Matters.



A guide to financial information





Silverio "Ace" Barrera Associate Director of On Campus Events

5713 Chadbourne Hall Orono, ME 04469-5713 Phone: 207.581.1549



Sharon Oliver Director of Admissions

5713 Chadbourne Hall Orono, ME 04469-5713 Phone: 207.581.1561 Fax: 207.581.1213 Email: um-admit@maine.edu



Gianna MarrsDirector of Student
Financial Aid

5781 Wingate Hall Orono, ME 04469-5781 Phone: 207.581.1324 Fax: 207.581.3261 Email: umfinaid@maine.edu



William Elsemore Bursar and Senior Finance Officer

5703 Alumni Hall Orono, ME 04469-5703 Phone: 207.581.1521 Fax: 207.581.1474 Email: umbursar@maine.edu



Connie Smith
Manager of
Student Employment

5781 Wingate Hall Orono, ME 04469-5781 Phone: 207.581.1349 Fax: 207.581.3261

Email: student.employ@umit.maine.edu



Welcome

to the University of Maine

e're so very glad you've decided to make UMaine your new home. We know you'll enjoy being here as much as we enjoy having you.

The University of Maine is committed to your success in all areas — personally and academically. To that end, we've compiled this Money Matters guide for you and your parents. Inside you will find information on:

- The UMaine bill
- Costs at UMaine
- Types of financial aid available
- Additional funding resources
- · And so much more

We're here for you should you have any questions. As you'll soon find out, we're a friendly community — if you have a question, ask. Thank you for choosing UMaine. We look forward to spending the next four years with you!

umaine.edu

The University of Maine does not discriminate on the grounds of race, color, religion, sex, sexual orientation, including transgender status and gender expression, national origin, citizenship status, age, disability, genetic information or veteran's status in employment, education, and all other programs and activities. The following person has been designated to handle inquiries regarding nondiscrimination policies: Director, Office of Equal Opportunity, 101 North Stevens Hall, 207.581.1226.

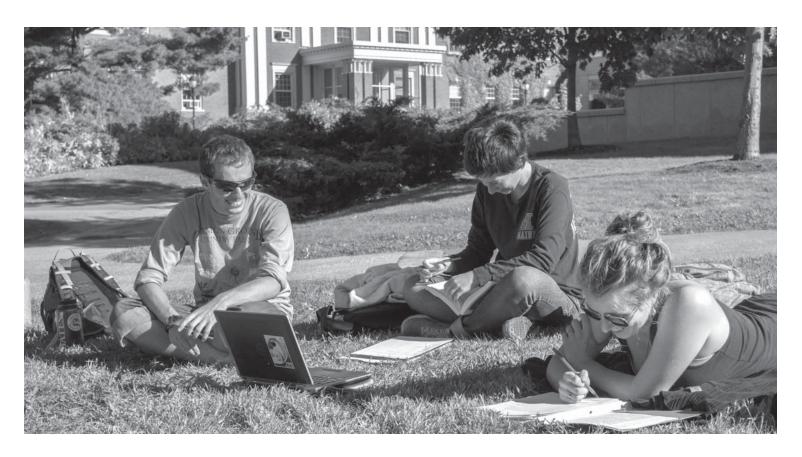


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Helpful phone numbers

Admissions	207.581.1561	Bursar's Office
Career Center	207.581.1539	Dining
Financial Aid	207.581.1324	Housing
IT Help Center	207.581.2506	MaineCard Office 207.581.2273 (CARD)
Public Safety	207.581.4040	Student Life 207.581.1406
Student Employment	207.581.1349	University Bookstore 207.581.1700
Veterans Office	207 581 1316	

Privacy information

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

Family Educational Rights and Privacy Act — FERPA

The Family Educational Rights and Privacy Act (FERPA) is a federal law which protects the privacy of student education records. After Aug. 15, a signed **Student Consent to Release Information Form** is required in order to speak to anyone other than the student about their personal information. This form is available in this packet and on the Student Records website (studentrecords.umaine.edu) which also has further information about FERPA.

Federal Health Insurance Portability and Accountability Act — HIPAA

The Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule provides federal protections for personal health information held by covered entities and gives patients an array of rights with respect to that information. At the same time, the privacy rule is balanced so that it permits the disclosure of personal health information needed for patient care and other important purposes.

