

COST WORKSHEET

Use this worksheet to help determine what, if any, additional financing options you may need to pursue. There are two semesters in an academic year; most aid is disbursed in two equal amounts in August and January.

Estimated Direct Costs:

Tuition and fees \$ _____

On-campus room and board \$ _____
+ _____

Total Direct Costs: A. \$ _____

Estimated Indirect Costs:

Books and supplies \$ _____

Off-campus room and board \$ _____

Travel and miscellaneous \$ _____
+ _____

Total Indirect Costs: B. \$ _____

Total Expenses: A. + B. = C. \$ _____

Financial Aid:

Scholarships/grants/waivers \$ _____

Federal Direct Loans
(Subsidized and Unsubsidized) \$ _____

Outside scholarships or other
assistance \$ _____

Direct payment to school + \$ _____

Total Aid + Payments: D. \$ _____

Remaining Costs: C. - D. = \$ _____



Office of Student Financial Aid
116 O'Brien Avenue
Machias, Maine 04654

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Fax: 207.255.1411

ummfinaid@maine.edu



2019-2020
Financial Aid Guide

The University of Maine System is an EEO/AA employer, and 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. Please contact the Director of Equal Opportunity, 101 N. Stevens Hall, Orono, ME 04469 at 207-581-1226 (voice), TTY 711 (Maine Relay System), or equal.opportunity@maine.edu with questions or concerns.

READING YOUR FINANCIAL AID AWARD LETTER

The types and amounts of financial aid in your award are based on a number of factors. Continue reading for further explanation on how your financial aid eligibility is calculated.

Expected Family Contribution (EFC)

Calculated using the information that you submitted on the FAFSA and is used by our office to determine the types and amounts of financial aid for which you qualify.

Grade Level

Based on the number of credits that you have earned and determines the amount of federal student loans in your award.
 ■ **First Year:** 0-23 credits ■ **Sophomore:** 24-53 credits ■ **Junior:** 54-83 credits ■ **Senior:** 84+

Residency

The tuition and fee rate at which you will be billed.
Resident: State of Maine resident rate
Non-Resident: Out-of-State resident rate
NEBHE: Out-of-State resident rate for students admitted into the NEBHE Regional Student Program.

Dependency Status

Your answers to questions on the FAFSA determine whether you are considered a dependent or independent student and affect the types and amounts of financial aid for which you are eligible.

Housing Plans

This is based on your answers to the housing plans question on the FAFSA.
 • **On-Campus:** estimated cost for university-billed housing and meal plans
 • **Off-Campus:** estimated cost for meals and housing off-campus
 • **With parent:** estimated cost for students reporting that they are living at home with parents

Enrollment

Your award is based on an enrollment of 15 credits per semester. If you plan to enroll in fewer than 15 credits, it is important to report your anticipated credit load in MaineStreet as our office may have to make adjustments to your financial aid.

TYPES OF AID

Scholarships

Do not have to be repaid and are awarded based on a variety of criteria.

Grants

Do not have to be repaid and can be awarded from a variety of sources including federal, state, and the University.

Federal Work-Study

Federal Work-Study is money the student earns in a bi-weekly paycheck. These funds do not have to be repaid and are not applied directly to the bill.

Loans

Borrowed funds that can assist students and families with paying educational expenses. Loans must be repaid.

COST TO ATTEND

As a UMM student you will have both direct and indirect expenses. The information below explains what you can expect.

Estimated Tuition and Fee Charges

Based on 15 credits per semester.

Estimated Tuition*	Per Semester	Fall & Spring Total
Maine Resident (\$239 per credit)	\$3,585	\$7,170
Non-Resident (\$475 per credit)	\$7,125	\$14,250
NEBHE Regional Student Program** (\$382 per credit)	\$5,730	\$11,460

Estimated Fees*	Per Semester	Fall & Spring Total
All Students	\$435	\$870

* Tuition & Fee Rates are estimates until approved by the Board of Trustees.

** For a list of NEBHE eligible programs, please visit machias.edu/nebhe

Estimated Room and Board Charges

On-Campus Room & Board*	Per Semester	Fall & Spring Total
Double Room (with roommate)	\$2,315	\$4,630
Meal Plan	\$2,244	\$4,488

* Room and board rates are estimates until finalized by the University. Actual charges will be reflected on your bill.

Estimated Indirect Costs

	Per Semester	Fall & Spring Total
Off-campus Room and Board <i>if applicable.</i>	Varies per student; budget accordingly.	
Books and Supplies	\$400	\$800
Travel and Miscellaneous	\$1,250	\$2,500



2019-2020

Financial Aid Guide



THE UNIVERSITY OF
MAINE

READING YOUR FINANCIAL AID AWARD LETTER

The types and amounts of financial aid in your award are based on a number of factors. Continue reading for further explanation on how your financial aid eligibility is calculated.

Expected Family Contribution (EFC)

Calculated using the information that you submitted on the FAFSA and is used by our office to determine the types and amounts of financial aid for which you qualify.

Grade Level

Based on the number of credits that you have earned and determines the amount of federal student loans in your award.

- **First Year:** 0-23 credits
- **Sophomore:** 24-53 credits
- **Junior:** 54-83 credits
- **Senior:** 84 or more credits

Residency

The tuition and fee rate at which you will be billed.

- **Resident:** State of Maine resident rate
- **Non-Resident:** Out-of-State resident rate
 - **NEBHE:** Out-of-State resident rate for students admitted into the NEBHE Regional Student Program.
 - **Non-Resident E-Tuition:** Out-of-State resident rate for students accepted into a fully online degree program. For additional information, visit online.umaine.edu.

Dependency Status

Your answers to questions on the FAFSA determine whether you are considered a dependent or independent student and affect the types and amounts of financial aid for which you are eligible.

Housing Plans

This is based on your answers to the housing plans question on the FAFSA.

- **On/Off-Campus:** The estimated cost for meals and housing is the same for all students regardless of whether you live in university-billed housing or off-campus, paying for rent, food, and utilities.
- **With parent:** The estimated cost for students reporting that they are living at home with parents.

Enrollment

Your award is based on an enrollment of 15 credits per semester. If you plan to enroll in fewer than 15 credits, it is important to report your anticipated credit load in MaineStreet, as our office may have to make adjustments to your financial aid.

For additional information, visit umaine.edu/stuaid/resources/proration.

TYPES OF AID

Understanding your financial aid offer is an important part of the financial aid acceptance process. Continue reading for additional information regarding the types of aid most commonly offered to students.

UMaine Flagship Scholarship Program

Every first-year, Maine Resident admitted to the University is guaranteed either a Black Bear Award, a merit-based scholarship, or an Athletic scholarship, provided the student meets first-year admission application requirements.



UMaine Flagship Match Program

Incoming, academically qualified, out-of-state students from selected states will pay the same tuition and fee rate as their home state's flagship institution. All other new, out-of-state students will receive a competitive scholarship that will significantly offset the cost of non-resident tuition and fees at UMaine. Students are awarded based on the combination of their academic credentials and state of residency.

For additional information about the UMaine Flagship Scholarship and the Flagship Match Program, visit go.umaine.edu.

Scholarships

Scholarships do not need to be repaid and can be awarded based on different criteria. Funds may come from the University, individual academic departments, or outside organizations.

- **Academic Departments:** We recommend students contact their academic department once they have been admitted to the University and have selected a major.
- **UMaine Selective Scholarships:** UMaine Selective Scholarships are University scholarships that have a wide variety of criteria. Complete an application by May 15. The application is available online at umaine.edu/stuaid/scholarships.
- **Outside Scholarships:** We recommend students and parents check with their high school guidance offices, community organizations and clubs, and employers for scholarship opportunities. To view our list of trusted online scholarship searches visit, umaine.edu/stuaid/types-of-aid/scholarships/scholarship-resources.

Grants

Grants do not need to be repaid. They are awarded based on the information provided on the FAFSA. Grant funds can come from many sources, including federal, state, or the University.

Federal Work-Study

Federal Work-Study provides part-time jobs for students and is awarded based on the information from the FAFSA. Earnings from Federal Work-Study are paid to students via a bi-weekly paycheck and are not applied directly to the student bill. For additional information, visit umaine.edu/studemp.

Loans

Loans may assist students and families in financing their education. While loans are borrowed funds and need to be repaid, it is important to remember that they are also an investment in your future. Students and families should review all their options and estimate expenses before accepting any loans.

You may see **Federal Direct Subsidized Loans and/or Federal Direct Unsubsidized Loans** as part of your financial aid award. These loans do not require a separate application and no credit check is required. Additional loan funds from both federal and private sources are also available to help finance your education.

ALTERNATIVE FUNDING OPTIONS

If your financial aid award will not cover your full cost to attend, additional payment options exist for both parents and students.

Federal Direct PLUS

Federal Direct PLUS Loans are credit-based loans provided by the Department of Education to parents of dependent undergraduate students who have filed a FAFSA. The application is available at studentloans.gov. Students whose parents were denied a Federal Direct PLUS Loan may qualify for additional Federal Direct Unsubsidized Loans.

Alternative Educational Loans

Alternative Educational Loans are credit-based loans which are applied for in the student's name from a private lender. Most lenders require a co-signer. A list of lenders, in addition to information on the process for obtaining an alternative educational loan, is available at umaine.edu/stuaid/loans.

Installment Payment Plans

For those who find it convenient to make monthly payments, the University of Maine is pleased to offer a semester payment plan option. Students and families can enroll in the payment plan starting in mid-July. Enrolling in the payment plan is easily done through the MaineStreet student center. For more information regarding payment plans, visit umaine.edu/bursar and click 'Payment Options'.

COST TO ATTEND

As a UMaine student, you will have both direct and indirect expenses. The information below explains what you can expect

Estimated Tuition and Fee Charges

Based on 15 credits per semester.

Estimated Tuition*	Per Semester	Fall & Spring Total
Maine Resident (\$300 per credit)	\$4,500	\$9,000
Non-Resident (\$977 per credit)	\$14,655	\$29,310
NEBHE Regional Student Program (\$480 per credit)	\$7,200	\$14,400
Non-Resident E-Tuition Rate (\$375 per credit)**	\$5,625	\$11,250

Estimated Fees*	Per Semester	Fall & Spring Total
Maine Resident, Non-Resident, & NEBHE	\$1,219	\$2,438
Non-Resident E-Tuition**	\$1,380	\$2,760

* Tuition & Fee Rates are estimates until approved by the Board of Trustees, usually in July. Explanation of fees can be found on the Bursar's website at umaine.edu/bursar/tuition-and-fees.

**This special E-Tuition Rate applies to out-of-state students accepted into a fully online degree program.

Estimated Room and Board Charges

On-Campus Room & Board*	Per Semester	Fall & Spring Total
Double Room (with roommate)	\$2,759	\$5,518
Meal Plan (Unlimited Flex)	\$2,733	\$5,466

* Room and board rates are estimates until finalized by the University. Actual charges will be reflected on your bill.

Estimated Indirect Costs

	Per Semester	Fall & Spring Total
Off-Campus Room and Board <i>if applicable</i>	Varies per student; budget accordingly.	
Books and Supplies	\$500	\$1,000
Travel and Miscellaneous	\$1,100	\$2,200

COST WORKSHEET

Use this worksheet to help determine what, if any, additional financing options you may need to pursue. There are two semesters in an academic year, and most aid is disbursed in two equal amounts in August and January.

