



*Maine's  
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Universities*

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UNIVERSITY OF MAINE SYSTEM

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**2018-19**

**Financial Aid Report**

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Robert Zuercher, UMS Senior Institutional Research & Planning Analyst

February 6, 2020

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# UNIVERSITY OF MAINE SYSTEM – 2018-19 FINANCIAL AID REPORT

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## TABLE OF CONTENTS

Introduction .....	2
Highlights .....	3
Total Financial Aid by Campus .....	4
Total Headcount of Financial Aid Recipients .....	4
Average Financial Aid Award Package per Student by Campus .....	4
Summary of Financial Aid by Source and Type .....	6
2018-19 Financial Aid by Source, Type, and Campus .....	8
Federal Financial Aid by Type and Program .....	10
2018-19 Federal Financial Aid by Type, Program, and Campus .....	11
State Financial Aid by Type and Program .....	12
2018-19 State Financial Aid by Type, Program, and Campus .....	13
Institutional Financial Aid by Type and Program .....	14
2018-19 Institutional Financial Aid by Type, Program, and Campus .....	15
Loans by Program .....	16
Scholarships, Grants, & Waivers by Program .....	17
Work Study by Program .....	18
Glossary of Student Aid Programs .....	19

## INTRODUCTION

The following financial aid report provides an overview of financial aid types and funding sources within the University of Maine System (UMS).

**Notes:**

1. As of 2013-14, all data is based on aid year for loans, scholarships, and grants and is based on fiscal year for tuition waivers and work study. Prior to 2013-14, all data was reconciled to the fiscal year. The UMS fiscal year runs from July 1 to June 30.
2. All figures exclude private loans.
3. Some totals may not appear to sum correctly due to rounding.

**Data Source:** PeopleSoft Database; the University of Maine System; 2/6/2020.

**HIGHLIGHTS**

- Total financial aid in the University of Maine System (UMS) was \$292.1 million in 2018-19. Financial aid increased \$2.3 million, or 0.8%, compared with the previous year. The total number of students receiving aid increased by 2.8%, or 669 students, from last year. The average aid award out of the 24,617 students receiving aid in the system was \$11,866, a -1.9% decrease from the prior year.

**Overall**

- Federal aid comprised 57.7% of total aid awarded in 2018-19, while institutional aid accounted for 34.6%, and state and private aid (scholarships) accounted for 3.6% and 4.1% respectively.
- From 2014-15, institutional aid grew by 42.9% or \$30.4 million, whereas state and private aid (scholarships) grew by 10.2% or \$1.0 million and 11.2% or \$1.2 million respectively. Federal funding declined each year over the past 5 years and declined by a total of -14.0% or \$27.4 million.
- Loans made up 40.9% of the total financial aid disbursements in 2018-19. Scholarships, grants, and waivers accounted for 57.3% of aid awarded, and work study constituted 1.8%.

**Loans**

- In 2018-19, loans totaled \$119.5 million, which is a decrease of -5.1% or \$6.5 million relative to last year and a decrease of -16.8% or \$24.2 million compared to five years ago.
- A total of 14,517 students participated in at least one loan program. Of those who received loans, the average loan package was \$8,230.
- Although average unsubsidized and subsidized loans have remained relatively flat over the past five years, the average PLUS loan has increased 19.1% from \$10,196 in 2014-15 to \$12,140 in 2018-19.

**Scholarships, Grants, and Waivers**

- Scholarships, grants, and waivers totaled \$167.3 million in 2018-19, an increase of 5.8% or \$9.2 million compared to the previous year and a 21.7% or \$29.9 million increase from 2014-15.
- Federal scholarships, grants, and waivers dropped from \$48.2 million in 2014-15 to \$45.2 million in 2018-19 (a decrease of -6.1%), while such awards from the state increased by 9.8% (from \$9.3 million to \$10.2 million) and from UMS institutions increased by 44.4% (from \$69.2 million to \$99.9 million) in the same time period.
- The average scholarship, grant, and waiver package increased every year over the past five years, going from \$6,679 in 2014-15 to \$7,551 in 2018-19 (a 13.0% increase).

**Work Study**

- In 2018-19, students received a total of \$5.3 million under the Federal Work Study program, \$4.2 million of which originated from the Federal Government and \$1.1 million in matching funds from UMS institutions.
- Although the number of participants in the Federal Work Study program dropped from 3,317 in 2014-15 to 2,761 in 2018-19 (a -16.8% drop), the average work study package increased from \$1,775 to \$1,917 (an 8.0% increase) in the same time period.

# UNIVERSITY OF MAINE SYSTEM – 2018-19 FINANCIAL AID REPORT

## TOTAL FINANCIAL AID BY CAMPUS

Campus	2014-15	2015-16	2016-17	2017-18	2018-19	1-year Change	5-year Change
<b>UM</b>	\$127,774,730	\$131,002,292	\$133,246,405	\$142,244,035	\$144,102,987	1.3%	12.8%
<b>UMA</b>	\$38,240,778	\$36,351,535	\$31,352,994	\$28,229,362	\$27,551,605	-2.4%	-28.0%
<b>UMF</b>	\$22,323,819	\$22,266,358	\$22,387,384	\$22,582,445	\$22,124,728	-2.0%	-0.9%
<b>UMFK</b>	\$7,943,252	\$8,033,922	\$8,149,119	\$8,183,557	\$8,177,508	-0.1%	2.9%
<b>UMM</b>	\$6,731,773	\$6,258,423	\$6,430,933	\$5,946,326	\$5,411,254	-9.0%	-19.6%
<b>UMPI</b>	\$8,052,645	\$8,280,394	\$7,761,213	\$7,701,738	\$7,968,967	3.5%	-1.0%
<b>USM</b>	\$75,936,315	\$73,282,907	\$74,103,851	\$74,877,691	\$76,777,669	2.5%	1.1%
<b>Total</b>	<b>\$287,003,313</b>	<b>\$285,475,831</b>	<b>\$283,431,899</b>	<b>\$289,765,154</b>	<b>\$292,114,719</b>	<b>0.8%</b>	<b>1.8%</b>

## TOTAL HEADCOUNT OF FINANCIAL AID RECIPIENTS

Campus	2014-15	2015-16	2016-17	2017-18	2018-19	1-year Change	5-year Change
<b>UM</b>	9,474	9,425	9,673	10,063	10,349	2.8%	9.2%
<b>UMA</b>	4,314	4,219	3,875	3,694	3,780	2.3%	-12.4%
<b>UMF</b>	1,771	1,827	1,806	1,823	1,847	1.3%	4.3%
<b>UMFK</b>	917	908	916	884	868	-1.8%	-5.3%
<b>UMM</b>	738	703	701	682	729	6.9%	-1.2%
<b>UMPI</b>	1,019	1,164	849	812	803	-1.1%	-21.2%
<b>USM</b>	6,178	5,862	6,026	5,990	6,241	4.2%	1.0%
<b>Total</b>	<b>24,411</b>	<b>24,108</b>	<b>23,846</b>	<b>23,948</b>	<b>24,617</b>	<b>2.8%</b>	<b>0.8%</b>

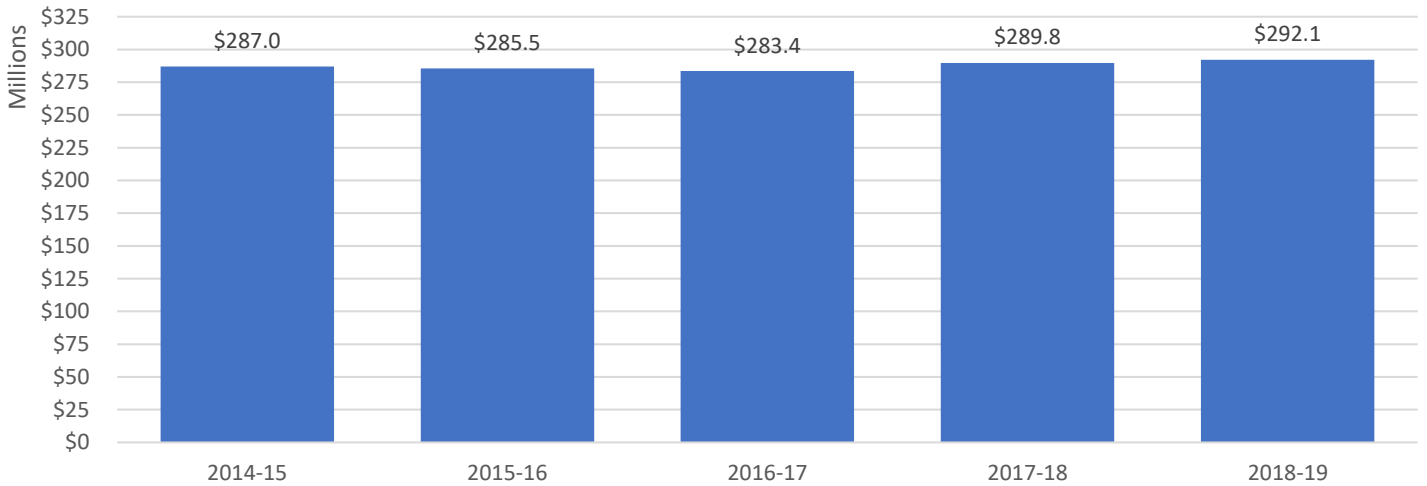
## AVERAGE FINANCIAL AID AWARD PACKAGE PER STUDENT BY CAMPUS

Campus	2014-15	2015-16	2016-17	2017-18	2018-19	1-year Change	5-year Change
<b>UM</b>	\$13,487	\$13,899	\$13,775	\$14,135	\$13,924	-1.5%	3.2%
<b>UMA</b>	\$8,864	\$8,616	\$8,091	\$7,642	\$7,289	-4.6%	-17.8%
<b>UMF</b>	\$12,605	\$12,187	\$12,396	\$12,388	\$11,979	-3.3%	-5.0%
<b>UMFK</b>	\$8,662	\$8,848	\$8,896	\$9,257	\$9,421	1.8%	8.8%
<b>UMM</b>	\$9,122	\$8,902	\$9,174	\$8,719	\$7,423	-14.9%	-18.6%
<b>UMPI</b>	\$7,903	\$7,114	\$9,142	\$9,485	\$9,924	4.6%	25.6%
<b>USM</b>	\$12,291	\$12,501	\$12,297	\$12,500	\$12,302	-1.6%	0.1%
<b>Total*</b>	<b>\$11,757</b>	<b>\$11,842</b>	<b>\$11,886</b>	<b>\$12,100</b>	<b>\$11,866</b>	<b>-1.9%</b>	<b>0.9%</b>

