

MONEY MATTERS

A GUIDE TO

FINANCIAL INFORMATION



**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

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Office of Student Financial Aid and Office of Student Employment

5781 Wingate Hall
Orono, ME 04469-5781

Bursar’s Office

5703 Alumni Hall, Room 100
Orono, ME 04469-5703

IMPORTANT DATES

Fall bills due	Aug. 15, 2018
First day of classes	Sept. 4, 2018
Last day to add courses	Sept. 10, 2018
Last day to drop courses	Sept. 17, 2018
Student Health Insurance opt-out deadline	Oct. 1, 2018
Recommended FAFSA Filing	Oct. 1, 2018
Fall break	Oct. 8–9, 2018
Thanksgiving break	Nov. 21–25, 2018
Winter Break	Dec. 22, 2018 –Jan. 21, 2019
Spring bills due	Jan. 15, 2019
Spring break	March 18–24, 2019
Maine Day	May 1, 2019
Commencement	May 11, 2019

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 Education and Transition Services	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 August 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 bills, 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

Financial aid

- ✓ Apply for financial aid by filling out the FAFSA
- ✓ Log onto MaineStreet and complete To Do List 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

Bursar's Office – Student Billing

- Complete *Student Financial Responsibility Statement*
- Waive (opt out) or complete enrollment for Student Health Insurance Plan (SHIP)
- Make your parent/guardian an authorized user to view and pay your student bill
- Estimate your semester bill
- Enroll in the 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 (sources of funding not on your first billing statement)

Student permissions

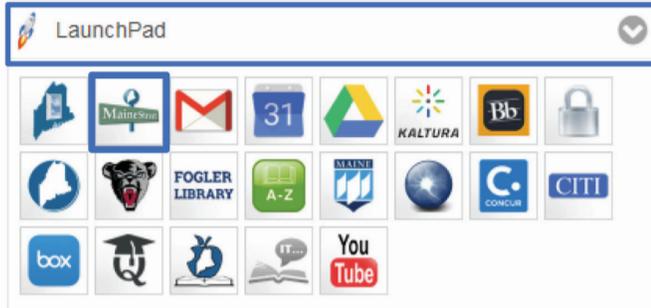
- Complete Consent to Release Information Form (so parent/guardian can talk to anyone at UMaine about your financial aid, billing and academic information)

Other

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

REMINDER: CHECK MAINSTREET OFTEN

MY CAMPUS PORTAL: Your UMaine Campus Access



Access mycampus.maine.edu

1. Login with your UserID and password
2. Select **MainStreet** from the **LaunchPad**
3. Select Student Self Service
4. Select Student Center

MainStreet

Banana's Student Center

STUDENT ID NUMBER 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
A [View My Bill](#)
B [Pay My Bill](#)
[Account Activity Item Summary](#)
C [Direct Deposit](#)
D [View 1098-T](#)
Financial Aid
E [View Financial Aid](#)
F [Accept/Decline Awards](#)
G [FAFSA Status](#)

SEARCH FOR CLASSES

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

Holds
I
[details ▶](#)

To Do List
 No To Do's. **J**

Enrollment Dates
Wish List Appointment **K**
 Your Wish List for the 2018 Fall Regular Academic Session is available for use beginning

You may begin enrolling on the following dates:
[details ▶](#)

- A. View your bill
- B. Pay your bill
- C. Set up direct deposit
- D. View 1098-T
- E. Financial aid award
- F. Accept or decline available financial aid
- G. Verify the receipt of your FAFSA
- H. Notification of messages in the Message Center
- I. List of any holds on your account
- J. Access To Do List items
- K. Enrollment dates for next term

REMINDER

CHECK MAINSTREET OFTEN

The following departments communicate through MaineStreet:

- Student Financial Aid
- Bursar's Office
- Student Records

For assistance with MaineStreet or the My Campus Portal, please reach out to the IT Support Center, 207.581.2506.
 Note: FERPA prevents IT from providing access to students' accounts to anyone other than the student.

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 a scholarship from an outside organization:
 1. Send copies of all scholarship certificates or letters to the Office of Student Financial Aid.
 2. Check with the organization issuing the scholarship for specific requirements to receive the scholarship funds (e.g., enrollment verification, grades, billing).
 3. All scholarship checks should be sent to the Office of Student Financial Aid.
 4. Once 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 Direct Loans in their financial aid award.
- If students are borrowing Federal Direct Loans:
 1. They must accept the loan on MaineStreet, and may accept up to the amount offered.
 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 may choose to either pay the 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.**

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 (flywire.com/school/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 2.85% or a minimum of \$3 will be applied.

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

INSTALLMENT PAYMENT PLAN

The University of Maine offers a payment plan through MaineStreet.

Fall semester plan: \$30 fee
Five installments August through December

Spring semester plan: \$30 fee
Five installments January through May.
Payments due the 15th of each month.

Enrollment fee only. No interest.

umaine.edu/bursar/payment-options

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/loans.

