

# Money Matters

## A Guide to Financial Aid





## Hearty Maine Hello!

The Office of Student Financial Aid and the Bursar’s Office welcome you to the University of Maine. Our offices are committed to helping you obtain a quality education at an affordable cost. Our goal is to ensure that you have the information you need to make the best decision about financing your education at UMaine.

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

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

Our team is here to help you understand all of your financial aid options, and we are committed to providing information that is courteous, timely, and professional. Please do not hesitate to call us at **207.581.1324**, e-mail us at **umfinaid@maine.edu** or **umbursar@maine.edu**, or stop by our office in Wingate Hall.



## Table of Contents

Navigating MaineStreet .....1

Money Matters Checklist .....2

UMaine Financial Aid Planning .....3

Estimating Costs .....4

Billing Information .....5

Scholarships .....6

Additional Loan Options .....7

Outside Scholarships .....8

Reporting Outside Aid .....8

Scholarship Donor Release .....8

Authorize Users .....9

Submit Student Authorization .....9

Enroll in Direct Deposit .....10

Entering Anticipated Resources .....10

Student Employment .....11

Financial Wellness .....11

UMaine Bookstore .....12

Navigate .....13

Contact Information .....14

Consent to Release Information .....17

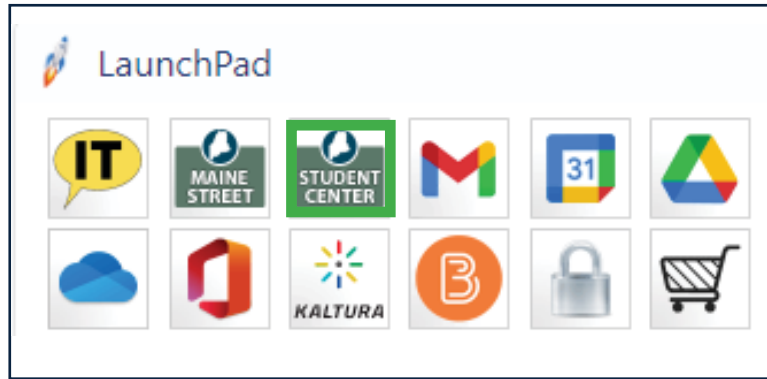
[umaine.edu](http://umaine.edu)

The University of Maine is an EEO/AA employer and does not discriminate on the grounds of race, color, religion, sex, sexual orientation, transgender status, gender expression, national origin, citizenship status, age, disability, genetic information or veteran’s status in employment, education, and all other programs and activities. The following person has been designated to handle inquiries regarding non-discrimination policies: Director of Equal Opportunity, 101 North Stevens Hall, University of Maine, Orono, ME 04469-5754, 207.581.1226, TTY 711 (Maine Relay System).

# MyCampus Portal: Your UMaine Campus Access

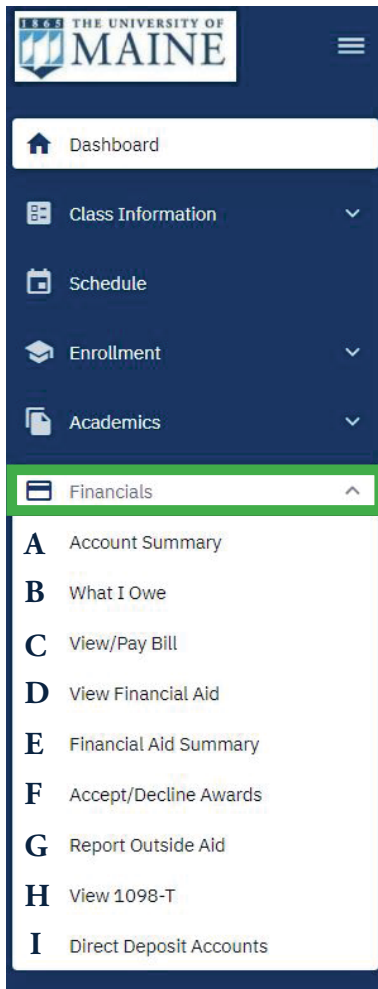
Access [mycampus.maine.edu](http://mycampus.maine.edu)

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



## MaineStreet Student Center

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



### A. Account Summary

View a breakdown of all charges and payments

### B. What I Owe

Displays your remaining balance

### C. View/Pay Bill

Access Touchnet to set up authorized user, access billing statements, make payments, enroll in payment plans.