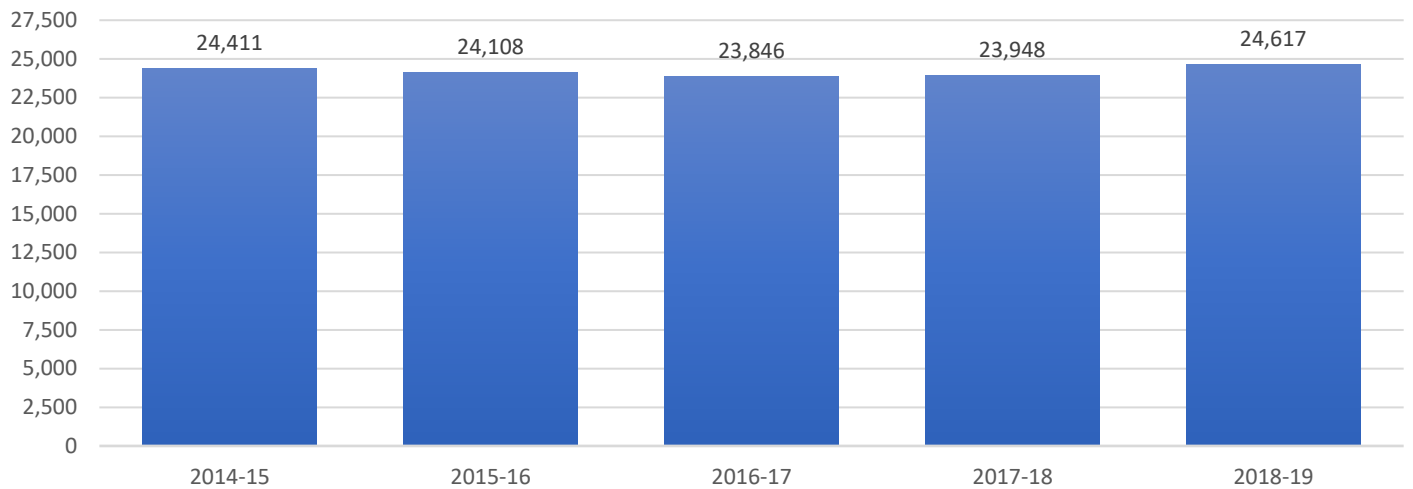
\* Weighted average.

# UNIVERSITY OF MAINE SYSTEM – 2018-19 FINANCIAL AID REPORT

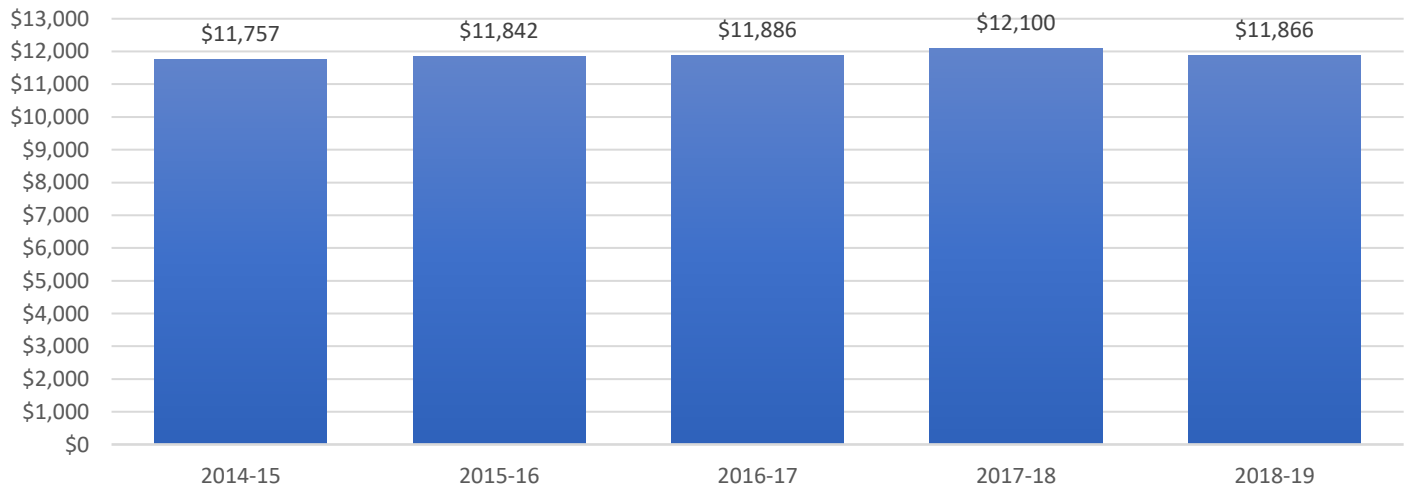
## TOTAL FINANCIAL AID



## TOTAL HEADCOUNT OF FINANCIAL AID RECIPIENTS



## AVERAGE FINANCIAL AID AWARD PACKAGE PER STUDENT



**UNIVERSITY OF MAINE SYSTEM – 2018-19 FINANCIAL AID REPORT**

**SUMMARY OF FINANCIAL AID BY SOURCE AND TYPE**

**Federal Financial Aid by Type (in Millions)**

Type	2014-15	2015-16	2016-17	2017-18	2018-19	% of Total	1-year Change	5-year Change
Loans	\$143.3	\$134.5	\$131.4	\$125.7	\$119.2	70.7%	-5.2%	-16.9%
Scholarships, Grants, & Waivers	\$48.2	\$46.4	\$43.1	\$45.6	\$45.2	26.8%	-0.8%	-6.1%
Work Study	\$4.5	\$4.6	\$4.4	\$4.5	\$4.2	2.5%	-7.1%	-7.7%
<b>Total</b>	<b>\$196.0</b>	<b>\$185.5</b>	<b>\$178.9</b>	<b>\$175.7</b>	<b>\$168.6</b>	<b>100.0%</b>	<b>-4.1%</b>	<b>-14.0%</b>

**State Financial Aid by Type (in Millions)**

Type	2014-15	2015-16	2016-17	2017-18	2018-19	% of Total	1-year Change	5-year Change
Loans	\$0.2	\$0.1	\$0.1	\$0.1	\$0.2	1.9%	19.8%	31.1%
Scholarships, Grants, & Waivers	\$9.3	\$11.3	\$11.4	\$9.8	\$10.2	98.1%	4.2%	9.8%
<b>Total</b>	<b>\$9.4</b>	<b>\$11.5</b>	<b>\$11.5</b>	<b>\$9.9</b>	<b>\$10.4</b>	<b>100.0%</b>	<b>4.5%</b>	<b>10.2%</b>

**Institutional Financial Aid by Type (in Millions)**

Type	2014-15	2015-16	2016-17	2017-18	2018-19	% of Total	1-year Change	5-year Change
Loans	\$0.2	\$0.2	\$0.2	\$0.1	\$0.1	0.1%	-34.3%	-44.6%
Scholarships, Grants, & Waivers	\$69.2	\$75.9	\$79.4	\$91.7	\$99.9	98.8%	9.0%	44.4%
Work Study (Matching)	\$1.4	\$1.4	\$1.3	\$1.2	\$1.1	1.1%	-6.8%	-17.8%
<b>Total</b>	<b>\$70.8</b>	<b>\$77.5</b>	<b>\$80.9</b>	<b>\$93.1</b>	<b>\$101.2</b>	<b>100.0%</b>	<b>8.7%</b>	<b>42.9%</b>

**Private Financial Aid by Type (in Millions)**

Type	2014-15	2015-16	2016-17	2017-18	2018-19	% of Total	1-year Change	5-year Change
Scholarships, Grants, & Waivers	\$10.8	\$11.0	\$12.1	\$11.1	\$12.0	100.0%	8.6%	11.2%