Detailed information is available under Privacy Notice at the bottom of the Cutler Health Center website (umaine.edu/cutler).

Parental notification

The Division of Student Life is dedicated to the success of all UMaine students. To that end, there are times when staff members of the Division of Student Life will contact parents regarding their student. For more information, visit umaine.edu/parentsfamily.

Important 2015-16 dates

Fall bills due	Aug. 15, 2015
First day of classes	Aug. 31, 2015
Last day to add courses	Sept. 4, 2015
Last day to drop courses	Sept. 12, 2015
Student Health Insurance opt-out deadline	Oct. 1, 2015
Fall break	Oct. 10-13, 2015
Thanksgiving break	Nov. 25–29, 2015
Winter break	Dec. 19, 2015–Jan. 18, 2016
Recommended filing for FA	FSA Jan.–Feb., 2016
Spring bills due	Jan. 5, 2016
Deadline for FAFSA for priority consideration	Mar. 1, 2016
Spring break	Mar. 7–20, 2016
Maine Day	May 4, 2016
Commencement	May 14, 2016

What you've already completed

Admissions

✓ Accept admission to UMaine

MaineStreet and email accounts

- ✓ Activate your University of Maine System (UMS) account
- ✓ Set up your @maine.edu account
- ✓ Set up your FirstClass email account

Financial aid

- ✓ Apply for financial aid by filling out the FAFSA
- ✓ Log onto MaineStreet and check for to-do items
- Review your financial aid award
- Accept the financial aid you want to receive on MaineStreet

What you still may need to do

Financial aid

- Report outside aid on MaineStreet
- ✓ Complete entrance counseling for loans
- ✓ Complete master promissory note(s) for loans
- ✓ Look into additional funding options
- Sign up for SALT, UMaine's financial literacy and debt management program

Bursar's office

- Estimate your semester bill
- ✓ Enroll in direct deposit on MaineStreet
- Make your parent an authorized user to view and pay your student bill
- Submit student authorization on MaineStreet (for permission to use federal funds to cover all charges)
- ✓ Waive (opt-out) or complete enrollment for Student Health Insurance Program
- Report anticipated resources on MaineStreet (for sources not on your first billing statement)
- ✓ Enroll in the Higher One payment plan

Student permissions

 Complete consent to release information form (so parent/ guardian can talk to anyone at UMaine about your financial, billing and academic information)

Other

- ✓ Contact student employment for help finding a job
- ✔ Reserve your textbooks through the University Bookstore

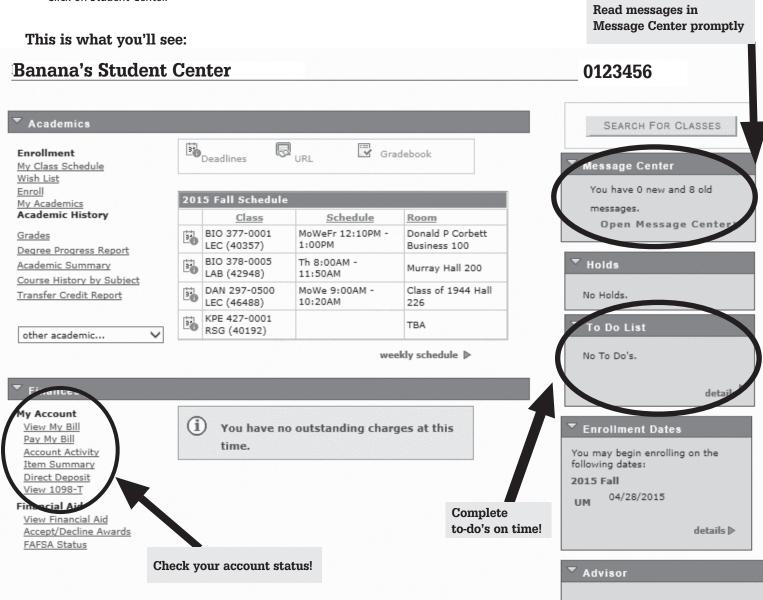
Reminder: Check MaineStreet often

The following offices use MaineStreet to communicate your student status and important messages to you:

- Financial Aid
- Bursar's Office (student bill)
- Student Records

How to get to your Student Center in MaineStreet:

- Log into MaineStreet (mainestreet.maine.edu).
- Click Student Self-Service under the MaineStreet Menu.
- Click Student Sen-Service under the MaineStreet Me
 Click on Student Center.