### D. View Financial Aid

View financial aid information by year

### E. Financial Aid Summary

Provides a summary of your total financial aid

### F. Accept/Decline Awards

Use to accept or decline any offered aid

### G. Report Outside Aid

Report names and amounts of outside aid you are receiving

### H. View 1098-T

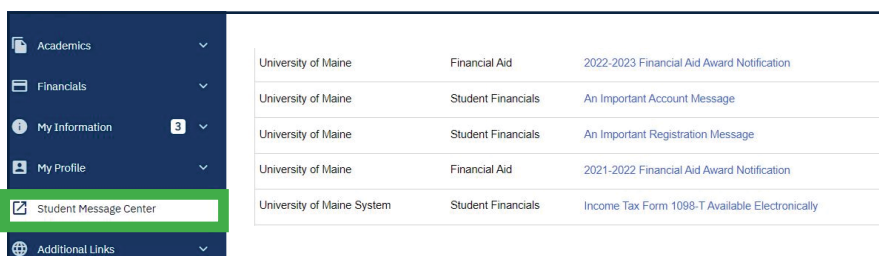
Consent for electronic delivery and access to 1098T

### I. Direct Deposit Accounts

Enroll in direct deposit for excess financial aid or payments

## Check MaineStreet Often!

Many UMaine departments use the To Do List and Message Center to communicate important information to you - make sure to check your student center on a regular basis.



## What You Still May Need To Do

### OFFICE OF STUDENT FINANCIAL AID

- Report outside aid (*page 8*)
- Complete Scholarship Donor Release on MaineStreet (*page 8*)
- Complete entrance counseling and loan agreement/master promissory note for federal student loans (*if applicable*)
- Look into additional loan options (*page 7*)

### BURSAR'S OFFICE (BILLING OFFICE)

- Make your parent/guardian an authorized user to view and pay your student bill (*page 9*)
- Estimate your semester bill (*page 4*)
- Enroll in payment plan (optional) (*page 5*)
- Enroll in direct deposit on MaineStreet (*page 10*)
- Submit student authorization on MaineStreet (for permission to use federal funds to cover all charges) (*page 9*)
- Report anticipated resources on MaineStreet (*page 10*)

### OTHER

- Complete Consent to Release Information Form (*page 17*)
- Contact Student Employment for help finding a job (*page 11*)
- Reserve textbooks through the University Bookstore (*page 12*)



## UMaine Financial Aid Planning for merit-based scholarships and grants

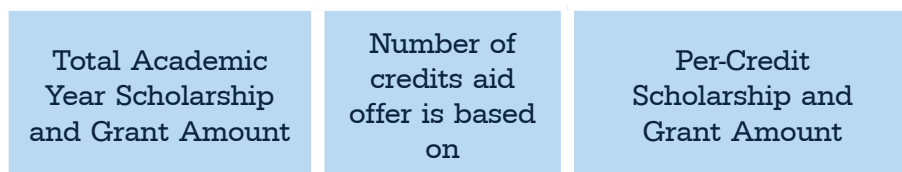
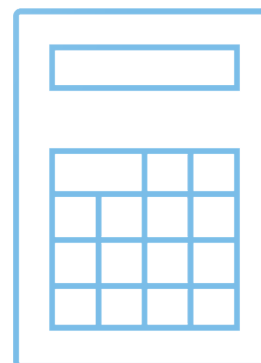


Make your UMaine merit scholarships and grants work for you!

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

### Understanding your Per-Credit Scholarship and Grant Amount!

Use this easy equation to calculate the amount of scholarship you are eligible for per credit you take.



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

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

		Expected Number of Credits Per Semester		Per-Credit Scholarship and Grant Amount		Estimated Scholarship and Grant Amount Per Semester*
Fall 2022	→	↓ _____	X	↓ (b) _____	=	↓ _____
Spring 2023 <small>(including Winter 2023)</small>	→	↓ _____	X	↓ (b) _____	=	↓ _____
Summer 2023	→	↓ _____	X	↓ (b) _____	=	↓ _____

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

## Semester Costs at UMaine

Use the 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.

