



THE UNIVERSITY OF  
**MAINE**

[discover **your** tomorrow]

ORONO

MACHIAS



# MONEY MATTERS







## Hearty Maine Hello!

The Office of Student Financial Services welcomes you to the University of Maine. Our office is committed to helping you obtain a quality education at an affordable cost. Our goal is to ensure that you have the information you need to make the best decision about financing your education at UMaine.

Money Matters is a guide for students and families that includes:

- **Information on the UMaine student bill**
- **Costs at UMaine**
- **Types of financial aid available**
- **Additional funding resources**

Please do not hesitate to call us at **207.581.1324**, e-mail us at **um.sfs@maine.edu**, or stop by our office in Wingate Hall.

## Privacy Information

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

### 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. Beginning August 15th of a student's first year at UMaine, students must provide consent in order for UMaine to speak to anyone other than the student about their personal information via phone or in-person. More information is available on the Student Records website at **studentrecords.umaine.edu**.

## Financial Terms and Conditions

The University of Maine's Financial Terms and Conditions outline important financial information that students need to review, and are located in the "To Do" list of your Student Center. All incoming students are required to accept these terms and conditions. For more information, please visit: **maine.edu/students/financial-responsibility-statements**.

## Table of Contents

Money Matters Checklist .....	2
Navigating MaineStreet .....	3
Estimating Aid .....	4
Reporting Outside Aid .....	5
Scholarships and Federal Loans.....	6
Additional Loan Options .....	7
Billing Information .....	8
Viewing the Bill .....	9
Managing Excess Financial Aid .....	9
Enroll in Direct Deposit .....	9
Notification of Pending Payments ....	9
Student Employment .....	10
Financial Wellness.....	10
UMaine Bookstore .....	11
Navigate .....	12
Contact Information.....	13

Scan here to access this booklet online:



## What You Still May Need To Do

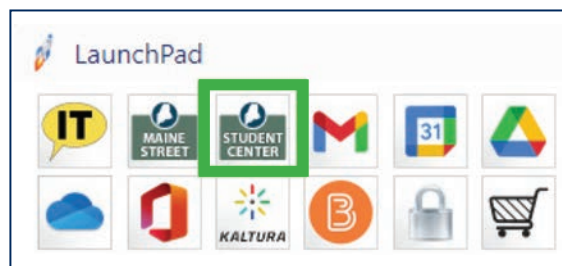
- ☐ Provide Consent to Release Information (*page 1*)
- ☐ Make your parent/guardian an authorized user to view and pay your student bill (*page 9*)
- ☐ Submit Free Application for Federal Student Aid (FAFSA) by March 1 every year
- ☐ Complete Financial Terms and Conditions checklist on MaineStreet (*page 1*)
- ☐ Complete entrance counseling and loan agreement/master promissory note for federal student loans if applicable (*page 6*)
- ☐ Complete Scholarship Donor Release on MaineStreet (*page 5*)
- ☐ Report outside aid (*page 5*)
- ☐ Look into additional loan options (*page 7*)
- ☐ Report anticipated resources on MaineStreet (*page 9*)
- ☐ Enroll in payment plan (optional) (*page 8*)
- ☐ Submit student authorization on MaineStreet (*page 9*)
- ☐ Enroll in direct deposit on MaineStreet (*page 9*)
- ☐ Contact Student Employment for help finding a job (*page 10*)

### Notes

# MyCampus Portal: Your UMaine Campus Access

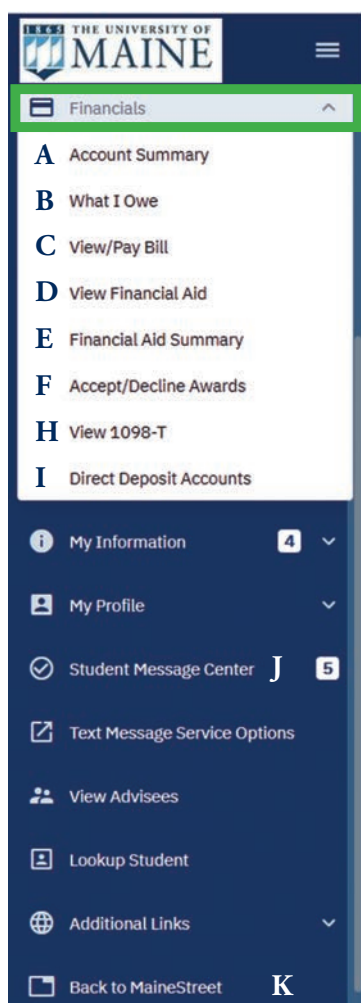
Access [mycampus.maine.edu](https://mycampus.maine.edu)