Financial aid applied to your bill

Some forms of financial aid are applied to your bill, others are not. It's important to know the difference.

The following types of aid are applied directly to your bill:

Grants

- Students may see Federal, State or University type grants in their financial aid award
- Grant funds do not need to be repaid
- Grants will show as anticipated aid on the student's bill

Scholarships

- · Scholarships may come from the University, individual academic departments, or from outside organizations
- The Financial Aid Office will receive notification of any University or department scholarships students receive. Scholarships will show as anticipated aid on the student's bill
- If you are receiving an outside scholarship:
 - 1. Send copies of all outside scholarship certificates or letters to the Financial Aid Office
 - 2. Check with the authority issuing the scholarship for specific requirements to receive the scholarship funds (i.e. enrollment verification, grades, billing)
 - 3. All outside scholarship checks should be sent to the Financial Aid Office
 - 4. Once outside scholarship checks are received by the Financial Aid Office, the funds are then applied directly to the student's account
 - 5. If students are required to sign the check before funds can be applied to the account, the students will be notified to come into our office to endorse it

Loans

- Students may see Federal Perkins Loans or Federal Direct Loans in their financial aid award
- All loans must be repaid; deferment options are available
- If students are borrowing the Federal Perkins Loan:
 - 1. They must accept the loan on MaineStreet
 - 2. They must complete a Master Promissory Note (MPN) and disclosure through MaineStreet
- If students are borrowing the Federal Direct Loans (students may have been awarded either or both subsidized and/or unsubsidized types)
 - 1. Subsidized Direct Loans the government pays the interest on the loan while the student is enrolled at least half-time and during other authorized periods called deferments
 - 2. Unsubsidized Direct Loans the government does not pay the interest; students can choose to either pay their interest while in school or have it deferred
 - 3. Students must accept the loan on MaineStreet
 - 4. All new borrowers must complete Entrance Counseling through studentloans.gov
 - 5. All new borrowers must complete a Master Promissory Note (MPN) through studentloans.gov

Important note:

Federal Work Study is NOT applied directly to the student bill. Students earn a bi-weekly paycheck that can be used for indirect educational expenses

Semester costs at UMaine

Explanation of fees can be found on the Bursar's website at umaine.edu/bursar/tuition-and-fees

Tuition (tuition rates based on 15 credit hours)	
Maine Resident (\$279 per credit)	\$4,185
Non-Resident (\$888 per credit)	\$13,320
New England Regional/NEBHE (\$419 per credit)	\$6,285
Canadian Residents (\$419 per credit)	\$6,285

Mandatory fees			
Unified fee		Student Activity Fee	\$45
1–5 credits	\$125	Communication Fee	\$15
6–11 credits	\$381	FYRE Fee (fall semester only)	\$50
12–15 credits	\$934	Course/Program Fees	
16+ credits	\$958	Business Program Fee Engineering Program Fee	\$100/course \$100/course
		Nursing Program Fee	\$50/credit
Recreation fee		Online Course Fee	\$25/credit
1–5 credits	\$76	Other course fees may apply	
6+ credits	\$126	in certain programs	

Student Health Insurance	
Annual fee This fee is charged once a year. Can be waived. See page 11 for more information.	\$1,185

On-campus room and board	
Double room (with roommate)	\$2,502
Meal plan (Unlimited Flex)	\$2,436

Direct costs

The bill will consist of what you may hear referred to as "direct costs." Direct costs is just another term for billed costs.

Examples of charges that are included on the bill are:

Tuition

- Fees
- On-campus room charges
- Meal plan
- Student health insurance

Indirect costs

Indirect costs are not applied directly to a student's bill. Examples of indirect costs:

- Books and supplies
 - It is estimated that a student spends \$1,000 per year for book and supply costs. Courses with labs may include additional costs.
- Travel and miscellaneous
 - It is estimated that students will spend \$2,200 a year in travel and miscellaneous expenses
- Off-campus room and board

These costs vary based on students individual situations. Budget accordingly.

Payment options

Cash: Pay in person at the Bursar's Office, Alumni Hall, Room 100.

Check: Mail to Bursar's Office, 5703 Alumni Hall, Orono, ME 04469-5703

International currencies: Pay online at peertransfer.com/umaine

Online payments: Pay through the Student Center on MaineStreet.