### Undergraduate Tuition and Fee Charges

*Based on 15 credits per semester*

Tuition	Per Semester
Maine Resident* (\$388 per credit)	\$5,820
Non-Resident (\$1,108 per credit)	\$16,620
NEBHE Regional Student Program (\$679 per credit)	\$10,185
Non-Resident UMaineOnline (\$485 per credit)**	\$7,275

Differential Tuition	Per Semester
Business	\$300
Engineering	\$325
Nursing	\$385

Fees	Per Semester
Activity Fee***	\$68
Technology Fee	\$180
FYE Fee ( <i>first semester only</i> )	\$50

\*Includes Maine Resident UMaineOnline programs.  
 \*\*This special UMaineOnline Rate applies to out-of-state students accepted into a fully online degree program.  
 \*\*\*UMaineOnline programs are NOT charged the Activity Fee.

### Room and Board Charges

On-Campus Room & Board	Per Semester
Double Room (with roommate)	\$3,009
Meal Plan (Unlimited)	\$2,866

Explanation of fees can be found at [umaine.edu/bursar/tuition-and-fees](http://umaine.edu/bursar/tuition-and-fees)

### Estimated Indirect Costs

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

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

### Estimated Direct Costs:

Tuition and fees \$ \_\_\_\_\_

On-Campus room and board + \$ \_\_\_\_\_

---

**Total direct costs: A. \$ \_\_\_\_\_**

### Estimated Financial Aid:

Fill in using information from your financial aid letter.

Scholarships/grants/waivers \$ \_\_\_\_\_

Federal Direct Loans (Subsidized and Unsubsidized) \$ \_\_\_\_\_

Outside scholarships or other assistance \$ \_\_\_\_\_

Direct payment to school + \$ \_\_\_\_\_

---

**Total aid and payments D. \$ \_\_\_\_\_**

### Estimated Remaining Costs:

**A. - D. = \$ \_\_\_\_\_**

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

### Student Health Insurance

UMaine does **not** require that students provide proof of health insurance coverage and does not offer an insurance policy that automatically enrolls students in an insurance plan. International students are required to obtain adequate insurance.

For additional information on voluntary student health insurance options, visit: [umaine.edu/bursar/insurance](http://umaine.edu/bursar/insurance)





### Fall Semester Bills Due

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



### Spring Semester Bills Due

*Spring bills become available to view online in mid-November.*

## Payment Options

Cash	Check	International Currencies
Pay in person at Bursar's Office, Wingate Hall	Mail to Bursar's Office: 5781 Wingate Hall Orono, ME 04469-5781	Flywire or Transfermate ( <a href="http://umaine.edu/bursar/payment-options/#International">umaine.edu/bursar/payment-options/#International</a> )
Online Payments	<b>Electronic check/ACH:</b> Direct debit from your checking or savings account.	
	<b>Credit card:</b> Charge your American Express, Visa, MasterCard or Discover. Online credit card payment service is through TouchNet. A convenience fee of 2.85% or a minimum of \$3 will be applied.	
Installment Payment Plans	<ul style="list-style-type: none"> <li>Fall semester plan: . . . . . \$30 fee <b>Five installments August through December</b></li> <li>Spring semester plan: . . . . . \$30 fee <b>Five installments January through May</b></li> <li>Payments due the 15th of each month.</li> <li>Enrollment fee only. No interest.</li> </ul>	

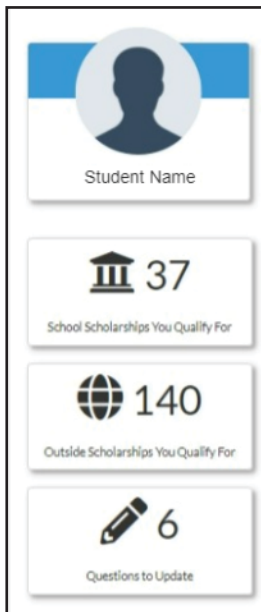
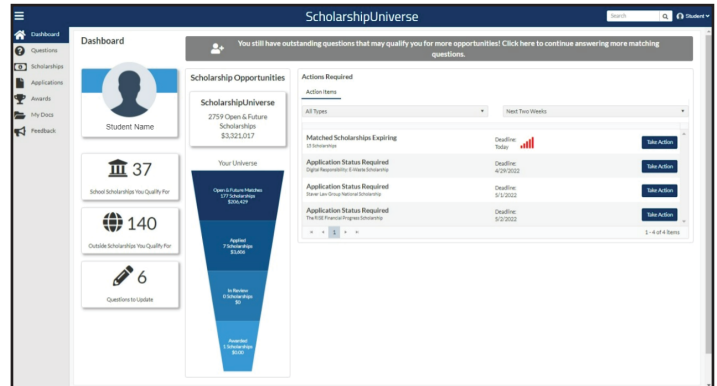
# UMaine ScholarshipUniverse

As a University of Maine student, ScholarshipUniverse, a scholarship-matching platform, can connect you with hundreds of UMaine scholarships and thousands of outside/private scholarships.

