

FINANCIAL AID QUICK TIPS

- **File your Free Application for Federal Student Aid (FAFSA) every year!** File online at fafsa.gov by January 15th to be considered for the best financial aid package. USM's school code is 009762.
- **Read your Student Aid Report (SAR)** at fafsa.gov and check for accuracy.
- **Check the MaineStreet “To Do List” and your USM email regularly** and update your addresses and phone numbers on MaineStreet to receive notifications from our office in a timely manner.
- **Think ahead and talk about your graduation plan with your academic advisor!** 15 credits per semester is typically required to finish an undergraduate degree in four years. Understanding your academic plan will help you think about your financial plan.
- **Satisfactory Academic Progress, withdrawing from classes, and repeating classes** – Contact Student Financial Services directly with questions.
- **The number of credits used to calculate your financial aid eligibility must match your actual enrollment for funds to disburse!** Undergraduate and Law financial aid packages are typically based on 12 or more credits per semester. Graduate packages are typically based on 6 or more credits per semester starting with Summer 2019 (9-11 credits per semester prior to Summer 2019). If your planned enrollment differs from this standard, you must indicate your plan when you accept your financial aid to allow us to properly calculate your eligibility and avoid delays.
- **Report any expected outside payments or scholarships in writing!** We are required to include outside financial assistance in your financial aid package.
- **Financial Aid typically requires a minimum of six credits of enrollment per semester for Undergraduate and Law students.** A minimum of three credits of enrollment per semester will be required for Graduate students beginning in Summer 2019 (six credits minimum for semesters prior to Summer 2019).
- **Winter Session is now part of the SPRING semester.**
- **Summer is treated as its own semester for financial aid purposes.** When you accept your initial financial aid package you must indicate summer enrollment to be considered for summer financial aid.

- **Federal Work-Study funds do not disburse directly to your bill.** Work-study wages are paid bi-weekly according to the number of hours you worked during that pay period.

USM STUDENT FINANCIAL SERVICES
usm.maine.edu/SFS
780-5250/780-5200

Financial Aid Counselors by Alpha:

A	Elizabeth Sarazin	780-5425 (G)	esarazin@maine.edu
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Q-T	Caitlin Beling	780-5121 (P)	caitlin.beling@maine.edu
U-Z	Norma Catalano	780-4166 (P)	catalano@maine.edu

Locations & Hours

8am - 4:30pm, Monday - Friday

Portland: 136 Luther Bonney Hall

Gorham: 101 Bailey Hall

LAC: 51 Westminster Street

Helpful Links

USM Student Financial Services	usm.maine.edu/sfs
Scholarships at USM	usm.maine.edu/scholarships
iGrad Financial Literacy	usm.maine.edu/iGrad