1. Login with your User ID and password
2. Select **Student Center** from the **LaunchPad**



## Viewing the MaineStreet Student Center (Student View)

From your Dashboard, select the **Financials** section on the left menu.



- A. Account Summary**  
View a breakdown of all charges and payments
- B. What I Owe**  
Displays your remaining balance
- C. View/Pay Bill**  
Directs to Touchnet Bill/Payment Suite
- D. View Financial Aid**  
View financial aid information by year
- E. Financial Aid Summary**  
Provides a summary of your total financial aid
- F. Accept/Decline Awards**  
Use to accept or decline any loans
- G. Report Outside Aid**  
Report sources and amounts of outside aid you are receiving
- H. View 1098-T**  
View scholarship and aid tax information each year
- I. Direct Deposit Accounts**  
View the bank accounts you have connected to your student account (Please note: this direct deposit information is different than any student employment-related direct deposit accounts.)
- J. Student Message Center**  
View important electronic communications from several UMaine departments (including Office of Student Financial Services)
- K. Back to MaineStreet**  
Access the 'Classic MaineStreet' Student Center for updating a variety of student financials-related information

# UMaine Financial Aid Planning

for merit-based scholarships and institutional grants

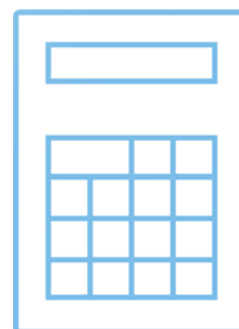


## Make your UMaine merit scholarships and grants work for you!

- UMaine merit scholarships and institutional grants are awarded based on 30 credits of enrollment per academic year\*
- Students decide how to use their 30 credits of merit scholarships and institutional grants each semester, based on their actual enrollment, over the course of Fall, Winter/Spring, and Summer

## Understanding your Per Credit Scholarship and Grant Amount

Use this easy equation to calculate the amount of scholarship you are eligible for, on a per credit basis.



$$(a) \underline{\hspace{2cm}} \div 30 = (b) \underline{\hspace{2cm}}$$

*Based on your enrollment plans for each semester, you can use your Per Credit Scholarship and Grant Amount to determine how much aid you will be able to use.*

	Expected Number of Credits Per Semester		Per Credit Scholarship and Grant Amount		Estimated Scholarship and Grant Amount Per Semester**
	↓		↓		↓
<b>Fall</b>		X		=	
	<u>                    </u>	(b)	<u>                    </u>		<u>                    </u>
<b>Spring</b> (including Winter)		X		=	
	<u>                    </u>	(b)	<u>                    </u>		<u>                    </u>
<b>Summer</b>		X		=	
	<u>                    </u>	(b)	<u>                    </u>		<u>                    </u>

\*This calculation does not apply to tuition and fee-based scholarships, which match the charges a student is actually assessed, up to 30 credits per academic year.

\*\*PLEASE NOTE: The total Estimated Scholarship Amount for all 3 terms can not exceed the Total Academic Year Scholarship and Grant Amount (a)

Students are required to report all additional resources to the Office of Student Financial Services. **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.

## Reporting Outside Aid

1. After logging into the MaineStreet portal, click the **Student Center** tile.
2. Click **Finances** in the menu on the left-side of the screen.
3. Click **Report Outside Aid**.
4. Enter the source of aid, name, and amount. If you have more than one source of outside aid, click the + button.
5. Click **Save**.