**Total Financial Aid by Type (in Millions)**

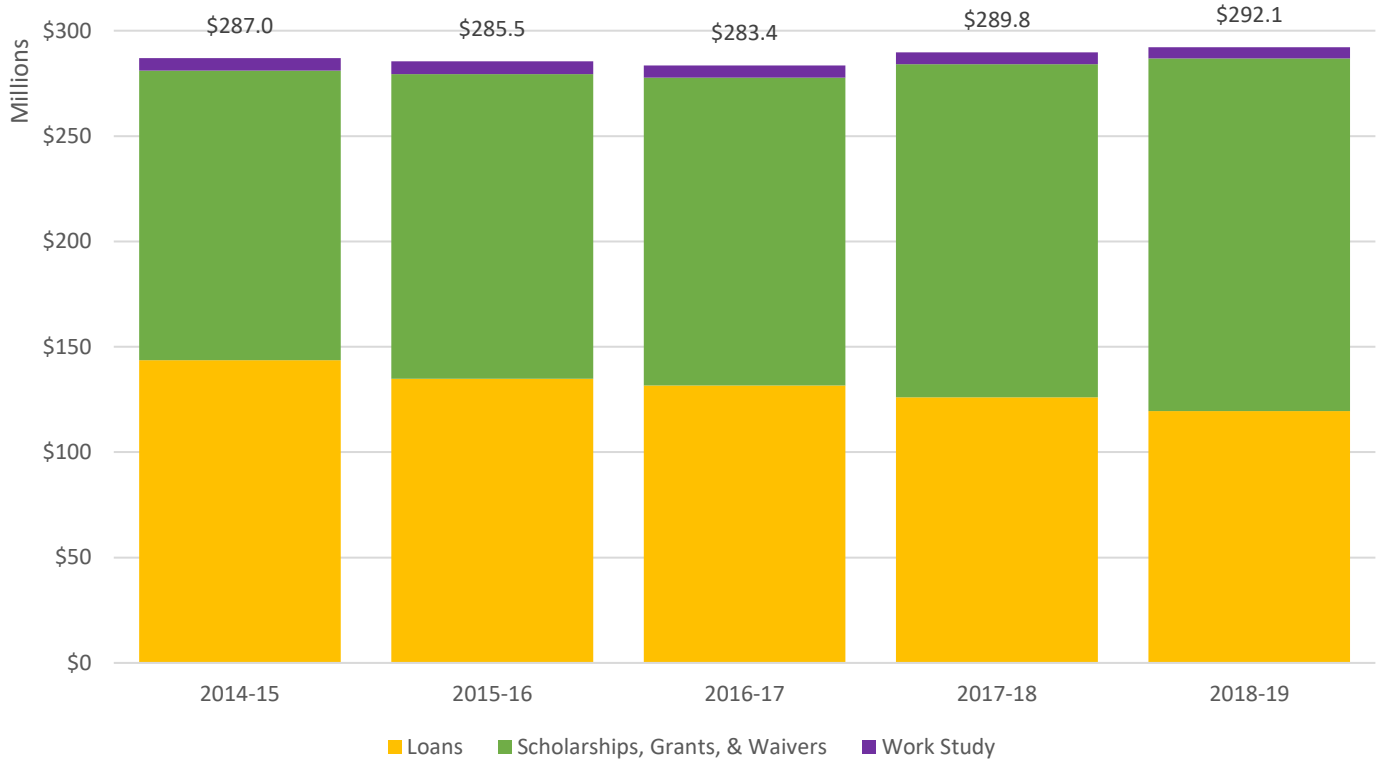
Type	2014-15	2015-16	2016-17	2017-18	2018-19	% of Total	1-year Change	5-year Change
Loans	\$143.7	\$134.8	\$131.7	\$126.0	\$119.5	40.9%	-5.1%	-16.8%
Scholarships, Grants, & Waivers	\$137.5	\$144.7	\$146.1	\$158.1	\$167.3	57.3%	5.8%	21.7%
Work Study	\$5.9	\$6.0	\$5.7	\$5.7	\$5.3	1.8%	-7.0%	-10.1%
<b>Total</b>	<b>\$287.0</b>	<b>\$285.5</b>	<b>\$283.4</b>	<b>\$289.8</b>	<b>\$292.1</b>	<b>100.0%</b>	<b>0.8%</b>	<b>1.8%</b>

**Total Financial Aid by Source (in Millions)**

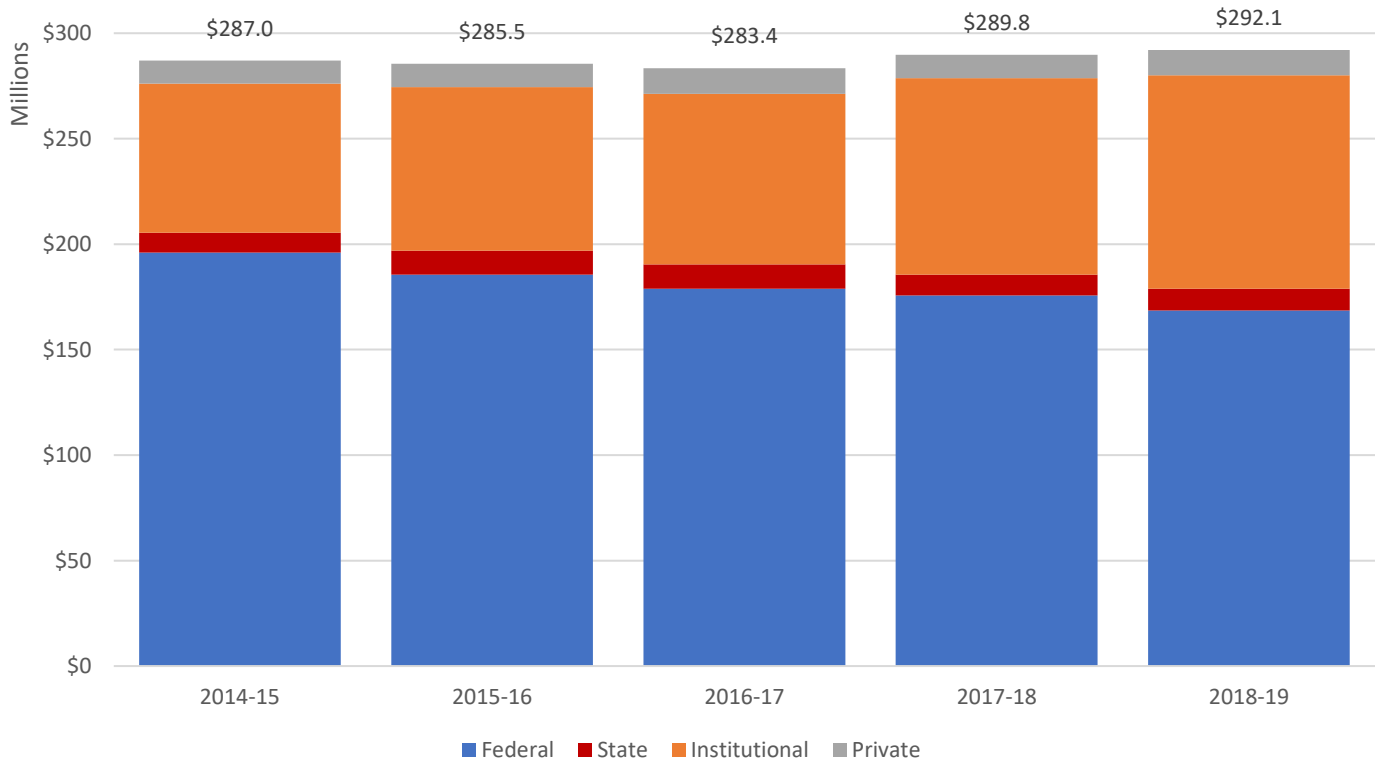
Source	2014-15	2015-16	2016-17	2017-18	2018-19	% of Total	1-year Change	5-year Change
Federal	\$196.0	\$185.5	\$178.9	\$175.7	\$168.6	57.7%	-4.1%	-14.0%
State	\$9.4	\$11.5	\$11.5	\$9.9	\$10.4	3.6%	4.5%	10.2%
Institutional	\$70.8	\$77.5	\$80.9	\$93.1	\$101.2	34.6%	8.7%	42.9%
Private	\$10.8	\$11.0	\$12.1	\$11.1	\$12.0	4.1%	8.6%	11.2%
<b>Total</b>	<b>\$287.0</b>	<b>\$285.5</b>	<b>\$283.4</b>	<b>\$289.8</b>	<b>\$292.1</b>	<b>100.0%</b>	<b>0.8%</b>	<b>1.8%</b>

# UNIVERSITY OF MAINE SYSTEM – 2018-19 FINANCIAL AID REPORT

## TOTAL FINANCIAL AID BY TYPE



## TOTAL FINANCIAL AID BY SOURCE





**UNIVERSITY OF MAINE SYSTEM – 2018-19 FINANCIAL AID REPORT**

**2018-19 FINANCIAL AID BY SOURCE, TYPE, AND CAMPUS**

**Federal Financial Aid by Type and Campus**

Type	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Loans	\$52,721,312	\$12,773,589	\$9,103,505	\$3,952,253	\$1,526,718	\$2,933,160	\$36,176,122	<b>\$119,186,659</b>
Scholarships, Grants, & Waivers	\$14,374,446	\$8,448,378	\$4,118,848	\$1,983,484	\$1,616,979	\$2,465,239	\$12,199,901	<b>\$45,207,274</b>
Work Study	\$1,644,541	\$259,142	\$381,532	\$111,653	\$165,374	\$443,179	\$1,151,558	<b>\$4,156,979</b>
<b>Total</b>	<b>\$68,740,299</b>	<b>\$21,481,108</b>	<b>\$13,603,885</b>	<b>\$6,047,390</b>	<b>\$3,309,070</b>	<b>\$5,841,578</b>	<b>\$49,527,581</b>	<b>\$168,550,912</b>

**State Financial Aid by Type and Campus**

Type	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Loans	\$41,000	\$0	\$130,500	\$3,000	\$3,000	\$4,500	\$18,000	<b>\$200,000</b>
Scholarships, Grants, & Waivers	\$2,675,838	\$2,098,248	\$1,113,191	\$541,419	\$588,188	\$468,449	\$2,696,086	<b>\$10,181,418</b>
<b>Total</b>	<b>\$2,716,838</b>	<b>\$2,098,248</b>	<b>\$1,243,691</b>	<b>\$544,419</b>	<b>\$591,188</b>	<b>\$472,949</b>	<b>\$2,714,086</b>	<b>\$10,381,418</b>

**Institutional Financial Aid by Type and Campus**

Type	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Loans	\$91,150	\$0	\$0	\$0	\$0	\$0	\$0	<b>\$91,150</b>
Scholarships, Grants, & Waivers	\$66,673,305	\$3,276,642	\$5,961,786	\$1,281,776	\$1,158,936	\$1,238,562	\$20,336,105	<b>\$99,927,112</b>
Work Study	\$600,617	\$8,939	\$123,598	\$0	\$223	\$13,257	\$390,104	<b>\$1,136,738</b>
<b>Total</b>	<b>\$67,365,071</b>	<b>\$3,285,582</b>	<b>\$6,085,385</b>	<b>\$1,281,776</b>	<b>\$1,159,159</b>	<b>\$1,251,820</b>	<b>\$20,726,208</b>	<b>\$101,155,001</b>

**Private Financial Aid by Type and Campus**

Type	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Scholarships, Grants, & Waivers	\$5,280,779	\$686,668	\$1,191,767	\$303,923	\$351,837	\$402,620	\$3,809,794	<b>\$12,027,388</b>