Estimated Direct Costs:

Tuition and fees \$ _____ } Fill in using Direct Cost information on page 5.
 On-Campus room and board + \$ _____

Total direct costs: A. \$ _____

Estimated Indirect Costs:

Off-Campus room and board \$ _____ } Estimate these expenses based on your individual situation.
 Books and supplies \$ _____ } Fill in using Indirect Cost estimates on page 5.
 Travel and miscellaneous + \$ _____

Total indirect costs: B. \$ _____

Total expenses: A. + B. = C. \$ _____

Estimated Financial Aid:

Scholarships/grants/waivers \$ _____ } Fill in using information from your financial aid award.
 Federal Direct Loans (Subsidized and Unsubsidized) \$ _____

Outside scholarships or other assistance \$ _____ } Note: Federal Work-Study is not listed here as it is not applied to the student bill. Students earn a bi-weekly paycheck.
 Direct payment to school + \$ _____

Total aid and payments D. \$ _____

Estimated Remaining Costs: C. - D. = \$ _____

DEFINE TOMORROW

Office of Student Financial Aid

5781 Wingate Hall, Orono, Maine 04469-5781

Phone: 207.581.1324

Fax: 207.581.3261

umfinaid@maine.edu

umaine.edu/stuaid



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The Clery Act requires universities to disclose three year statistics regarding campus crime, including public property within, or immediately adjacent to and accessible from the campus. This report includes our policies for campus security, such as those concerning alcohol and drug use, crime prevention, the reporting of crimes, sexual assault, and other matters. You can obtain a copy of this report by contacting each of the campuses to which you are applying. The report is available on each campus website.



STUDENT FINANCIAL SERVICES

umafa@maine.edu
207.621.3412 office | 207.621.3384 fax

46 University Drive, Augusta, Maine 04330-9488
www.uma.edu | 1.877.UMA.1234

Award Summary

2019-2020 Financial Aid Year

Aid Year

Award Description	Category	Offered	Accepted
Federal Pell Grant	Grant	3,745.00	3,745.00
State of Maine Grant	Grant	1,500.00	1,500.00
UMA Early College Scholarship3	Scholarship	1,500.00	1,500.00
Est UMA Early College Scholar3	Scholarship	1,500.00	1,500.00
Pres Schlrsip Waiver-Srv Oth	Waiver	1,500.00	1,500.00
Est Pres Schlrsip Waiver-Srv O	Waiver	1,500.00	1,500.00
Aid Year Totals		11,245.00	11,245.00

Currency used is US Dollar

Financial Need Calculation

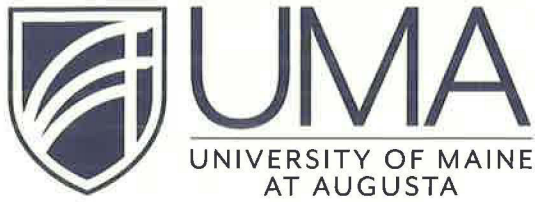
2019 Fall Term Award Detail

2019 Fall			
Award Description	Category	Offered	Accepted
Federal Pell Grant	Grant	1,873.00	1,873.00
State of Maine Grant	Grant	750.00	750.00
UMA Early College Scholarship3	Scholarship	1,500.00	1,500.00
Pres Schlrsip Waiver-Srv Oth	Waiver	1,500.00	1,500.00
Term Totals		5,623.00	5,623.00

2020 Spring Term Award Detail

2020 Spring			
Award Description	Category	Offered	Accepted
Federal Pell Grant	Grant	1,872.00	1,872.00
State of Maine Grant	Grant	750.00	750.00
Est UMA Early College Scholar3	Scholarship	1,500.00	1,500.00
Est Pres Schlrsip Waiver-Srv O	Waiver	1,500.00	1,500.00
Term Totals		5,622.00	5,622.00

Currency used is US Dollar



STUDENT FINANCIAL SERVICES

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46 University Drive, Augusta, Maine 04330-9488
www.uma.edu | 1.877.UMA.1234

View by

University of Maine

2020 Spring



Transactions

Find | View All | | Download to Excel First 1-8 of 8

Item	Campus	Term	Charge	Payment	Original Date	Last Activity Date
Tuition Undergrad Resident - W	University of Maine Augusta	2020 Spring	2,151.00		11/05/2019	11/05/2019
Tuition Undergrad Resident-B-L	University of Maine Augusta	2020 Spring	956.00		11/05/2019	11/05/2019
Unified Student Fee - BGR	University of Maine Augusta	2020 Spring	124.00		11/05/2019	11/05/2019
Unified Student Fee - Web	University of Maine Augusta	2020 Spring	279.00		11/05/2019	11/05/2019
Student Activity Fee-Bangor	University of Maine Augusta	2020 Spring	9.00		11/05/2019	11/05/2019
Student Activity Fee-WEB	University of Maine Augusta	2020 Spring	20.25		11/05/2019	11/05/2019
Distance Learning Fee-Online	University of Maine Augusta	2020 Spring	108.00		11/05/2019	11/05/2019
Biology Course Fee - BGR	University of Maine Augusta	2020 Spring	35.00		11/05/2019	11/05/2019

First 1-8 of 8 Last

Currency used is US Dollar

SAMPLE



February 22, 2019

Brian Beaver
123 Middle Rd
Mount Vernon, ME 04352-3734

Financial Aid Office
Merrill Hall
224 Main Street
Farmington, Maine 04938

Student ID: 1234567

Dear Brian,

Congratulations on your admission to Farmington – a forward step on the path to a life-changing degree! Choosing a college is an important decision and we're eager to help you navigate to graduation in 2023.

	Fall 2019	Spring 2020	TOTAL	Accept
Academic Distinction Award	1,000.00	1,000.00	2,000.00	Yes or No
Fed Sub Direct Student Loan	1,750.00	1,750.00	3,500.00	Yes or No
Fed Unsub Direct Student Loan	1,000.00	1,000.00	2,000.00	Yes or No
Federal Pell Grant	3,098.00	3,097.00	6,195.00	Yes or No
Federal Supplemental Grant	500.00	500.00	1,000.00	Yes or No
Federal Work-Study*	900.00	900.00	1,800.00	Yes or No
State of Maine Grant	750.00	750.00	1,500.00	Yes or No
UMF Tuition Pledge	606.00	606.00	1,212.00	Yes or No

*Does not go toward the bill

TOTAL \$19,207.00

Award Assumptions

Expected Family Contribution 0
Grade Level First Year
Residency In-State Resident
Housing On Campus
Enrollment Full-time

Direct Costs –may appear on the bill

Tuition & Fees 9,344.00
Room & Board 9,902.00


Indirect Costs – will not appear on the bill

Books & Supplies 900.00
Travel & Miscellaneous 3,052.00
Total Estimated Expenses 23,198.00

This aid offer is also accessible online in your **Student Center in MaineStreet**. We recommend that you respond online - or you may opt to complete both sides of this notice before signing and returning it to us. Keep the enclosed copy for yourself. Please let us know if you have any questions or concerns.

Please see the enclosures including the estimated cost worksheet to project your net costs in 2019-2020.

Sincerely,


Ronald P. Milliken
(UMF Class of 1975)
Director of Financial Aid

P.S. We will be reaching out to you in a few days about the UMF Tuition Pledge and to touch base with you about your plans for UMF.

SAMPLE



Financial Aid Office
Merrill Hall
224 Main Street
Farmington, Maine 04938

April 29, 2019

Shellie Burman
19 Macomber St
Cody, ME 04567-8901

Dear Shellie,

ID: xxxxxxxx

Good news from Farmington! Your UMF financial aid package includes a UMF Tuition Pledge award. This letter is a follow-up to the financial aid package that you received previously. This contains a detailed explanation and breakdown of how your package meets your full tuition and fees.

The amount of the UMF Tuition Pledge for the 2019-2020 academic year has been packaged in combination with your Federal Pell Grant and other need-based grants to cover your full-time tuition for up to 16 credits per term and your student activity, unified, and student health and wellness fees. Your merit aid and any other aid you receive will help cover room and board, special course fees, books and other costs.

As part of the UMF Tuition Pledge, UMF is helping you maximize the benefits of any and all scholarships that are required to be coordinated with Federal student aid benefits.

Tuition (32 credits estimated at \$281 per credit):	\$8,992.00
Student Activity fee:	160.00
Unified fee:	705.00
<u>Student Health and Wellness fee:</u>	<u>50.00</u>
Total estimated Tuition and Mandatory fees:	\$9,907.00
Less your Federal Pell Grant:	6,195.00
Less your other Federal, State, and/or Institutional Need-Based Grants:	1,700.00
<u>Less the UMF Tuition Pledge:</u>	<u>2,012.00</u>
= Amount you will owe UMF for tuition and fees above:	\$0.00

Please refer to your financial aid notification for information about other aid for which you are eligible, and please reach out to us if you have questions or concerns. We will be happy to assist you.

Sincerely,

Ronald P. Milliken, Director of Financial Aid

More about the UMF Tuition Pledge

Q. Under what conditions is the UMF Tuition Pledge renewable in future years?

A. To renew the UMF Tuition Pledge in the future, you must remain enrolled full-time in good academic standing as an in-state student for fall and spring terms for four consecutive years with continuing Federal Pell Grant eligibility each year.

Q. If I enroll for less than 16 credits per term, but for at least 12 credits per term, how will it impact the amount of the UMF Tuition Pledge award?

A. The amount of the UMF Tuition Pledge is designed to work in combination with federal, state, and institutional need-based grants to cover 16 credits of your tuition and designated fees per term. If you reduce your enrollment in the fall or spring term to less than 16 credits, the amount of this need-based gift aid is subject to adjustment to match your actual tuition charges as reflected at the end of the schedule change period each semester. As long as you remain enrolled for a minimum of 12 credits per term, the combination of the Federal Pell Grant and any other need-based grants will cover the actual costs of your tuition (up to 16 credits per term) and the student activity, unified, and student health and wellness fees for that term.

Q. Can the UMF Tuition Pledge be transported to other colleges, used to study abroad, or applied to tuition at another campus of the University of Maine System?

A. No, the UMF Tuition Pledge is restricted for study through the University of Maine at Farmington. Any requests for exceptions must be made in writing at least 90 days in advance of enrollment elsewhere and such requests will be entertained on a case-by-case basis.

Q. If one receives grants and scholarships (including from external sources) that result in more financial aid than one's federally calculated financial need, how will it impact the amount of the UMF Tuition Pledge and/or other aid?

A. UMF will continue to use whatever discretion is permissible under Federal rules to provide optimal benefit to student aid recipients by complying with Federal and other applicable rules regarding the over-awarding of financial aid. This means that UMF will not reduce any aid unless required to do so, and, if required, will make any required adjustments in the most advantageous method permissible for students. (For example, if aid must be decreased, UMF would first reduce need-based student loans, followed by need-based student work, and followed lastly by need-based gift aid if required. Examples of over-awarding situations at UMF that require reduction of gift aid are very rare.)



estimated cost worksheet

2019 - 2020

SAMPLE

STEP 1 - ESTIMATED CHARGES: The tuition, fee, room and board rates listed below are estimated. Your charges will be different if you enroll for other than 16 credits per semester or select different room and board options. The cost for books is not listed below as students purchase books on their own. Book and supply expenses often differ somewhat for each student, but are generally estimated to cost approximately \$900 for the academic year.