Electronic check/ACH: Direct debit from your checking or savings account.

Credit card: Charge your American Express, Visa, MasterCard or Discover. Online credit card payment service is through TouchNet. A convenience fee of 2.75% or a minimum of \$3 will be applied.

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

Higher One payment plan

The University of Maine offers a payment plan administered by Higher One.

Annual plan:	\$95
10 payments beginning on June 20	

Enrollment fee only. No interest. Enroll online at tuitionpaymentplan.com/umaine

Additional loan options

There are a variety of loan programs available in addition to what you were awarded in your initial financial aid package to help finance a college education. Some options include:

- Federal direct PLUS loan
- Additional federal direct unsubsidized loans
- Alternative loans

All of these loan options require repayment either upon disbursement of the loan funds or once you leave school. Before applying for any loan, ask questions of your lender and evaluate each loan program carefully to choose the one which is best for you.

For more information on eligibility and how to apply, visit umaine.edu/stuaid

Worksheet: Estimating semester costs

The most common question students and their parents ask at this time of year is how to estimate semester costs. Here is a basic worksheet for you to use to get a good idea of what to expect when that first bill arrives around the second week of July.

Direct (billable) costs: **Tuition** Mandatory fees Fill in using cost information on page 7 Student health insurance On-campus room and board A \$_____ **Total direct costs:** Financial aid: Scholarships/grants Fill in using information from your financial aid award Loans and other financial aid Note: Federal Work Study is Outside scholarships/other assistance not applied to the student bill. Students earn a bi-weekly Direct payment to school paycheck. B \$_____ **Total deductions:** Higher One payment plan A-B \$_____ **Subtotal remaining direct cost:** available. See page 7 **Indirect (non-billable) costs:** Books and supplies Estimate these expenses based on your individual Travel and miscellaneous situation C S **Total indirect costs:** $A+C = D \dot{S}$ **Total expenses:** D-B \$____ **Total additional costs:**

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

Fall bills are due Aug. 15.

Spring bills are due Jan. 5.

Entering anticipated resources

A \$100 late payment fee will be assessed to balances not paid by the due date, unless you have sufficient pending and/or outstanding resources not shown on your bill. On the Anticipated Resources page, you can tell the Bursar's Office about your pending resources such as employer/third party payments, Higher One tuition payment plan, athletic scholarships, payroll deduction, alternative loans, and tuition waivers. You will need to post them to your Anticipated Resources page on MaineStreet by the due date each semester to avoid the late fee.

- After logging into the MaineStreet portal, click the **Student Self-Service**.
- Click the **Student Center**.



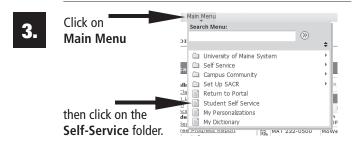
- From the Self-Service folder view, click on Campus Finances and then Anticipated Resources.
- On the **Anticipated Resources** page, click the select button next to University of Maine.
- The **Balance by Term** section appears on this page. Click the select button for the appropriate term in the Update Your Resources column.
- In the Amount for Item column, enter the anticipated amounts of financial assistance you will receive for the term selected.
- After entering all anticipated item amounts, select the Enter key to update the Total Resources and Balance Due at the bottom of the page.
- Click the **Save** button to save your entries.

 Note: If you select save, you can update this page later if your anticipated aid changes.
- **10.** Click the Return button.

Reporting outside aid

Students are legally obligated to report any and all additional resources to the Office of Student Financial Aid. Waivers, scholarships, and assistance of any kind from a Federal or State agency, private organization, or scholarship foundation must be reported. Receipt of additional assistance not already listed on your award could affect your financial aid.

- After logging into the MaineStreet portal, click the **Student Self-Service** link to select it.
- 2. Click the **Student Center** link to access MaineStreet.



- From the Self-Service folder view, click on Campus
 Finances folder and then the Accept/Decline Awards link.
- Click the appropriate aid year.
- Scroll to the bottom of the page and click **Report**Outside Aid.
- Enter the source of aid name and amount. If you have more than one source of outside aid, click the + button.
- Click Return to Award Package.

For additional information on reporting outside aid:

umaine.edu/stuaid/award-information/outside-aid

Submit your student authorization

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

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

- After logging into the MaineStreet portal, click the **Student Self-Service**.
- Click the **Student Center** link to access MaineStreet.