## Outside Scholarship Information

In addition to reporting outside aid in MaineStreet, if you are receiving a scholarship from an outside organization complete the following:

1. Send copies of all scholarship certificates or letters to the Office of Student Financial Services. Copies of scholarship letters can be uploaded through our secure upload at [umaine.edu/stuaid/upload](http://umaine.edu/stuaid/upload).
2. Check with the organization issuing the scholarship for specific requirements to receive the scholarship funds (e.g., enrollment verification, grades, billing). Students whose scholarships require a bill from the University of Maine will be required to complete additional consent for billing.
3. All scholarship checks should be sent to the Office of Student Financial Services.
4. Once scholarship checks are received by the Office of Student Financial Services, 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 Services to endorse the check.

## Complete Scholarship Donor Release of Information

The University of Maine makes every effort to protect the privacy of students' educational records. By allowing the university to release your name, directory, and academic information, you are helping us to connect potential scholarship donors with students.

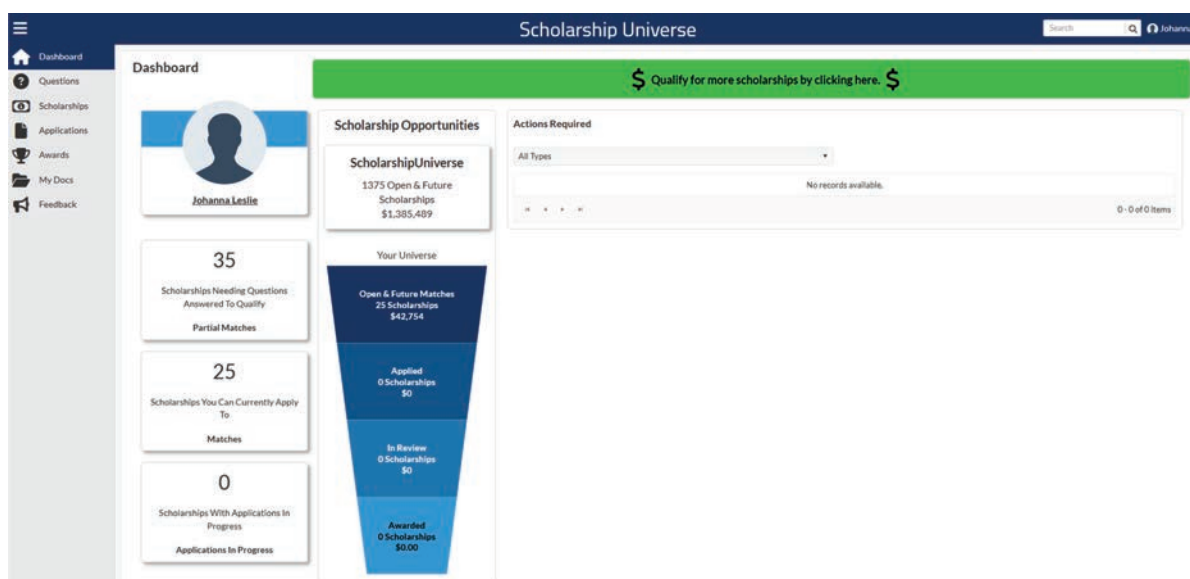
1. After logging into the MaineStreet portal, click the **Student Center** tile.
2. Click **Finances** in the menu on the left-side of the screen.
3. Click **Accept/Decline Awards**.
4. **Select an option** on the Scholarship Release tab.
5. Click **Save**.

## ScholarshipUniverse

ScholarshipUniverse, a scholarship-matching platform, can connect you with hundreds of UMaine scholarships and thousands of outside/private scholarships, added throughout the year.

### How to use ScholarshipUniverse:

1. Go to [umaine.scholarshipuniverse.com](http://umaine.scholarshipuniverse.com)
2. Login with your MaineStreet username and password.
3. Provide answers to the Questions in the sidebar on the left to narrow down the available scholarships to ones that are relevant to you.
4. Submit applications and monitor your dashboard for updates and deadlines.



## Federal Direct Loans

Federal Direct Loans are available to most students who complete the FAFSA. **In order to receive loans, students must complete the FAFSA and accept their loans in MaineStreet every year.**

- First-time borrowers must complete the MPN and Entrance Counseling at [studentaid.gov](http://studentaid.gov) to receive loans.
- Loan amounts are based on academic grade level and financial need as determined on the FAFSA.
- Interest rates are determined prior to the start of each upcoming academic year. Interest rates are fixed for the life of each loan.
- Students must begin making payments at the end of the grace period, or within 6 months of graduating, dropping below half-time enrollment, or leaving school. Interest accrues during the grace period, and there are no penalties for making early payments.