Cost Estimate for Full-time, On-campus In-State Resident	Fall 2019	Spring 2020	Academic Year
In-State Tuition (\$281 per credit, 16 credits per semester)	\$4,496.00	\$4,496.00	\$8,992.00
Mandatory Fees			
Unified (12 credits or more: \$352.50 per semester)	352.50	352.50	705.00
Student Activity (12 or more credits: \$80 per semester)	80.00	80.00	160.00
One-time orientation fee	230.00	0.00	230.00
Health & Wellness fee	25.00	25.00	50.00
Health Insurance (with an option to opt out if currently insured)	2,157.00	0.00	2,157.00
Room (on-campus, double room with roommate)	2,678.00	2,678.00	5,356.00
Board (7 day All Access) Other plans vary in price.	2,273.00	2,273.00	4,546.00
Total Estimated Charges	\$12,291.50	\$9,904.50	\$22,196.00

The financial requirements of the University, changing costs, state and legislative action, and other matters may require adjustment of charges. The University reserves the right, up to the date of final registration for a given academic term, to make such adjustments as may be deemed necessary by the Board of Trustees.

STEP 2 - FINANCIAL AID: Referring to your 2019-2020 financial aid award notice, list the aid awarded for each semester. (You may not have received aid in all programs listed below.)

Type of Aid	Fall 2019	Spring 2020	Academic Year
Federal Pell Grant			
Federal Supplemental Grant	+	+	+
State of Maine Grant	+	+	+
University Grant	+	+	+
Work Programs (earnings are not deducted from the bill)			
Academic Excellence, Distinction, or Achievement Scholarship	+	+	+
Federal Subsidized Direct Student Loan (deduct 1.062% for fees from the gross loan amount listed on your award notification)	+	+	+
Federal Unsubsidized Direct Student Loan (deduct 1.062% for fees from the gross loan amount listed on your award notification)	+	+	+
Total Financial Aid	=	=	=

Aid offers are subject to change in the event of funding revisions from trustee, Federal or state legislative or other actions.

STEP 3 - ESTIMATED BALANCE: Estimate the balance due by subtracting "Total Financial Aid" in Step 2 from "Total Estimated Charges" in Step 1. In the absence of a payment plan, remaining balances are due in the Student Accounts Office by August 15, 2019 for the fall 2019 semester and by January 15, 2020 for the spring 2020. If the student is eligible for a refund because of a credit balance on their bill, the check will be mailed to the mailing address on MaineStreet the week before classes start. Subsequent refunds will be issued on a weekly basis and available for pick-up in the Merrill Center.

Total Estimated Charges (from Step 1 above)			
minus Total Financial Aid (from Step 2 above)	-	-	-
equals Estimated Balance (your estimated bill)	=	=	=

payment plan information.

Payment in full for the fall semester is due August 15 unless the student plans to cover the remaining balance due with pending student financial aid and/or an installment payment plan described below. For the 2019-2020 academic year, UMF students may opt to participate in a monthly installment payment plan per semester to assist in meeting their financial obligations to the University. Timely payments are important in supporting the efficiency of the University in containing costs and helping to minimize the need to apply late payment penalty fees. Participation in the plan is welcome.

To subscribe to a UMF installment payment plan, you must pay a \$30 non-refundable payment plan fee per semester. A payment plan covers one semester's charges at a time. Account statement information may be viewed on MaineStreet under [Student Self-Service > Student Center > Finances Section > View My Bill](#). We recommend keeping the payment schedule dates below in a prominent, accessible place to help you adhere to the published payment deadlines. More information regarding the payment plan option will be enclosed with the billing packet which will be mailed to you in July.

To determine the amount of your first payment, divide the estimated balance from Step 3 by five and then add the enrollment fee (\$30.00). If your charges change after your enrollment, your monthly payments will be adjusted accordingly.

Payment Plan Calculator	Fall 2019	Spring 2020	Total
Total Estimated Balance (from Step 3)			
Divided by five (5)	÷	÷	
Payment per month	=	=	
Submit \$30 Payment Plan fee with first payment only (Fall & Spring)	+\$30.00	+\$30.00	

fall payment schedule.

For each fall plan, consecutive monthly payments are due on the 15th of the month beginning on August 15, 2019.

Payment 1: by August 15 (with \$30 payment plan fee)

Payment 2: by September 15

Payment 3: by October 15

Payment 4: by November 15

Payment 5: by December 15

spring payment schedule.

For each spring plan, consecutive monthly payments are due on the 15th of the month beginning on January 15, 2020.

Payment 1: by January 15 (with \$30 payment plan fee)

Payment 2: by February 15

Payment 3: by March 15

Payment 4: by April 15

Payment 5: by May 15

Past due payments are subject to a \$50.00 monthly late penalty fee up to a maximum of \$200.00 for the semester. Card users need to be mindful of any dollar limitations in amounts that can be debited or charged. Checks returned for insufficient funds will be considered a late payment and be subject to the late fee, as well as a \$25.00 returned check fee. Loss or failure to receive your statement does not relieve your obligation to pay on time. Statements are sent to the billing address on MaineStreet or to a student's permanent address if a separate billing address is not on file. Email reminders are sent to a student's maine.edu account.

Please keep this worksheet for your records.

The University of Maine at Farmington does not discriminate on the grounds of race, color, religion, sex, sexual orientation, including transgender status and gender expression, national origin, citizenship status, age, disability, genetic information or veteran status in employment, education, and all other programs and activities.

We're here to help! Contact us at umfaid@maine.edu or 207.778.7100.





Phone: 207-834-7500
1-888-TRY-UMFK
Fax: 207-834-7503
TDD: 207-834-7466
www.umfk.maine.edu

23 University Drive
Fort Kent, Maine 04743-1292

01/24/2019

Student's Name
Address
City, State, Zip Code

Dear Name of Student,

We are pleased to send you this offer of financial aid. We look forward to guiding you through the financial aid process. This letter represents your offer of financial aid for the 2019-2020 academic year and is based on full-time enrollment.

If you have been offered a Pell Grant, please be aware that this is an estimate. The U.S. Department of Education has not yet released the official Pell Grant award schedule. When released, if adjustments need to be made, another award letter will be sent to you for your records.

Award Description	2019 Fall	2020 Spring	TOTAL
Est Federal Pell Grant	3,098.00 D	3,097.00 D	6,195.00
Federal Supplemental Grant	150.00 D	150.00 D	300.00
Federal Work Study	900.00 D	900.00 D	1,800.00
Maine State Grant	750.00 D	750.00 D	1,500.00
Sub Fed Direct Student Loan	1,750.00 D	1,750.00 D	3,500.00
Tuition Guarantee Award	150.00 D	149.00 D	299.00
Unsub Fed Direct Student Loan	1,000.00 D	1,000.00 D	2,000.00

TOTAL

15,594.00

To ensure a timely disbursement of funds to your account please visit MaineStreet <http://mainestreet.maine.edu/> and accept your aid package. You can also accept this award by completing the reverse side of this notice and returning it to the Financial Aid Office. Acceptance of this financial aid package should be within 30 days of receipt of this letter. Your signature on this Award Notice indicates you accept all awards, except those you specifically decline by circling **D** beside the amounts in each respective column. If you have considered all of the available options and you need additional financing to meet your educational cost, please contact the Financial Aid Office to discuss a Direct Parent Loan or a Private/Alternative Loan option.

This will be the only paper copy that you will receive regarding your financial aid award. If there are changes throughout the year, we will notify you via e-mail. Please make sure your e-mail address is correct in MaineStreet and that you check your campus email on a regular basis.

If you have questions, please feel free to contact us.

Sincerely,

Financial Aid Office Staff

MaineStreet ID:

Federal Direct Loan Request

Please read the enclosed Loan Information Brochure before requesting that a loan be processed.

If you wish to reduce the amount of your loans please indicate the amount you would like to borrow:

Direct Subsidized Stafford Loan: _____
 Direct Unsubsidized Stafford Loan: _____

Additional Assistance

YOU ARE LEGALLY OBLIGATED TO REPORT ANY ADDITIONAL RESOURCES TO THE FINANCIAL AID OFFICE, EVEN IF RECEIVED AFTER RETURNING THIS FORM. Waivers, scholarships and assistance of any kind from a Federal or State agency, private organization or scholarship foundation must be reported. Receipt of additional financial assistance not already listed on the front of this award letter could affect your financial aid award.

Source of Assistance	Fall	Spring	Summer
State Veterans Educational Benefits	\$ _____	\$ _____	\$ _____
Aspire Program	\$ _____	\$ _____	\$ _____
Vocational Rehabilitation Program	\$ _____	\$ _____	\$ _____
North American Tribal Assistance	\$ _____	\$ _____	\$ _____
Department of Human Services	\$ _____	\$ _____	\$ _____
Other Assistance _____	\$ _____	\$ _____	\$ _____
Scholarships: _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____

Enrollment Verification (check one per semester)

Housing Plans (check one)

Undergraduate Credits:	Fall	Spring
Full-time (12 or more)	_____	_____
3/4-time (9-11)	_____	_____
1/2-time (6-8)	_____	_____
Less than 1/2-time	_____	_____
Not enrolled	_____	_____

For the academic year:
 _____ On-campus housing
 _____ Off-campus housing
 _____ Living with parents

If you are interested in summer aid please contact the Financial Aid Office.

Certification Statements

My signature below indicates I understand that:

- Updated information may affect my loan eligibility as listed on the front of this letter, including the ratio of subsidized to unsubsidized Federal Stafford Loan.
- If I purposely gave false information, I may be subject to a fine of up to \$20,000.00, imprisonment, or both.
- I am expected to read and understand all contents of any enclosed information.
- I authorize the Financial Aid Office to discuss my allocation and awards with other agencies from which I may be receiving assistance.
- I authorize release of my name, directory and academic information on file with the University of Maine at Fort Kent to scholarship donors and others in conjunction with any University scholarships I may receive unless I check the following box:
 I do not authorize the release of information related to the receipt of University scholarships.

 (Student Signature)

 (Date)

Dear Student's Name,

Congratulations on your acceptance to the University of Maine at Fort Kent! This worksheet is designed to assist you in determining your direct out-of-pocket expenses that you will pay to the University of Maine at Fort Kent. Direct out-of-pocket expenses include tuition and fees, as well as room and board - **should you live on campus**. All other costs are Indirect Cost estimates that are used to calculate your financial aid eligibility. Your actual costs may be different. We encourage you to use the worksheet below to assist you with your financial planning:

Estimated Cost of Attendance: Your financial aid award is based, in part, on estimated expenses that you may incur during the school year. **This is NOT your bill.** You are only billed by the University for direct costs.

Student's Name 2019-2020 Estimated Cost of Attendance
Residency Status: In-State Resident Housing: On Campus Academic Level: First Year

		Average Costs
	Books and Supplies	1,000.00
	On Campus Housing	B 8,360.00
	Loan Fees	60.00
	Personal/Miscellaneous	1,000.00
	Transportation	1,722.00
	Tuition	A 8,294.00
	Total:	20,436.00

Step 1 - Identify the estimated tuition and fee amount (**A**) from the chart above and list this amount below for Step 1.