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 (\$293 per credit)	\$4,395
Nonresident (\$953 per credit)	\$14,295
New England Regional/NEBHE/Canada (\$469 per credit)	\$7,035
Nonresident online students (\$366 per credit)	\$5,490
Mandatory Fees	
<i>Unified Fee</i>	<i>Student Activity Fee</i> \$53
1–5 credits \$131	<i>Communication Fee</i> \$15
6–11 credits \$400	<i>FYE Fee (fall semester only)</i> \$50
12–15 credits \$980	<i>Course/Program Fees</i> Business Program Fee \$33/credit Engineering Program Fee \$100/course Nursing Program Fee \$50/credit Online Course Fee \$25/credit <i>Other course fees may apply in certain programs</i>
16+ credits \$1,006	
<i>Recreation Fee</i>	
1–5 credits \$85	
6+ credits \$142	
On-Campus Room and Board	
Double room (with roommate)	\$2,698
Meal plan (Unlimited Flex)	\$2,661
Student Health Insurance	
Annual Fee (can be waived*)	\$1,858
*If students have insurance, they must opt out online to waive fee. See page 9 for more information.	

DIRECT COSTS (billed)

- Tuition
- Fees
- Meal plan
- On-campus housing
- Student health insurance
- Digital textbooks (as applicable)

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.

ENROLLMENT

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

If you are subject to aid adjustments, the remaining portions of certain types of aid may be used toward tuition and fees for summer 2019 courses. Contact the Office of Student Financial Aid for more information when summer registration begins.

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.

2. Click the Student Center link.

3. Click on Main Menu

Then click on the Self Service folder



4. From the Self Service folder, click on the 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, college savings plans, 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 a late fee.

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

2. Click the Student Center link.

3. Click on Main Menu

Then click on the Self Service folder



4. From the Self Service folder, click on the Campus Finances folder 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 federal financial aid to 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.

3. Click on
Main Menu

Then click on the
Self Service folder



4. From the Self Service folder, click on the Campus Finances folder 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.

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. Authorized users will receive 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 sent 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.
2. Click the Student Center link.
3. Under the Finance 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 Results page, review your information, then click the Proceed to Enroll in Direct Deposit button.
7. Review the My Direct Deposit/Bank Account Summary page and click the Proceed to Enroll in Direct Deposit button.
8. On the Enroll in Direct Deposit/Add Direct Deposit page, select your account from the drop down menu and click Next.
9. 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.
10. Click the Go To Direct Deposit Summary button and verify that the correct account has been selected.
11. If you need to change or correct the account for your direct deposit, see Modifying Your Direct Deposit online (umaine.edu/bursar/directdeposit/#modify).
12. If you decide to cancel direct deposit, you will need to contact the Bursar's Office by phone, 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.
3. Under the To Do List section, 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 the Financial Responsibility Statement is no longer listed.

Frequently asked questions and a copy of the fall 2018 statement can be found online (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, offers an affordable Student Health Insurance Plan (SHIP) for 2018–19.

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

Eligibility criteria:

- Undergraduates must be enrolled in nine credits or more.
- Graduate students must be enrolled in six credits or more.

Insurance plan cost and billing:

All eligible students in the fall 2018 semester will automatically be billed the annual premium of \$1,858 on their university student account for coverage from August 1, 2018 to July 31, 2019. The cost of spring only coverage is \$1,079.

If students have insurance, they must opt out of SHIP online to waive the fee:

If you already have adequate health insurance and prefer to continue with your current plan, you must opt out of SHIP by completing an online waiver. The \$1,858 annual premium will be removed from your student account. The opt out deadline is October 1 for fall and February 20 for new spring semester students. Opt out at crossagency.com/umaineinsurance.

If students need SHIP coverage, they opt in and complete enrollment:

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

If no action is taken, the student will be automatically enrolled in the plan.

Eligibility and enrollment criteria, the SHIP benefit summary, and the opt-out waiver/enrollment process are online (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, 207.581.1521 or umbursar@maine.edu.



STUDENT EMPLOYMENT

Education. Experience. Opportunity. Income.

LET US HELP YOU FIND A JOB ON OR OFF CAMPUS

Use our free job search website, CareerLink.

CareerLink is your one-stop source for finding on-campus, off-campus, federal Work-Study, and non-work-study jobs. Visit umaine.edu/career/careerlink to log in. Monitor your @maine.edu account in July for an email from the Career Center regarding activating your free account.

**Students were
hired for over
3,000 on-campus
jobs last year.**

**Be a lab assistant.
Be a lifeguard.
Work as a tutor.
The options are endless!**

Learn time management and earn money. Gain experience in your department.

IMPORTANT

A birth certificate, passport or social security card AND a photo ID will be required within three days of your start date. These must be original, unexpired documents.

For information on student employment, federal Work-Study and CareerLink, visit umaine.edu/stuemp or email student.employ@maine.edu.

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 (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 25–29 or by July 31 to take advantage of this exclusive first-year program. The bookstore will pick your books and deliver them free to your residence hall room prior to move-in weekend. In addition, you get a chance to win free textbooks for the semester and another to win up to 50% off one UMaine imprinted item or piece of apparel. As a “thank you” for reserving your textbooks with the bookstore, you will also receive a free UMaine Black Bear hoodie (\$39.99 value).

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
207.581.1700 • Fax: 207.581.1132

STUDENT CONSENT TO RELEASE INFORMATION

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

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, Maine 04469-5781
207.581.1288
207.581.1314 fax
umrecord@maine.edu
studentrecords.umaine.edu

Student's Name: _____
please print

MaineStreet ID #: _____ Student's 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 UM 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. This does not grant access to the student's MaineStreet Portal.

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

Name: _____ * Pin: _____
Name: _____ * Pin: _____
Name: _____ * Pin: _____

**Examples of this pin can be the last four of your social security number or day/month of your date of birth (e.g., 0531) or any four-digit combination. This pin will be utilized for identification purposes and information will not be released without verifying the pin.*

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

Student Signature: _____ Date: _____

Revised 06/12/2018

