



THE UNIVERSITY OF  
**MAINE**

# **Money Matters**

**A Guide to  
Financial Information**





# 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 and 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

## 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 status in employment, education, and all other programs and activities. Contact the Director, Equal Opportunity, 5754 North Stevens Hall, Room 101, Orono, ME 04469-5754 at 207.581.1226 (voice), TTY 711 (Maine Relay System), [equal.opportunity@maine.edu](mailto:equal.opportunity@maine.edu) with questions or concerns.

### 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

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## Important Dates

Fall bills due.....	Aug. 15, 2019
First day of fall classes .....	Sept. 3, 2019
Last day to add fall courses.....	Sept. 9, 2019
Last day to drop fall courses.....	Sept 16, 2019
Student Health Insurance opt-out deadline.....	Oct. 1, 2019
Recommended FAFSA Filing.....	Oct. 1, 2019
Fall break.....	Oct. 14–15, 2019
Thanksgiving break .....	Nov. 27–Dec. 1, 2019
Winter break .....	Dec. 21, 2019–Jan. 20, 2020
Spring bills due .....	Jan. 15, 2020
First day of spring classes .....	Jan. 21, 2020
Last day to add spring courses.....	Jan. 27, 2020
Last Day to drop spring courses.....	Feb. 3, 2020
Spring break .....	Mar.16–22, 2020
Maine Day .....	Apr. 29 2020
Commencement .....	May 9, 2020

## 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
Student Records.....	207.581.1288
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



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## 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](http://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 9 of this booklet for details on how to add an authorized user to a student’s account.

# MONEY MATTERS CHECKLIST

## WHAT YOU HAVE ALREADY COMPLETED

### Admissions:

- ✓ Accept Admission to UMaine

### MaineStreet and email account:

- ✓ 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

### Housing:

- ✓ Apply for campus housing at [umaine.edu/housing](http://umaine.edu/housing)

## WHAT YOU STILL MAY NEED TO DO

### Office of Student Financial Aid:

- Report outside aid on MaineStreet
- Complete the Scholarship Donor Release on MaineStreet
- Complete entrance counseling for loans
- Complete loan agreement/master promissory note for loans
- Look into additional funding options

### Bursar's Office (Billing Office):

- 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 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

### 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)

### UMaine Dining:

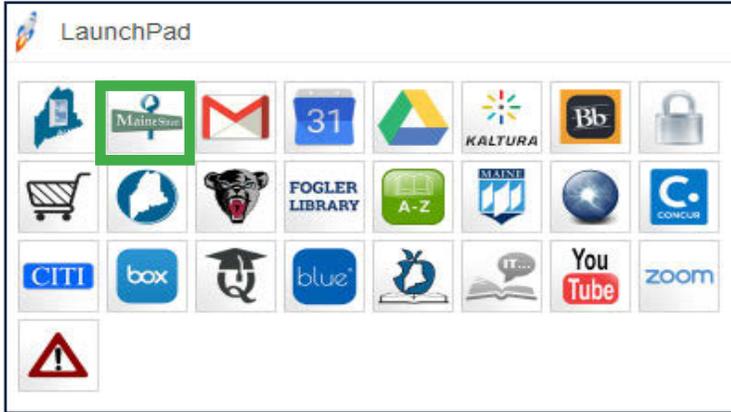
- Select an unlimited meal plan

### Other:

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

# REMINDER: Check MaineStreet Often

## MY CAMPUS PORTAL: Your UMaine Campus Access



Access [mycampus.maine.edu](https://mycampus.maine.edu)

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

## MaineStreet

Bananas' Student Center 0123456

**Finances**

**My Account**  
A View My Bill  
B Pay My Bill  
Account Activity

**Financial Aid**  
C View Financial Aid  
D Accept/Decline Awards  
E FAFSA Status

**You have no outstanding charges at this time.**

**Search for Classes**

**Message Center E**  
You have 0 new and 0 old messages.  
Open Message Center ▶

**Holds G**  
No Holds.

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

**Enrollment Dates I**  
Open Enrollment Dates

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

### REMINDER

#### CHECK MAINESTREET 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 is important to know the difference.

## GRANTS

- Students may see federal, state, or university grants on 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.**

# Searching for Scholarships

Scholarships are a major source of funding for UMaine students to supplement federal, state, and university aid. Scholarships are awarded based a variety of criteria including, but not limited to, things such as academic merit, achievement, alumni affiliation, financial need, or a combination of several factors.