### Federal Direct Subsidized Loans

- Based on a student's financial need (including their SAI) as determined on the FAFSA.
- The federal government subsidizes (pays the interest on) the loan while the student is enrolled at least half-time.

### Federal Direct Unsubsidized Loans

- Interest accrues while the student is in school. The student can choose to either pay the interest while in school or have the interest added to the loan principal to be repaid later.



## Federal Loan Options

<b>Federal Direct Parent PLUS Loan</b>	<p>Credit-based loans available to parents of dependent undergraduate students who have filed a FAFSA.</p> <p><b>How to Apply (Parent Borrowers):</b></p> <ol style="list-style-type: none"> <li>1. Go to <a href="http://studentaid.gov">studentaid.gov</a> and log in using the parent's name, SSN, Date of Birth, and FSA ID</li> <li>2. Choose <b>Request a PLUS Loan</b> option. This process will determine whether you are approved or denied</li> <li>3. If you are approved, you must choose the <b>Complete Master Promissory Note</b> option. New borrowers and borrowers who use an endorser need to complete the MPN</li> </ol>
<b>Additional Federal Direct Unsubsidized Loan</b>	<p>Dependent students whose parents are denied a Federal Direct PLUS Loan may qualify for additional Federal Direct Unsubsidized Loans</p> <ul style="list-style-type: none"> <li>• Unsubsidized Direct Loan amounts are up to \$4,000 as a freshman and sophomore, and \$5,000 as a junior and senior</li> <li>• Additional Unsubsidized Direct Loan eligibility will be posted to the student's financial aid offer in MaineStreet once when we get confirmation of the denial</li> </ul>

## Private Loan Options

<b>Alternative Educational Loans</b>	<ul style="list-style-type: none"> <li>• Alternative educational loans through private organizations are available to students as an additional financing option</li> <li>• Most of these loans are credit-based, in the student's name, and require a co-signer</li> <li>• We strongly recommend that students accept all offered Federal Direct Loans before considering an alternative loan</li> </ul>
--------------------------------------	---

### Step 1: Choose an Alternative Loan Lender

Our office provides information on commonly used alternative loan lenders to assist families in comparing lenders. This list can be viewed online at [elmselect.com](http://elmselect.com).

*You can view multiple levels of lender information through [elmselect.com](http://elmselect.com). "Quick Glance" allows you to see basic information for*

### Step 2: Apply for an Alternative Loan

Apply for the loan directly through the lender's website. Once approved, our office will automatically receive information about the loan from the lender.

### Quick Glance View

<b>UCU</b> University Credit Union Variable Rates @ 8.25% - 11.25% APR 1-800-272-8774 VIEW	<b>FAFSA</b> FINANCE AUTHORITY OF MAINE Fixed Rates @ 5.54% - 6.57% APR 1-800-222-7774 VIEW	<b>CITIZENS</b> Citizens Fixed Rates @ 8.49% - 12.25% APR 1-800-738-5646 VIEW
<b>Union Federal</b> Union Federal Private Student Loan Fixed Rates @ 6.25% - 10.75% APR 800-626-7624 VIEW	<b>SoFi</b> SoFi Fixed Rates @ 6.47% - 11.14% APR 800-426-7624 VIEW	<b>College Ave</b> College Ave Student Loans Fixed Rates @ 8.49% - 12.25% APR 800-422-7762 VIEW
<b>Wells Fargo</b> Wells Fargo Fixed Rates @ 8.75% - 12.25% APR 800-973-8000 VIEW	<b>Capital One</b> Capital One Fixed Rates @ 7.25% - 11.25% APR 800-222-2882 VIEW	<b>The Non-HEAT Network</b> The Non-HEAT Network Fixed Rates @ 8.50% - 12.25% APR 800-887-8481 VIEW
<b>DISCOVER</b> Discover Student Loans Fixed Rates @ 6.49% - 13.24% APR 1-800-673-6867 VIEW	<b>VSAC</b> VSAC Fixed Rates @ 6.99% - 8.99% APR 1-800-224-1124 VIEW	<b>DCU</b> Digital Federal Credit Union Fixed Rates @ 8.19% - 12.19% APR 800-224-1124 VIEW
<b>mefa</b> MEFA Fixed Rates @ 8.75% - 11.25% APR 800-448-0674 (Toll) VIEW	<b>Ascent</b> Ascent Funding Fixed Rates @ 8.49% - 13.24% APR 877-271-8854 VIEW	



