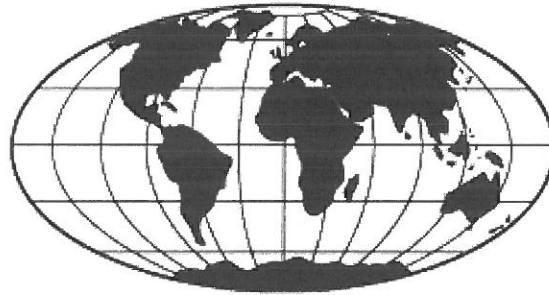


Office of International Programs

Pre-Arrival Information

*for International
Students*



Office of International Programs

240 Estabrooke Hall
Orono, ME 04469, USA
(207) 581-2905

Fax: (207) 581-2920

umintadm@maine.edu

www.umaine.edu/international

The following information will help you prepare for your trip to the United States and for your arrival at the University of Maine. PLEASE READ THE ENTIRE PACKET CAREFULLY.

PAYING THE SEVIS FEE

Canadian citizens are required to pay the SEVIS fee before entering the U.S. All other citizens are required to pay the SEVIS fee before applying for a U.S. visa. Please read the SEVIS information page in this packet very carefully.

OBTAINING A U.S. STUDENT VISA

Canadian citizens do not require a visa in their passport. All other citizens: to obtain a United States visa, you must take Form I-20 or DS-2019 furnished to you by the University of Maine or your program sponsor, proof of payment of the SEVIS fee, documentation of your financial support, your letter of admission, and your passport valid for more than 6 months after you will begin your studies to the nearest U.S. consulate or embassy and complete the application for the appropriate student visa. The basic U.S. visa application fee is \$140. You may also be charged a "reciprocal fee." This varies by country as does the amount of the fee. Please read the tips on applying for a non-immigrant visa. Should you experience difficulty in obtaining a visa the Office of International Programs will try to assist you. To find the nearest Embassy or consulate, please visit this website: <http://usembassy.state.gov/>

Canadian citizens do not need a visa. They need only present Form I-20 or DS-2019, proof of payment of the SEVIS fee along with the financial documentation and letter of admission at the port of entry. MAKE SURE that the officer at the border gives you a Form I-94 (Arrival/Departure Record). *Please note:* Immigration regulations require a processing fee to be paid at all land border ports of entry.

DEPENDENTS

If you wish to have dependents (spouse, children) accompany you to the United States, you must provide documentation of financial support for their estimated expenses (\$4,500 per year for the first dependent and \$1,200 per year for each additional dependent), name, relationship, date and place of birth and request appropriate immigration documents from the Office of International Programs or your program sponsor. This must be done prior to arrival if you wish dependents to accompany you during the first semester. All dependents in the U.S. must be covered by the University of Maine International Student Medical Insurance or other appropriate coverage.

U.S. immigration law does not allow dependents in F-2 status to study or work in the U.S. under any circumstances. Dependents in J-2 status may apply for work authorization under certain conditions, but such employment may not be depended upon for basic financial support. Dependents in J-2 status are allowed to study.

ENTERING THE UNITED STATES

You cannot enter the United States as a student more than 30 days prior to the start of your I-20 or DS-2019. Please make your travel plans accordingly. To enter the United States as a student, you must have your passport with an F-1 or J-1 visa stamp (not required for Canadian citizens), Form I-20 or Form DS-2019 issued to you by the University of Maine or your sponsor, and proof of the SEVIS fee payment. You should also have your letter of admission to the University and evidence of your financial support. Be sure to hand carry these documents; **DO NOT PACK THEM AWAY IN CHECKED LUGGAGE.** Please note: There is a processing fee charged at all land border ports of entry such as the Canadian border.

U.S. customs regulations allow you to bring into the country a reasonable amount of personal effects. Money in the amount of \$10,000 or more and items of considerable value must be declared on entry. If you have questions regarding U.S. Customs regulation, contact the U.S. embassy or consulate in your country before leaving or visit the U.S. Customs website at <http://www.cbp.gov>

If you intend to bring expensive items of jewelry, camera, etc. with you and return to your country with them, you should check to see if they must be registered or declared in some manner with your government when you leave to avoid any questions about payment of duty upon your return.

FINANCES

If you need to exchange funds for U.S. currency, you should do so prior to arriving in Maine; you can exchange money at a major U.S. airport. Currency exchange through local banks usually requires two to four weeks. You must have sufficient money to cover all expenses for yourself and family members accompanying you while you are a student at the University of Maine. You will need some U.S. currency or traveler's checks for the first few days. You can exchange foreign currency at major U.S. airports (as stated above); exchange through local banks can take several weeks. You must be prepared to meet your necessary expenses for the first month.