## Scholarship Resources at [umaine.edu/stuaid](http://umaine.edu/stuaid)

1. Visit [umaine.edu/stuaid](http://umaine.edu/stuaid).



2. At the bottom of the page, click 'Scholarships'.



3. Use the Scholarships menu to view the different scholarship resources.

Scholarships
First-Year Scholarship Programs
Transfer Students Scholarships
College/Department Scholarships
University Affiliated Scholarships
Selective Scholarships
Adult Degree Completion Scholarship
Fellowships
Outside Private Scholarships
Scholarship Resources
Office of Major Scholarships

## University of Maine Selective Scholarships

Selective Scholarships are donor funded, and the criteria for the scholarships are established by the donors. Students must complete a **Selective Scholarship Application Form** for each selective scholarship they wish to be considered for, and must file their FAFSA each year if financial need is a scholarship criteria (look for the \* by the scholarship title).

Applicants who still meet eligibility requirements are automatically reconsidered for selective scholarships each year.

Visit [umaine.edu/stuaid/type-of-aid/scholarships/selective](http://umaine.edu/stuaid/type-of-aid/scholarships/selective) to view the listing of selective scholarships:

Selective Scholarships
Residents of Particular town, city or state
Graduates of a Specific High School
Descendants of Particular Family
Descendants of University of Maine Alumni
Children of Union members or company employees
Other Selective Scholarships

## Free Online Searches

We DO NOT recommend that you pay for any scholarship search. Research all scholarship search organizations carefully. Listed below are several reliable scholarship searches that are available online. All of these searches are available free of charge.

College Board Fund Finder ([www.collegeboard.com](http://www.collegeboard.com))

FastWeb ([www.fastweb.com](http://www.fastweb.com))

FinAid ([www.finaid.org](http://www.finaid.org))

Finance Authority of Maine ([www.famemaine.com](http://www.famemaine.com))

Maine Community Foundation ([www.mainecef.org](http://www.mainecef.org))

Sallie Mae ([www.salliemae.com](http://www.salliemae.com))

# 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](http://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](http://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](http://umaine.edu/stuaid/loans).

# SEMESTER COSTS AT UMAINE

Explanation of fees can be found at [umaine.edu/bursar/tuition-and-fees](http://umaine.edu/bursar/tuition-and-fees)

## Undergraduate Tuition Rate (based on 15 credit hours)

Maine Resident (\$300 per credit)		\$4,500
Nonresident (\$977 per credit)		\$14,655
New England Regional/NEBHE/Canada (\$495 per credit)		\$7,425
Nonresident online students (\$375 per credit)		\$5,625
Mandatory Fees		
<i>Unified Fee</i>	<i>Student Activity Fee</i>	\$53
1–5 credit \$134	<i>Communication Fee</i>	\$15
6–11 credits \$410	<i>FYE Fee (first semester only)</i>	\$50
12–15 credits \$1,005	Course/Program Fees	
16+ credits \$1,031	Business Program Fee.....	\$33/credit
	Engineering Program Fee.....	\$100/course
	Nursing Program Fee.....	\$50/credit
	Spatial Program Fee.....	\$100/course
<i>Recreation Fee</i>	Online Course Fee.....	\$25/credit
1–5 credits \$87	<i>Other course fees may apply in certain programs.</i>	
6+ credits \$146		
On-Campus Room and Board		
Double Room (with roommate)		\$2,759
Meal Plan (Unlimited Flex)		\$2,724
Student Health Insurance		
Annual Fee (can be waived*)		\$2,157
<i>* If students have insurance, they must opt out online to waive fee. See page 11 for more information.</i>		
Digital Textbooks		
Select courses providing online content*		\$35–\$150/course
<i>*See more information at <a href="http://umaine.edu/bursar/tuition-and-fees/university-fees">umaine.edu/bursar/tuition-and-fees/university-fees</a>.</i>		

## Direct Costs

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

## Indirect Costs

- 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.