### Fall Semester Bills Due

*Fall bills become available to view online in mid-July.*



### Spring Semester Bills Due

*Spring bills become available to view online in early December and will include charges from courses taken during both the Winter and Spring terms.*

## Payment Options

Cash and Check		International Currencies
Mail to, or pay in person at: Office of Student Financial Services 5781 Wingate Hall Orono, ME 04469-578		Pay online ( <a href="http://flywire.com/school/umaine">flywire.com/school/umaine</a> )
Online Payments	<b>Electronic check/ACH:</b> Direct debit from your checking or savings account.	
	<b>Credit or debit cards:</b> Charge your American Express, Visa, MasterCard or Discover. Online credit card payment service is through TouchNet. A convenience fee of 2.95% or a minimum of \$3 will be applied.	

## Installment Payment Plans

UMaine offers 5-month payment plans for the Fall and Spring semesters. Enrolling in a payment plan is easily done online through the MaineStreet student center or through TouchNet if you are an authorized user on the student's account.

Estimated Plan	Calculated Plan
<ul style="list-style-type: none"> <li>Payment plan amount is determined by the user enrolling – <b>remains the same even if there are changes to charges.</b></li> <li><b>More than one Estimated Plan can be set up</b> for a student.</li> </ul>	<ul style="list-style-type: none"> <li>Payment plan amount is <b>based on actual remaining bill.</b> If bill changes, payment plan amounts will change.</li> <li>There can only be <b>one Calculated Plan per student per term.</b></li> </ul>
<ul style="list-style-type: none"> <li>If enrolling in the 5 installment plan for Fall or Spring, payments will be broken out into 5 installments, the first being a 20% down payment, and the remaining installments as four equal payments</li> <li>There is no minimum amount to enroll.</li> <li>A \$30 enrollment setup fee and the initial payment is due when enrolling in the payment plan</li> <li>A \$25 late fee will be assessed for each late installment payment</li> </ul>	

## Authorize a User

An Authorized User is able to view your billing information, make payments on your behalf, and enroll in payment plans. UMaine is not able to release any other student-related information (including financial aid information) unless the Authorized User has also been added to the Student's Consent to Release Information. If a student's financial aid has been applied to the bill, the Authorized User will have access to view that information.

1. Under the 'Financials' section of the MaineStreet Student Center, click "View/Pay Bill."
2. TouchNet will open in a new window. Under My Profile Setup on the right side of the page, select Authorized Users.
3. Choose Add Authorized User and enter their email address.
4. Select the access options for the authorized user, then click Continue.
5. Read the agreement and click "**I Agree**", then click "**Continue**".
6. The authorized user will receive an email with instructions for logging into their account.

## Submit Student Authorization

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

1. Log into the Classic Student Center.
2. Click on the compass icon in the top right corner, **then click Navigator.**
3. Select **Self-Service > Campus Finances > Student Authorization.**
4. Select the **University of Maine** and make a selection.
5. Check the following options you wish to authorize:
  - a. First option: **Apply your Federal financial aid to any charges on your account** other than tuition, fees, room, and board.
  - b. Second option: **Hold a credit balance on your account for future semesters, rather than receiving a refund for excess aid or payments.**
3. Click **Save.**

## Enroll in Direct Deposit

Direct deposit is the fastest and most secure way to receive a refund of any excess aid. Please note, this direct deposit is for student billing purposes only, and will need to be set up separately if a student chooses to work on campus

1. Under the 'Financials' section of the MaineStreet Student Center, click "**Direct Deposit Accounts**"
2. On the **Account Services/My Direct Deposits** page, click on the green **Enroll in Direct Deposit** button.
3. On the **Manage My Bank Accounts/Add Bank Account Details** page, fill out bank account and routing numbers.. **Do NOT** enter a debit card number. Enter the complete bank routing number and account number. Click **Next.**
4. Click **Proceed to Enroll in Direct Deposit.**
5. Select your account from the drop-down menu, then click **Next.**
6. Review your account information and the agreement, then check "Yes I agree to the terms and conditions of this agreement.: Click **Submit.**

## Enter Anticipated Resources

Late payment fees will be charged to balances not paid by the due date. Please inform the Office of Student Financial Services of anticipated resources (such as employer/third-party payments, college savings plans, pending private loans, etc.) before the semester due date to avoid a late fee.