Step 2 - If you intend to live on campus, identify the estimated room and board amount (**B**) from the chart above and list the amount for Step 2.

Step 3 - Identify and total all gift aid (**C**) from the front of your award letter. Include any awards listed as a Grant, Scholarship, or Waiver. List the combined total for Step 3.

Step 4 - Identify and total all loans (**D**) offered to you and list for Step 4.

Direct Cost Worksheet

	Tuition and Fees	Step 1 (A)	
COSTS	On Campus Housing	Step 2 (B)	+
		Total Direct Cost	=
GIFT AID		Step 3 (C)	-
		Estimate Amount Owed Before Loans	=
LOANS		Step 4 (D)	-
WHAT I MAY OWE		Estimate Amount Owed After Loans	=

Note: If you have registered for classes, you can review your bill on Maine Street approximately one month before the start of the semester.

1/24/2019

Student's Name
Address
City, State, and Zip

Dear Name of Student,

Congratulations on your acceptance to the University of Maine at Fort Kent. We are committed to assisting you with completing your degree within the standard time frame - 2 or 4 years depending on the degree program you are enrolling in. As an In State, First time, Full Time student, who has completed their financial aid application, you are being awarded as part of the **UMFK Promise Program**.

Enclosed with this agreement is the **UMFK Promise Program Policy**. Please review the policy and understand the necessary requirements that will need to be met to continue to be eligible for this program.

No aid will disburse toward your account until this agreement is on file in the Office of Student Financial Aid at the University of Maine at Fort Kent. We ask that this agreement is signed and returned to our office no later than **May 1, 2019**.

Sincerely,

Lisa Michaud
Assistant Director of Financial Aid
UMFK Financial Aid Office
23 University Drive
Fort Kent, ME 04743

I have read the attached policy and understand that for me to maintain my eligibility for the **UMFK Promise Program**, I need to:

- have an accumulative GPA of 2.00;
- earn a minimum of 30 credit hours, which are delivered by the University of Maine at Fort Kent, each academic year;
- enroll in UMFK's summer courses if I fail to earn 30 credits during the academic year;
- submit the Free Application for Federal Student Aid (FAFSA) each year;
- complete my financial aid application and submit any required documents to UMFK's Student Financial Services Office by **March 31st** of the appropriate award year;
- meet all general eligibility requirements of the Federal Financial Aid Programs, including Satisfactory Academic Progress.

Signature

Date

(Promise Program Agreement: Return to UMFK by May 1, 2019)

Student Name
 Student Address
 Student Address

 February 12, 2019
 Academic Year 2019-2020

Dear Student,

Congratulations! We are pleased to make the following offer of financial aid for 2019-2020.

<u>Award Name</u>	<u>Fall</u>	<u>Spring</u>	<u>Total</u>
UMaine Leadership Award	\$4,500	\$4,500	\$9,000
Federal Pell Grant	\$3,098	\$3,097	\$6,195
Federal Supplemental Grant	\$1,900	\$1,900	\$3,800
Federal Work-Study	\$1,400	\$1,400	\$2,800
Federal Direct Subsidized Loan	\$1,750	\$1,750	\$3,500
Fed Direct Unsubsidized Loan	\$1,000	\$1,000	\$2,000
Total Financial Aid Award	\$13,648	\$13,647	\$27,295

Award Assumptions

Expected Family Contribution (EFC) 0
 Grade Level First Year
 Residency Non-Resident
 Dependency Status Dependent
 Housing On-Off Campus
 Enrollment 15+ credits per semester

Direct Costs – will appear on the bill

Tuition and Fees* \$31,748
 Room and Board* \$10,984
 *Direct Costs are estimates until finalized

Indirect Costs – will not appear on the bill

Books and Supplies \$1,000
 Travel and Miscellaneous \$2,200
 Loan Fee \$70

Estimated Cost to Attend \$46,002

The enclosed Financial Aid Guide offers detailed information about reading your award, the types of aid in your award, and estimating your cost. Please contact our office at 207.581.1324 if you have any questions. We are happy to help in any way we can!

Sincerely,



 Connie L. Smith
 Director



Student Financial Aid Office
 116 O'Brien Avenue
 Machias, Maine 04654
 207-255-1203
 Fax: 207-255-1411
 ummfinancialaid@maine.edu

Student Name
 Student Address
 Student Address

February 28, 2019
 Academic Year 2019-2020

Dear Student,

Congratulations! We are pleased to make the following offer of financial aid for 2019-2020.

<u>Award Name</u>	<u>Fall</u>	<u>Spring</u>	<u>Total</u>
Presidential Scholarship	\$2,000	\$2,000	\$4,000
Federal Direct Subsidized Loan	\$1,750	\$1,750	\$3,500
Federal Direct Unsubsidized Loan	\$1,000	\$1,000	\$2,000
Total Financial Aid Award	\$4,750	\$4,750	\$9,500

Award Assumptions

Expected Family Contribution (EFC)	9,216
Grade Level	First Year
Residency	Resident
Dependency Status	Dependent
Housing	On-Campus
Enrollment	15+ credits per semester

Direct Costs – will appear on the bill

Tuition and Fees*	\$8,068
Room and Board*	\$9,180
<i>*Direct Costs are estimates until finalized</i>	

Indirect Costs – will not appear on the bill

Books and Supplies	\$800
Travel and Miscellaneous	\$2,500

Estimated Cost to Attend **\$20,548**

The enclosed Financial Aid Guide offers detailed information about reading your award, the types of aid in your award, and estimating your cost. Please contact our office at 207.255.1203 if you have any questions. We are happy to help in any way we can!

Sincerely,

Connie L. Smith
 Director



Student Financial Services
181 Main Street
Presque Isle ME 04769-2888 USA
www.umpi.edu
VOICE 207 768.9510
FAX 207 768.9509
umpi-financialaid@maine.edu

05/02/2019

██████████
866 B Rd
██████████ ME ██████████-3738

Dear ██████████

We are pleased to send you this offer of financial aid. We look forward to guiding you through the financial aid process. This letter represents your offer of financial aid for the 2019-2020 academic year and is based on full-time enrollment.

Award Description	2019 Fall	2020 Spring	TOTAL
Campus Housing Grant	500.00 D	500.00 D	1,000.00
Early College Scholarship	750.00 D	750.00 D	1,500.00
Est. Subsidized Direct Loan	1,750.00 D	1,750.00 D	3,500.00
Est. Unsubsidized Direct Loan	1,000.00 D	1,000.00 D	2,000.00
Federal Pell Grant	2,273.00 D	2,272.00 D	4,545.00
Federal Supplemental Grant	500.00 D	500.00 D	1,000.00
Federal Work Study	1,700.00 D	1,700.00 D	3,400.00
Finish in Four Award	660.00 D	659.00 D	1,319.00
Maine State Grant	750.00 D	750.00 D	1,500.00

TOTAL

19,764.00

To ensure a timely disbursement of funds to your account please visit MaineStreet <http://mainestreet.maine.edu/> and accept your aid package. You can also accept this award by completing the reverse side of this notice and returning it to Student Financial Services. Acceptance of this financial aid package should be within 30 days of receipt of this letter. Your signature on this Award Notice indicates you accept all awards, except those you specifically decline by circling **D** beside the amounts in each respective column. If you have considered all of the available options and you need additional financing to meet your educational cost, please contact Student Financial Services to discuss a Direct Parent Loan or a Private/Alternative Loan option.

This will be the only paper copy that you will receive regarding your financial aid award. If there are changes throughout the year, we will notify you via email. Please make sure your address is correct in MaineStreet and that you check your campus email on a regular basis.

If you have questions, please feel free to contact us.

Sincerely,

Student Financial Services

MaineStreet ID: ██████████

THE WAY IT SHOULD BE

One of Maine's Public Universities

Federal Direct Loan Request

Please read the enclosed Loan Information Brochure before requesting that a loan be processed.

If you wish to reduce the amount of your loans please indicate the amount you would like to borrow:

Direct Subsidized Stafford Loan: _____
 Direct Unsubsidized Stafford Loan: _____

Additional Assistance

YOU ARE LEGALLY OBLIGATED TO REPORT ANY ADDITIONAL RESOURCES TO THE FINANCIAL AID OFFICE, EVEN IF RECEIVED AFTER RETURNING THIS FORM. Waivers, scholarships and assistance of any kind from a Federal or State agency, private organization or scholarship foundation must be reported. Receipt of additional financial assistance not already listed on the front of this award letter could affect your financial aid award.

Source of Assistance	Fall	Spring	Summer
State Veterans Educational Benefits	\$ _____	\$ _____	\$ _____
Aspire Program	\$ _____	\$ _____	\$ _____
Vocational Rehabilitation Program	\$ _____	\$ _____	\$ _____
North American Tribal Assistance	\$ _____	\$ _____	\$ _____
Department of Human Services	\$ _____	\$ _____	\$ _____
Other Assistance _____	\$ _____	\$ _____	\$ _____
Scholarships: _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____

Enrollment Verification (check one per semester)

Undergraduate Credits:	Fall	Spring
Full-time (12 or more)	_____	_____
3/4-time (9-11)	_____	_____
1/2-time (6-8)	_____	_____
Less than 1/2-time	_____	_____
Not enrolled	_____	_____

Housing Plans (check one)

For the academic year:
 _____ On-campus housing
 _____ Off-campus housing
 _____ Living with parents

If you are interested in summer aid please contact the Financial Aid Office.

Certification Statements

My signature below indicates I understand that:

- Updated information may affect my loan eligibility as listed on the front of this letter, including the ratio of subsidized to unsubsidized Federal Stafford Loan.
- If I purposely gave false information, I may be subject to a fine of up to \$20,000.00, imprisonment, or both.
- I am expected to read and understand all contents of any enclosed information.
- I authorize Student Financial Services to discuss my allocation and awards with other agencies from which I may be receiving assistance.
- I authorize release of my name, directory and academic information on file with the University of Maine at Presque Isle to scholarship donors and others in conjunction with any University scholarships I may receive unless I check the following box:
 I do not authorize the release of information related to the receipt of University scholarships.

 (Student Signature)

 (Date)



Student Financial Services
 181 Main Street
 Presque Isle ME 04769-2888 USA
 www.umpi.edu
 VOICE 207 768.9510
 FAX 207 768.9509
 maine.financialaid@umpi.edu

Dear [REDACTED]

Congratulations on your acceptance to the University of Maine at Presque Isle! This worksheet is designed to assist you in determining your direct out-of-pocket expenses that you will pay to the University of Maine at Presque Isle. Direct out-of-pocket expenses include tuition and fees, as well as room and board - **should you live on campus**. All other costs are Indirect Cost estimates that are used to calculate your financial aid eligibility. Your actual costs may be different. We encourage you to use the worksheet below to assist you with your financial planning:

Estimated Cost of Attendance: Your financial aid award is based, in part, on estimated expenses that you may incur during the school year. **This is NOT your bill.** You are only billed by the University for direct costs.