**Total Financial Aid by Type and Campus**

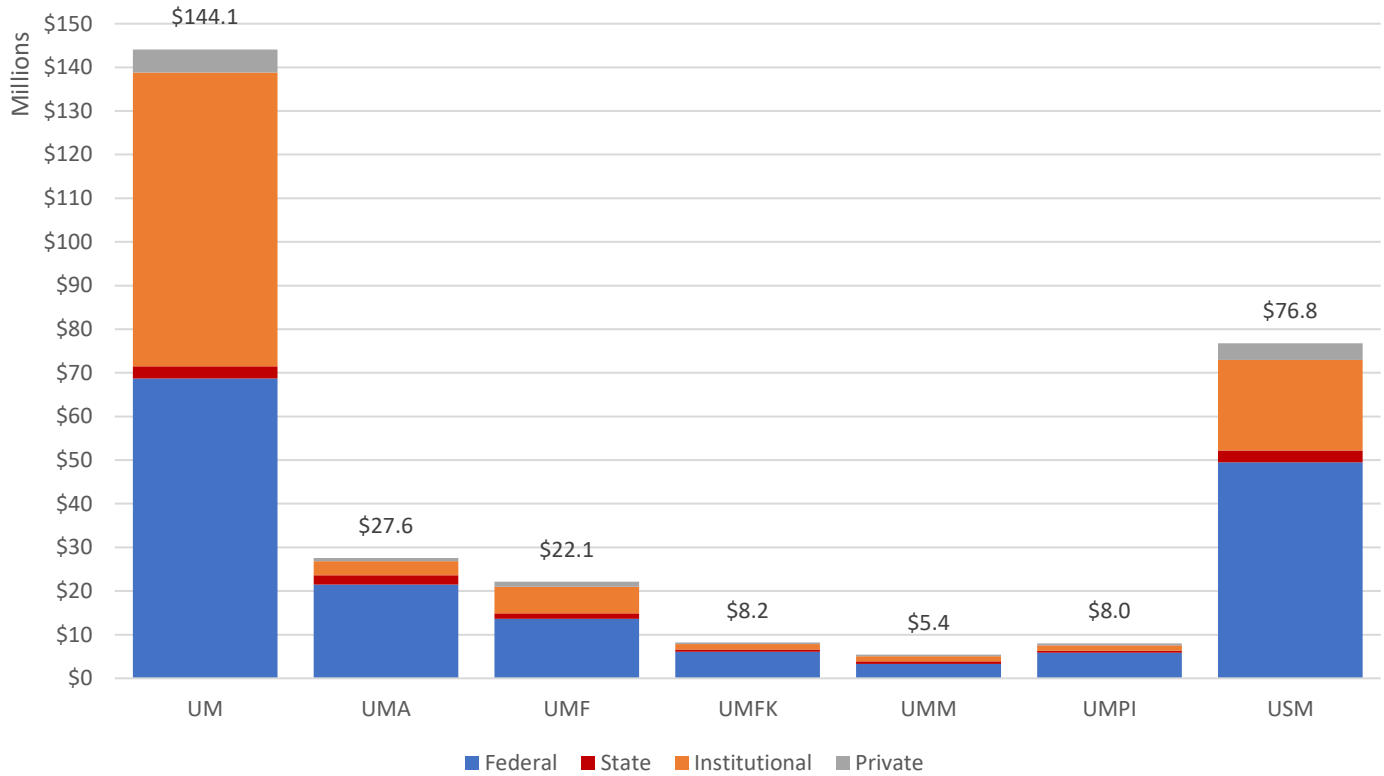
Type	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Loans	\$52,853,462	\$12,773,589	\$9,234,005	\$3,955,253	\$1,529,718	\$2,937,660	\$36,194,122	<b>\$119,477,809</b>
Scholarships, Grants, & Waivers	\$89,004,367	\$14,509,935	\$12,385,593	\$4,110,602	\$3,715,940	\$4,574,870	\$39,041,886	<b>\$167,343,193</b>
Work Study	\$2,245,158	\$268,081	\$505,130	\$111,653	\$165,596	\$456,437	\$1,541,662	<b>\$5,293,717</b>
<b>Total</b>	<b>\$144,102,987</b>	<b>\$27,551,605</b>	<b>\$22,124,728</b>	<b>\$8,177,508</b>	<b>\$5,411,254</b>	<b>\$7,968,967</b>	<b>\$76,777,669</b>	<b>\$292,114,719</b>

**Total Financial Aid by Source and Campus**

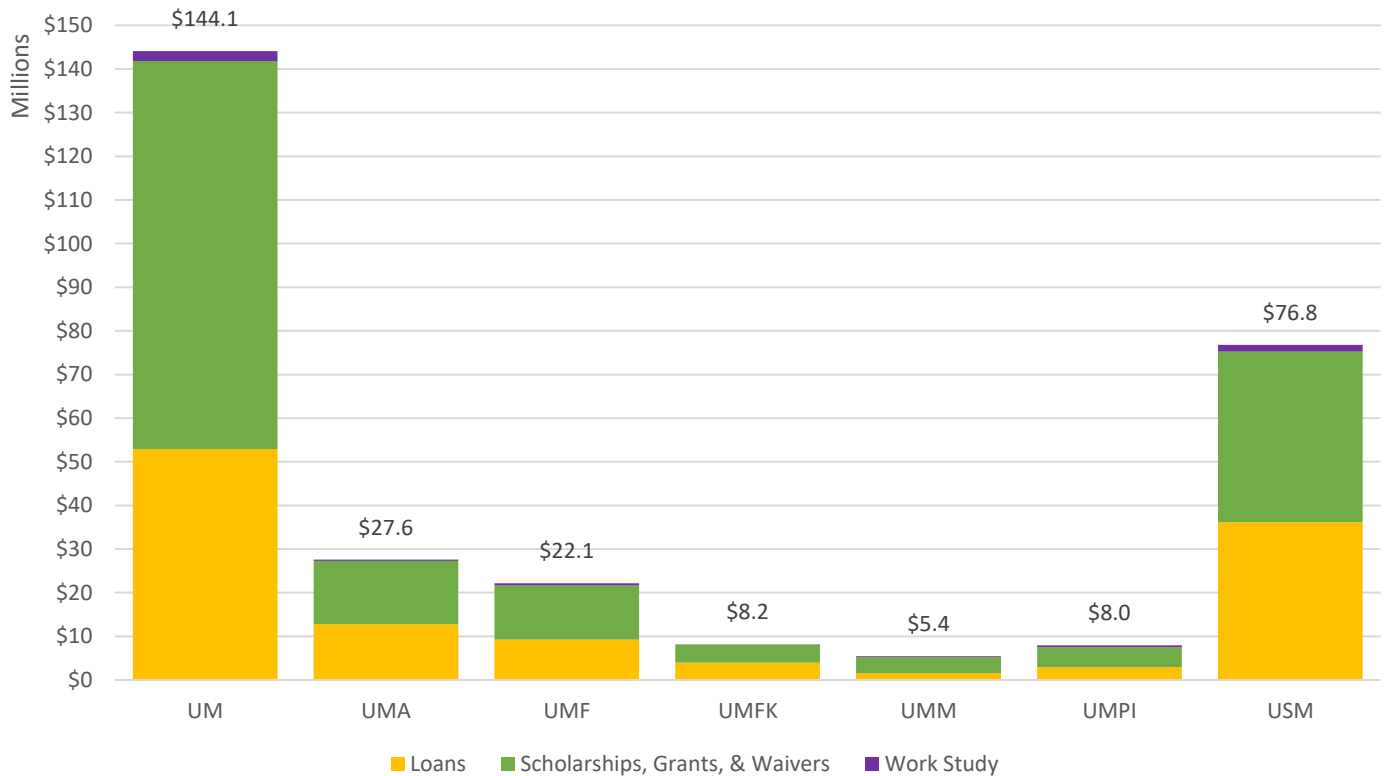
Source	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Federal	\$68,740,299	\$21,481,108	\$13,603,885	\$6,047,390	\$3,309,070	\$5,841,578	\$49,527,581	<b>\$168,550,912</b>
State	\$2,716,838	\$2,098,248	\$1,243,691	\$544,419	\$591,188	\$472,949	\$2,714,086	<b>\$10,381,418</b>
Institutional	\$67,365,071	\$3,285,582	\$6,085,385	\$1,281,776	\$1,159,159	\$1,251,820	\$20,726,208	<b>\$101,155,001</b>
Private	\$5,280,779	\$686,668	\$1,191,767	\$303,923	\$351,837	\$402,620	\$3,809,794	<b>\$12,027,388</b>
<b>Total</b>	<b>\$144,102,987</b>	<b>\$27,551,605</b>	<b>\$22,124,728</b>	<b>\$8,177,508</b>	<b>\$5,411,254</b>	<b>\$7,968,967</b>	<b>\$76,777,669</b>	<b>\$292,114,719</b>

# UNIVERSITY OF MAINE SYSTEM – 2018-19 FINANCIAL AID REPORT

## 2018-19 TOTAL FINANCIAL AID BY SOURCE AND CAMPUS



## 2018-19 TOTAL FINANCIAL AID BY TYPE AND CAMPUS



# UNIVERSITY OF MAINE SYSTEM – 2018-19 FINANCIAL AID REPORT

## FEDERAL FINANCIAL AID BY TYPE AND PROGRAM

### Federal Loans by Program (in Millions)

Program	2014-15	2015-16	2016-17	2017-18	2018-19	% of Total	1-year Change	5-year Change
Nursing	\$0.4	\$0.4	\$0.4	\$0.7	\$0.4	0.3%	-46.0%	-12.1%
Perkins	\$4.6	\$4.4	\$4.8	\$2.9	--	--	--	--
PLUS	\$14.3	\$15.9	\$18.4	\$18.9	\$19.0	15.9%	0.3%	32.8%
Subsidized	\$51.6	\$47.2	\$44.4	\$42.6	\$40.6	34.1%	-4.7%	-21.3%
Unsubsidized	\$72.4	\$66.5	\$63.4	\$60.5	\$59.2	49.7%	-2.1%	-18.3%
<b>Total</b>	<b>\$143.3</b>	<b>\$134.5</b>	<b>\$131.4</b>	<b>\$125.7</b>	<b>\$119.2</b>	<b>16.3%</b>	<b>-5.2%</b>	<b>-16.9%</b>

### Federal Scholarships, Grants, and Waivers by Program (in Millions)

Program	2014-15	2015-16	2016-17	2017-18	2018-19	% of Total	1-year Change	5-year Change
Pell	\$43.1	\$41.5	\$38.2	\$40.2	\$40.1	88.6%	-0.4%	-7.0%
SEOG	\$4.1	\$4.2	\$4.2	\$4.7	\$4.4	9.8%	-6.0%	7.1%
Other	\$0.9	\$0.7	\$0.7	\$0.6	\$0.7	1.6%	15.7%	-22.6%
<b>Total</b>	<b>\$48.2</b>	<b>\$46.4</b>	<b>\$43.1</b>	<b>\$45.6</b>	<b>\$45.2</b>	<b>100.0%</b>	<b>-0.8%</b>	<b>-6.1%</b>