LUGGAGE

Be sure to keep all of your important documents (passport, I-20) in your carry on bag. Do not put these items in your checked luggage. We recommend you use our office address and telephone number on your luggage name tags: this will make it easier for us to assist you in the event your luggage is delayed. It is also a good idea to have this contact information inside your luggage, in case the luggage tag comes off. If your luggage is delayed, give the airline our office address for delivery.

ARRIVING AT THE UNIVERSITY OF MAINE

The University of Maine is located approximately ten miles from the Bangor International Airport, which is served from Boston, New York City LaGuardia, Philadelphia, Cincinnati, Detroit, Minneapolis and Newark. Go to www.flybangor.com for more information. You may take a taxi to the campus at a cost of \$US20-30. For information on special rates and connections for Air Freight from Europe contact Bangor International Airport at (207) 947-0384.

There are a number of hotels and motels in the vicinity of Orono if you decide to arrive early. A list is included in this packet.

Our office will provide airport pickups the day before orientation begins. Please refer to the "Arrival" form in this packet and send your arrival information even if you do not require an airport pick up.

If you should experience any difficulty during your journey to Maine, please call the Office of International Programs at (207) 581-2905. If you are unable to reach the office number, call the University of Maine Public Safety at (207) 581-4040 and they will contact an appropriate staff member.

MANDATORY CHECK-IN

Checking-in at the Office of International Programs is mandatory. Check-in sessions are offered before and during orientation. Bring your passport and I-20 or DS-2019 with you. Specific check-in times will be emailed to you at a later date. It is your responsibility under U.S. Immigration regulations to see that the Office of International Programs has a current residential address for you at all times while you are in the United States.

MANDATORY ORIENTATION

All new international students, undergraduate and graduate, are required to attend Orientation. It will provide valuable information which will make your stay at the University and in the United States more rewarding. You will also learn important information to help you stay in lawful status. You will also meet with faculty advisors to discuss your academic program and to select your courses.

MEDICAL INSURANCE

American health care is very expensive and you must have appropriate medical insurance coverage. All international students at the University of Maine and their dependents present in the United States must subscribe to the University of Maine International Student Health Insurance or be covered by an alternate insurance plan that meets required levels. If you wish to waive the UMaine plan because you have your own plan, you must submit the enclosed "Waiver Request" form no later than the deadline shown on the form. Your coverage must be for at least one year. You can submit the waiver form upon arrival, before the set deadline.

The University of Maine International Student Medical Insurance Plan is strongly recommended since it has been designed in collaboration with Student Health Services to meet the health care needs of UMaine international students. Service is available to assist with claims. Please read all of the enclosed information regarding American health care and medical insurance carefully and share it with your family. We hope you will always be healthy and well. However, in the event that you should have an accident or illness, we want to be sure you get the care you need.

WHAT TO BRING WITH YOU

In addition to your clothing, personal items, books, etc., you should consider bringing with you any small items or pictures that will make you feel "at home" in your residence hall or apartment. We encourage students to bring their traditional national clothes, pictures, slides and handcrafts or items typical of their country. You will have opportunities to dress in your national clothes and to share information about your country and its culture with other students at international festivals and at school and community organizations.

What kind of clothing is suitable to Maine? Most students dress informally on campus. You will need light weight clothes for summer and heavier clothing including a warm winter coat, snow boots, hat and mittens or gloves for winter. Most of these items can be purchased economically after you arrive.

Many students find the four distinct seasons of Maine to be a most interesting experience. Fall lasts from mid-September through November with temperatures ranging between 30° and 70°Fahrenheit (-1°to 23°C). Winter continues from December to April. Snow and icy rain are common and temperatures range from -25°to 40° F (-32°to 5° C). Winters are generally cold, but prolonged cold spells are rare. Average snowfall is 60 to 90 inches (152-228 cm) yearly. January normally has the heaviest snowfall. Spring arrives in April and lasts until mid-June. The temperatures climb to a range of 45°to 65°F (8°to 18° C). Summer begins in mid-June and lasts until September. Temperatures ranging from 70°to 80°(22°to 27° C) are most common. Occasionally the temperature reaches the 90°to 100° (33°to 39° C) range. Summer nights are usually cool and comfortable. Storms such as tornadoes or hurricanes are very rare but thunderstorms do occur in the summer.

ON-CAMPUS HOUSING

On-campus housing is available for both graduate and undergraduate students. All single first-year undergraduates are required to live on campus for their first year. On-campus housing is of two-types: (1) Residence halls, which include your sleeping quarters shared with one or two others, study rooms, lounges, adjacent dining hall, laundry and many other facilities; and (2) Doris Twitchell Allen Village where several students share one apartment. On-campus residence hall housing contracts are from September to May or from January to May. Once you move into a residence hall, you have officially accepted your contract and you must remain there until the end of your contract in May. There is a \$500 fee for breaking your contract.