[REDACTED] 2019-2020 Estimated Cost of Attendance
Residency Status: In-State Resident **Housing:** On Campus **Academic Level:** First Year

		Average Costs
	Books and Supplies	1,000.00
	On Campus Housing	B 8,496.00
	Loan Fees	60.00
	Personal/Miscellaneous	1,100.00
	Transportation	1,350.00
	Tuition	A 8,364.00
	Total:	20,370.00

- Step 1 - Identify the estimated tuition and fee amount **(A)** from the chart above and list this amount below for Step 1.
- Step 2 - If you intend to live on campus, identify the estimated room and board amount **(B)** from the chart above and list the amount for Step 2.
- Step 3 - Identify and total all gift aid from the front of your award letter. Include any awards listed as a Grant, Scholarship, or Waiver. List the combined total for Step 3.
- Step 4 - Identify and total all loans offered to you and list for Step 4.

Direct Cost Worksheet

	Tuition and Fees	Step 1 (A)	
COSTS	On Campus Housing	Step 2 (B)	+
		Total Direct Cost	=
GIFT AID		Step 3	-
		Estimate Amount	=
		Owed Before Loans	=
LOANS		Step 4	-
		Estimate Amount	=
WHAT I MAY OWE		Owed After Loans	=

Note: If you have registered for classes, you can review your bill on MaineStreet approximately one month before the start of the semester.

FACTS ABOUT YOUR FINANCIAL AID AWARD Award Year 2019-2020

The University of Maine at Presque Isle makes every effort to ensure that each student who is accepted and wishes to enroll has the financial ability to meet his or her educational expenses. Financial Aid is generally offered as a "package" of gift aid (scholarships and/or grants for which no repayment is expected) and self-help (loans and employment through the Federal Work-Study Program during the academic year). As you progress toward your degree, typically your package will include more self-help aid.

In adhering to the philosophy that the primary responsibility for meeting college expenses rests with the student and the family, most aid is offered on the basis of financial need (the difference between the estimated cost of education and the amount the family can be expected to contribute). Following are the 9-month estimated costs of education for the 2019-2020 academic year. **REMEMBER...These are estimates of both direct and indirect costs associated with your attendance at this University. It is not your bill.** The only costs that will appear on your bill that you receive from the Business Office will be tuition, fees, and room and board (if you reside in University housing). If you are applying to other schools, make sure you compare costs and financial aid offers at each institution in your decision making process.

	WITH PARENTS	CAMPUS RES. HALL	OFF-CAMPUS APT/HOUSE
Tuition & Fees	\$ 8,364	\$ 8,364	\$ 8,364
Books & Supplies	1,000	1,000	1,000
Room & Board	2,800	8,496	5,850
Travel	1,350	1,350	1,350
Miscellaneous	1,100	1,100	1,100
*Loan Fees	60	60	60
In-State	<u>\$14,674</u>	<u>\$20,370</u>	<u>\$17,724</u>
Out-of-State/NEBHE (Tuition/Fees \$12,654)		<u>\$24,660</u>	<u>\$22,014</u>

NOTE: Tuition, fees, and campus room and board charges are estimates, pending Board of Trustee approval in June.

***Loan fees are part of the overall Cost of Attendance for a student who is awarded a subsidized or unsubsidized Stafford loan. If the loan is not accepted for the academic year, the loan fees will be removed from your Cost of Attendance, and this may result in an adjustment to your financial award.**

Your own individual award might include some of the following programs:

Grants and Scholarships may come from a variety of federal, state, university or community programs, and do not have to be repaid.

Federal Pell Grants are awarded to financially needy undergraduates who do not have a prior bachelor's degree. These grants are based upon semester enrollment status and do not have to be repaid.

Federal Work-Study allows you to earn money to help pay indirect educational costs such as off-campus living costs and miscellaneous expenses. Work-Study funds are NOT applied to your account. You will receive a bi-weekly paycheck once you begin employment.

Federal Direct Stafford Loans (Subsidized and Unsubsidized) are fixed rate loans, with funds being lent to you directly by the federal government. The amount for which you are currently eligible is listed on your *Award Letter*, but you can request that a loan be processed for less than that amount. Transfer students may find that the transfer credit evaluation process results in a different grade level than estimated, which could affect eligibility for the Federal Direct Loan. To obtain more information about being a first time borrower and the 30 day hold, please see the "Securing a Loan" insert.

YOUR AWARD MAY CHANGE . . .

An email will be sent to you for any of the following reasons:

- Receipt of additional scholarships, grants or other assistance. If you receive other educational assistance, you are required to notify the Student Financial Services Office annually. If the additional assistance, combined with your financial aid award, exceeds your total eligibility for all types of aid, we will make every effort to replace loans or Federal Work-Study before adjusting grants or scholarships.
- Credit hour adjustments. Your initial award is based on full time enrollment. Please make sure you confirm your intended enrollment when you accept your award. Credit loads are verified after the end of the add/drop period each semester. Change in credit load may result in adjustments to your award. Please remember that in order to receive financial aid you will need to be enrolled at least half time (6 credits). If you take classes at other institutions besides The University of Maine at Presque Isle, you will need to complete an Away Form, with your Professional Advisor.
- Withdrawal from all classes. A student "earns" Title IV aid (Pell Grant, Supplemental Educational Opportunity Grant, and Stafford Loan) in direct proportion to the time he or she remains enrolled, through the 60% point in the semester. If more aid was disbursed directly to the student or to his or her account than the student "earned" prior to withdrawal, the University determines the unearned aid amount, allocates responsibility for returning unearned aid between the institution and the student, and distributes the unearned aid back to the Title IV programs. An adjustment in aid may result in a student owing a repayment to the Federal Financial Aid Programs and/or a balance on his or her account at the University. Please refer to the refund policy published in the University Catalog. Information regarding withdrawals and return of Title IV funds is available in the Student Financial Services Office.

MAINTAIN YOUR ELIGIBILITY

If you receive financial aid, federal regulations require that you maintain *Satisfactory Academic Progress*. Both Qualitative (grade point average) and Quantitative (number of credits earned) progress are measured within a time frame. A COPY OF THIS POLICY IS AVAILABLE IN THE STUDENT FINANCIAL SERVICES OFFICE.

HOW YOU RECEIVE YOUR AID

Scholarships, grants, and loans, are credited to your account. Amounts not required for payment of University charges will be disbursed to you in accordance with the University's refund schedule to assist with other educational expenses, (i.e., books and supplies, transportation, living expenses, etc.). **Federal Direct Stafford/Ford loans will not be finalized until you complete a promissory note and loan entrance counseling.** Federal Work-Study is not applied directly to your bill; Work-Study employees are paid on a bi-weekly basis. However, you can make arrangements with the Business Office to have all or a portion of your earnings applied to your bill.

STUDENT CONSENT TO RELEASE INFORMATION

In compliance with the Family Educational Rights and Privacy Act (FERPA) of 1974 as Amended, The University of Maine at Presque Isle will not release student grades, schedules, or financial aid information to parents, spouses, or others, unless written permission is given by the student. The Student Consent to Release Information form is available in the Registrar's Office.

KEEP IN TOUCH

You are responsible for the following:

1. Notifying the Student Financial Services Office about any other educational assistance you may receive that is not listed on the Award Letter. This may include:
 - outside scholarships, grants, loans or all other education assistance
 - change in family financial situation
 - loss of parent or spouse
 - change in number of family members in college
2. Informing the Registrar's Office of your CURRENT address.
3. Reviewing and understanding University policies, meeting all deadlines, and providing all requested information and documentation accurately and promptly.
4. Notifying the Student Financial Services Office of any changes in your enrollment status. (i.e. full/part time)
5. Completing an Away Form for classes at other Institutions other than UMPI and obtain all signatures.

Student Financial Services
University of Maine at Presque Isle
181 Main Street
Presque Isle, ME 04769
Tel. (207) 768-9510 Fax: (207) 768-9509



2019-2020 FEE SCHEDULE

Description	Applies To:	Charge Basis	Per Credit Charge	Semester Charge	Annual Charge
Tuition					
Maine Resident	All classes	Per credit hour	\$239.00	\$3,585.00	\$7,170.00
Canadian/ NEBHE	All classes	Per credit hour	\$382.00	\$5,730.00	\$11,460.00
Non-Resident	All classes	Per credit hour	\$382.00	\$5,730.00	\$11,460.00
Fees					
Student Activity Fee	UMPI campus on-site classes	• 7 or more credit hours		\$85.00	\$170.00
		• Less than 7 credit hours		\$42.50	\$85.00
Unified Student Fee	• UMPI campus on-site classes	Per credit hour	\$30.00	\$450.00	\$900.00
	• Online or off campus site classes	Per credit hour	\$20.00	\$300.00	\$600.00
Gentile Hall Fee	3 credit hours must be on site	9 or more credit hours		\$45.00	\$90.00
Athletic Fee	3 credit hours must be on site	• 10 or more credit hours		\$22.50	\$45.00
		• Less than 10 credit hours		\$11.25	\$22.50
On-line Course Fee	On-line/Web classes	Per credit hour	\$25.00	\$375.00	\$750.00
Health Insurance	All students enrolled in 9 or more credit hours. Can be waived with proof of comparable insurance.	Annual premium Aug. 1 through July 31			\$2,157.00
		Second Semester Premium Jan. 1 through July 31		\$1,255.00	
Course and Lab Fees	Some courses may have an additional course or lab fee	Per class	Variable	Variable	Variable
Distance Learning Course Support Fee	Off-campus (Houlton, etc.) and interactive television classes	Per credit hour	\$12.00		
Distance Learning Technology Fee	Interactive television classes	Per credit hour	\$6.00		
Personalized Learning Assessment Fee	New, matriculated in BSW, ELEM & SEC ED, PH ED	One Time – First semester only		\$100.00	
Campus Housing					
Double Room		Per Semester		\$2,425.00	\$4,850.00
Triple Room		Per Semester		\$2,425.00	\$4,850.00
Double Room as a Single		Per Semester		\$3,638.00	\$7,276.00
Triple Room as a Double		Per Semester		\$3,226.00	\$6,452.00
Skyway		Per Semester		\$2,500.00	\$5,000.00
Skyway Room Buy Out		Per Semester		\$3,750.00	\$7,500.00
Board Plans					
19 Meals with \$200		Per Semester		\$1,908.00	\$3,816.00
14 Meals with \$250		Per Semester		\$1,823.00	\$3,646.00
10 Meals with \$250		Per Semester		\$1,761.00	\$3,522.00
AP YourPace		Per 8 week session		\$1,400.00	\$5,600.00

Note: Other fees may apply for students in certain majors or classes.

**UNIVERSITY OF MAINE AT PRESQUE ISLE
SATISFACTORY ACADEMIC PROGRESS POLICY**

In compliance with Federal Student Aid Regulations, the University of Maine at Presque Isle Satisfactory Academic Progress Policy for financial aid eligibility incorporates the University's scholastic standards with the federal requirements for a specific time frame for degree completion. Students must meet these minimum Satisfactory Academic Progress (SAP) requirements in order to be eligible for student aid funds. Each of the three following standards must be met:

Quantitative Measurement:

Matriculating students are required to successfully complete a specific percentage of credits that are attempted. The University uses the following scales:

Credits Attempted	Percentage Passed
0-30	50%
31-45	55%
46-60	60%
61-75	65%
76-90	70%
91+	75%

Qualitative Measurement:

Matriculating students are required to maintain a grade point average based on the number of credits that are earned. The University uses the following scales:

Four Year Program		Two Year Program	
Credits Earned	GPA	Credits Earned	GPA
0-15	1.5	0-15	1.5
16-30	1.6	16-30	1.6
31-45	1.7	31-45	1.8
46-60	1.8	46+	2.0
61-75	1.9		
76+	2.0		

Maximum Time Frame:

Federal regulations require that the University set a maximum time frame for successful completion of degree programs. For a four year degree the University has set the maximum number of attempted credits as 180. For our two year programs, the maximum number of credits attempted is 90. If a student attempts more credits than the maximum number identified for his/her degree, he/she is not eligible to receive financial aid.