# ESTIMATING SEMESTER COSTS

The most common question incoming students and their parents ask is how to estimate semester costs. Here is a basic worksheet for calculating that first bill, which will arrive around the second week of July.

## Estimated Direct (billed) Costs:

Tuition	\$ _____	
Mandatory fees	\$ _____	
Student Health Insurance (if applicable)	\$ _____	
On-Campus room and board	\$ _____	+
	_____	

Fill in using cost information on page 6.

**Total direct costs:** A. \$ \_\_\_\_\_

## Estimated Financial Aid:

Scholarships/grants/waivers	\$ _____	
Loans	\$ _____	
Outside scholarships or other assistance	\$ _____	
Direct payment to school	\$ _____	+
	_____	

Fill in using information from your financial aid award.

Note: Federal Work-Study is not applied to the student bill. Students earn a paycheck every other week.

**Total Deductions:** B. \$ \_\_\_\_\_

**Subtotal remaining direct costs:** A. - B. \$ \_\_\_\_\_

See payment options on page 6.

## Estimated Indirect Costs:

Books and supplies	\$ _____	
Travel and miscellaneous	\$ _____	+
	_____	

Estimate your expenses

**Total indirect costs:** C. \$ \_\_\_\_\_

**Total expenses:** A. + C. = D. \$ \_\_\_\_\_

**Estimated Remaining Costs:** C. - B. = \$ \_\_\_\_\_

As a general rule, you can anticipate the same bill amount for the spring semester if your credit load is the same as the fall. Keep in mind your financial aid package is an annual total, and is divided between the fall and spring semesters.

**Fall bills are due August 15.  
Spring bills are due January 15.**

## 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 your scholarship is reduced, the unused portion may be used toward tuition and fees for summer courses. While we encourage students to enroll in 15 credits per semester, we recognize that it is not always possible. Please understand that *adding additional credits in order to retain your full scholarship does not always result in a lower bill (or a greater refund) as you will need to take into account the cost of the credits being added versus the scholarship reduction amount.*

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 Center** tile.

2. Click the compass button in the top right corner.

3. Click **Navigator**



Then click on the **Self Service** button

4. Click on **Campus Finances** 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, 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 Center** tile.

2. Click the compass button in the top right corner.

3. Click **Navigator**

Then click on the **Self Service** button



4. 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

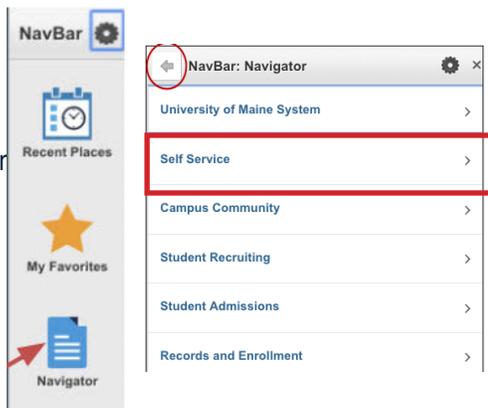
The Bursar's Office must have your permission to apply federal financial aid to charges other than tuition, fees, and room and board within the same aid year. Granting permission can make your account easier to manage.

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 Center** tile.
2. Click the compass button in the top right corner.

3. Click on **Navigator**

Then click on the **Self Service** button



4. 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 17).