## How to Access ScholarshipUniverse:

1. Go to [umaine.scholarshipuniverse.com](http://umaine.scholarshipuniverse.com)
2. Login with your MaineStreet username and password

Once you have signed on to ScholarshipUniverse, you will be able to view your Student Dashboard, which provides you a personalized space for viewing all internal and external scholarships that you qualify for, as well as various sections that will provide scholarship updates and notifications for upcoming deadlines.



The **left hand side of the dashboard** provides an overview of school scholarships and outside scholarships you qualify for.

### School Scholarships You Qualify For

Contains a count of all open school scholarships that you match with.

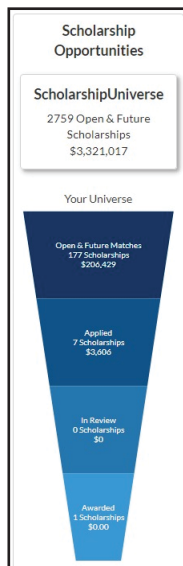
### Outside Scholarships You Qualify For

Contains a count of all open external scholarships that you match with.

### Questions to Update

You can answer additional questions about your experiences, interests, and family that will help you match to external scholarships and more selective school scholarships.

This **middle section** tracks all open and future scholarships that are available to you and helps track scholarships that you have applied for.



### ScholarshipUniverse

Contains a running count of all internal and external scholarships that are open or will be open in the future and the cumulative amount.

### Your Universe

*Open & Future Matches:* Contains a count of all school and outside scholarships that you have matched with as well as the total amount of those scholarships.

*Applied:* Contains a running count of all of the scholarships that you have applied for and the total amount of those scholarships.

*In Review:* Contains a count of all school scholarships and their award amounts that are closed and in the process of reviewing applications.

*Awarded:* Contains a running count of all school scholarships and their award amounts of which you have been awarded funding.



## Additional Loan Options

<h3>Federal Direct Parent PLUS Loan</h3>	<p>Credit-based loans available to parents of dependent undergraduate students who have filed a FAFSA.</p> <p><b>How to Apply (Parent Borrowers):</b></p> <ul style="list-style-type: none"> <li>Go to <a href="http://studentaid.gov">studentaid.gov</a> and log in using the parent’s name, SSN, Date of Birth, and FSA ID</li> <li>Choose option “Request a PLUS Loan.” This process will determine whether you are approved or denied</li> <li>If you are approved, you must choose the option “Complete Master Promissory Note.” New borrowers and borrowers who use an endorser need to complete the MPN</li> </ul>
<h3>Additional Federal Direct Unsubsidized Loan</h3>	<ul style="list-style-type: none"> <li>Dependent students whose parents are denied a Federal Direct PLUS Loan may qualify for additional Federal Direct Unsubsidized Loans</li> <li>Unsubsidized Direct Loan amounts are up to \$4,000 as a freshman and sophomore, and \$5,000 as a junior and senior</li> <li>Additional Unsubsidized Direct Loan eligibility will be posted to the student’s financial aid offer in MaineStreet once when we get confirmation of the denial</li> </ul>
<h3>Alternative Educational Loans <i>(How to apply below)</i></h3>	<ul style="list-style-type: none"> <li>Alternative educational loans through private organizations are available to students as an additional financing option</li> <li>Most of these loans are credit-based, in the student’s name, and require a co-signer</li> <li>We strongly recommend that students accept all offered Federal Direct Loans before considering an alternative loan</li> </ul>

### Step 1: Choose an Alternative Loan Lender

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

#### Quick Glance View

The screenshot shows a grid of 15 lender cards. Each card includes the lender's logo, name, and interest rate information. Lenders shown include UCU, FAME, Citizens, SoFi, College Ave, Sallie Mae, Custom Choice Loans, The NHHEAF Network, Discover, Y3AC, DCU, mefa, and Ascent Funding.