Residence halls offer many advantages. They are close to the academic buildings and library, are furnished, meals are provided and there are programs and recreational activities available to help you meet other students and adjust to your new surroundings. Residence halls are co-ed, that is, have both males and females living in the same building. Stodder Hall is available to graduate students and is co-ed.

Rooms include a bed, bureau and desk. Bed linens and towels are not provided. Beyond this, you and your roommate may furnish and decorate your room to suit yourselves. Very soon it will look very lived in and feel like home! You may rent a small refrigerator for your room if you like. In order to be able to apply for on-campus housing, you must confirm your intent to enroll at UMaine by sending your "Enrollment Confirmation Form" back, and activate your UMaine accounts. On-campus housing cannot be guaranteed if you send your reply form after May 1. Further on-campus housing inquiries should be emailed to um.housing@maine.edu

OFF-CAMPUS HOUSING

This can be hard to find on arrival and may be expensive. Houses, apartments, and rooms in private houses are available. However, these facilities may not be close to campus and public transportation is limited. Arrangements for off-campus housing are made between the student and the landlord. Rents range from \$300 - \$600 (per month) or more plus utilities for apartments that can be shared by 2 or more students. Upon arrival, you may consult the University off-campus housing file at the Information Desk in the Memorial Union, for a current list of available housing in the area. You may also consult this website: <http://umaine.edu/cntsp/housing/>

FAMILY HOUSING

The University owned family housing, University Park, is located approximately 1 mile from the main part of campus and consists of 1, 2 and 3 bedroom unfurnished apartments with laundry and playground facilities. Child care is available at University Park and elsewhere on campus. The rent ranges from approximately \$600 + electricity for one (1) bedroom apartments to \$850 + electricity for 3 bedroom apartments. If you expect to have your family accompany you or join you within a few months, it is strongly recommended that you apply immediately for University Park housing. There is always a waiting list for family housing. For more information on Family Housing, please contact Housing Services <http://umaine.edu/housing/family-housing/>

We look forward to seeing you at the University of Maine! Please contact the Office of International Programs if you have any questions.



University of Maine
Office of International Programs
5727 Estabrooke Hall, Room 240I
Orono, Maine 04469
USA

Telephone: (207) 581-3437
Fax: (207) 581-2920
Email: umintadm@maine.edu

CANADIAN CITIZENS ONLY

While it is not necessary for Canadian Citizens to apply for a U.S. visa to enter the United States, they are required to pay the SEVIS fee prior to their entry in the U.S. It is highly recommended that you pay this fee several days in advance, so that you can present a receipt for the SEVIS fee when you arrive at the Port of Entry. Having proof of payment on hand will prevent delays at the Port of Entry. Dependents applying for F-2 or J-2 status do need to pay the fee.

ALL OTHER CITIZENS

All students and exchange visitors must pay the SEVIS fee prior to applying for an F-1 or J-1 visa. It is highly recommended that you pay this fee as soon as possible so that you may present a receipt when applying for your F-1 or J-1 visa. Having proof of payment with you will prevent delays during your visa interview. Dependents applying for F-2 or J-2 visa do not need to pay the fee.

PROCEDURES FOR CITIZENS OF ALL COUNTRIES

PLAN AHEAD! Pay the SEVIS fee as soon as possible as it is required you show proof of payment at your visa interview or at the Port of Entry.

- . Go to www.fmjfee.com and click on "Submit Form I-901 and Fee Payment"
- . Select correct form (I-20 or DS-2019)
- . Enter your information and proceed

Be sure to print your payment confirmation and carry it with your I-20 or DS-2019.

Office of International Programs
5727 Estabrooke Hall, Room 240
Orono, Maine 04469 – USA
(207) 581-3437 / FAX (207) 581-2920