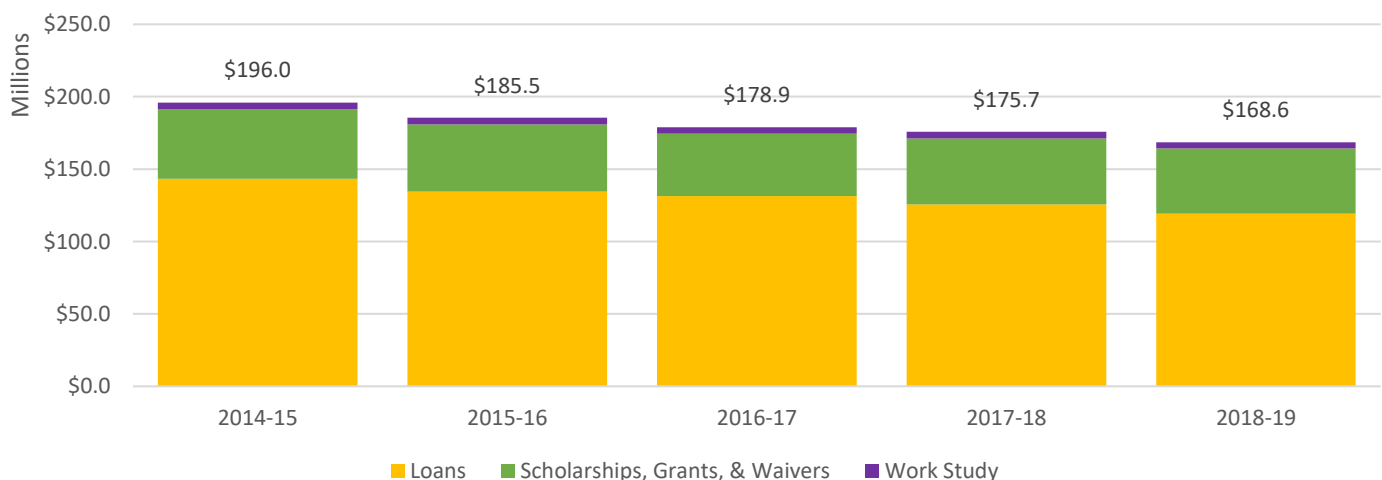
### Federal Work Study (in Millions)

Program	2014-15	2015-16	2016-17	2017-18	2018-19	% of Total	1-year Change	5-year Change
Work Study	\$4.5	\$4.6	\$4.4	\$4.5	\$4.2	2.5%	-7.1%	-7.7%

### Total Federal Aid by Type (in Millions)

Type	2014-15	2015-16	2016-17	2017-18	2018-19	% of Total	1-year Change	5-year Change
Loans	\$143.3	\$134.5	\$131.4	\$125.7	\$119.2	70.7%	-5.2%	-16.9%
Scholarships, Grants, & Waivers	\$48.2	\$46.4	\$43.1	\$45.6	\$45.2	26.8%	-0.8%	-6.1%
Work Study	\$4.5	\$4.6	\$4.4	\$4.5	\$4.2	2.5%	-7.1%	-7.7%
<b>Total</b>	<b>\$196.0</b>	<b>\$185.5</b>	<b>\$178.9</b>	<b>\$175.7</b>	<b>\$168.6</b>	<b>100.0%</b>	<b>-4.1%</b>	<b>-14.0%</b>

### TOTAL FEDERAL AID BY TYPE



**UNIVERSITY OF MAINE SYSTEM – 2018-19 FINANCIAL AID REPORT**

**2018-19 FEDERAL FINANCIAL AID BY TYPE, PROGRAM, AND CAMPUS**

**Federal Loans by Program and Campus**

Program	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Nursing	\$0	\$0	\$0	\$0	\$0	\$0	\$380,002	<b>\$380,002</b>
PLUS	\$12,479,848	\$160,726	\$1,170,963	\$101,318	\$65,695	\$168,160	\$4,852,291	<b>\$18,999,001</b>
Subsidized	\$17,035,661	\$5,826,250	\$4,233,903	\$1,799,445	\$732,497	\$1,320,336	\$9,667,807	<b>\$40,615,899</b>
Unsubsidized	\$23,205,803	\$6,786,613	\$3,698,639	\$2,051,490	\$728,526	\$1,444,664	\$21,276,022	<b>\$59,191,757</b>
<b>Total</b>	<b>\$52,721,312</b>	<b>\$12,773,589</b>	<b>\$9,103,505</b>	<b>\$3,952,253</b>	<b>\$1,526,718</b>	<b>\$2,933,160</b>	<b>\$36,176,122</b>	<b>\$119,186,659</b>

**Federal Scholarships, Grants, and Waivers by Program and Campus**

Program	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Pell	\$12,243,743	\$8,225,936	\$3,844,655	\$1,835,920	\$1,404,532	\$1,979,206	\$10,521,302	<b>\$40,055,294</b>
SEOG	\$1,516,846	\$212,602	\$248,068	\$110,064	\$212,447	\$462,033	\$1,678,599	<b>\$4,440,658</b>
Other	\$613,857	\$9,840	\$26,126	\$37,500	\$0	\$24,000	\$0	<b>\$711,322</b>
<b>Total</b>	<b>\$14,374,446</b>	<b>\$8,448,378</b>	<b>\$4,118,848</b>	<b>\$1,983,484</b>	<b>\$1,616,979</b>	<b>\$2,465,239</b>	<b>\$12,199,901</b>	<b>\$45,207,274</b>

**Federal Work Study by Campus**

Program	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Work Study	\$1,644,541	\$259,142	\$381,532	\$111,653	\$165,374	\$443,179	\$1,151,558	<b>\$4,156,979</b>

**Total Federal Financial Aid by Type and Campus**

Type	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Loans	\$52,721,312	\$12,773,589	\$9,103,505	\$3,952,253	\$1,526,718	\$2,933,160	\$36,176,122	<b>\$119,186,659</b>
Scholarships, Grants, & Waivers	\$14,374,446	\$8,448,378	\$4,118,848	\$1,983,484	\$1,616,979	\$2,465,239	\$12,199,901	<b>\$45,207,274</b>
Work Study	\$1,644,541	\$259,142	\$381,532	\$111,653	\$165,374	\$443,179	\$1,151,558	<b>\$4,156,979</b>
<b>Total</b>	<b>\$68,740,299</b>	<b>\$21,481,108</b>	<b>\$13,603,885</b>	<b>\$6,047,390</b>	<b>\$3,309,070</b>	<b>\$5,841,578</b>	<b>\$49,527,581</b>	<b>\$168,550,912</b>

# UNIVERSITY OF MAINE SYSTEM – 2018-19 FINANCIAL AID REPORT

## STATE FINANCIAL AID BY TYPE AND PROGRAM

### State Loans by Program (in Millions)

Program	2014-15	2015-16	2016-17	2017-18	2018-19	% of Total	1-year Change	5-year Change
Educators for Maine	\$0.2	\$0.1	\$0.1	\$0.2	\$0.2	100.0%	58.7%	31.1%

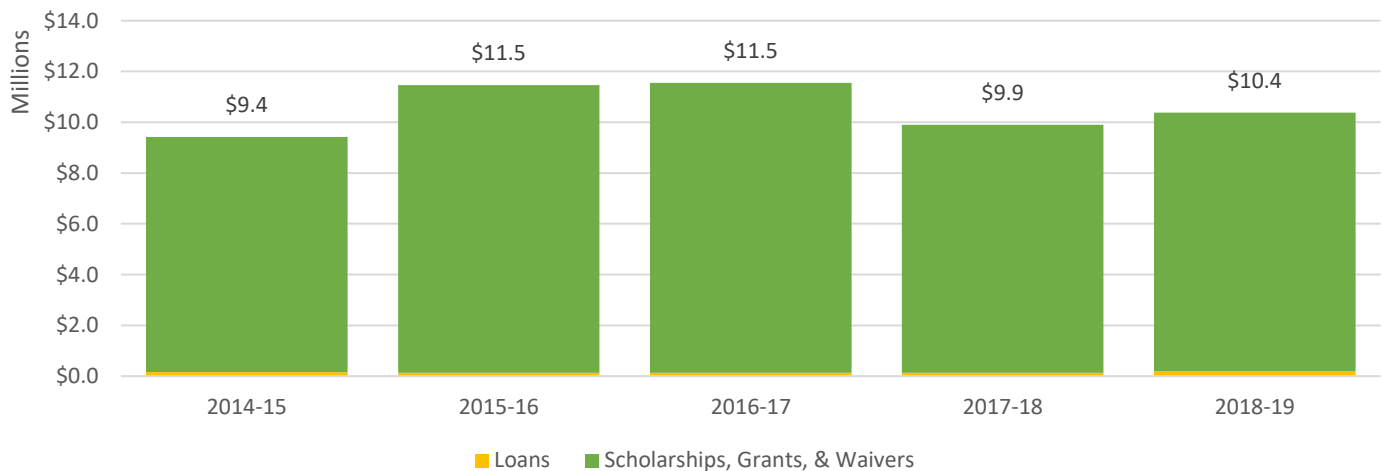
### State Scholarships, Grants, and Waivers by Program (in Millions)

Program	2014-15	2015-16	2016-17	2017-18	2018-19	% of Total	1-year Change	5-year Change
Racino	\$1.5	\$1.3	\$1.2	\$1.6	\$1.7	16.7%	4.7%	12.8%
State of Maine Grant	\$7.1	\$9.4	\$9.6	\$7.5	\$7.8	76.3%	3.5%	9.1%
UMS License Plate	\$0.07	\$0.05	\$0.05	\$0.05	\$0.04	0.4%	-26.6%	-51.4%
Other	\$0.6	\$0.6	\$0.6	\$0.6	\$0.7	6.6%	13.9%	19.2%
<b>Total</b>	<b>\$9.3</b>	<b>\$11.3</b>	<b>\$11.4</b>	<b>\$9.8</b>	<b>\$10.2</b>	<b>100.0%</b>	<b>4.2%</b>	<b>9.8%</b>