#### Compare Lenders View

The screenshot shows a comparison table for four lenders: University Credit Union (UCU), Finance Authority of Maine (FAME), Citizens, and Union Federal Private Student Loan. The table compares various criteria:

Criteria	UCU Private Education Loan	FINANCE AUTHORITY OF MAINE THE MAINE LOAN	Citizens Citizens Student Loan for Undergraduates (Fixed Rate)	Union Federal Private Student Loan-Fixed Rate
General Information	UCU Private Education Loan	FINANCE AUTHORITY OF MAINE THE MAINE LOAN	Citizens Citizens Student Loan for Undergraduates (Fixed Rate)	Union Federal Private Student Loan-Fixed Rate
Lender Name	University Credit Union	FINANCE AUTHORITY OF MAINE	Citizens	Union Federal Private Student Loan
Service Name	American Education Services	FAME & Firearm Services LLC	Firearm Services, a subsidiary of Helix	American Education Services (AED)
Enrollment Requirements	Must attend at least half-time	At least half time at a degree-granting institution	At least half-time enrollment	Undergraduate and graduate students enrolled at least half-time at an approved school
Satisfactory Progress Requirements	Yes	No	No	No
Less Than Half-Time Enrollment	No	No	No	No
Degree Seeking Requirements	Must be enrolled in a degree program	Degree or certificate program at a degree-granting institution	Must be degree seeking	Undergraduate and graduate students enrolled in a degree-seeking program
Index Type	Prime	Fixed	Fixed	Fixed
Index Rate	3.7%	0%	0%	0%
Disbursements To	School	School	School	School
# of Disbursements	4	2	4	4

*You can view multiple levels of lender information through [www.elmselect.com](http://www.elmselect.com). “Quick Glance” allows you to see basic information for all lenders on the list. “Compare Lenders” lets you compare multiple lenders, so you can choose the best loan for you.*

### Step 2: Apply for an Alternative Loan

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

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

## Outside Scholarship Information

If you are receiving a scholarship from an outside organization:

1. Send copies of all scholarship certificates or letters to the Office of Student Financial Aid.
2. Check with the organization issuing the scholarship for specific requirements to receive the scholarship funds (e.g., enrollment verification, grades, billing).
3. All scholarship checks should be sent to the Office of Student Financial Aid.
4. Once scholarship checks are received by the Office of Student Financial Aid, the funds are then applied directly to the student's account.
5. If a student is required to sign the check before funds can be applied to the account, the student will be notified to come into the Office of Student Financial Aid to endorse the check.

## Reporting Outside Aid

1. After logging into the MaineStreet portal, click the **Student Center** tile.
2. Click **Finances** in the menu on the left-side of the screen.
3. Click **Report Outside Aid**.

4. Enter the source of aid, name, and amount. If you have more than one source of outside aid, click the + button.
8. Click **Save**.

## Complete Scholarship Donor Release of Information

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

1. After logging into the MaineStreet portal, click the **Student Center** tile.
2. Click **Finances** in the menu on the left-side of the screen.
3. Click **Accept/Decline Awards**.
4. Complete information on the Enrollment, Housing and Graduation, and Report Outside Aid tabs as necessary.
5. On the Scholarship Release tab select an option.
6. Click **Save**.



## Authorize a User

Adding an authorized user in TouchNet's Bill+Payment Suite is your written consent that an individual may view your account information and make payments on your behalf. The University of Maine will not release information in any other manner without a completed Student Consent to Release Information Form (see page 17).

1. After logging into the MaineStreet portal, click the **Classic Student Center** tile.
2. Click the compass button in the top right corner.
3. From the Student Center, under My Account in the Finances section, click on the **View My Bill** link.
4. To access TouchNet's Bill+Payment suite, click **View Bill/Payment Options**.
5. Click the **Access TouchNet Bill+Payment** button.
6. Select **Authorized Users** from the menu options at the top of the page.
7. If you have already added one or more authorized users, you may update settings or delete on this page. Click on the **Add Authorized User** section. Enter the email address of the new Authorized User.
8. Choose Yes or No on both of the access options.
  1. Billing Statement Access: Would you like to allow this person to view your billing statement?  
*If you select No, the authorized user will be able to view only the current balance, but will not see your billing statement.*
  2. Payment History Access: Would you like to allow this person to view your payment history?  
*If you select No, the Payment History tab will show only payments the authorized user has made.*

If you select No for both options, the authorized user will only be able to process payments on your account.
9. After carefully reading the agreement for authorizing a user, click the **I Agree** box.
10. Click the **Continue** button.
11. Authorized users will receive email notification along with instructions for logging into their Bill+Payment account.