1. Log into the Classic Student Center.
2. Click on the compass icon in the top right corner, then click Navigator.
3. Select **Self Service >Campus Finances>Anticipated Resources.**
4. Select **University of Maine and the correct term.**
5. In the Amount for Item column, enter the amounts you expect to receive.
6. Click Enter, then click Save.





## Education. Experience. Opportunity. Income.

The Office of Student Employment offers services to students who wish to work while attending the university. Whether you were offered Federal Work-Study or not, and whether you want to work on campus or off, the Office of Student Employment is the place to start!

### CareerLink - UMaine's free, online job search

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 email in July for an email from the Career Center regarding activating your free account.**

### Important note:

Newly hired students are required to bring to the Office of Student Employment either:  
A Passport **OR** A birth certificate or Social security card AND a photo ID  
within three days of their start date.  
All documents provided must be original and unexpired (no photocopies).

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

## Financial Education and Wellness

<p><b>iGrad</b></p> 	<ul style="list-style-type: none"> <li>• UMaine's Official Financial Literacy Program</li> <li>• Online resource that helps with all aspects of money management: managing your student loans, budgeting, creating money goals, and searching for scholarships</li> <li>• Resources include articles, calculators, videos, blogs, quizzes, and more</li> <li>• Sign up today for your free account at <a href="http://igrad.com/schools/UMaine">igrad.com/schools/UMaine</a></li> </ul>
<p><b>ECMC Solutions</b></p> 	<ul style="list-style-type: none"> <li>• UMaine's campus debt management partner helps students learn about loan programs even before they agree to borrow</li> <li>• 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</li> </ul>

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



**All your required course materials for one price**



THE UNIVERSITY OF  
**MAINE**  
University Bookstore

## Important details

- **Who will use AMP?**  
UMaine undergraduate students.
- **Where and when will the charge be applied?**  
Your July & December student bill will show a charge for "AMP Course Material." This includes the material cost plus sales tax.
- **How do I pay?** The charge is automatically added to your student account. If opting out, a credit will be issued to your account.
- **What materials are included?**  
Required course materials in digital or print format. Print books/course kits are available for pick up at University Bookstore.
- **How do I access digital materials?** Digital material is available in your Brightspace account the week before classes start. Having problems? Contact us at 207.581.1728 or email [um.bookstore@maine.edu](mailto:um.bookstore@maine.edu).
- **Do I have to participate?**  
No. We recommend reviewing your required book list before making a decision to opt-out.

The University of Maine System is an equal opportunity institution committed to nondiscrimination.

**Scan the QR code to learn more**

Or visit [umaine.edu/amp-course-materials](http://umaine.edu/amp-course-materials)

Need help? Call 207.581.1728 or email [um.bookstore@maine.edu](mailto:um.bookstore@maine.edu)