### Total State Aid by Type (in Millions)

Type	2014-15	2015-16	2016-17	2017-18	2018-19	% of Total	1-year Change	5-year Change
Loans	\$0.2	\$0.1	\$0.1	\$0.2	\$0.2	1.9%	58.7%	31.1%
Scholarships, Grants, & Waivers	\$9.3	\$11.3	\$11.4	\$9.8	\$10.2	98.1%	4.2%	9.8%
<b>Total</b>	<b>\$9.4</b>	<b>\$11.5</b>	<b>\$11.5</b>	<b>\$9.9</b>	<b>\$10.4</b>	<b>100.0%</b>	<b>4.9%</b>	<b>10.2%</b>

### TOTAL STATE AID BY TYPE



**UNIVERSITY OF MAINE SYSTEM – 2018-19 FINANCIAL AID REPORT**

**2018-19 STATE FINANCIAL AID BY TYPE, PROGRAM, AND CAMPUS**

**State Loans by Program and Campus**

<b>Program</b>	<b>UM</b>	<b>UMA</b>	<b>UMF</b>	<b>UMFK</b>	<b>UMM</b>	<b>UMPI</b>	<b>USM</b>	<b>Total</b>
<b>Educators for Maine</b>	\$41,000	\$0	\$130,500	\$3,000	\$3,000	\$4,500	\$18,000	<b>\$200,000</b>

**State Scholarships, Grants, and Waivers by Program and Campus**

<b>Program</b>	<b>UM</b>	<b>UMA</b>	<b>UMF</b>	<b>UMFK</b>	<b>UMM</b>	<b>UMPI</b>	<b>USM</b>	<b>Total</b>
<b>Racino</b>	\$0	\$512,396	\$223,797	\$72,543	\$320,978	\$51,280	\$522,889	<b>\$1,703,883</b>
<b>State of Maine Grant</b>	\$2,410,431	\$1,371,522	\$869,808	\$346,753	\$258,649	\$362,669	\$2,150,960	<b>\$7,770,792</b>
<b>UMS License Plate</b>	\$0	\$300	\$8,086	\$2,625	\$0	\$3,000	\$22,237	<b>\$36,248</b>
<b>Other</b>	\$265,407	\$214,030	\$11,500	\$119,498	\$8,561	\$51,500	\$0	<b>\$670,495</b>
<b>Total</b>	<b>\$2,675,838</b>	<b>\$2,098,248</b>	<b>\$1,113,191</b>	<b>\$541,419</b>	<b>\$588,188</b>	<b>\$468,449</b>	<b>\$2,696,086</b>	<b>\$10,181,418</b>

**Total State Financial Aid by Type and Campus**

<b>Type</b>	<b>UM</b>	<b>UMA</b>	<b>UMF</b>	<b>UMFK</b>	<b>UMM</b>	<b>UMPI</b>	<b>USM</b>	<b>Total</b>
<b>Loans</b>	\$41,000	\$0	\$130,500	\$3,000	\$3,000	\$4,500	\$18,000	<b>\$200,000</b>
<b>Scholarships, Grants, &amp; Waivers</b>	\$2,675,838	\$2,098,248	\$1,113,191	\$541,419	\$588,188	\$468,449	\$2,696,086	<b>\$10,181,418</b>
<b>Total</b>	<b>\$2,716,838</b>	<b>\$2,098,248</b>	<b>\$1,243,691</b>	<b>\$544,419</b>	<b>\$591,188</b>	<b>\$472,949</b>	<b>\$2,714,086</b>	<b>\$10,381,418</b>

# UNIVERSITY OF MAINE SYSTEM – 2018-19 FINANCIAL AID REPORT

## INSTITUTIONAL FINANCIAL AID BY TYPE AND PROGRAM

### Institutional Loans by Program (in Millions)

Program	2014-15	2015-16	2016-17	2017-18	2018-19	% of Total	1-year Change	5-year Change
Institutional Loans	\$0.2	\$0.2	\$0.2	\$0.1	\$0.1	100.0%	-34.3%	-44.6%

### Institutional Scholarships, Grants, and Waivers by Program (in Millions)

Program	2014-15	2015-16	2016-17	2017-18	2018-19	% of Total	1-year Change	5-year Change
Black Bear License Plate	\$0.1	\$0.1	\$0.1	\$0.1	\$0.1	0.11%	-1.8%	14.0%
Fire Fighter/Law Enforcement Waiver	\$0.01	\$0.02	\$0.02	\$0.01	\$0.01	0.01%	-31.7%	12.5%
Foster Care Waiver	\$0.4	\$0.4	\$0.4	\$0.4	\$0.4	0.4%	16.4%	17.1%
High School Waiver	\$0.5	\$0.8	\$0.6	\$0.8	\$1.2	1.2%	55.3%	146.7%
Inst. Scholarships (Restricted)	\$8.6	\$8.9	\$7.4	\$7.5	\$8.8	8.8%	17.7%	2.2%
Inst. Scholarships (Unrestricted)	\$52.2	\$58.5	\$64.0	\$75.4	\$81.6	81.7%	8.3%	56.4%
Native American R&B Scholarship	\$3.4	\$3.2	\$3.0	\$3.2	\$3.0	3.0%	-5.2%	-10.9%
Native American Waiver	\$0.3	\$0.3	\$0.3	\$0.3	\$0.3	0.3%	-3.0%	-23.0%
Racino Scholarship	\$0.8	\$0.8	\$0.6	\$0.6	\$0.7	0.7%	4.2%	-13.1%
Senior Citizens Waiver	\$0.3	\$0.4	\$0.4	\$0.4	\$0.5	0.5%	27.4%	64.3%
SEOG Institutional Matching	\$1.1	\$1.2	\$1.2	\$1.3	\$1.2	1.2%	-8.0%	6.1%
Veteran's Dependent Waiver	\$1.5	\$1.5	\$1.5	\$1.8	\$2.0	2.0%	14.4%	37.3%
<b>Total</b>	<b>\$69.2</b>	<b>\$75.9</b>	<b>\$79.4</b>	<b>\$91.7</b>	<b>\$99.9</b>	<b>100.0%</b>	<b>9.0%</b>	<b>44.4%</b>

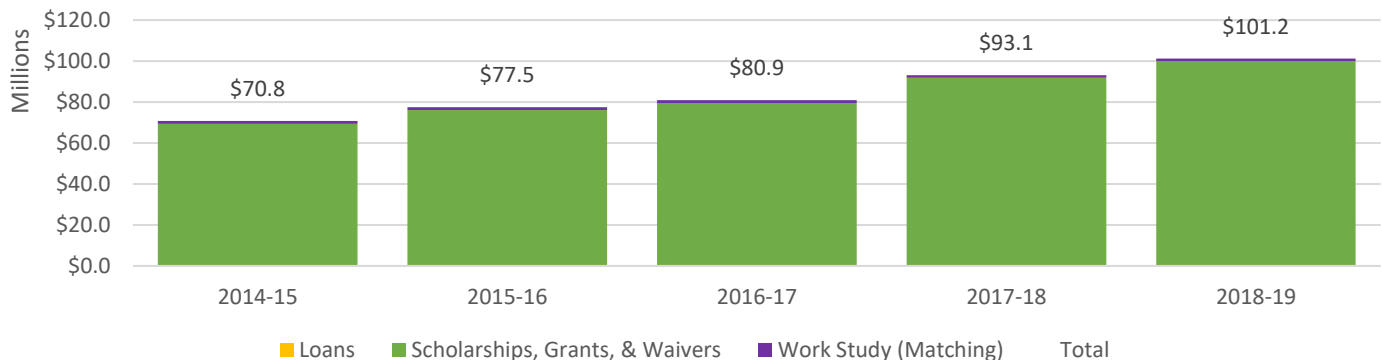
### Institutional Work Study (Matching) (in Millions)

Program	2014-15	2015-16	2016-17	2017-18	2018-19	% of Total	1-year Change	5-year Change
Work Study (Matching)	\$1.4	\$1.4	\$1.3	\$1.2	\$1.1	100.0%	-6.8%	-17.8%

### Total Institutional Aid by Type (in Millions)

Type	2014-15	2015-16	2016-17	2017-18	2018-19	% of Total	1-year Change	5-year Change
Loans	\$0.2	\$0.2	\$0.2	\$0.1	\$0.1	0.1%	-34.3%	-44.6%
Scholarships, Grants, & Waivers	\$69.2	\$75.9	\$79.4	\$91.7	\$99.9	98.8%	9.0%	44.4%
Work Study (Matching)	\$1.4	\$1.4	\$1.3	\$1.2	\$1.1	1.1%	-6.8%	-17.8%
<b>Total</b>	<b>\$70.8</b>	<b>\$77.5</b>	<b>\$80.9</b>	<b>\$93.1</b>	<b>\$101.2</b>	<b>100.0%</b>	<b>8.7%</b>	<b>42.9%</b>

### TOTAL INSTITUTIONAL AID BY TYPE



**UNIVERSITY OF MAINE SYSTEM – 2018-19 FINANCIAL AID REPORT**

**2018-19 INSTITUTIONAL FINANCIAL AID BY TYPE, PROGRAM, AND CAMPUS**

**Institutional Loans by Campus**

Program	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Loans	\$91,150	\$0	\$0	\$0	\$0	\$0	\$0	<b>\$91,150</b>

