



THE UNIVERSITY OF
MAINE

[discover **your** tomorrow]



ORONO

MACHIAS



MONEY MATTERS

2024-25





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, a signed Student Consent to Release Information Form is required in order to speak to anyone other than the student about their personal information via phone or in-person. This form is available on the last page of this booklet and on the Student Records website at **studentrecords.umaine.edu**.

Scan here to access this booklet online:

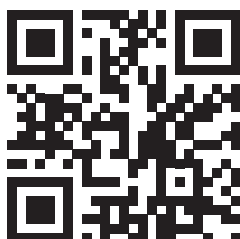


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What You Still May Need To Do

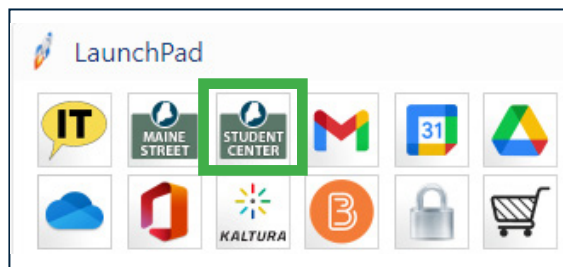
- Complete Consent to Release Information Form (*page 15*)
- Make your parent/guardian an authorized user to view and pay your student bill (*page 9*)
- Submit Free Application for Federal Student Aid (FAFSA)
- Complete Financial Terms and Conditions checklist on MaineStreet
- Complete entrance counseling and loan agreement/master promissory note for federal student loans (*if applicable*)
- Complete Scholarship Donor Release on MaineStreet (*page 6*)
- Report outside aid (*page 6*)
- Estimate your semester bill (*page 4*)
- 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 11*)

Notes

MyCampus Portal: Your UMaine Campus Access

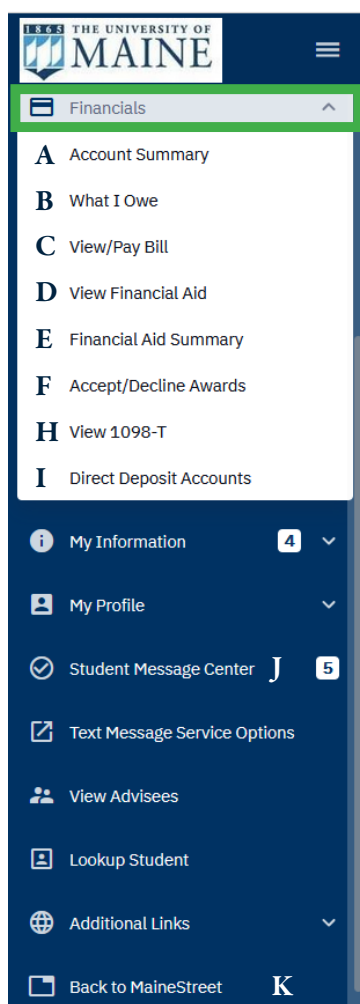
Access mycampus.maine.edu

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

Semester Costs at UMaine

Undergraduate Standard Tuition	Per Semester (15 Credits)
Maine Resident (\$412 per credit)	\$6,180
Non-Resident (\$1,193 per credit)	\$17,895
NEBHE Regional Student Program (\$721 per credit)	\$10,815

Undergraduate Differential Tuition +	Per Credit
Business Courses	\$48
Engineering Courses	\$48
Nursing Courses	\$50

+ A differential tuition charge per credit hour will be charged for each undergraduate course taken within programs offered by the Maine Business School, Maine College of Engineering & Computing, and the School of Nursing. This charge is in addition to base tuition and replaces numerous program, course, and lab fees.

Other Fees	Per Semester
Activity Fee (6 or more credits)	\$78
AMP Course Materials Fee	\$239
FYE Fee (<i>first semester only</i>)^^	\$50
Infrastructure & Technology Fee (\$27 per credit)	\$405
Research Learning Experience (RLE) Fee	\$388
Online Course Fee^ (\$25 per credit)	Varies based on enrollment

^ A fee of \$25 per credit hour will be charged for all online courses. The Online Fee supports and enhances the quality of online programming and the student learning experience.
^^ Assessed to first-year, on-campus students their first semester.