10 Points to Remember when Applying for a Non-Immigrant Visa

- **TIES TO HOME COUNTRY**: Under U.S. laws, all applicants for non-immigrant visas are viewed as intending immigrants until they can convince the consular officer that they are not. You must therefore be able to show that you have reasons for returning to your home country that are stronger than those for remaining in the United States. Ties to your home country are the things that bind you to your hometown or current place of residence: job, family, financial prospects that you own or will inherit, investments, etc. If you are a prospective undergraduate, the interviewing officer may ask you about your specific intentions or promise of future employment, family or other relationships, educational objectives, grades, long-range plans and career prospects in your home country. Each person's situation is different, of course, and there is no magic explanation or single document, certificate or letter that can guarantee visa issuance.
- **ENGLISH**: Anticipate that the interview will be conducted in English and not in your native language. One suggestion is to practice English conversation with a native speaker before the interview. If you are coming to the United States solely to study intensive English, be prepared to explain how English will be useful for you in your home country.
- **SPEAK FOR YOURSELF**: Do not bring parents or family members with you to the interview. The consular officer wants to interview you, not your family. A negative impression is created if you are not prepared to speak on your own behalf. If you are a minor applying for a high school program and need your parents there in case there are questions, for example, about funding, they should wait in the waiting room.
- **KNOW THE PROGRAM AND HOW IT FITS YOUR CAREER PLANS**: If you are not able to articulate the reasons you will study in a particular program in the United States, you may not succeed in convincing the consular officer that you are indeed planning to study, rather than to immigrate. You should also be able to explain how studying in the United States relates to your future professional career when you return home.
- **BE CONCISE**: Because of the volume of application received, all consular officers are under considerable time pressure to conduct a quick and efficient interview. They must make a decision, for the most part, on the impressions they form during the first minute or two of the interview. Consequently, what you say first and the initial impression you create are critical to your success. Keep your answers to the officer's questions short and to the point.
- **SUPPLEMENTAL DOCUMENTATION**: It should be clear at a glance to the consular officer what written documents you are presenting and what they signify. Lengthy written explanations cannot be quickly read or evaluated. Remember that you will have 2 – 3 minutes of interview time, if you're lucky.
- **NOT ALL COUNTRIES ARE EQUAL**: Applicants from countries suffering economic problems or from countries where many students have remained in the United States as immigrants will have more difficulty getting visas. Statistically, applicants from those countries are more likely to be intending immigrants. They are more likely to be asked about job opportunities at home after their study in the United States.

- **EMPLOYMENT:** Your main purpose of coming to the United States should be to study, not for the chance to work before or after graduation. While some students do work off-campus during their studies, such employment is incidental to their main purpose of completing their U.S. education. You must be able to clearly articulate your plan to return home at the end of your program. If your spouse is also applying for an accompanying F-2 visa, be aware that F-2 dependents cannot, under any circumstances, be employed in the United States. Study in a degree program is also prohibited. If asked, be prepared to address what your spouse intends to do with his or her time while in the United States.
- **DEPENDENTS REMAINING AT HOME:** If your spouse and children are remaining behind in your country, be prepared to address how they will support themselves in your absence. This can be an especially tricky area if you are the primary source of income for your family. If the consular officer gets the impression that your family members will need you to remit money from the United States in order to support themselves, your student visa application will almost certainly be denied. If your family does decide to join you at a later time, it is helpful to have them apply at the same post where you applied for your visa.
- **MAINTAIN A POSITIVE ATTITUDE:** Do not engage the consular officer in an argument. If you are denied a student visa, ask the officer for a list of documents he or she would suggest you bring in order to overcome the refusal and try to get the reason you were denied in writing.

NASFA would like to credit Gerald A. Wunsch, Esq., 1997, then a member of the Consular Issues Working Group, and a former U.S. Consular Officer in Mexico, Suriname, and the Netherlands and Martha Wailes of Indiana University for their contributions to this document. NASFA also appreciates the input of the U.S. Department of State.

Handout adapted from

NAFSA: Association of International Educators

1999 Annual conference session Consular Affairs Issues: View from the United States



Activate your UMaine Online Accounts

To keep current with your University of Maine status, the next **IMPORTANT** step is to make sure your online accounts are activated and working properly.

The following are the two types of accounts you have:

MaineStreet Portal

Check your Student Status, View your To-Do List, Update Personal Information, Check Transfer Credits, and View Financial and Billing Information.

@maine.edu Email

We will send you important information on **Financial Aid**, Housing, Student Registration and Student Services. You should be checking this account regularly!

Step 1: Activate UMS Accounts

If you have already activated your UMS account, Great Job! Skip to "Step 2".

To activate your UMS account:

- Go to: www.maine.edu/activate_account and follow the directions for admission applicants.
- Enter your Student ID Number and Activation Key from your letter. Click **Continue**.
- You should see your new **MaineStreet ID**, Password, and e-mail address. This information should be kept private. Please save or print the information and keep it in a secure place. You will need it later.
- Once you have activated your account, you will have access to both your MaineStreet Portal, and your @maine.edu email account.

Step 2: Login to MaineStreet

- Go to www.umaine.edu/MaineStreet.
- Click on **MaineStreet 101 - Click Here to Log In**.
- Enter your MaineStreet ID and password from Step 1. *(If you have lost this, please contact IT Help.)*

Step 3:

Setup your @maine.edu Email

Quick Link: mail.maine.edu

@maine.edu is UMaine's official email system and we will send important information such as financial aid, housing information, etc. to this account. You are responsible for any information sent to you at this account.

Check this e-mail regularly or forward it to an account you do **check regularly**.

To read e-mail:

- Go to mail.maine.edu.
- Click on the **Login to UMS Webmail** link on the right side of the screen.
- Login using your MaineStreet ID and password from Step 1. *(If you have lost this, please contact IT Help.)*

To forward your email: *(Note: Only new e-mails will be forwarded.)*

- Go to mail.maine.edu.
- Click on the link **Change the destination of email sent to your @Maine.edu address**.
- Enter your MaineStreet ID and password from Step 1. *(If you have lost this, please contact IT Help.)*
- Select the button next to **Forward to the following address(es)**; enter the e-mail address you want your e-mail sent to, and then click the **Change Forwarding** button.
- Send a test message to your maine.edu e-mail account to make sure it is forwarding properly.