# 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.



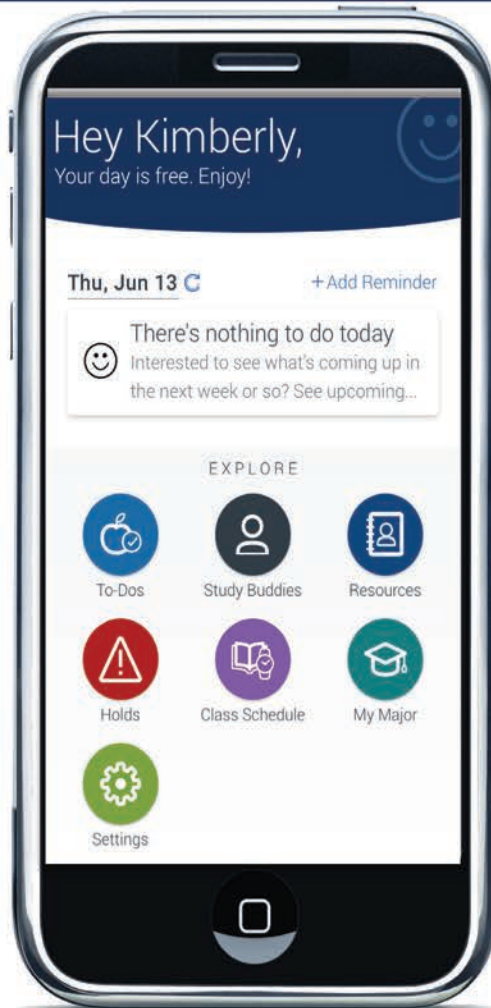
Class Schedule

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





## Career Center

*Provides students with career planning services, including: counseling/ advising, professional networking, internship and co-op searches, resume/ cover letter critique, and on-campus interviews.*  
Phone: 207.581.1359  
Email: [umainecareercenter@maine.edu](mailto:umainecareercenter@maine.edu)  
[umaine.edu/career](http://umaine.edu/career)

## Housing Office

*Provides information about room assignments and residence hall rates/policies.*  
Phone: 207.581.4580  
Email: [um.housing@maine.edu](mailto:um.housing@maine.edu)  
[umaine.edu/housing](http://umaine.edu/housing)

## IT Help Center

*Provides technical assistance with UMS account (MaineStreet, Brightspace, maine.edu email) and on-campus printing (PaperCut).*  
Phone: 207.581.2506  
Email: [help@maine.edu](mailto:help@maine.edu)  
[umaine.edu/it](http://umaine.edu/it)

## MaineCard Office

*Assists students with obtaining, using, and managing the MaineCard (UMaine's Official ID).*  
Phone: 207.581.2273  
Email: [um.maineCARD@maine.edu](mailto:um.maineCARD@maine.edu)  
[umaine.edu/mainecard](http://umaine.edu/mainecard)

## Office of Admissions

Phone: 207.581.1561  
Email: [umaineadmissions@maine.edu](mailto:umaineadmissions@maine.edu)  
[go.umaine.edu](http://go.umaine.edu)

## Office of Student Records

*Students can request transcripts, enrollment verification, degree progress tracking, and apply for graduation.*  
Phone: 207.581.1290  
Email: [umrecord@maine.edu](mailto:umrecord@maine.edu)  
[studentrecords.umaine.edu](http://studentrecords.umaine.edu)

## Police Department

*Full-service police department staffed by state-certified police officers 24 hrs a day, 365 days a year.*  
Phone: 207.581.4040  
Email: [um.policedepartment@maine.edu](mailto:um.policedepartment@maine.edu)  
[umaine.edu/police](http://umaine.edu/police)

## Student Accessibility Services

*Provides accessibility accommodations to support academic success.*  
Phone: 207.581.2319  
Email: [um.sas@maine.edu](mailto:um.sas@maine.edu)  
[umaine.edu/studentaccessibility](http://umaine.edu/studentaccessibility)

## Student Life

*Provides clubs, organizations, and resources for students related to campus life, student involvement, and student support.*  
Phone: 207.581.1406  
[umaine.edu/studentlife](http://umaine.edu/studentlife)

## UMaine Dining

*Assists students with on-campus dining locations and meal plans.*  
Phone: 207.581.3463  
Email: [um.dining@maine.edu](mailto:um.dining@maine.edu)  
[umaine.sodexomyway.com](http://umaine.sodexomyway.com)

## University Bookstore

*UMaine digital course materials, textbooks, apparel, technology, and the Package and Postal Center.*  
Phone: 207.581.1700  
[bookstore.umaine.edu](http://bookstore.umaine.edu)

## Veterans Education and Transition Services (VETS Office)

*Assists student veterans with navigating the admissions process, applying for financial aid and U.S. Department of Veterans Affairs education benefits, academic assistance, and preparing to re-enter the workforce.*  
Phone: 207.581.1316  
Email: [um.veteran@maine.edu](mailto:um.veteran@maine.edu)  
[umaine.edu/veterans](http://umaine.edu/veterans)