On-Campus Housing & Meals	Per Semester
Double Room (with roommate)	\$3,335
Meal Plan (Unlimited Flex)	\$3,370

Scan the code below to visit umaine.edu/bursar/tuition-and-fees for a detailed explanation of standard tuition, e-rates, and student fees.



Estimated Semester Direct Costs:

Standard Tuition	\$ _____
Differential Tuition	+ \$ _____
Mandatory Fees	+ \$ _____
On-Campus Housing	+ \$ _____
On-Campus Meal Plan	+ \$ _____
Total direct costs:	A. \$ _____

Estimated Semester Financial Aid:

Fill in using information from your financial aid offer

Scholarships/grants/waivers	\$ _____
Federal Direct Loans (Subsidized and Unsubsidized)	+ \$ _____
Outside scholarships or other assistance	+ \$ _____
Total aid and payments	D. \$ _____

Estimated Remaining Semester Costs:

A. - D. = \$ _____

Estimated Indirect Costs

Indirect costs are not billed to the student but are educational expenses that students should consider in their budget.

	Per Semester
Off-Campus Room and Board	Varies per student; budget accordingly.
Books and Supplies	\$500
Travel and Miscellaneous	\$1,100

Student Health Insurance

UMaine offers a voluntary student health insurance plan for those who wish to enroll. More information is available at umaine.edu/bursar/insurance.

UMaine Financial Aid Planning

for merit-based scholarships and institutional grants

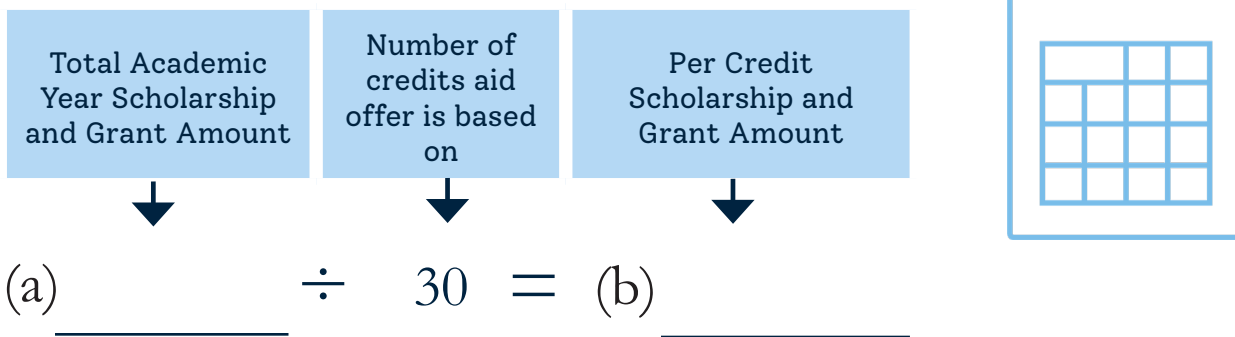


Make your UMaine merit scholarships and grants work for you!

- 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.



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*
Fall 2024	↓	X	↓	=	↓
	_____		(b) _____		_____
Spring 2025 (including Winter 2025)	↓	X	↓	=	↓
	_____		(b) _____		_____
Summer 2025	↓	X	↓	=	↓
	_____		(b) _____		_____

*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 any and 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**.

Report Outside Aid

Please report all outside scholarships or other outside assistance below. You 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 a scholarship foundation must be reported. Receipt of additional assistance not already listed on your award could affect your financial aid.

A link to this page will continue to be available after you accept your award should you need to report additional outside assistance.

I have NO outside aid to report

I need to report outside aid

Source of Aid/Name	Fall Amount	Spring Amount	Summer Amount	Total Amount
1				+ -

Please complete all pages

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.
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**.