Attempted Hours

For the purpose of this policy attempted hours include: Audited classes; classes withdrawn from; deferred grades; incomplete grades; missing grades; developmental courses; repeated courses.

Passed Hours

For the purpose of this policy passed hours include: Passed credits hours that can be used for the purpose of completing degree requirements.

Transfer Students

If a student earned credits at a previous institution(s) that will be accepted toward his/her degree, those accepted hours will be included as attempted hours for the purposes of satisfactory progress evaluation. For example if a student attempted 15 hours at the University of Maine at Presque Isle and transferred in 30 credits to his/her academic record, all tests to evaluate satisfactory academic progress (Quantitative, Qualitative and Maximum Time Frame) would be based on 45 attempted hours.

Financial Aid Probation and Suspension

Satisfactory Academic Progress is measured at the end of each academic year, after the spring grades have been posted. However, if a student takes a leave of absence for any term of enrollment or earns a GPA of less than 1.0 on a scale of 4.0, re-evaluation will be required before the following term's disbursement will be authorized. Upon review, if it is determined that the student is not making satisfactory progress, he/she will be notified in writing that his/her eligibility for financial aid has been suspended.

Appeal of Financial Aid Suspension

A student placed on Financial Aid Suspension who has experienced undue hardship, (ie. death of a relative of the student; personal injury or prolonged illness of the student; or special circumstances as determined by the institution.), may submit a written appeal, normally within 30 days of notification, to the Director of Financial Aid. The appeal must explain the circumstance that prevented the standards from being met. Providing third party documentation, if available, supporting the circumstance is suggested. In the case of undue hardship, the student may be placed on Financial Aid Probation for one period, and will be able to receive financial aid during that time. If at the end of the probationary period the minimum standards are not met, or the student has failed to meet the requirements of the academic plan developed as part of the probation period, the student's financial aid eligibility will be suspended. All appeals will be reviewed by the Financial Aid Appeals Committee. The student will receive written notification of the committee's decision within 30 days of receipt of the appeal.

Condition of Financial Aid Reinstatement

Students must complete the required number of credits and achieve the corresponding cumulative GPA as outlined during the probationary period in order to have their financial aid eligibility reinstated.

**UNIVERSITY OF MAINE AT PRESQUE ISLE
OFFICE OF FINANCIAL AID**

WITHDRAWAL AND RETURN OF TITLE IV FUNDS

In accordance with Title IV Federal Financial Aid regulations, a student "earns" Title IV aid (Pell Grant, Supplemental Educational Opportunity Grant, and Stafford Loan) in direct proportion to the time he or she remains enrolled, through the 60% point in the semester. A student who withdraws after the 60% point in the semester is considered to have earned 100% of his or her aid.

Federal law requires the University to determine the percentage of the payment period (in calendar days) the student attended before withdrawing. The percentage of the period attended generally becomes the percentage of aid earned. If the percentage attended is greater than 60%, the percentage of earned aid becomes 100%. If more aid was disbursed directly to the student, or to his or her account, than the student earned prior to withdrawal, the University determines the unearned aid amount, allocates responsibility for returning unearned aid between the institution and the student, and distributes the unearned aid back to the Title IV programs. An adjustment in aid may result in a student owing a repayment to the Title IV Federal Financial Aid Programs and/or a balance on his or her account at the University of Maine at Presque Isle. Unearned funds that a student owes to a grant program are treated as an overpayment or makes satisfactory repayment arrangements within 45 days from the earlier of (1) the date the institution sends the student notification of the overpayment; or (2) the date by which the institution was required to notify the student of the overpayment (30 days after the date of the institution's determination that the student withdrew).

For those students who officially withdraw from the University, the withdrawal date is the earlier of the date the student began the withdrawal process or officially notified the Student Records of intent to withdraw. If a student ceases attendance without providing the official notification of withdrawal, the date is either the midpoint of the semester or a date determined by documented academically related activity.

Unearned funds are distributed back to the Title IV programs in the following order:

- Unsubsidized Federal Direct Stafford Loans
- Subsidized Federal Direct Stafford Loans
- Federal Direct PLUS Loans received on behalf of the student
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (FSEOG)
- Other Title IV grant or loan assistance

Understanding Your Educational Loans

FEDERAL DIRECT STAFFORD LOANS

These fixed-rate, federally guaranteed student loans are available to students who apply for financial aid by completing the *Free Application for Federal Student Aid (FAFSA)*. For current interest rates, please visit www.direct.ed.gov. Payment on the loan principal is required 6 months after the student ceases to be enrolled at least half-time. There are two types of Federal Direct Stafford/Ford Loans:

Direct Subsidized Loans are need-based loans. The government will pay the interest on the loan while the student is enrolled at least half-time and during authorized deferment periods.

Direct Unsubsidized Loans are available to students who do not qualify for need-based loans, or who qualify for less than the annual maximum of Subsidized Loan. The government **does not** pay the interest while the student is in school. The student can choose to pay the interest while in school or have the interest added to the loan principal to be paid later.

All Direct Loan borrowers are charged a minimal loan service fee determined by the Department of Education. This fee is used to offset a portion of the federal interest subsidy. Annual maximums for this loan are:

	Dependent Student Maximum Combined Subsidized & Unsubsidized	Independent Student Maximum Combined Subsidized & Unsubsidized
1st Year (0-23 Credits Earned*)	\$ 3,500 plus \$2,000 in Unsubsidized Loan	\$ 9,500 (Includes \$ 6,000 Unsubsidized)
2nd Year (24-53 Credits Earned*)	\$ 4,500 plus \$2,000 in Unsubsidized Loan	\$10,500 (Includes \$ 6,000 Unsubsidized)
3rd Year (54-83 Credits Earned*)	\$ 5,500 plus \$2,000 in Unsubsidized Loan	\$12,500 (Includes \$ 7,000 Unsubsidized)
4th Year (84+ Credits Earned*)	\$ 5,500 plus \$2,000 in Unsubsidized Loan	\$12,500 (Includes \$7,000 Unsubsidized)

*Degree credits earned

NOTE: THE LOAN AMOUNTS LISTED ABOVE CANNOT EXCEED THE ESTIMATED COST OF EDUCATION MINUS OTHER FINANCIAL AID RECEIVED.

LOAN DISBURSEMENT

Federal regulations require that all Direct Stafford Loans be disbursed in at least two parts -- the first half when all steps of the processing are complete and the second part halfway through the loan period. Each disbursement is reduced by the service fee. Loans cannot be disbursed until the Promissory Note and Entrance Counseling is completed. ** Please note that if you are a first time borrower of Direct Stafford Loans, there will also be a 30 day delay before funds will be released to your account. We are strongly encouraging students to have an appropriate amount of funds with them, especially for the beginning of their first semester, in order to purchase the necessary books and supplies for all of their classes.

If you're a first-year undergraduate student and a first-time borrower, your first disbursement can't be made until 30 days after the first day of your enrollment period.

CANCELLATION OF THE LOAN AFTER THE PROMISSORY NOTE IS SIGNED

You may cancel all or a portion of your loan, by contacting our office, within 14 days after the date you are notified that the loan has been credited to your account, or by the first day of the payment period, whichever is later.

ENTRANCE COUNSELING AND PROMISSORY NOTE

All **new** borrowers of a federal student loan must complete an Entrance Counseling session and sign a Master Promissory Note before loans will be disbursed. This online Entrance Counseling session will take about 20-30 minutes to complete. You can complete the Entrance Counseling and the electronic Master Promissory Note at: <https://www.studentloans.gov>.

FEDERAL DIRECT PLUS LOANS

Direct PLUS Loans are part of the federal Direct Loan Program. Unlike most other federal student loans, PLUS Loans are not awarded when you apply for aid. Parents with good credit histories can borrow up to the estimated cost of the dependent student's education, minus other financial aid received. The interest rate is fixed, with each year's new loans having different rates, based on current market rates. New rates will change July 1st of each year. Interested parents should call the Student Financial Services Office to request a Direct Parent PLUS Loan application.

PRIVATE/ALTERNATIVE LOANS

If you have considered all of the available options and you need additional financing to meet your educational cost, please contact the Student Financial Services Office to discuss Private/Alternative Loan options.

PLEASE NOTE: All loans must be repaid. Therefore, careful consideration of expenses and other financial aid received is suggested in determining the need for a loan. It's a wise choice to borrow only what you need. The estimated costs of attendance detailed in the "Facts About Your Financial Aid Award" included with this mailing should be helpful in making this decision.

OPPORTUNITY MAINE PROGRAM TAX CREDIT

The Opportunity Maine program provides a tax credit to help cover the payment of some student loans for eligible Maine students who graduate from an accredited Maine community college, college or university and then work and pay taxes in Maine. No matter which Maine school you attend, you may obtain information about this program from www.opportunitymaine.org. To claim, you must meet the program's residency and other eligibility requirements as well as complete and submit the Educational Opportunity Tax Credit Worksheet when you file your Maine income tax return. This worksheet is located online at www.opportunitymaine.org under "How to Claim the Educational Opportunity Tax Credit".

**Student Financial Services Office
University of Maine at Presque Isle
181 Main Street
Presque Isle, ME 04769
Tel: (207) 768-9510
Fax: (207) 768-9509**

Financial Aid

Award Summary

2019-2020 Financial Aid Year

Aid Year			
Award Description	Category	Offered	Accepted Loan Details
Federal Pell Grant	Grant	3,098.00	3,098.00
Federal Pell Grant 2	Grant	3,097.00	3,097.00
Federal Summer Pell Grant	Grant	775.00	775.00
Federal Supplemental Grant	Grant	600.00	600.00
Fed Sub Direct Student Loan	Loan	5,500.00	5,500.00 Loan Details
Federal Work Study	Work/Study	1,687.00	1,687.00
State of Maine Grant	Grant	1,500.00	1,500.00
Racino Grant	Grant	500.00	500.00
USM Grant	Grant	300.00	300.00
President's Transf Scholar Awa	Scholarship	4,000.00	4,000.00
Lunder Scholarship	Scholarship	1,000.00	1,000.00
Other Scholarships/Payments	Scholarship	1,500.00	1,500.00
Aid Year Totals		23,557.00	23,557.00

Currency used is US Dollar

Shopping Sheet

2019 Summer Term Award Detail

2019 Summer			
Award Description	Category	Offered	Accepted
Federal Summer Pell Grant	Grant	775.00	775.00
Term Totals		775.00	775.00

2019 Fall Term Award Detail

2019 Fall			
Award Description	Category	Offered	Accepted
Federal Pell Grant	Grant	3,098.00	3,098.00
Federal Supplemental Grant	Grant	300.00	300.00
Fed Sub Direct Student Loan	Loan	2,750.00	2,750.00
Federal Work Study	Work/Study	844.00	844.00
State of Maine Grant	Grant	750.00	750.00
Racino Grant	Grant	250.00	250.00
USM Grant	Grant	150.00	150.00
President's Transf Scholar Awa	Scholarship	2,000.00	2,000.00
Lunder Scholarship	Scholarship	500.00	500.00
Other Scholarships/Payments	Scholarship	750.00	750.00
Term Totals		11,392.00	11,392.00

2020 Spring Term Award Detail

2020 Spring			
Award Description	Category	Offered	Accepted
Federal Pell Grant 2	Grant	3,097.00	3,097.00
Federal Supplemental Grant	Grant	300.00	300.00
Fed Sub Direct Student Loan	Loan	2,750.00	2,750.00
Federal Work Study	Work/Study	843.00	843.00
State of Maine Grant	Grant	750.00	750.00
Racino Grant	Grant	250.00	250.00
USM Grant	Grant	150.00	150.00
President's Transf Scholar Awa	Scholarship	2,000.00	2,000.00
Lunder Scholarship	Scholarship	500.00	500.00
Other Scholarships/Payments	Scholarship	750.00	750.00
Term Totals		11,390.00	11,390.00

Currency used is US Dollar

Your financial aid award is determined from the information provided in your application. If there is no financial aid displayed your application may be in progress. Please check back.



