

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

File the FAFSA Early Every Year!

If you have not filed the 2025-2026 FAFSA, navigate to studentaid.gov/fafsa as soon as possible to submit the application for financial aid. Add our school code: 009762. Once we receive your FAFSA, we will communicate using your maine.edu email if any additional information is needed to process your application.

Complete the FAFSA each year to apply for financial aid by our priority deadline of February 1st to be considered for the best financial aid offer possible.

2025-2026 Financial Aid Offers

Initial financial aid offers will be mailed as a paper letter to new admits.

You can also log in to the Campus Portal to view your offer: 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 you should go to the "Accept/Decline Awards" link on MaineStreet to report your enrollment plans, outside scholarships, confirm housing plan, and review the financial aid offer. This will help prompt any necessary changes.

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 before funding will be applied to your student account.

You 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 for textbook information. The cost of textbooks are not included in your bill and must be purchased separately.

Summer 2025

If you are admitted for Summer 2025, you may be eligible for [summer financial aid](#). You should report summer enrollment plans during the "Accept/Decline Awards" process.

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

Important Billing Information

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

Payment for charges posted after the due date are due within **10 days** of the date the charge is incurred.

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 and begins on the due date. A \$30 per semester, non-refundable set up fee and a down payment will be due at the time of enrollment.

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.

You can 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 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

STUDENT FINANCIAL SERVICES

Director of Student Accounts and Information Systems: Marty Berry

Director of Financial Aid: Elizabeth Sarazin

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

207-780-5200

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

usm.finaid@maine.edu

207-780-5250

Your last name starts with...	Your Financial Aid Counselor is...	Phone Number
A-B	Jenny Buckley, <u>jennifer.m.buckley@maine.edu</u> (G)	(207) 780-5119
C-D	Sky Kwasnick, <u>sky.kwasnick@maine.edu</u> (G)	(207) 780-5120
E-F	Nancy Varin, <u>nvarin@maine.edu</u> (P)	(207) 780-5330
G-I	Cheryl Paluso, <u>cpaluso@maine.edu</u> (L)	(207) 753-6597
J-L	Valerie Clark, <u>valerie.clark@maine.edu</u> (G)	(207) 780-5252
M-P	Gage Monroe, <u>gage.monroe@maine.edu</u> (P)	(207) 780-4609
Q-S	Stephanie Spiller, <u>stephanie.spiller@maine.edu</u> (P)	(207) 780-5121
T-Z	Norma Catalano, <u>catalano@maine.edu</u> (P)	(207) 780-4166