2022-2023 Financial Aid Year

Enrollment Housing and Graduation Report Outside Aid **Scholarship Release** Eligibility

Release of Information

I authorize the release of my name, directory, and academic information on file with the University of Maine System to scholarship donors and others in conjunction with any University scholarship I may receive.

I do not authorize the release of information related to the receipt of University Scholarships.

Please complete all pages

Next

Save

Federal Loan Options

<h2>Federal Direct Parent PLUS Loan</h2>	<p>Credit-based loans available to parents of dependent undergraduate students who have filed a FAFSA.</p> <p>How to Apply (Parent Borrowers):</p> <ol style="list-style-type: none"> 1. Go to <i>studentaid.gov</i> and log in using the parent’s name, SSN, Date of Birth, and FSA ID 2. Choose Request a PLUS Loan option. This process will determine whether you are approved or denied 3. If you are approved, you must choose the Complete Master Promissory Note option. New borrowers and borrowers who use an endorser need to complete the MPN
<h2>Additional Federal Direct Unsubsidized Loan</h2>	<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"> • Unsubsidized Direct Loan amounts are up to \$4,000 as a freshman and sophomore, and \$5,000 as a junior and senior • 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

Private Loan Options

<h2>Alternative Educational Loans</h2>	<ul style="list-style-type: none"> • Alternative educational loans through private organizations are available to students as an additional financing option • Most of these loans are credit-based, in the student’s name, and require a co-signer • We strongly recommend that students accept all offered Federal Direct Loans before considering an alternative loan
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Step 1: Choose an Alternative Loan Lender

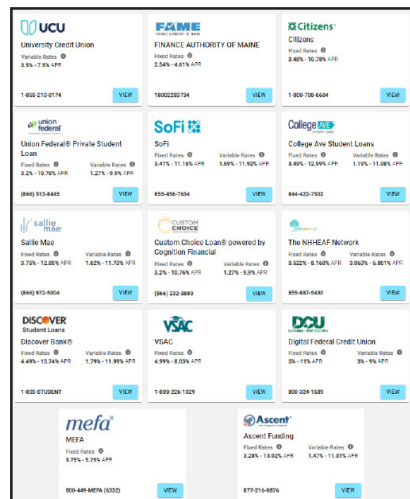
Our office provides information on commonly used alternative loan lenders to assist families in comparing lenders. This list can be viewed online at elmselect.com.

You can view multiple levels of lender information through elmselect.com. “Quick Glance” allows you to see basic information for all lenders on the list.

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





**August
15th**

**Fall Semester
Bills Due**

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



**January
15th**

**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 (<i>flywire.com/school/umaine</i>)	
Online Payments	Electronic check/ACH: Direct debit from your checking or savings account.		
	Credit or debit cards: 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"> • Payment plan amount is determined by the user enrolling – remains the same even if there are changes to charges. • More than one Estimated Plan can be set up for a student. 	<ul style="list-style-type: none"> • Payment plan amount is based on actual remaining bill. If bill changes, payment plan amounts will change. • There can only be one Calculated Plan per student per term.
<ul style="list-style-type: none"> • 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 • There is no minimum amount to enroll. • A \$30 enrollment setup fee and the initial payment is due when enrolling in the payment plan • A \$25 late fee will be assessed for each late installment payment 	

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.
 - a. Second option: **Hold a credit balance on your account for future semesters, rather than receiving a refund for excess aid or payments.**
6. 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 Login

Student/Alumni
 Employer

Username:

Password:

forgot your password?
new user?

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 to log in.



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

Important note:

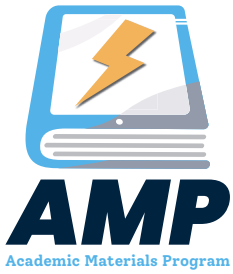
Newly hired students are required to bring to the Office of Student Employment either:
 A Passport **OR** A birth certificate or Social security card **AND** a photo ID
 within three days of their start date.
 All documents provided must be original and unexpired (no photocopies).