1. After logging into the MaineStreet portal, click the **Student Center** tile.
2. Click the compass button in the top right corner.
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 Center** tile.
2. Under the Finance Section, click the **Direct Deposit link**.
3. On the Account Services/My Direct Deposits page, click on the **Enroll in Direct Deposit** button.
4. 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.
5. On the Results page, review your information, then click the **Proceed to Enroll in Direct Deposit** button.
6. Review the My Direct Deposit/Bank Account Summary page and click the **Proceed to Enroll in Direct Deposit** button.
7. On the Enroll in Direct Deposit/Add Direct Deposit page, select your account from the drop down menu and click **Next**.
8. 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.
9. Click the **Go To Direct Deposit Summary** button and verify that the correct account has been selected.
10. If you need to change or correct the account for your direct deposit, see Modifying Your Direct Deposit online ([umaine.edu/bursar/directdeposit/#modify](http://umaine.edu/bursar/directdeposit/#modify)).
11. 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 Center** tile.
2. Under the To Do List section, click the **Financial Responsibility Statement** link.
3. 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.**
4. Read through the entire statement and click the **Accept** checkbox at the bottom of the page.
5. Click the **Save** button at the bottom of the page.
6. Click the **Next** button in the top right corner.
7. Click the **Finish** button to complete the process.
8. Click the **Exit** button to return to the MaineStreet Student Center.
9. 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 2019 statement can be found online ([umaine.edu/bursar](http://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 2019-20.

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 2019 semester will automatically be billed the annual premium of \$2,157 on their university student account for coverage from August 1, 2019 to July 31, 2020. The cost of spring only coverage is \$1,255.

### 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 \$2,157 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 [umaine.myahpcare.com](http://umaine.myahpcare.com).

### 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 [umaine.myahpcare.com](http://umaine.myahpcare.com).

**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 ([umaine.myahpcare.com](http://umaine.myahpcare.com)).***

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](mailto: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](http://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 and unexpired documents.

For information on student employment, Federal Work-Study, and CareerLink, visit [umaine.edu/studemp](http://umaine.edu/studemp) or email [student.employ@maine.edu](mailto:student.employ@maine.edu).

# BECOME A TEXTBOOK VIP

Reserve your textbooks at Summer Orientation

**University Bookstore textbook reservation VIPs receive:**

**Free  
reservation  
hoodie**  
(\$39.99 value)

**Complimentary  
delivery to  
campus room**

**Guaranteed  
correct  
edition**

**Opportunity  
to win free  
textbooks**

**Annually, University Bookstore saves UMaine students half a million dollars.**



## Become a VIP:

Make a textbook reservation during Orientation on the third floor of the CCA or at the bookstore.

### Let us make your order hassle-free:

- ✓ Sign up for textbook reservations — let us do the work and choose the right books for you. You'll also receive a UMaine hoodie (while supplies last), opportunities to win free textbooks and special discounts and residence hall delivery before move-in on Aug. 30.
- ✓ Check out the bookstore's shop-and-compare feature at [umaine.edu/bookstore/compare](http://umaine.edu/bookstore/compare) to discover what you'll save by using the bookstore. Our prices are competitive with online retailers like Amazon and Chegg.

### Important information:

- Only required books will be included and charged with your order. Purchase any optional or recommended class 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. Your order box will contain a sheet listing any items you will need to come to the bookstore to purchase.
- If the bookstore is unable to process an order because of insufficient funds in your account, the order will be canceled.
- Prices and quantities are subject to change.

## FINANCIAL EDUCATION AND WELLNESS

We offer resources to help students manage finances.

### iGrad

- UMaine's Official Financial Literacy Program
- Online resource that helps with all aspects of money management: managing your student loans, budgeting, creating money goals, and searching for scholarships
- Resources include articles, calculators, videos, blogs, quizzes, and more!
- Sign up today for your free account at [igrad.com/schools/UMaine!](http://igrad.com/schools/UMaine!)