## Submit Student Authorization to Hold Credit Balance for Future Charges

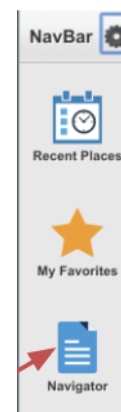
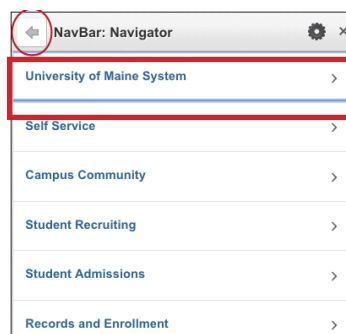
The Bursar's Office must have your permission to apply federal financial aid to charges other than tuition, fees, and room and board within the same aid year. Granting permission can make your account easier to manage.

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

1. After logging into the MaineStreet portal, click the **Classic Student Center** tile.
2. Click the compass button in the top right corner.

3. Click on **Navigator**

Then click on the **Self Service** button



4. Click on **Campus Finances** and then **Student Authorization**.

5. On the Authorize Financial Aid Payments and Student Refunds page, click the **Select** button for the University of Maine.

6. On the Student Authorization Page, indicate the option(s) you authorize by placing a checkmark in the appropriate checkbox(es).

7. Click the **Save** button.
8. Click the **Return** button.

## Enroll in Direct Deposit

A credit balance created by the disbursement of financial aid is normally sent to you by the start of each semester. The fastest, most convenient, and most secure way to get your refund is by direct deposit.

1. After logging into the MaineStreet portal, click the **Classic Student Center** tile.
2. Under the Finance Section, click the **Direct Deposit** link.
3. On the Account Services/My Direct Deposits page, click on the **Enroll in Direct Deposit** button.
4. On the Manage my Bank Accounts/Add Bank Account Details page, fill out the required information for your bank account then click the **Next** button. Do NOT enter a debit card number. Enter the complete bank routing number and account number.
5. On the Results page, review your information, then click the **Proceed to Enroll** in Direct Deposit button.
6. Review the My Direct Deposit/Bank Account Summary page and click the **Proceed to Enroll in Direct Deposit** button.
7. On the Enroll in Direct Deposit/Add Direct Deposit page, select your account from the drop down menu and click **Next**.
8. Review your account information and the agreement on the Enroll in Direct Deposit/Agreement page, and click the checkbox next to “Yes I agree to the terms and conditions of this agreement.” Then click the **Submit** button.
9. Click the **Go To Direct Deposit Summary** button and verify that the correct account has been selected.
10. If you need to change or correct the account for your direct deposit, see Modifying Your Direct Deposit online ([umaine.edu/bursar/directdeposit](http://umaine.edu/bursar/directdeposit)).
11. If you decide to cancel direct deposit, you will need to contact the Bursar’s Office by phone, 207.581.1521.

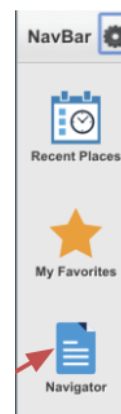
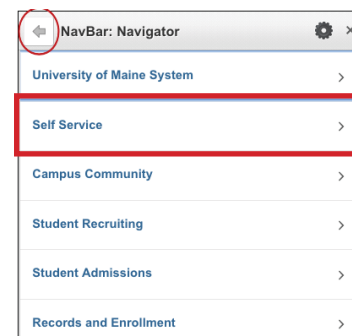
## Enter Anticipated Resources

Late payment fees will be assessed to balances not paid by the due date, unless you have sufficient pending and/or outstanding resources not shown on your bill. On the Anticipated Resources page, you can tell the Bursar’s Office about your pending resources, such as employer/third-party payments, college savings plans, athletic scholarships, alternative loans, and tuition waivers. You will need to post them to your Anticipated Resources page on MaineStreet by the due date each semester to avoid a late fee.

1. After logging into the MaineStreet portal, click the **Classic Student Center** tile.
2. Click the compass button in the top right corner.

3. Click **Navigator**

Then click on the **Self Service** button



4. Click on **Campus Finances** and then **Anticipated Resources**.

5. On the Anticipated Resources page, click the **Select** button next to University of Maine.
6. The Balance by Term section appears on this page. Click the **Select** button for the appropriate term in the Update Your Resources column.
7. In the Amount for Item column, enter the anticipated amounts of financial assistance you will receive for the term selected.
8. After entering all anticipated item amounts, select the **Enter** key to update the Total Resources and Balance Due at the bottom of the page.
9. Click the Save button to save your entries. Note: If you select Save, you can update this page later if your anticipated aid changes.
10. Click the **Return** button.