For more information on student employment, Federal Work-Study, and CareerLink, visit umaine.edu/studemp or email student.employ@umaine.edu.

Financial Education and Wellness

	<ul style="list-style-type: none"> • 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
	<ul style="list-style-type: none"> • 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.



UMaine's course materials program with one flat semester rate to save you money
\$239.99 per semester



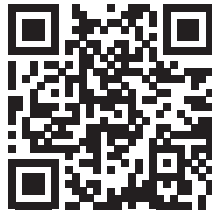
Important details

- **Who will use AMP?** UMaine undergraduate students.
- **Where and when will the charge be applied?** Your July & December student bills will show a charge for "AMP Course Material."
- **How do I pay?** Pay as part of your student bill with any form of payment accepted.
- **Do I have to participate?** No. We recommend reviewing your required book list before making a decision to opt-out.
- **What materials are included?** Required course materials in digital or print format. Printed books or course kits will be available for pick up at University Bookstore.
- **How to I access digital materials?** Use your Brightspace account. Having problems? Contact us at 207.581.1728 or email um.bookstore@maine.edu.

Scan the QR code to learn more

Or visit umaine.edu/amp-course-materials

Need help? Call 207.581.1728 or email um.bookstore@maine.edu



The University of Maine is an equal opportunity/affirmative action institution.



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.



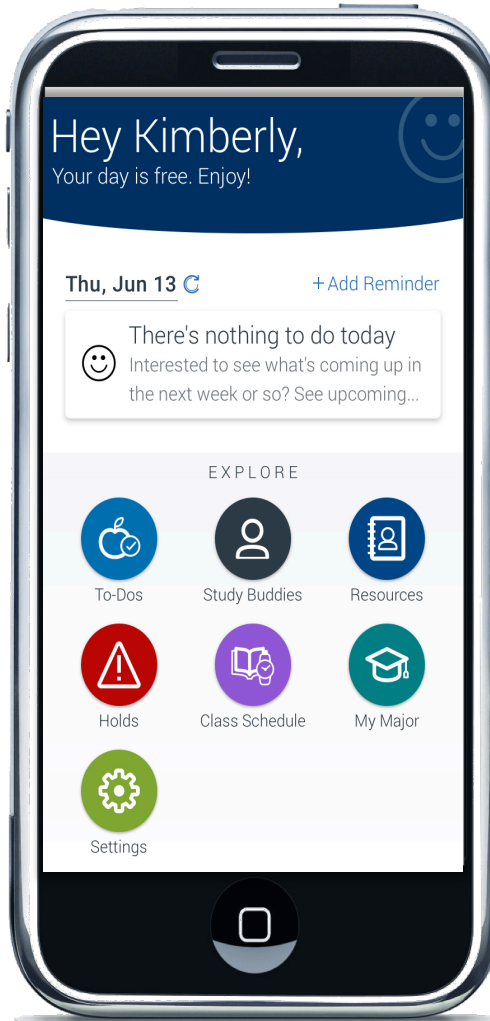
Study Buddies

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

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
umaine.edu/career

Housing Office

Provides information about room assignments and residence hall rates/policies.

Phone: 207.581.4580

Email: um.housing@maine.edu
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
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
umaine.edu/mainecard

Office of Admissions

Phone: 207.581.1561

Email: umaineadmissions@maine.edu
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
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
umaine.edu/police

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

UMaine Dining

Assists students with on-campus dining locations and meal plans.

Phone: 207.581.3463

Email: um.dining@maine.edu
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

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
umaine.edu/veterans

Notes

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 email
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. Please note that under no circumstance will the University release any medical information, nor will it release personal tax information to anyone other than the taxpayer.

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
Name: _____ *Last 4 digits of SSN _____ Add Remove
Name: _____ *Last 4 digits of SSN _____ Add Remove

*This information will only be used for identification purposes

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

Student Signature: _____ Date: _____

