

Phone: (207) 780-5250 [usm.studentaccounts@maine.edu](mailto:usm.studentaccounts@maine.edu) [usm.finaid@maine.edu](mailto:usm.finaid@maine.edu) Fax: (207) 780-5143

## File the FAFSA Early Every Year!

If you have not yet filed the 2024-2025 FAFSA, navigate to [studentaid.gov/fafsa](https://studentaid.gov/fafsa) as soon as possible to submit the application for financial aid. Add our school code: 009762. A new FAFSA is filled out for each academic year.

The 2025-2026 FAFSA is available at [studentaid.gov](https://studentaid.gov)! File by our priority deadline of February 1st to be considered for the best financial aid offer possible.

Once we receive your FAFSA, we will communicate with you using your USM email address if any more information is needed to process your application.

## Have you Received your Spring Financial Aid Offer?

Log into the Campus Portal to view your offer: [my.usm.maine.edu](https://my.usm.maine.edu). Click on the Student Center logo in the LaunchPad to see your information. Here you can:

- Check the "To-Do List" for additional information needed
- Click on the "View Financial Aid" link to see the offer

Each award year students should go to the "Accept/Decline Awards" link on MaineStreet to report their enrollment plans, outside scholarships, confirm housing plan, and review the financial aid offer. This will help prompt any necessary changes.

\*Report Summer 2025 enrollment when completing "Accept/Decline Awards" for the 2025-2026 award year.

## Getting Ready for the Start of the Semester

Funds for a semester will be applied to your student account no earlier than 10 days before the start of your first class as long as your enrollment matches how the financial aid is set up.

If you are borrowing Federal Direct Loan money, you must complete the required Entrance Counseling and Master Promissory Note (MPN) at [studentaid.gov](https://studentaid.gov) before funding will be applied to your student account.

Students must report outside scholarships and aid to USM in writing. USM is required to incorporate estimated financial assistance into the financial aid offer.

Visit the USM Bookstore website at [usm.maine.edu/university-store](https://usm.maine.edu/university-store) for textbook information. The cost of textbooks are not included in your bill and must be purchased separately.

## Apply for Scholarships!

Navigate to [usm.maine.edu/scholarships](https://usm.maine.edu/scholarships) and search for scholarships from USM and other external scholarship organizations. Search now and apply for the 2025-2026 award year so you don't miss any deadlines!

## Office Hours

Our offices in Gorham and Portland are open to students Monday - Friday from 8am-4:30pm and our office in Lewiston/Auburn is open Monday – Thursday from 8am-4:30pm. *Subject to Change - please check our website.*

You can set up a virtual meeting with your Financial Aid Counselor via youcanbook.me. Find your counselor on our website under "People" here: [usm.maine.edu/student-financial-services/people](https://usm.maine.edu/student-financial-services/people)

## Important Billing Information

Charges for your Spring 2025 semester are due on January 15th. Payment for charges posted after January 15th is due within **10 days** of the date the charge is incurred.

Payment for the Summer 2025 semester is due on **May 15th** and for the Fall 2025 semester on **August 15th**.

Methods of payment include: sufficient financial aid to cover all charges, payment in full, enrollment in a payment plan, and/or confirmation of 3rd party payment.

Payment plans are available each semester. A \$30 per semester, non-refundable set up fee and a down payment will be due at the time of enrollment. The payment plan for the spring semester begins January 15<sup>th</sup>.

## FERPA and Student Consent to Release Information

The **Family Educational Rights and Privacy Act (FERPA)** is a Federal law that protects the privacy of student education records.

Students may grant us permission to talk with a parent, guardian, or other designated party by completing the Student Consent to Release Information form. The form is located at [mycampus.maine.edu/group/usm/forms1](https://mycampus.maine.edu/group/usm/forms1) or at the Registrar's Office.

## Voluntary Health Insurance

All non-international undergraduate students enrolled in 9 credit hours or more and graduate students enrolled in 6 credit hours or more are eligible to enroll in the University of Maine System's voluntary health insurance plan. Plan information and/or enrollment is available at Gallagher Health

**International Student Health Insurance is mandatory for all international students unless proof of insurance is provided.**

**For more information please go to:**  
[usm.maine.edu/student-financial-services/student-health-insurance](https://usm.maine.edu/student-financial-services/student-health-insurance)

# STUDENT FINANCIAL SERVICES

**Director of Student Accounts and Information Systems: Marty Berry**

**Director of Financial Aid: Elizabeth Sarazin**

[usm.maine.edu/sfs](http://usm.maine.edu/sfs)

Portland Office (P)  
136 Luther Bonney Hall

Gorham Office (G)  
101 Bailey Hall

Lewiston/Auburn Office (L)  
119 Student Success Center

**For questions about:**

**Charges, payments, or refunds on your student account:**

[usm.studentaccounts@maine.edu](mailto:usm.studentaccounts@maine.edu)

**207-780-5200**

**Applying for financial aid, your financial aid offer or student loans:**

[usm.finaid@maine.edu](mailto:usm.finaid@maine.edu)

**207-780-5250**

Your last name starts with...	Your Financial Aid Counselor is...	Phone Number
<b>A-B</b>	Jenny Buckley, <a href="mailto:jennifer.m.buckley@maine.edu">jennifer.m.buckley@maine.edu</a> (G)	(207) 780-5119
<b>C-D</b>	Sky Kwasnick, <a href="mailto:sky.kwasnick@maine.edu">sky.kwasnick@maine.edu</a> (G)	(207) 780-5120
<b>E-F</b>	Nancy Varin, <a href="mailto:nvarin@maine.edu">nvarin@maine.edu</a> (P)	(207) 780-5330
<b>G-I</b>	Cheryl Paluso, <a href="mailto:cpaluso@maine.edu">cpaluso@maine.edu</a> (L)	(207) 753-6597
<b>J-L</b>	Valerie Clark, <a href="mailto:valerie.clark@maine.edu">valerie.clark@maine.edu</a> (G)	(207) 780-5252
<b>M-P</b>	TBD, <a href="mailto:usm.finaid@maine.edu">usm.finaid@maine.edu</a>	(207) 780-5250
<b>Q-S</b>	Stephanie Spiller, <a href="mailto:stephanie.spiller@maine.edu">stephanie.spiller@maine.edu</a> (P)	(207) 780-5121
<b>T-Z</b>	Norma Catalano, <a href="mailto:catalano@maine.edu">catalano@maine.edu</a> (P)	(207) 780-4166