## Education. Experience. Opportunity. Income.

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

**CareerLink Login**

Student/Alumni  
 Employer

Username:

Password:

[forgot your password?](#)  
[new user?](#)

### **CareerLink** *UMaine's free online job search*

CareerLink is your one-stop source for finding on-campus, off-campus, Federal Work-Study, and non-Work-Study jobs.



Visit [umaine.edu/career/careerlink](http://umaine.edu/career/careerlink) to log in.

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

<b>IMPORTANT!</b>	<p>A birth certificate, passport, or social security card AND a photo ID will be required within three days of your start date. These must be original and unexpired documents.</p>
-------------------	---

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

## Financial Education and Wellness

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

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



During Orientation (June 21–26) make a textbook reservation and get a **free sweatshirt** and an entry into a drawing for **free fall textbooks!**



Learn more at our table on the third floor of the CCA or at the Bookstore, Memorial Union.



**BECOME A BOOKSTORE**

**VIP**

**JUNE 21-26**

# TEXTBOOK RESERVATIONS

Our textbook reservation program makes getting your required books simple, hassle-free and rewarding. In just minutes you can set yourself up for success.

### The process:

1. Go to our website: [umaine.edu/bookstore](http://umaine.edu/bookstore).
2. Login and register with your [umaine.edu](http://umaine.edu) email address, add a credit or debit card to your account and save it as your default payment.
3. Return to the home page and click on “reservations” and add it to your cart. Remember to enter your student ID before checking out.
4. You’re good to go! Your card won’t be charged until we process your order in August. Pick up your books when you come to campus on Welcome Weekend!

**Missed the VIP window? No problem. Reservations continue into August.**

**UMaine.EDU/BOOKSTORE | FOLLOW ON FACEBOOK AND INSTAGRAM**

The University of Maine is an EEO/AA employer, and does not discriminate on the grounds of race, color, religion, sex, sexual orientation, transgender status, gender expression, national origin, citizenship status, age, disability, genetic information or veteran’s status in employment, education, and all other programs and activities. The following person has been designated to handle inquiries regarding non-discrimination policies: Director of Equal Opportunity, 101 North Stevens Hall, University of Maine, Orono, ME 04469-5754, 207.581.1226, TTY 711 (Maine Relay System).

# That feeling when EVERYTHING FALLS INTO PLACE

Life is better when your to-dos are organized and at your fingertips. That's why UMaine has **Navigate**, a mobile app that gets you from orientation to graduation.

**Navigate: Know your way, everyday.**



To-Dos

Keep on top of important to-do items throughout the semester.



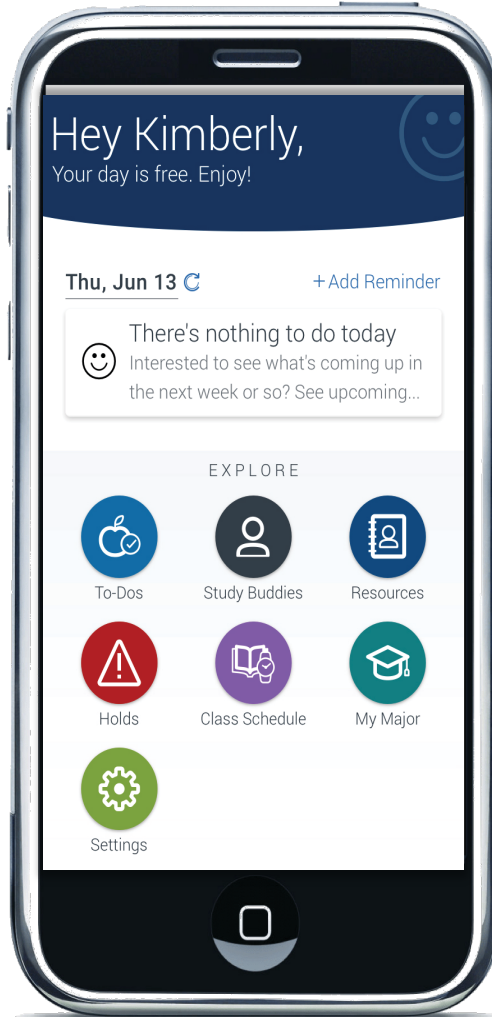
Study Buddies

Reach out to classmates to form study groups.



Holds

Get account updates which may affect registering for classes.



Resources

Find essential campus resources at the press of a button.



Class Schedule

Easily view your class schedule and sync it with your phone calendar.