- From the Self-Service folder view, click the **Campus Finances** and then the **Student Authorization** link.
- On the Authorize Financial Aid Payments and Student Refunds page, click the select button for the University of Maine.
- On the **Student Authorization Page** indicate the option(s) you authorize by placing a checkmark in the appropriate checkbox(s).
- **7.** Select the save button
- Select the Return button

For additional information:

- Submitting your Student Authorization: umaine.edu/bursar/authorization
- Adding an Authorized User: umaine.edu/bursar/user

Authorizing a user to view or pay your bill online

Adding an authorized user in TouchNet's Bill + Payment Suite is your written consent that an individual may view your account information and make payments on your behalf. The University of Maine will not release information in any other manner without a completed Student Consent to Release Information Form.

- After logging into the MaineStreet portal, click the **Student Self-Service** link to select it.
- Click the **Student Center** link to access MaineStreet.
- From the Student Center, under My Account in the Finances section, click on the "View My Bill" link.
- To access TouchNet's Bill+Payment suite, click View Bill/Payment Options.
- Click the Access TouchNet Bill+Payment button.
- Select **Authorized Users** from the menu options at the top of the page.
- If you have already added one or more authorized users, you may update settings or delete on this page. Click on the **Add Authorized User** section. Enter the email address of the new Authorized User.
- Choose **Yes** or **No** on both of the access options.

 Billing Statement Access: Would you like to allow this person to view your billing statement?
 - If you select "No", the authorized user will be able to view only the current balance, but will not see your billing statement.

Payment History Access: Would you like to allow this person to view your payment history?

- If you select "No", the Payment History tab will show only payments the authorized user has made.
- If you select "No" for both options, the authorized user will only be able to process payments on your account
- After carefully reading the agreement for authorizing a user, click the I Agree box.
- **10.** Click the Continue button.
 - After you add the authorized user, they will receive an email notification along with instructions for logging into their Bill+Pay account.

Enroll in direct deposit

A credit balance created by the disbursement of financial aid is normally disbursed to you by the start of each semester.

The fastest, most convenient and most secure way to get your refund is by direct deposit.

- After logging into the MaineStreet portal, click the **Student Self-Service** link to select it.
- 2. Click the Student Center link to access MaineStreet.
- Under the finance section, click on the "Direct Deposit" link.
- On the Account Services/My Direct Deposits page click on the green Enroll in Direct Deposit button.
- On the Manage my Bank Accounts/Add Bank Account Details page fill out the required information for your bank account then click the Next button. Do NOT enter debit card number. Enter the complete banking routing number and account number.
- On the Manage my Bank Accounts/Agreement page review the Agreement page and click the checkbox next to "Yes I agree to the terms and conditions of this agreement." Then click the Submit button.
- On the Result page review your information then click the Proceed to Enroll in Direct Deposit button.

- Review the My Direct Deposit/Bank Account Summary page and click the Proceed to Enroll in Direct Deposit button.
- On the Enroll in Direct Deposit/Add Direct Deposit page select your account from the dropdown menu then click the Next button.
- Review your account information and the agreement on the Enroll in Direct Deposit/Agreement page and click the checkbox next to "Yes I agree to the terms and conditions of this agreement." Then click the Submit button.
- Click the Go To Direct Deposit Summary button and verify that the correct account has been selected.
- If you need to change or correct the account for your direct deposit, see Modifying Your Direct Deposit online at umaine. edu/bursar/directdeposit/#modify
- If you decide to cancel direct deposit you will need to contact the Bursar's Office by phone at 207.581.1521.

Student health insurance

In response to federal health insurance requirements for the collegeage population, the University of Maine, in collaboration with the University of Maine System, is pleased to offer an affordable Student Health Insurance Plan (SHIP) for 2015-2016.

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

Eligibility criteria:

- Undergraduates enrolled in 9 credits or more
- Graduate students enrolled in 6 credits or more

Insurance plan cost and billing:

All eligible students in the 2015 fall semester will be automatically enrolled in the plan and billed the annual cost of \$1,185 on their University student account.

To opt out of the plan:

If you already have adequate health insurance and prefer to continue with your current plan, you must opt out of the SHIP by completing an online waiver. The \$1,185 annual premium will be removed from your

student account. The opt out deadline is Oct. 1 for fall and Feb. 20 for new spring semester students.