**Institutional Scholarships, Grants, and Waivers by Program and Campus**

Program	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Black Bear License Plate	\$104,986	\$0	\$0	\$0	\$0	\$0	\$0	<b>\$104,986</b>
Fire Fighter/Law Enforcement Waiver	\$8,790	\$0	\$0	\$0	\$0	\$0	\$0	<b>\$8,790</b>
Foster Care Waiver	\$130,385	\$24,232	\$82,474	\$22,601	\$10,019	\$20,504	\$127,506	<b>\$417,721</b>
High School Waiver	\$296,710	\$399,817	\$206,419	\$0	\$105,112	\$0	\$202,622	<b>\$1,210,680</b>
Inst. Scholarships (Restricted)	\$6,087,264	\$111,238	\$548,067	\$128,136	\$77,949	\$134,931	\$1,711,583	<b>\$8,799,167</b>
Inst. Scholarships (Unrestricted)	\$56,444,158	\$1,760,875	\$4,752,593	\$964,456	\$695,522	\$825,981	\$16,199,971	<b>\$81,643,556</b>
Native American R&B Scholarship	\$1,351,809	\$509,291	\$124,324	\$77,062	\$98,347	\$129,972	\$723,009	<b>\$3,013,814</b>
Native American Waiver	\$145,491	\$0	\$11,370	\$5,574	\$13,083	\$7,874	\$84,392	<b>\$267,784</b>
Racino Scholarship	\$660,801	\$0	\$0	\$0	\$0	\$0	\$0	<b>\$660,801</b>
Senior Citizens Waiver	\$144,990	\$106,091	\$31,583	\$7,663	\$17,833	\$36,088	\$194,827	<b>\$539,074</b>
SEOG Institutional Matching	\$501,637	\$0	\$82,689	\$0	\$70,816	\$0	\$559,533	<b>\$1,214,675</b>
Veteran's Dependent Waiver	\$796,284	\$365,100	\$122,267	\$76,284	\$70,255	\$83,213	\$532,662	<b>\$2,046,064</b>
<b>Total</b>	<b>\$66,673,305</b>	<b>\$3,276,642</b>	<b>\$5,961,786</b>	<b>\$1,281,776</b>	<b>\$1,158,936</b>	<b>\$1,238,562</b>	<b>\$20,336,105</b>	<b>\$99,927,112</b>

**Institutional Work-Study (Matching) by Campus**

Program	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Work Study (Matching)	\$600,617	\$8,939	\$123,598	\$0	\$223	\$13,257	\$390,104	<b>\$1,136,738</b>

**Total Institutional Financial Aid by Type and Campus**

Type	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Loans	\$91,150	\$0	\$0	\$0	\$0	\$0	\$0	<b>\$91,150</b>
Scholarships, Grants, & Waivers	\$66,673,305	\$3,276,642	\$5,961,786	\$1,281,776	\$1,158,936	\$1,238,562	\$20,336,105	<b>\$99,927,112</b>
Work Study (Matching)	\$600,617	\$8,939	\$123,598	\$0	\$223	\$13,257	\$390,104	<b>\$1,136,738</b>
<b>Total</b>	<b>\$67,365,071</b>	<b>\$3,285,582</b>	<b>\$6,085,385</b>	<b>\$1,281,776</b>	<b>\$1,159,159</b>	<b>\$1,251,820</b>	<b>\$20,726,208</b>	<b>\$101,155,001</b>



**UNIVERSITY OF MAINE SYSTEM – 2018-19 FINANCIAL AID REPORT**

**LOANS BY PROGRAM**

**Average Loan Amount by Program**

Program	2014-15	2015-16	2016-17	2017-18	2018-19	1-year Change	5-year Change
Educators for Maine	\$2,877	\$2,891	\$2,864	\$2,831	\$2,857	0.9%	-0.7%
Institutional Loans	\$2,937	\$2,673	\$3,141	\$2,774	\$2,681	-3.4%	-8.7%
Nursing	\$2,573	\$2,712	\$2,962	\$3,520	\$2,857	-18.8%	11.0%
Perkins	\$1,595	\$1,696	\$1,710	\$1,576	--	--	--
PLUS	\$10,196	\$10,075	\$11,195	\$11,654	\$12,140	4.2%	19.1%
Subsidized	\$3,806	\$3,790	\$3,796	\$3,826	\$3,852	0.7%	1.2%
Unsubsidized	\$4,888	\$4,787	\$4,766	\$4,751	\$4,832	1.7%	-1.2%
<b>Average Loan Package</b>	<b>\$8,134</b>	<b>\$8,134</b>	<b>\$8,299</b>	<b>\$8,310</b>	<b>\$8,230</b>	<b>-1.0%</b>	<b>1.2%</b>

**Number of Loan Recipients by Program**

Program	2014-15	2015-16	2016-17	2017-18	2018-19	1-year Change	5-year Change
Educators for Maine	53	46	44	59	70	18.6%	32.1%
Institutional Loans	56	60	48	50	34	-32.0%	-39.3%
Nursing	168	156	123	200	133	-33.5%	-20.8%
Perkins	2,855	2,595	2,780	1,844	--	--	--
PLUS	1,403	1,576	1,648	1,625	1,565	-3.7%	11.5%
Subsidized	13,560	12,465	11,701	11,139	10,543	-5.4%	-22.2%
Unsubsidized	14,818	13,897	13,308	12,732	12,250	-3.8%	-17.3%
<b>Unduplicated Total</b>	<b>17,661</b>	<b>16,568</b>	<b>15,868</b>	<b>15,159</b>	<b>14,517</b>	<b>-4.2%</b>	<b>-17.8%</b>

**UNIVERSITY OF MAINE SYSTEM – 2018-19 FINANCIAL AID REPORT**

**SCHOLARSHIPS, GRANTS, & WAIVERS BY PROGRAM**

**Average Scholarship, Grant, & Waiver Amount by Program**

Program	2014-15	2015-16	2016-17	2017-18	2018-19	1-year Change	5-year Change
Black Bear License Plate	\$4,605	\$2,818	\$3,122	\$713	\$1,207	69.3%	-73.8%
Fire Fighter/Law Enforcement Waiver	\$7,812	\$5,270	\$7,533	\$6,435	\$8,790	36.6%	12.5%
Foster Care Waiver	\$6,371	\$6,129	\$6,350	\$6,293	\$7,202	14.4%	13.0%
High School Waiver	\$607	\$725	\$583	\$672	\$695	3.3%	14.4%
Institutional Scholarships (Restricted)	\$2,108	\$2,155	\$1,937	\$1,970	\$2,083	5.7%	-1.2%
Institutional Scholarships (Unrestricted)	\$4,596	\$4,709	\$4,788	\$5,258	\$5,308	0.9%	15.5%
Native American R&B Scholarship	\$3,953	\$3,840	\$4,086	\$3,888	\$4,057	4.4%	2.6%
Native American Waiver	\$6,228	\$6,335	\$6,218	\$6,691	\$6,609	-1.2%	6.1%
Other Federal Grants	\$2,316	\$2,074	\$2,382	\$2,142	\$2,230	4.1%	-3.7%
Other State Grants	\$1,506	\$2,487	\$2,601	\$2,681	\$2,579	-3.8%	71.2%
Pell	\$3,828	\$3,854	\$3,845	\$4,067	\$4,196	3.2%	9.6%
Private Scholarships	\$2,690	\$2,742	\$2,851	\$2,811	\$3,045	8.3%	13.2%
Racino	\$656	\$703	\$858	\$824	\$823	-0.1%	25.3%
Senior Citizen Waiver	\$1,505	\$1,572	\$1,623	\$1,713	\$1,706	-0.4%	13.4%
SEOG	\$808	\$816	\$1,003	\$1,045	\$1,114	6.6%	37.9%
Maine State Grant	\$811	\$1,219	\$1,388	\$1,216	\$1,233	1.4%	52.0%
UMS License Plate	\$724	\$990	\$857	\$1,074	\$1,450	35.0%	100.4%
Veteran's Dependent Waiver	\$7,307	\$6,939	\$6,873	\$7,779	\$7,930	2.0%	8.5%
<b>Average Scholarship, Grant, &amp; Waiver Package</b>	<b>\$6,679</b>	<b>\$7,035</b>	<b>\$7,074</b>	<b>\$7,465</b>	<b>\$7,551</b>	<b>1.1%</b>	<b>13.0%</b>

**Number of Scholarship, Grant, & Waiver Recipients by Program**

Program	2014-15	2015-16	2016-17	2017-18	2018-19	1-year Change	5-year Change
Black Bear License Plate	20	34	37	150	87	-42.0%	335.0%
Fire Fighter/Law Enforcement Waiver	1	3	2	2	1	-50.0%	0.0%
Foster Care Waiver	56	58	56	57	58	1.8%	3.6%
High School Waiver	808	1,093	981	1,159	1,743	50.4%	115.7%
Institutional Scholarships (Restricted)	4,085	4,119	3,814	3,791	4,222	11.4%	3.4%
Institutional Scholarships (Unrestricted)	11,361	12,416	13,362	14,330	15,381	7.3%	35.4%
Native American R&B Scholarship	88	83	80	71	66	-7.0%	-25.0%
Native American Waiver	543	511	484	475	456	-4.0%	-16.0%
Other Federal Grants	397	328	293	287	319	11.1%	-19.6%
Other State Grants	469	242	227	228	260	14.0%	-44.6%
Pell	11,256	10,779	9,934	9,887	9,546	-3.4%	-15.2%
Private Scholarships	4,019	4,017	4,246	3,942	3,950	0.2%	-1.7%
Racino	3,240	2,900	2,162	2,717	2,874	5.8%	-11.3%
Senior Citizen Waiver	218	235	226	247	316	27.9%	45.0%
SEOG	6,554	6,553	5,354	5,790	5,081	-12.2%	-22.5%
State of Maine Grant	8,781	7,717	6,896	6,174	6,304	2.1%	-28.2%
UMS License Plate	103	53	56	46	25	-45.7%	-75.7%
Veteran's Dependent Waiver	204	214	218	230	258	12.2%	26.5%
<b>Unduplicated Total</b>	<b>20,580</b>	<b>20,570</b>	<b>20,646</b>	<b>21,179</b>	<b>22,163</b>	<b>4.6%</b>	<b>7.7%</b>

**UNIVERSITY OF MAINE SYSTEM – 2018-19 FINANCIAL AID REPORT**

**WORK STUDY BY PROGRAM**

**Average Work Study Amount by Program**

<b>Program</b>	<b>2014-15</b>	<b>2015-16</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>	<b>1-year Change</b>	<b>5-year Change</b>
<b>Federal Work Study</b>	\$1,410	\$1,452	\$1,464	\$1,518	\$1,536	1.2%	8.9%
<b>Institutional Work Study (Matching)</b>	\$500	\$498	\$549	\$516	\$526	2.0%	5.1%
<b><i>Average Work Study Package</i></b>	<b><i>\$1,775</i></b>	<b><i>\$1,842</i></b>	<b><i>\$1,858</i></b>	<b><i>\$1,882</i></b>	<b><i>\$1,917</i></b>	<b><i>1.9%</i></b>	<b><i>8.0%</i></b>

**Number of Work Study Recipients by Program**

<b>Program</b>	<b>2014-15</b>	<b>2015-16</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>	<b>1-year Change</b>	<b>5-year Change</b>
<b>Federal Work Study</b>	3,194	3,199	2,991	2,948	2,707	-8.2%	-15.2%
<b>Institutional Work Study (Matching)</b>	2,766	2,735	2,394	2,365	2,162	-8.6%	-21.8%
<b><i>Unduplicated Total</i></b>	<b><i>3,317</i></b>	<b><i>3,262</i></b>	<b><i>3,065</i></b>	<b><i>3,026</i></b>	<b><i>2,761</i></b>	<b><i>-8.8%</i></b>	<b><i>-16.8%</i></b>

**GLOSSARY OF STUDENT AID PROGRAMS****Federal**

**Direct Student Loan** - The U.S. Department of Education's federal student loan program is the William D. Ford Federal Direct Loan (Direct Loan) Program. Under this program, the U.S. Department of Education is your lender. There are four types of Direct Loans available:

1. *Direct Subsidized Loans* - loans made to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education at a college or career school.
2. *Direct Unsubsidized Loans* - loans made to eligible undergraduate, graduate, and professional students, but eligibility is not based on financial need.
3. *Direct PLUS Loans* - loans made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid. Eligibility is not based on financial need, but a credit check is required.
4. *Direct Consolidation Loans* - allow students to combine all their eligible federal student loans into a single loan with a single loan servicer.