When and How

The registration process begins once you return your "Enrollment Confirmation Form".

First year students are usually automatically pre-registered by their college; transfer students will typically receive an email from their college, suggesting courses and helping the student register.

Exchange/Visiting students will need to work with their home institution and their UMaine college to decide on an approved list of courses. Graduate students will work directly with their advisor to decide on which courses to register for, usually after arriving at the University of Maine. Students can make changes to their schedule until the end of the first week of classes.

Math Placement Test (exchange students do not need to take this test)

Please note that it may take up to 24 hours after activating your MaineStreet account for the Math Placement Test to be available.

Go to courses.maine.edu and enter your UMS User ID and password. Click on the Math Placement test link on the right side of the page. If you do not see the link for the test, please contact the IT help center at (207) 581-2506

International Transfer Credit

International students who have completed college-level (post-secondary) classes at an institution abroad may contact the Office of International Programs to request an international transfer credit evaluation.

The evaluation is completed AFTER the student is accepted and matriculated (accepted admission) at the University of Maine. For more information:

<http://umaine.edu/international/international-admissions/international-transfer-credit-evaluation/>

Billing

Your student account will be charged for tuition and fees according to the number of credits you are enrolled in.

Once you are enrolled in classes, you will also be automatically enrolled in the University's International Student and Scholar Insurance Plan. If you do not wish to remain enrolled in this plan, you must submit a waiver form to OIP, usually due no later than 2 weeks after classes start. The waiver must be done each fall semester if you do not want the University's insurance plan. If your waiver is approved, the charge for the insurance will be removed from your account. For more information on the insurance requirement:

<http://umaine.edu/international/isss/students/health-insurance/>

The due date for paying your account balance is generally 2 weeks before classes start. For more information on how to view your bill:

<http://umaine.edu/bursar/view-print-bill/>

If you wish to apply for on-campus housing please follow the instructions below. Failure to do so will prevent you from being able to apply for on-campus housing.

- Confirm your enrollment following instructions in your admission letter. You cannot apply for housing until you confirm enrollment.
Graduate Students: be sure to indicate you want on-campus housing on your reply form.
- A couple of days after confirming enrollment, activate your UMaine accounts, refer to the following page for detailed instructions.
- After activating your accounts, go to the Housing Website and apply for on-campus housing: <http://www.umaine.edu/housing/> and click on "Log in to myHousing"
Your User ID is your "firstname.lastname" and use the password you selected when you activated your UMaine accounts.

First year students: Request Knox Hall or York Hall (these are the only halls available to first year students that stay open during University breaks).

All other undergraduate and exchange students: Request one of the following halls: Kennebec Hall or DTAV or PATCH. These halls stay open during University breaks.

Graduate students: Request Stodder Hall.

If you do not request a hall as shown above, you may be placed in a hall that closes during UMaine breaks and you would not be able to stay in your room during the breaks.

Students who submit an application after May 1 cannot be guaranteed a room; please apply as soon as possible.

- Once you submit your online housing application, Housing Services will confirm available spaces and begin assigning rooms. Rooms are assigned on a first-come, first-serve basis; you should not delay applying for on-campus housing. Room assignments begins in July for the fall semester and in early January for the spring semester. Assignments are for the entire academic year or the remainder of the academic year if you apply in January.
- Confirmation of your housing assignment will be emailed directly to you. You can check on your housing assignment by logging on to the Housing Services website, using the same logon ID and password, after July 1.
- Any on-campus housing inquiries should be sent directly to Housing Services at housing@umerl.maine.edu or call (207) 581-4580.

Proposed Undergraduate Housing Room Rates - AY 2014 - 2015 *

Room Type	Rates (Academic Year)	2 Installments of:
Regular Housing		
Double	\$4,858.00	\$2,429.00
Single	\$6,806.00	\$3,403.00
Small Single	\$6,070.00	\$3,035.00
Break Housing		
Double	\$4,958.00	\$2,479.00
Single	\$6,906.00	\$3,453.00
Small Single	\$6,170.00	\$3,085.00
DTAV/Patch		
Double	\$5,144.00	\$2,572.00
Single	\$6,990.00	\$3,495.00

Proposed Graduate Housing Room Rates - AY 2014 - 2015 *

Room Type	Rates (Academic Year)	2 Installments of
Graduate Housing		
Double	\$4,974.00	\$2,487.00
Single	\$6,922.00	\$3,461.00
Small Single	\$6,184.00	\$3,092.00
Couples	\$6,878.00	\$3,439.00