University of Southern Maine (USM)

Download

Costs in the 2019-2020 year

Estimated Cost of Attendance

\$22,782 / yr

Tuition and fees	\$ 9,226
Housing and meals	9,956
Books and supplies	600
Transportation	1,200
Other education costs	1,800

Grants and scholarships to pay for college

Total Grants and Scholarships ("Gift" Aid; no repayment needed)

\$14,095 / yr

Grants and scholarships from your school	\$ 900
Federal Pell Grant	6,195
Grants from your state	2,000
Other scholarships you can use	5,000

What will you pay for college

Net Costs

(Cost of attendance minus total grants and scholarships)

\$8,687 / yr

Options to pay net costs

Work options

Work-Study (Federal, state, or institutional)	\$ 1,687
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Loan Options*

Federal Perkins Loans	\$ 0
Federal Direct Subsidized Loan	5,500
Federal Direct Unsubsidized Loan	0

*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

Other options

Family Contribution

(As calculated by the institution using information reported on the FAFSA or to your institution.)

\$0 / yr

- Payment plan offered by the institution
- Military and/or National Service benefits
- Parent or Graduate PLUS Loans
- Non-Federal private education loan
- American Opportunity Tax Credit *

*Parents or students may qualify to receive up to \$2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year.

Graduation Rate

Percentage of full-time students who graduate within 6 years



33.8%

Low Medium High

Repayment Rate

Percentage of borrowers entering into repayment within 3 years of leaving school

65%



This institution

Median Borrowing

Students who borrow at USM typically take out \$21,505 in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$229 per month. Your borrowing may be different.



Repaying your loans

To learn about loan repayment choices and work out your Federal Loan monthly payment, go to:

<http://studentaid.ed.gov/repay-loans/understand/plans>

For more information and next steps:

University of Southern Maine Student Financial Services Office

37 College Avenue
Gorham, ME 04038
Telephone: 207 780-5250
E-mail: usm.finaid@maine.edu

The estimated figures on this Financial Aid Shopping Sheet are meant to help you easily compare financial aid packages offered by different institutions, and ultimately make an informed decision on where to invest in your higher education. Although we've done our best to accurately calculate these figures, please remember these are only estimates. Should you choose to attend our institution, your final figures could differ. For more information please visit our website [HERE](#).

Glossary

Cost of Attendance (COA): The total amount (not including grants and scholarships) that it will cost you to go to school during the 2019-2020 school year. COA includes tuition and fees; housing and meals; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and dependent care expenses.

Total Grants and Scholarships: Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester.

Net Costs: An estimate of the actual costs that you or your family will need to pay during the 2019-2020 school year to cover education expenses at a particular school. Net costs are determined by taking the institution's cost of attendance and subtracting your grants and scholarships.

Work-Study: A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses.

Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Federal Perkins Loans, Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. You can find more information about federal loans at StudentAid.gov.

Family Contribution (also referred to as Expected Family Contribution): A number used by a school to calculate how much financial aid you are eligible to receive, if any. It's based on the financial information you provided in your Free Application for Federal Student Aid (FAFSA). It's not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. The family contribution is reported to you on your Student Aid Report, also known as the SAR.

Graduation Rate: The graduation rate after 150% of normal program completion time has elapsed. For schools that award predominately bachelor's (four-year) degrees, this is after six years, and for students seeking an associate's (two-year) degree, this is after three years. For students seeking a certificate, the length of time depends on the certificate sought, for example, for a one-year certificate, after 18 months. These rates are only for full-time students enrolled for the first time.

Repayment Rate: The share of students who have repaid at least \$1 of the principal balance on their federal loans within 3 years of leaving school.

Median Borrowing: The amount in federal loans the typical undergraduate student takes out at a particular institution. It also indicates the monthly payments that an average student would pay on that amount using a 10-year repayment plan.

Daniel W. Walker
dwalker@preti.com

January 30, 2020

Senator Rebecca J. Millett
Representative Victoria P. Kornfield
Joint Standing Committee on Education and Cultural Affairs
August, Maine 04333

RE: Response to Request to the Maine Independent Colleges Association for financial aid award information

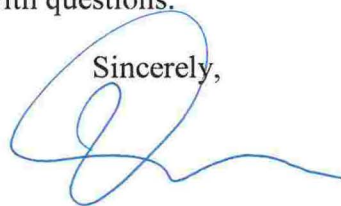
Dear Chairs Millett and Kornfield,

I write on behalf of the Maine Independent Colleges Association, which is composed of the ten private non-profit colleges and universities in Maine. We received your letter requesting “a copy of the financial aid award letter that your institutions use, in order for the committee to have a better understanding of the information that a student receives when the student receives a financial aid letter and award.”

I apologize, but I was only able to send this letter out this week to our institutions, and therefore have not received back information from all ten of our institutions. Attached please find samples of financial aid award letters from Bates College, Bowdoin College, Colby College, and St. Joseph’s College. We will share the rest of the institutions’ information as soon as we receive it.

Please do not hesitate to contact me with questions.

Sincerely,



Daniel W. Walker

DWW:dal

Bates

Student Financial Services

Student ID: [REDACTED]

July 10, 2019

We are pleased to provide you with financial assistance for the 2019-20 academic year. Listed below is an outline of your cost of attendance, your family's calculated contribution to these expenses, and the need-based financial aid you have been awarded. Please refer to the [Financial Aid Guide](#) or visit bates.edu/financial-services for additional information.

Best regards,

Wendy G. Glass
Director of Student Financial Services

Cost of Attendance:

Tuition, Room and Board	71,388
Estimated Books and Supplies	900
Estimated Travel and Personal	1,550
Total	73,838

Calculated Family Contribution:

Parent Contribution	0
Student Contribution	2,100
Total	2,100

Financial Need: 71,738

(Cost minus Family Contribution)

Financial Aid Award:

	Fall	Winter	Full Year
Bates Grant	28,022	28,021	56,043
Federal Pell Grant	3,098	3,097	6,195
Federal SEOG	2,000	2,000	4,000
Direct Student Loan	1,750	1,750	3,500
Student Employment	1,000	1,000	2,000
	35,870	35,868	71,738

NOTE: Your calculated cost of attendance includes direct costs billed by Bates (the single fee charged for tuition, room and board), as well as estimates of indirect costs (books, travel and personal expenses) that are paid by you and your family over the course of the academic year. Your calculated family contribution covers both direct and indirect expenses.

Bowdoin

May 2, 2019

Sample 1 Name
Sample 1 Street
Brunswick, ME 04011

Dear Sample 1 Name,

We are pleased to offer you financial support for the 2018-2019 school year. For more information about your award, the estimated costs, and your family contribution, please review the enclosed document titled, "Understanding Your Award Letter."

Estimated Cost of Education for 2018-2019:

Tuition and Fees	\$53,922
Room and Board	\$14,698
Books and Supplies	\$840
Personal Expenses	\$1,250
Total	\$70,710

Your Financial Aid Award for 2018-2019:

Bowdoin Grant	\$58,865
Federal Pell Grant	\$4,145
Maine State Grant	\$1,500
Campus Job	\$1,900
Total	\$66,410

Your Family Contribution for 2018-2019:

Parental Contribution	\$2,000
Student Contribution	\$2,300
Total**	\$4,300

**Your share of the cost, after grants are applied, will be \$6,200. This amount includes your Family Contribution and any work award included in your Financial Aid Award.

We are available to help you understand and manage your financial obligation for your years at Bowdoin. Please contact us anytime you have questions.

Sincerely,

Michael Bartini
Director of Student Aid

OFFICE OF STUDENT AID

Understanding Your Award Letter

Terms and Definitions

Financial Aid Award:

Your financial aid award is determined by taking the difference between your educational costs and your family contribution. Bowdoin will meet 100% of the balance with grant assistance after deducting a \$1,900 campus job. Grant assistance can come from a variety of sources including federal, state, and private sources. You will receive grants from Bowdoin up to the amount of your calculated financial need minus your \$1,900 work offer and other sources of grant aid.

Campus Job or Federal Work Study:

You will have the opportunity to earn the amount listed in your award through on-campus employment during the academic year. Students who choose to obtain an on-campus job to meet this expectation will receive an hourly wage and a bi-weekly paycheck. Thus, your work award will not appear on your bill. For more information about jobs on campus, please refer to our Student Employment web site: www.bowdoin.edu/student-employment

Cost of Education:

Your cost of education includes all the direct charges for which you will be billed by the College (i.e., tuition, fees, room, and meals) and other indirect expenses that you need to consider as you head off to Bowdoin (i.e., personal expenses, books, and possibly travel). Because indirect expenses vary among students, the college provides an allowance (not an exact amount) in the student budget to recognize these costs. The Board of Trustees will approve final cost for the 2019-2020 academic year in May 2019.

Family Contribution:

Your family contribution is the family's share of your educational expenses. It is made up of two components—a parent contribution and a student contribution. Based on our policies, procedures, and the information provided on your financial aid applications, we calculate your parent contribution. Bowdoin's standard student contribution is \$2,300. Students will usually earn and save that amount over the summer. Also, see "Outside Awards" below for ways to reduce your work expectation.

Net Price:

Net price is the cost of education minus ALL grant/scholarship assistance. To review your net price, refer to your award letter. When calculating your net price we do not include your work award since these are funds you will earn as you work.

Outside Awards:

Students can use outside awards to reduce their summer or school year work expectations. In some cases, the student can use an outside award to reduce part of the family contribution. For more information on outside scholarships, and how they are included in your financial aid award, visit our website at www.bowdoin.edu/student-aid, or you may email or call the Student Aid Office.

Student/Parent Loans:

While Bowdoin does not package student loans, many families use student or parent loans to finance part of their share of the costs. For more information on student/parent loans, please refer to "Financing" under Type of Aid at www.bowdoin.edu/student-aid.

