

COSTS AT UMAINE

The following are proposed costs for the 2011–2012 academic year. Actual costs will be released during the summer and will be available at www.umaine.edu/bursar.

Direct Costs:

Tuition:

(# of credit hrs _____ x rate per credit hr \$ _____)

Rates per credit hour:

Resident	\$418
Non-Resident	\$1,202
New England Regional	\$627

Mandatory Fees Per Semester:

Unified Fee	1–5 credits	\$125
	6–11 credits	\$381
	12–15 credits	\$934
	16+ credits	\$958
Recreation Fee	1–5 credits	\$71
	6+ credits	\$115
Student Activity Fee		\$30
Communication Fee		\$15

On-Campus Room & Board Per Semester:

Double Room (with roommate) . . .	\$2,272
Meal Plan	\$2,200

Indirect Costs:

Books & Supplies:

It is estimated that students will spend \$600 per year for book and supply costs. Courses with labs may include additional book costs.

Off-Campus Room & Board:

These costs will vary based on student's individual situation; students will need to budget accordingly.

Travel & Miscellaneous:

It is estimated that students will spend \$4,600 per year for travel and miscellaneous expenses. Students should estimate this number based on their individual circumstances.



The Office of Student Financial Aid is open and available to discuss questions and concerns weekdays from 10:00 a.m. to 4:30 p.m. either by phone, e-mail or in person.

Advisors are available to sit down and meet with students and parents on a walk-in basis on Monday, Tuesday, Wednesday, and Friday from 10:00 a.m. to 3:30 p.m.

OFFICE OF STUDENT FINANCIAL AID

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FIND US ON FACEBOOK!

www.facebook.com/umainefinancialaid

More detailed information about all aspects of financial aid can be found on our website

www.umaine.edu/stuaid

A Member of the University of Maine System

In complying with the letter and spirit of applicable laws and pursuing its own goals of diversity, the University of Maine shall not discriminate on the grounds of race, color, religion, sex, sexual orientation, including transgender status or gender expression, national origin, citizenship status, age, disability, or veteran's status in employment, education, and all other areas of the University System. The University provides reasonable accommodations to qualified individuals with disabilities upon request. Questions and complaints about discrimination in any area of the University should be directed to the Director of Equal Opportunity, the University of Maine, 5754 North Stevens Hall, Room 101, Orono, ME 04469-5754, telephone (207) 581-1226, TTY (207) 581-9484.

FINANCING OPTIONS for Graduate Students at UMaine



HOW DO I KNOW IF I HAVE ENOUGH MONEY TO PAY FOR GRADUATE SCHOOL?

It is very important to estimate your costs for the upcoming year. The Costs at UMaine section of this brochure has a detailed list to help. The amounts are proposed costs for the 2011–2012 academic year. Actual costs will be released during the summer and will be available at www.umaine.edu/bursar. Use this worksheet to help determine what, if any, additional financing options you may need to pursue.

Direct (Billable) Costs:

Tuition \$ _____
 Mandatory Fees \$ _____
 On-Campus Room and Board \$ _____

Total Direct Costs: A. \$ _____

Indirect (Non-Billable) Costs:

Books & Supplies \$ _____
 Off-Campus Room & Board \$ _____
 Travel & Miscellaneous \$ _____

Total Indirect Costs: B. \$ _____

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

Financial Aid:*

Fellowships/Assistantships \$ _____
 Loans & Other Financial Aid \$ _____
 Outside Scholarships/Other Assistance \$ _____
 Direct Payment to School \$ _____

Total Deductions: D. \$ _____

Total Additional Costs: C. – D. = \$ _____

* Note: Graduate assistantship and fellowship stipends are not applied directly to your student account.

WHAT IF I DON'T HAVE ENOUGH MONEY?

You have options! If you find that your financial aid award is not enough to cover your expenses, there are additional resources you can pursue in order to attend the University of Maine.

PAYMENT PLANS

The University of Maine offers Payment Plans administered by Sallie Mae. These interest-free payment plans allow you to create a payment plan strategy that meets your needs. You can arrange to pay all or part of your billed charges over a period of several months. Payment plans are *not* loans and there are no interest or finance charges, although there is a nominal enrollment fee. Further information is available from the UMaine Bursar's Office at www.umaine.edu/bursar or (207) 581-1521, or from Sallie Mae at (800) 635-0120 or www.tuitionpay.salliemae.com/umaine.

WORK OPTIONS

The University of Maine Office of Student Employment can help students find employment on or off campus. For additional information, call (207) 581-1349 or visit www.umaine.edu/studemp where an online job search is available to help you find employment both on and off campus.



GRADUATE ASSISTANTSHIPS & FELLOWSHIPS

Graduate assistantships and fellowships are awarded by individual departments or offices and are available in most academic fields. They consist of tuition waivers and monthly stipends for full-time graduate students in return for teaching, research or other responsibilities. Graduate assistantships and fellowships must be reported to the Office of Student Financial Aid and are assumed to be ongoing from one year to the next, unless the student notifies the office otherwise. Students should correspond directly with departments regarding availability. Announcements of many graduate assistantships are also available on the Graduate School's First Class conference. For more information, contact the Graduate School at (207) 581-3291.

LOAN OPTIONS

When all need-based financial aid and Federal Direct Stafford Loans do not cover the entire cost of education, there are a variety of loan programs available to help. Typically these loans begin repayment either upon disbursement or once the student leaves school. Before applying for any loan, evaluate each loan program carefully to choose the one that best suits the needs of you and/or your family. More detailed information on all loan options can be found by visiting the Office of Student Financial Aid website (www.umaine.edu/stuaid) and clicking on the Loans tab.

Alternative Educational Loans are loans taken out in the student's name from an outside lender and are credit-based. For a list of lenders and information on the process for obtaining an alternative educational loan, please visit www.umaine.edu/stuaid.

Federal Direct Graduate PLUS Loans are credit-based loans which are available through the Department of Education. Students **MUST** file a FAFSA for eligibility to be determined. For information on the process of obtaining a Federal Direct PLUS Loan, please visit www.umaine.edu/stuaid.