### Financial Literacy Peer Education Program

- Provides education and counseling regarding all aspects of personal finance that a college student needs to know to be successful: financial aid, student loans, managing student loan debt, and basic money management.
- Student peer educators are trained to work with fellow students to deliver financial education across a number of different platforms and mediums and counsel students one-on-one about managing their money.

### ECMC Solutions

- UMaine's campus debt management partner helps students learn about loan programs even before they agree to borrow.
- ECMC helps students to create realistic budgets and repayment plans so they can be successful in all aspects of their lives even after leaving the University of Maine.



For more information on UMaine's financial education programs, visit [umaine.edu/stuaid/aid-basics/financial-education-at-umaine](http://umaine.edu/stuaid/aid-basics/financial-education-at-umaine)

That feeling when **EVERYTHING FALLS INTO PLACE**

Life is better when your to-dos are organized and at your fingertips. That's why UMaine has **Navigate**, a mobile app that gets you from orientation to graduation.

**Navigate: Know your way, everyday.**



To-Dos

Keep on top of important to-do items throughout the semester.



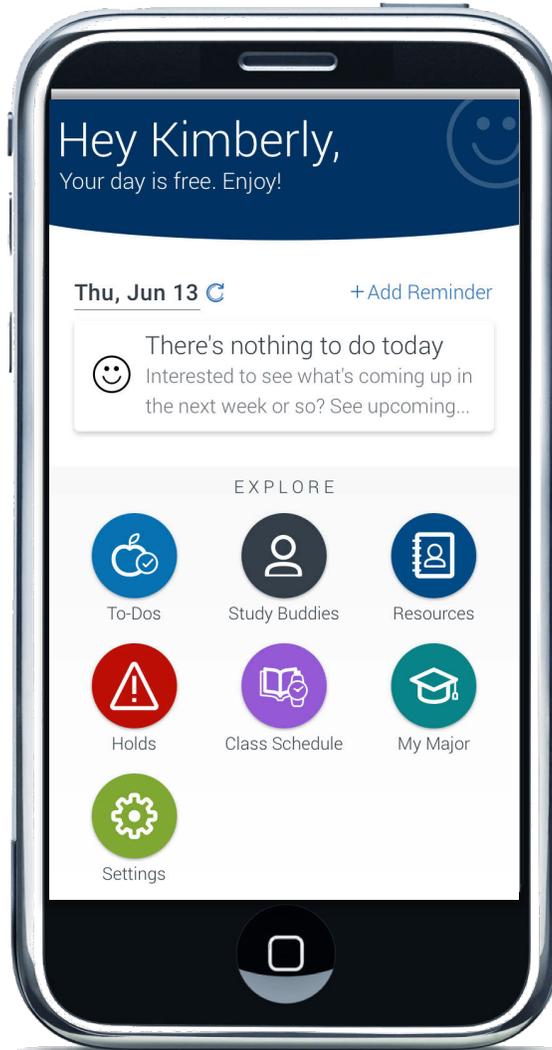
Study Buddies

Reach out to classmates to form study groups.



Holds

Get account updates which may affect registering for classes.



Resources

Find essential campus resources at the press of a button.



Class Schedule

Easily view your class schedule and sync it with your phone calendar.



My Major

Explore the majors at UMaine and discover career paths.



Search for Navigate Student



The University of Maine is an equal opportunity and affirmative action institution



# 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, Maine 04469-5781  
207-581-1288 phone  
207-581-1314 fax  
[umrecord@maine.edu](mailto:umrecord@maine.edu) email  
[www.studentrecords.umaine.edu](http://www.studentrecords.umaine.edu) website

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 UMS 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: \_\_\_\_\_ \*Last 4 digits of SSN \_\_\_\_\_ Add/Remove (Circle One)

Name: \_\_\_\_\_ \*Last 4 digits of SSN \_\_\_\_\_ Add/Remove (Circle One)

Name: \_\_\_\_\_ \*Last 4 digits of SSN \_\_\_\_\_ Add/Remove (Circle One)

\*This information will only be used for identification purposes

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

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_