My Major

Explore the majors at UMaine and discover career paths.



Search for Navigate Student



The University of Maine is an equal opportunity and affirmative action institution



**CAREER CENTER**

Phone: 207.581.1359  
 Email: [umainecareercenter@maine.edu](mailto:umainecareercenter@maine.edu)

**HOUSING OFFICE**

Phone: 207.581.4580  
 Email: [um.housing@maine.edu](mailto:um.housing@maine.edu)

**IT HELP CENTER**

Phone: 207.581.2506  
 Email: [help@maine.edu](mailto:help@maine.edu)

**MAINECARD OFFICE**

Phone: 207.581.2273  
 Email: [um.mainecard@maine.edu](mailto:um.mainecard@maine.edu)

**OFFICE OF ADMISSIONS**

Phone: 207.581.1561  
 Email: [umaineadmissions@maine.edu](mailto:umaineadmissions@maine.edu)

**OFFICE OF STUDENT EMPLOYMENT**

Phone: 207.581.1349  
 Email: [student.employ@maine.edu](mailto:student.employ@maine.edu)

**OFFICE OF STUDENT RECORDS**

Phone: 207.581.1290  
 Email: [umrecord@maine.edu](mailto:umrecord@maine.edu)

**PUBLIC SAFETY**

Phone: 207.581.4040  
 Email: [um.policedepartment@maine.edu](mailto:um.policedepartment@maine.edu)

**STUDENT LIFE**

Phone: 207.581.1406

**STUDENT FINANCIAL SERVICES**

**Financial Aid**  
 Phone: 207.581.1324  
 Email: [umfinaid@maine.edu](mailto:umfinaid@maine.edu)

**Bursar and Billing**  
 Phone: 207.581.1521  
 Email: [umbursar@maine.edu](mailto:umbursar@maine.edu)

**UMAINE DINING**

Phone: 207.581.3463  
 Email: [um.dining@maine.edu](mailto:um.dining@maine.edu)

**UNIVERSITY BOOKSTORE**

Phone: 207.581.1700

**VETERANS EDUCATION AND TRANSITION SERVICES**

Phone: 207.581.1316  
 Email: [um.veterans@maine.edu](mailto:um.veterans@maine.edu)

## Privacy Information

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

### Family Educational Rights and Privacy Act – FERPA

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

Please understand that while the Student Consent to Release Information Form gives university personnel permission to speak with individuals other than the student about the student's personal information, including bills, there is a separate authorization for anyone other than the student to view the bill online and make online payments. See page 9 of this booklet for details on how to add an authorized user to a student's account.



# NOTES

# STUDENT CONSENT TO RELEASE INFORMATION

*This release pertains only to the University of Maine, Orono, ME*

In compliance with the Family Educational Rights and Privacy Act (FERPA) of 1974 as Amended, the University of Maine will not release student grades, schedules, or financial aid information to parents, spouses, or others, unless written permission is given by the student.

Completed forms should be returned to:

Office of Student Records  
University of Maine  
5781 Wingate Hall, Room 213  
Orono, Maine 04469-5781  
207.581.1288 phone  
207.581.1314 fax  
[umrecord@maine.edu](mailto:umrecord@maine.edu) email  
[www.studentrecords.umaine.edu](http://www.studentrecords.umaine.edu) website

Student's Name: \_\_\_\_\_  
*please print*

MaineStreet ID #: \_\_\_\_\_ Student's Date of Birth: \_\_\_\_\_

By signing below, I authorize the appropriate offices or personnel at the University of Maine, for the purpose of monitoring my education, to release information regarding my Educational Records which include: Academic, Financial Aid, Billing, Student Employment and UMS Student Code of Conduct information. Under no circumstance, will the university release any medical information.

**We will not release copies of the student's record to anyone without a signed Transcript Request Form from the student. We will not change a student's information (address, phone, etc.) for anyone other than the student. This does not grant access to the student's MaineStreet Portal.**

Name of parent(s), guardian, spouse or others that you wish to grant permission to:

Name: \_\_\_\_\_ \*Last 4 digits of SSN \_\_\_\_\_ Add/Remove (Circle One)

Name: \_\_\_\_\_ \*Last 4 digits of SSN \_\_\_\_\_ Add/Remove (Circle One)

Name: \_\_\_\_\_ \*Last 4 digits of SSN \_\_\_\_\_ Add/Remove (Circle One)

\*This information will only be used for identification purposes

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

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_