**Nursing Student Loan** - The Nursing Student Loan Program is similar to the Perkins Loan Program except that only nursing students are eligible borrowers. The institution administers the program.

**Perkins Loan** - The Perkins Loan Program was a low-interest federal loan program for undergraduate or graduate students with exceptional financial need. Both interest and principal repayments are deferred during time of attendance (assuming at least half-time status while enrolled). Repayment begins nine months after graduation or last attendance. The institution administers the program. Note: the authority for schools to make new Perkins Loans ended September 30, 2017. Final disbursements were permitted through June 30, 2018. Students can no longer receive Perkins Loans.

**Pell Grant** - The Pell Grant is the basic program of federal grant assistance to undergraduate students of exceptional financial need. The Federal government administers the program. Grant amounts vary according to institutional costs, number of credits taken, and individual eligibility determinations. The maximum Pell Grant award was \$6,095 for 2018-19.

**Supplemental Educational Opportunity Grants (SEOG)** - SEOG is a program of grant assistance for undergraduate students of exceptional financial need. The institution administers the program. Federal funding is dependent upon an institutional application to the Department of Education. The current institutional match is 25%.

**Federal Work Study (FWS)** - FWS is a program to provide part-time employment to full-time and part-time undergraduate, graduate, and professional students with financial need. Jobs may be on-campus or with off-campus public or private not-for-profit agencies. This program promotes community service work and employment related to the student's field of study. The institution administers the program. Federal funding is dependent upon an institutional application to the Department of Education.

### State

**Educators for Maine Program** - The Educators for Maine Program is designed to provide low interest loans to Maine students who intend to teach in Maine. These loans may be forgiven by teaching in a Maine public elementary or secondary school upon graduation. If the loan recipient does not meet the service requirements, however, the loan must be repaid with interest. The program is administered by the Education Division of the Finance Authority of Maine (FAME). More information is available here:

[https://www.famemaine.com/maine\\_grants\\_loans/educators-for-maine-program-2/](https://www.famemaine.com/maine_grants_loans/educators-for-maine-program-2/)

**State of Maine Grant** - The State of Maine Grant Programs are designed to promote an educational opportunity for Maine students attending postsecondary institutions. The program is administered by the Maine Education Assistance Division under the Finance Authority of Maine (FAME). Determination of awards to students is based on rules and regulations established by the State that have been adapted to include applicable Federal guidelines. For the 2018-19 academic year, the maximum grant award amount is \$1,500. More information is available here:

[https://www.famemaine.com/maine\\_grants\\_loans/state-of-maine-grant-program/](https://www.famemaine.com/maine_grants_loans/state-of-maine-grant-program/)

**Racino Scholarship** - Two to four percent of the net slot machine income will be credited to the UMS scholarship fund which will be used for Maine residents who demonstrate financial need.

**UMS License Plate** - UMS license plates provide a way for vehicle owners to show support for the UMS Scholarship fund. The UMS Scholarship fund receives \$14 from each UMS plate purchased (purchase price: \$20). More information is available here: <https://www.maine.gov/sos/bmv/registration/umplate.html>

### Institutional

**Institutional Loans** - The University maintains several loan programs which include funds established by individual contributors. Loans are made to students based on the restrictions established by the source of capital for the program. The loan programs are a continuing source of aid to students based on a revolving fund basis (e.g., as funds are repaid by students, new loans are made).

**Black Bear License Plate** - Black Bear specialty vehicle plates help support UMaine students with financial need. The Maine Black Bear Scholarship Fund receives \$10 for each registration purchased or renewed. More information is available here: <https://umainefoundation.org/voucher/>

**Fire Fighter/Law Enforcement Waiver** – Tuition waiver for children of firefighters and law enforcement officers killed in the line of duty. Per Maine law, tuition will be waived for eligible students but will be limited to undergraduate degree programs and shall be limited to the earlier of not more than five years of full-time enrollment or its equivalent, or receipt of a Baccalaureate Degree. A person desiring a tuition waiver should apply to the Department of Education for determination of eligibility. More information is available here:

<https://www.maine.edu/apls/wp-content/uploads/sites/42/2019/11/IX-G-Tuition-Waivers.pdf>

**Foster Care Waiver** - Tuition Waiver for Persons in Foster Care, subsidized adoptive care, or minor wards of a subsidized permanency guardian upon graduating from high school or successfully completing a GED examination. Tuition will be waived for eligible Maine students who have applied for federal student financial aid. These students must be enrolled in an undergraduate or certificate program of at least one year and not been enrolled full-time for more than five years or the equivalent. A person desiring a tuition waiver should apply to the Finance Authority of Maine for determination of eligibility. More information is available here:

<https://www.maine.edu/apls/wp-content/uploads/sites/42/2019/11/IX-G-Tuition-Waivers.pdf>

**High School Waiver** - In situations where State funding is not sufficient to cover one-half the tuition for all eligible students as outlined in the High School Aspirations Incentive Program, the University of Maine System will still waive one-half the tuition for the first three (3) credit hours taken each semester (fall and spring only). More information is available here: <https://www.maine.edu/apls/wp-content/uploads/sites/42/2019/11/IX-G-Tuition-Waivers.pdf>

**Institutional Scholarships (Restricted)** - These scholarships are restricted by the donor and can be need-based or non-need-based. They are funded from income earned by the University endowment fund or other restricted sources and do not represent an expense to the E & G budget.

**Institutional Scholarships (Unrestricted)** - All scholarships funded from unrestricted revenues (excluding Native American Scholarships) are used to provide aid to students in need of financial assistance or in recognition of talent and/or academic excellence.

**Native American Room and Board (R&B) Scholarship** - This need-based grant is for qualified Native American students living in a residence hall of the campus where they are matriculating. Students must meet the requirements for the Native American Waiver and Educational Program, as well as other requirements outlined here: <https://www.maine.edu/apls/wp-content/uploads/sites/42/2019/11/IX-G-Tuition-Waivers.pdf>

**Native American Waiver** - The purpose of this programs is to encourage Native American students to participate in public higher education in Maine. The goal is to provide sustained support for all UMS Native American students who wish to pursue post-secondary study and, in particular, those who wish to obtain a certificate and/or an associate, baccalaureate, or graduate degree or some other appropriate credential that will serve them personally and professionally as they plan for the future. This program covers tuition and mandatory fees. Tuition and mandatory fees will be waived for qualified students, both matriculated and non-matriculated, who are enrolled in academic, credit-bearing courses at the undergraduate, graduate, or continuing education level at the campuses of the University of Maine System. More information is available here: <https://www.maine.edu/apls/wp-content/uploads/sites/42/2019/11/IX-G-Tuition-Waivers.pdf>

**Senior Citizens Waiver** - For the purpose of administering this waiver, “senior citizens” are defined as Maine residents who are, or will become, 65 years of age during the semester for which they are requesting the waiver. The Board of Trustees authorizes the waiver of tuition and Board-approved mandatory fees for senior citizens who register for undergraduate courses on a credit or audit basis at any university of the University of Maine System. Enrollment will be subject to space availability. More information is available here: <https://www.maine.edu/apls/wp-content/uploads/sites/42/2019/11/IX-G-Tuition-Waivers.pdf>

**Veteran’s Dependent Waiver** - Per Maine law, tuition and mandatory fees and lab fees will be waived for eligible orphans, widows & widowers of veterans as well as spouses and children of veterans who are disabled, missing in action, etc. Initial eligibility is determined by the Veterans Affairs Office of the State of Maine. Students must be enrolled in an associate’s, bachelor’s or master’s degree program. More information is available here: <https://www.maine.edu/apls/wp-content/uploads/sites/42/2019/11/IX-G-Tuition-Waivers.pdf>

**NOTE:** The following are considered as part of an employee’s “benefit” package and, therefore, are not included in this financial aid report but it should be noted that tuition is waived for employees and their dependents as follows:

**Employee Tuition Benefit** - The University of Maine System encourages the full participation of all of its members in its educational mission by offering tuition waivers for eligible employees and their dependents. Employees should consult the appropriate collective bargaining agreement or the employee handbook (non-represented employees) for more information on tuition waiver benefits. Visit the IRS website for information on how waivers may be taxed. Generally, eligible full-time employees are allowed a maximum of two tuition-free courses per semester or summer session, not to exceed a total of eight credit hours. Eligible part-time employees are allowed a maximum of one tuition-free course per semester or summer session, not to exceed a total of four credit hours.

**Dependent Tuition Benefit** - The spouse, domestic partner, or dependent children of eligible full-time employees are eligible for a 50% tuition waiver provided the spouse, domestic partner, or dependent children are attending the University of Maine System as a full-time or part-time matriculated student. The spouse, domestic partner, or dependent children of eligible part-time employees are eligible for a 25% tuition waiver provided the spouse, domestic partner, or dependent children are attending the University of Maine System as a full-time or part-time matriculated student.