Proposed Rates for UMaine Dining Meal Plans for 2014 - 2015 *

Meal Plan	Meals per Sem.	Guest Meals	Dining Funds per Semester	Rates (Academic Year)	2 Installments of:
Unlimited	unlimited	6	\$0.00	\$4,438.00	\$2,219.00
Unlimited Flex	unlimited	6	\$150.00	\$4,744.00	\$2,372.00
Unlimited Flex Plus	unlimited	6	\$400.00	\$6,254.00	\$2,627.00
Junior-Senior 120	120	6	\$1,100.00	\$4,754.00	\$2,377.00
Senior Flex	0	6	\$2,330.00	\$4,754.00	\$2,377.00
Graduate Plan	0	0	\$525.00	\$1,050.00	\$525.00
75 Flex **	75	0	\$800.00	\$2,930.00	\$1,465.00
50 Flex **	50	0	\$0.00	\$864.00	\$432.00
25 Flex **	25	0	\$0.00	\$432.00	\$216.00

* Subject to approval by UMS Board of Trustees

** DTAV/Patch residents only

The University of Maine billing process begins when you register for your courses and /or when you are assigned a room on campus.

A detailed invoice is mailed to the permanent address or billing address on your record, usually the address where you are in your home country. The invoice will have a due date, usually 2 weeks before the first day of classes. It is your responsibility to make sure your bill is paid **by the due date**. Accounts past due are assessed a \$100 late fee.

There are several ways to pay your bill:

Check or cash: stop by the Bursar's office to make a cash or check payment, or mail a check to:
The Bursar's Office, 5703 Alumni Hall, Room 100; Orono, ME 04469-5703; USA

Installment payments: you can select to make monthly payments via an interest-free installment plan administered by Sallie Mae. Sallie Mae will charge you a fee for this service. You can enroll in the installment plan by logging on to: www.tuitionpay.com

Credit Card: you can make a credit card payment (Visa, Mastercard, Discover, American Express) by logging on to your MaineStreet account. There is a processing fee for using this service.

Wire Transfer: refer to information on next page.

Payment via peerTransfer: refer to information on next page.

E-check: this is the only payment you can make online via your MaineStreet account. This option can be used if the payment will be made from a U.S. bank only. You will be asked to enter information listed at the bottom of a U.S. check. E-check is not available for payments from foreign banks.

SCHOLARSHIP RECIPIENTS / GRADUATE ASSISTANTS / EXCHANGE STUDENTS:

If you are a scholarship recipient, graduate assistant or exchange student, you must log on to MaineStreet, Student Self Service, and complete the "**Anticipated Resources**". This is used to show amounts you are expecting from a scholarship, graduate assistantship or exchange program. You can find detailed instructions on how to enter anticipated resources on this website: <http://umaine.edu/bursar/resources/>

Failure to submit "Anticipated Resources" by the due date will result in a \$100 late fee applied to your account. This process must be done each time you receive a bill, if the bill is to be paid from a scholarship, graduate assistantship or exchange program. Be sure to also submit any payment you are responsible for, by the due date.

For more information about your UMaine bill and payment options, please visit the Bursar's Office website at www.umaine.edu/bursar

PAYMENTS VIA PEERTRANSFER

The University has partnered with peerTransfer to make international payments safe and easy. peerTransfer allows you to pay from almost any country and any bank. They offer excellent foreign exchange rates.

Go to peertransfer.com/umaine to make your payment.

PAYMENTS VIA WIRE TRANSFER

Payee/Company Information

Name: University of Maine
Address: 5703 Alumni Hall Room 107A
Orono, Maine 04469-5703
Contact: Beth Morin – (207) 581-1552

Financial Institution Information

Name: Bank of America
Address: 70 Batterson Park Road
Farmington, CT 06032

When sending payments, please send an email to umbursar@maine.edu with the following information: student full name and ID Number, amount of wire transfer, and date of wire.

Wire Transactions

Contact: Maria Cassella
ABA/Routing: 026009593
Name: University of Maine System
Account Number: 009417551917
Type of Account: Checking
SWIFT Code: BOFAUS3N
Reference: include student's full name and 7-digit student ID number

The United States government and the State of Maine may impose taxes on students who work and/or receive a scholarship while studying at the University of Maine. Taxation is rather complex and involves filling out many forms, most of which must be completed every year. There are special forms and ways taxes are collected for "non-resident aliens" (i.e. international students).

In most cases, the University of Maine estimates the amount of tax that should be collected from each student, and then must send the amount to the Internal Revenue Service (IRS). The manner of collection depends on the type of income. This process is called "withholding."

On-campus Employment: The University withholds tax from your paycheck in a pay-as-you-earn system. For example, if you work 20 hours at \$5.00 per hour, your gross income is \$100.00. If the amount of tax you owe is 15%, then your paycheck will be \$85.00. The amount of withholding depends on the treaty with the U.S. government, if any. The University sends the tax withheld – in this example, \$15.00 – to the IRS.