To remain enrolled in the plan:

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

Eligibility and enrollment criteria, the SHIP benefit summary, and the opt out waiver/enrollment process are available online at crossagency.com/umaineinsurance.

For questions concerning the University of Maine System SHIP requirements, student account billing or the opt out online waiver process, contact the UMaine Bursar's Office at 207.581.1521 or at umbursar@maine.edu.

Earn between \$7.50-\$9.50 an hour!

Student

Schedules around

Employment

Education. Experience. Opportunity. Income.

If you are a student and want to work, the Office of Student Employment can help every step of the way!

Meet new people and learn more about campus!

DON'T FORGET!

In order to work, you'll have to fill out a Federal I-9 Form...

Remember to bring <u>original</u>, <u>unexpired</u> documents to UMaine in the fall!

A Passport
-ORA birth Certificate or
Social Security Card
AND
A Photo ID

Page 9 of the I-9 provides a complete list of authorized documents.

Visit umaine.edu/studemp for more information.

CareerLink

Your one-stop source for finding on-campus, off-campus, work-study, and non-work-study jobs!

Monitor your @maine.edu email account in JUNE for an email from the Career Center about activating your account!

For information on employment as a student, the Federal Work-Study Program and CareerLink visit: umaine.edu/studemp

Contact us: Wingate Hall, 10 a.m.-4:30 p.m. 207.581.1349

email: student.employ@umit.maine.edu

There were over 3,000 jobs on campus in 2014!



Register TODAY for your SALT account!

SALT is UMaine's Official
Financial Literacy and Debt Management Program

SALT is a simple way to take control of your finances, helping you live well today while planning for tomorrow — and it's available to UMaine students for FREE.

SALT provides simple, smart, personalized ways to take control of your student debt and manage your finances, and offers:

- Student Loan advice from expert counselors
 - Scholarship, internship, and job searches
 - Tools to take control of your finances
 - Tips on building smart financial habits
 - Budgeting resources

saltmoney.org/umaine
to sign up now!

Did you know...

You can reserve your textbooks!

Save time and save money! Fall semester only!

Super convenient pickup or delivery!

No searching for books in a crowded bookstore!

No waiting in long checkout lines!

Greater chance to find reduced-price used books!

Rest Easy!

Sign up for Textbook Reservations for the *fall semester only* using the Reservation Form. We'll shop for your textbooks based on your class schedule. Then, we'll box them for delivery to your residence hall or pickup at Memorial Union.

Our prices are based on national Online textbook marketplace.



umaine.edu/bookstore Lower Level, Memorial Union Phone: 207.581.1700 Fax: 207.581.1132

umbook@maine.edu

Important information:

- Only required books will be included and charged with your order. You should purchase any optional or recommended course materials after attending the first class meeting.
- Books that have not arrived at the Bookstore when your order is processed will not be charged to your card or back-ordered for you. Your order box will
- contain a sheet listing any items that you will need to come to the Bookstore to purchase.
- If we are unable to process an order because of insufficient funds on your card, the order will be canceled.
- Prices and quantities are subject to change.

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
The University of Maine
5781 Wingate Hall, Room 100
Orono, Maine 04469-5781
207-581-1288 phone
207-581-1314 fax
www.studentrecords.umaine.edu

Student's Name: please print MaineStreet ID #: ___ _ _ _ Student's Date of Birth: ____ By signing below, I authorize the appropriate offices or personnel at The University of Maine, for the purpose of monitoring my education, to release information regarding my Educational Records which include: Academic, Financial Aid, Billing, Student Employment and UM Student Code of Conduct information. Under no circumstance, will The University release any medical information. We will not release copies of the student's record to anyone without a signed Transcript Request Form from the student. We will not change a student's information (address, phone, etc.) for anyone other than the student. Name of parent(s), guardian, spouse or others that you wish to grant permission to: Name: ______ *Last 4 digits of Social Security Number: _____ Name: _____ *Last 4 digits of Social Security Number: _____ Name: ______ *Last 4 digits of Social Security Number: _____ Name: _____ *Last 4 digits of Social Security Number: _____ * This information will only be used for identification purposes. This authorization will remain in effect until it is revoked in writing. Student Signature: Date: _____

Revised 02/26/2014