Additional Information:

More information about Bowdoin's financial aid program is available on the Student Aid website (www.bowdoin.edu/student-aid).

Understanding Your Award Letter

Frequently Asked Questions and Answers

Our goal is to help students and parents understand that paying for college education requires planning. Being a good consumer requires asking the right questions. Here are some frequently asked questions and answers. We invite you to write or call the Student Aid Office to discuss your situation in more detail. For more frequently asked questions, visit our website: www.bowdoin.edu/student-aid.

Q: What is the \$2,300 student contribution in my financial aid award letter?

A: The expectation is that students are responsible for \$2,300 to help defray the cost of travel, books, personal expenses, and other educational costs. Usually, students earn and save from summer employment.

Q: What are my options if I cannot find a summer job?

A: Students can use outside scholarships to help reduce their summer earnings expectation. If students are unable to work or attain outside scholarships to help with their summer work expectation, they may consider borrowing to cover any costs otherwise not covered by the family.

Q: What does my travel allowance cover?

A: A travel allowance is included in our calculation of your grant as a part of your comprehensive budget. This allowance is designed to help you plan for your anticipated travel expenses. For most students, the travel is actually covered by your student contribution. The amount of the allowance reflects three trips between home and Bowdoin during the academic year. This is not an exact amount, but rather an estimate assuming the most economical and efficient travel options. A travel allowance is not included for students living in New England or New York.

Q: Will I receive a bill from Bowdoin?

A: You will receive a bill from the College each semester for tuition, fees, room, and board (meals). Your semester grant(s) will be subtracted from the total charges. Your fall bill will include a health insurance charge. If you are covered by a family health plan, you may waive the Bowdoin Health Plan. If you are not covered by a health plan and receive a grant from the College, Bowdoin will cover the cost of your health care coverage. Instructions about this process will be provided by Bowdoin Health Services in May or June.

Q: How do I pay for my books and personal expenses?

A: Students often use a combination of summer earnings and work during the academic year to help pay for books and other personal expenses. The amounts provided in your award letter are estimates. Each student's spending pattern will determine actual amounts needed. Students should arrive on campus prepared to purchase their books.

Q: Will outside scholarships reduce my Bowdoin grant?

A: In the majority of cases, your Bowdoin grant does not change unless federal grant rules limit your total grant award. Students often use outside scholarships to reduce their summer work expectation, their work expectation during the academic year, and in some cases, the parent contribution. Each student's situation is unique, and you should contact the Student Aid Office to discuss how you can benefit from outside scholarships.

Q: After reviewing all of my options, what can I do if I still have difficulty paying my college expenses?

A: If the student's family is unable to manage their calculated share from available resources, the student or parent may consider financing part or their entire share of the educational costs. While we do not package loans, most students and parents are eligible to borrow. To learn more about student and parent financing options please visit our website at www.bowdoin.edu/student-aid and look for "Financing" under "Types of Aid."



Costs and Financial Aid

January 29, 2020
Estimate

First name Last Name
Colby ID: XXXXXX

Cost of attendance

Your total cost of attendance and eligibility for financial aid is based on Colby's comprehensive fee (tuition, room and board, and various fees), as well as estimated amounts for your books and supplies, personal expenses, and travel to and from campus.

Comprehensive fee	\$72,275
Personal expenses and books	\$2,200
Travel	\$100
Cost of attendance	\$74,575

Financial aid

Eligibility is calculated using the information provided on your financial aid application. Packages include grants that do not have to be paid back and outside scholarships. Loans are not included and are not required.

Colby grant	\$65,930
Federal/state grants	\$5,195
Outside scholarships	\$0
Financial aid	\$71,125

Net cost

Your net cost is your total cost of attendance minus your financial aid. Options to help cover your net cost are included below.

Cost of attendance	\$74,575
Financial aid	\$71,125
Net cost	\$3,450

Options to cover your net cost

Parent/guardian contribution: The parent/guardian contribution is calculated using the information provided on your financial aid application and is based on Colby's institutional financial aid formula.

Parent/guardian contribution	\$0
------------------------------	-----

Student responsibility: Colby believes all students should contribute financially to their education costs. Students are expected to contribute through summer earnings, assets, and academic year employment.

Summer earnings and assets	\$1,650
Academic year employment	\$1,800

Loans and other financing options: Student and parent loans are not required, but may be available to help cover your net cost. Your expected indebtedness, excluding loans you choose to borrow, is **\$0**. Students who elect to take out optional federal loans have a median borrowing total of \$19,172 over four years and an average payment of approximately \$204 per month for 10 years after graduation. No Colby borrowers who entered repayment defaulted on their loans, compared to the national default rate of 10.1 percent. For more information visit studentaid.ed.gov/sa/repay-loans/understand/plans.

All students attending Colby must either be insured under the Colby-billed health insurance plan or have other insurance coverage comparable to the Colby-billed plan. The full-year premium cost of the Colby-billed coverage was \$1,757 for the 2019-2020 academic year. The 2020-2021 revised premium will be billed to your student account in July.

Cashnet administers Colby's tuition payment plans. The fall plan begins prior to enrollment with a starting date of June 1. For more information visit commerce.cashnet.com/cashnetg/paymentportal/login.aspx.

This estimated package is for the 2020-2021 academic year only and is contingent upon receipt and review of all documentation required or requested by the Colby College Office of Admissions and Financial Aid. Adjustments to your aid eligibility or total aid awarded may result from the review of any additional required materials.

Welcome to Saint Joseph's College!

This guide is intended to provide a quick reference to the financial aspects of your attendance. We pledge to offer knowledgeable and thoughtful responses to your questions.

Please take advantage of our excellent staff by bringing your concerns to us as they arise.

Tuition and Attendance Charges:

Full Time Tuition (per semester).....	\$18,360
Health Insurance.....	\$1,600
<i>**Automatically enrolled unless proof of comparable medical insurance is provided and waiver completed by 8/1/19</i>	
Tuition Insurance.....	\$387
<i>**May be waived by student by 8/23/19</i>	
Nursing Major Fee (per semester).....	\$830
Nursing ATI Fee (1st, 2nd, & 3rd year nursing majors).....	\$1,150
Lab Fees (per lab course).....	\$115
Education Major Fee (per semester).....	\$50
Part Time Tuition Per Credit (fewer than 12 credits).....	\$1,080
Overload Tuition Per Credit (greater than 19 credits).....	\$1,080
Health & Wellness Services Fee (per semester).....	\$100

On Campus Housing Charges:

Room & Board (per semester).....	\$7,045
Single Room Supplement (per semester).....	\$1,700
Security Deposit (see housing contract).....	\$250

Miscellaneous Charges:

Commuter Meal Plan (per semester).....	\$1,350
<i>**Students Receive \$1,500 in Monk Bucks that may be used at any of the dining facilities on campus - Pearson's Cafe, Baggot Street and Brewed Awakenings. **May be waived by 9/14/19</i>	
Parking Decal Fee.....	\$100
Student ID Card Replacement.....	\$15
Dishonored Check or Credit Card Fee.....	\$50
Late Payment Fee (per semester).....	\$300



Important Contact Information

Enrollment Services

Student Financial Services

Mercy Hall

Office of Student Accounts

(Billing and Payments)

207-893-7732 FAX:207-893-7678

billing@sjcme.edu

Office of Financial Aid

800-752-1266 207-893-6612

FAX: 207-893-6699

finaid@sjcme.edu

Office of the Registrar

(Academic Records)

207-893-7798 FAX:207-893-7701

registrar@sjcme.edu

Nelnet Payment Plan

Formerly Tuition Management Systems

(Enrollment and Customer Service)

1-800-722-4867

8 am to 10 pm

sjcme.afford.com

ACADEMIC YEAR

2019-2020

Student Financial Account Information

A Quick Reference
For students enrolled on Campus



SAINT JOSEPH'S
COLLEGE

278 Whites Bridge Road
Standish, ME 04084-5236

207-893-7732

www.sjcme.edu

Billing Schedule

Pre-term Bills:

You will be mailed a statement of charges before the start of each term.

Please note the payment due dates in the following table.

For Semester	Statement mail date	Payment in full due by
Fall 2019	Mid June	7/19/2019
Spring 2020	Mid November	12/13/2019

Subsequent Bills:

After the start of a term, additional charges and credits may be added to your account. Subsequent statements will reflect new transactions. The mid-term statements will specify the due date by which any outstanding charges must be paid to remain in good financial standing at Saint Joseph's. You may view the status of your student account at any time by logging into your "mySJC" Campus Cafe site.

Financial Responsibility Statement:

In all circumstances and at all times during your attendance at Saint Joseph's College you are responsible for the satisfactory status of your student account. Saint Joseph's College reserves the right to assess penalties for late or non-payment of any outstanding balance, up to and including involuntary withdrawal from the College, without recourse to you.

Office of Student Accounts

207-893-7732 • FAX: 207-893-7678

billing@sjcme.edu

Paying Your Bill

Accounts are considered to be "paid in full" when any or all of the following are in place by the due date.

Payments:

Includes payments received in the form of cash or check. You may also pay by credit or debit card on our secure website at: www.sjcme.edu/payments

Financial Aid:

Includes scholarships, grants and loans which have been certified as complete by the Office of Financial Aid by the payment due date. If you are the recipient of other grants, scholarships or benefits that will cause your financial aid award to exceed the cost of tuition, SJC reserves the right to adjust your award. Loans and outside scholarships are allowed to cover tuition fees, room and board.

Educational Benefits:

Includes amounts typically offered by a government agency, such as the GI Bill. These arrangements must be verified by documentation from the sponsor by the due date.

Outside Scholarships:

Includes amounts promised by employers and foundations, and reported to the Office of Financial Aid. The College will defer a student's account balance while awaiting receipt of these payments for up to 60 days following the start of a term, at which time the student must pay any promised amount which has not been received by the College. SJC will not defer payment for this category of support if payment is conditional, such as those which require satisfactory academic progress.

Tuition Payment Plan:

Completed enrollment in the Nelnet Payment Plan, and all required payments to Nelnet, Inc. are up to date.

Nelnet Payment Plan

Nelnet, Inc.

1-888-486-4722 sjcme.afford.com

Withdrawal Policy

Tuition:

A portion of your tuition, after adjustment for College-provided scholarships and grants, may be refundable to you, provided that you promptly notify the Registrar of your withdrawal in writing. Fees are not refundable.

The following schedule describes percentages used to calculate the amount of your tuition adjustment in the event of your proper withdrawal.

Withdrawal Week	Tuition Adjustment
Week 1 or 2 of classes.....	80%
Week 3 of classes.....	60%
Week 4 of classes.....	40%
Week 5 of classes.....	20%
Week 6 of classes.....	no refund

You are strongly advised to consult with the Office of Financial Aid before you withdraw in order to gain a full understanding of the impact of your withdrawal on your financial aid.

Move out of Dorm	Room & Board charge
Wk 1 of Semester	\$1400
Wk 2 of Semester	\$1800
Wk 3 or later	Full Room & Board Charge \$0 refund

**Students in summer or pre-season housing add an additional \$400 to withdrawal charges for each week prior to semester start.

Office of Financial Aid

1-800-752-1266 207-893-6612

FAX: 207-893-6699 finaid@sjcme.edu