Scholarship, Fellowships and Grants: Any portion of your scholarship, fellowship or grant that is used for tuition, mandatory fees or any required books, supplies or equipment is not taxable. However, any portion that is not specifically for educational expenses IS taxable. This might include portions used for room, board or other living expenses. The University calculates the tax on these portions and sends it to the IRS. The University then posts that amount to your account and the amount appears as a charge on your next bill. This usually happens in November and March; you are required to pay this bill.

Tax Returns: At the end of the calendar year, each student is required to fill out an IRS form called a "tax return". This will determine whether you owe more tax on your income or if too much was paid and the IRS owes you. It is common for students to receive refunds.

For more information, we suggest you read IRS *Publication 519: U.S. Tax Guide for Aliens*, *Publication 597: Information on the United States-Canada Income Tax Treaty* and *Publication 901: U.S. Tax Treaties*. These can be found for reading or downloading on the IRS website at www.irs.gov



2015-2016 ACADEMIC YEAR CALENDAR

Fall Semester 2015

Classes begin	Monday, August 31
Last day to add classes	Friday, September 4
No Classes Labor Day	Monday, September 7
Last day to drop classes	Sunday, September 13
Classes dropped on or before this date will not appear on transcript	Thursday, October 1, 4:30 p.m.
Fall break begins	Monday, October 12
Classes resume	Wednesday, October 14
Enrollment for Spring 2016 (tentative)	October 26 – November 20
Veteran's Day (Classes canceled except those that meet once a week.)	Wednesday, November 11
Last day to withdraw from a class and receive 'W' grade (Withdrawn classes after this date will receive failing grade.)	Friday, November 13, 4:30 p.m.
Application for Graduation filing deadline (Dec.)	Monday, November 16
Thanksgiving break begins	Wednesday, November 25
Classes resume	Monday, November 30
Classes end	Friday, December 11
Final exams begin	Monday, December 14
Final exams end	Friday, December 18

Spring Semester 2016

Classes begin	Monday, January 11
Last day to add classes	Friday, January 15
No classes on Martin Luther King, Jr. Day	Monday, January 18
Last day to drop classes	Sunday, January 24
Classes dropped on or before this date will not appear on transcript	Thursday, February 11, 4:30 p.m.
Spring recess begins	Monday, February 29
Classes resume	Monday, March 14
Application for Graduation filing deadline (May)	Tuesday, March 15
Enrollment for Fall 2016 (tentative)	March 21 – April 15
Last day to withdraw from a class and receive 'W' grade (Withdrawn classes after this date will receive failing grade.)	Wednesday, April 6, 4:30 p.m.
Maine Day (tentative)	Wednesday, April 27
Classes end	Friday, April 29
Final exams begin	Monday, May 2
Final exams end	Friday, May 6
Commencement	Saturday, May 7

Class information is based on full semester classes. MaineStreet provides information on non-standard dated classes.

May 2014

MONEY MATTERS

Living and studying in the U.S. is often more expensive than students expect. Be sure that your finances are in order before departing for the U.S. and that you have sufficient funds to cover tuition and living expenses. The following is a list of expenses you may encounter in the U.S. and their approximate cost. Review this list when planning your finances. Please note that all prices are in U.S. dollars.

Food

gallon of milk	3.99	flour (lb)	1.19	sugar (lb)	.89
loaf of bread	2.50	eggs (dozen)	1.80	apples (lb)	1.69
orange	.89	peanut butter	2.50	butter (lb)	1.19
cereal (lb box)	3.00	soda (2 liter)	1.25	cottage cheese	1.59
cake mix	1.25	soup (can)	1.25	tuna (can)	.99
ground beef (lb)	3.50	lettuce	1.99	rice (lb)	1.39
potatoes (lb)	.79	beans (lb)	.89	jelly (lb)	2.25
chicken (w/bones lb)	1.50	cheese slices (lb)	2.75	yogurt (lb)	1.75
chicken (boneless lb)	4.00	baby food (jar)	.50		

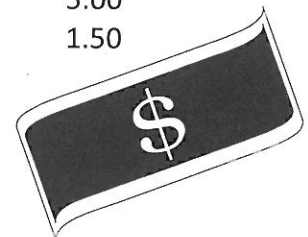
Clothes*

jeans	35.00	socks (pair)	3.50	briefs (pairs)	4.00
casual pants	30.00	t-shirt (white)	10.00	boxer shorts	8.00
dress	45.00	boots	60.00	sweaters	35.00
women's shoes	45.00	men's suit	100.00	sneakers	30.00
spring coat	45.00	dress shirt	25.00	bra	20.00
flannel shirt	12.00	nylons	8.00	skirt	40.00
men's shoes	45.00	dress pants	50.00	blouse	35.00
winter coat	85.00	sweatshirt	25.00	belt	10.00

