018.

All eligible University of Maine System students are required to provide proof of adequate health insurance as a condition of enrollment.

Eligibility criteria:

- Undergraduates enrolled in 9 credits or more
- Graduate students enrolled in 6 credits or more

Insurance plan cost and billing:

All eligible students in the 2017 fall semester will be automatically enrolled in the plan and billed the annual cost of \$1,692 on their University student account. The cost of spring-only coverage is \$982.

To opt out of the plan:

If you already have adequate health insurance and prefer to continue with your current plan, you must opt out of the SHIP by completing an online waiver. The \$1,692 annual premium will be removed from your student account. The opt out deadline is Oct. 1 for fall and Feb. 20 for new spring semester students.

To remain enrolled in the plan:

Those who want to take advantage of the SHIP and/or have no other insurance coverage should complete the online enrollment process.

Eligibility and enrollment criteria, the SHIP benefit summary, and the opt out waiver/enrollment process are available online at crossagency.com/umaineinsurance.

For questions concerning the University of Maine System SHIP requirements, student account billing or the opt out online waiver process, contact the UMaine Bursar's Office at 207.581.1521 or at umbursar@maine.edu.



STUDENT EMPLOYMENT

Education. Experience. Opportunity. Income.

If you are a student and want to work, the Office of Student Employment can help every step of the way!

CareerLink

Your one-stop source for finding on-campus, off-campus, work-study, and non-work-study jobs. umaine.edu/career/careerlink

Monitor your @maine.edu email account in July for an email from the Career Center about activating your account.

For information on employment as a student, the Federal Work-Study Program and CareerLink, visit umaine.edu/studemp.

Students seeking employment need to fill out a Federal I-9 Form.

Remember to bring original, unexpired documents to UMaine in the fall.

A birth certificate, passport OR Social Security card AND a photo ID will be required.

Visit umaine.edu/studemp for more information.

There were more than 3,000 jobs on campus last year

Students earn a minimum of \$9 an hour • Flexible schedules

Meet new people and learn more about campus

REGISTER FOR A Salt® ACCOUNT

Salt® is UMaine's Official Financial Literacy and Debt Management Program

Salt® is a simple way to take control of your finances, helping you live well today while planning for tomorrow — and it's available to UMaine students for FREE.

Salt® provides simple, smart, personalized ways to take control of your student debt and manage your finances, and offers:

- Student Loan advice from expert counselors
- Scholarship, internship, and job searches
- Tools to take control of your finances
- Tips on building smart financial habits
- Budgeting resources

Visit saltmoney.org/umaine to sign up today.

Did you know?

YOU CAN RESERVE YOUR TEXTBOOKS

**Save time and money with hassle-free textbook reservations:
A fall semester, first-year student exclusive opportunity.**

Shop for textbooks online at umaine.edu/bookstore or let us do it for you.

- Bookstore staff will package the correct editions of books and materials based on your fall course schedule.
- Free, convenient reservation delivery to your residence hall room (or choose to pick up at the bookstore).
- Avoid register lines in the fall.
- Reserving textbooks gives you the best chance for used books. Bookstore prices are consistently competitive to online booksellers like Amazon.

Sign up for textbook reservations at New Student Orientation June 26–30 or by July 31 to take advantage of this exclusive program. The bookstore will pick the best books and deliver them FREE to your residence hall room prior to move-in weekend (Aug. 25). In fall 2017, the bookstore will pay the Maine sales tax on the reservation order, you receive a chance to win FREE textbooks, receive a chance to win up to 50 percent off one UMaine imprinted item and get a special UMaine hoodie for \$10 (regular price \$39.99).

Important information:

- Only required books will be included and charged with your order. You should purchase any optional or recommended course materials after attending the first class meeting.
- Books that have not arrived at the Bookstore when your order is processed will not be charged to your card or back-ordered for you. Your order box will contain a sheet listing any items that you will need to come to the Bookstore to purchase.
- If we are unable to process an order because of insufficient funds on your card, the order will be canceled.
- Prices and quantities are subject to change.



umaine.edu/bookstore • Lower Level, Memorial Union
Phone: 207.581.1700 • Fax: 207.581.1132

STUDENT CONSENT TO RELEASE INFORMATION

This release pertains only to the University of Maine, Orono, ME

In compliance with the Family Educational Rights and Privacy Act (FERPA) of 1974 as Amended, the University of Maine will not release student grades, schedules, or financial aid information to parents, spouses or others, unless written permission is given by the student.

Completed forms should be returned to:

Office of Student Records, University of Maine, 5781 Wingate Hall, Room 213 Orono, ME 04469-5781
207.581.1288 phone / 207.581.1314 fax / umrecord@maine.edu email / **studentrecords.umaine.edu**

Student Name: _____
please print

MaineStreet ID #: _____ Student Date of Birth: _____

By signing below, I authorize the appropriate offices or personnel at the University of Maine, for the purpose of monitoring my education, to release information regarding my Educational Records which include: Academic, Financial Aid, Billing, Student Employment and UMaine Student Code of Conduct information. Under no circumstance will the university release any medical information.

We will not release copies of the student's record to anyone without a signed Transcript Request Form from the student. We will not change a student's information (address, phone, etc.) for anyone other than the student.

Name of parent(s), guardian, spouse or others that you wish to grant permission to:

Name: _____ *Last 4 Digits of Social Security Number: _____

Name: _____ *Last 4 Digits of Social Security Number: _____

Name: _____ *Last 4 Digits of Social Security Number: _____

Name: _____ *Last 4 Digits of Social Security Number: _____

* This information will only be used for identification purposes.

This authorization will remain in effect until it is revoked in writing.

Student Signature: _____ Date: _____