**Prices vary according to quality. Smart shoppers find sales.*

Toiletries

soap	.75	shampoo	2.00	toothbrush	2.50
toothpaste	2.50	deodorant	3.00	band-aids	2.00
towel	4.00	wash cloth	2.00	razors (6)	2.00
baby powder	1.50	hand lotion	1.75	tampons	5.00
shaving cream	3.00	antiseptic	2.50	diapers	5.00
baby oil	1.25	baby wipes	1.50	tissue paper	1.50
toilet paper (roll)	.50				



Household Items

dish detergent	2.00	bleach (gallon)	1.50	set of pots	20.00
clothes detergent	4.50	dishes (set)	30.00	glasses (4)	10.00
baking pan	6.00	sponges (2)	1.35	mop	7.00
frying pans (set)	15.00	kitchen utensil	3.00	flatware	15.00
casserole dish	15.00	mixing bowls	10.00	broom	5.00

Appliances

toaster	20.00	hand mixer	15.00	rice cooker	50.00
coffee maker	20.00	slow cooker	25.00	popcorn popper	20.00

Miscellaneous

movie	7.00	babysitter (/hour)	5.00
-------	------	--------------------	------

Car and Car Insurance

new car	10-25,000.00	insurance (\pm 6 months)	600.00
used car	2-8,000.00	gasoline (per gallon)	3.50

Medical and Dental

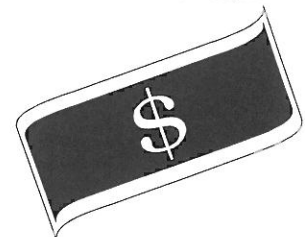
physician office visit	65-120.00	dental check-up	65.00
eye exam	120.00	lens and frames for glasses	200.00
birth of a child	5-10,000.00	pediatric care (visit)	50.00
immunization (baby's 1st year)	3-400.00		

Travel

bus to Boston (one way)	45.00	bus to Boston(round trip)	79.00
-------------------------	-------	---------------------------	-------

You must plan your stay in the U.S. very carefully as there are few remedies for financial difficulties. Never keep large amounts of cash on you. It is recommended that you carry \$50.00 cash and \$500.00 in travelers checks to take care of any immediate needs that may arise upon arrival. Credit cards are good to have, especially in case of an emergency. You must also be prepared to pay your tuition and fees before classes start.

Rev. 09/14



LOCAL HOTELS & MOTELS

Bangor Airport Area: 8 to 14 miles from Campus

Days Inn

250 Odlin Road, Bangor, ME 04401

Phone: 207-942-8272

Fax: 207-942-1382

\$75 to \$100 per night

www.daysinn.com

Econolodge

327 Odlin Road, Bangor, ME 04401

Phone: 207-945-0111

Fax: 207-942-8856

\$85 to \$110 per night

www.econolodge.com

Howard Johnson

336 Odlin Road, Bangor, ME 04401

Phone: 207-942-5251

Fax: 207-942-4227

\$75 to \$90 per night

www.hojo.com

Four Points By Sheraton

Bangor International Airport

Phone: 207-947-6721

Fax: 207-947-9761

\$135 to \$175 per night

www.fourpoints.com

Orono Area: 1 to 5 miles from Campus

Best Western Black Bear Inn

4 Godfrey Road, Orono, ME 04473

Phone: 207-866-7120

Fax: 207-866-7433

\$70 to \$250 per night

<http://blackbearinnorono.com>

University Inn Academic Suites

5 College Avenue, Orono, ME 04473

Phone: 207-866-4921

Fax: 207-866-4550

\$52 to \$140 per night

www.universitymotorinn.com

Orono Area: 6 miles north of Campus

Milford Motel (suites with small kitchen)

174 Main Road

Milford, ME 04461

Phone: 207-827-3200

\$95 to \$115 per night, weekly rates available

<http://www.milfordmotelontheriver.com/>

Info@milfordmotelontheriver.com

Prices indicated were current at the time of printing, and may change at any time. Please contact hotel or motel for current rates.

Culturefest & International Dance Festival: A Celebration of Cultural Diversity

Culturefest is the largest international event on campus with activities designed to promote understanding, and to provide the community with opportunities to sample and enjoy the many cultures represented at the University of Maine.

Culturefest is usually held at the end of October or beginning of November.

Culturefest features exhibits displaying posters, maps, videos, music, art, clothing, games, etc.; an international food court where students will sell homemade food; a style show featuring students modeling traditional clothing; a talent show including performances of song, dance, and various other demonstrations, and a children's exhibit with activities.

The International Dance Festival (IDF) brings together UMaine students who perform dances from around the world. It is held during the spring semester.

We encourage you to bring some traditional articles of clothing with you, and anything traditional from your home country, so that you may be a part of Culturefest and IDF!

Culturefest and IDF are sponsored by the University of Maine's Office of International Programs and the International Student Association.

