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Public  
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UNIVERSITY OF MAINE SYSTEM

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**2019-20**

**Financial Aid Report**

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## 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; 1/14/2021.

**HIGHLIGHTS****Overview**

- Total financial aid in the University of Maine System (UMS) was \$209.5 million in 2019-20. Financial aid decreased by -\$1.7 million (or -0.6%) compared to last year. The total number of students receiving aid increased by 636 students (or 2.6%) from last year to 25,253 students. The average award package was \$11,502, a -3.1% decrease from the prior year.
- Federal aid comprised 55.1% of total aid awarded in 2019-20, while institutional aid accounted for 37.1%, and private aid (scholarships) and state aid accounted for 4.2% and 3.5% respectively.
- From 2015-16, institutional aid grew by \$30.4 million (or 39.2%) and private aid (scholarships) grew by \$1.3 million (or 11.2%). Federal and state aid declined by -\$25.4 million (or -13.7%) and -\$1.2 million (or -10.5%) respectively.
- Scholarships, grants, and waivers accounted for 59.2% of the total aid awarded in 2019-20. Loans made up 39.1% and work study made up the remaining 1.7% of all aid awarded.

**Loans**

- In 2019-20, loans totaled \$113.5 million, which is a decrease of -\$6.0 million (or -5.0%) relative to last year and a decrease of -\$21.3 million (or -15.8%) from five years ago.
- A total of 13,844 students participated in at least one loan program. Of those who received loans, the average loan package was \$8,196.
- The average institutional loan increased 27.7% from \$2,673 in 2015-16 to \$3,413 in 2019-20 and the average PLUS loan increased 20.7% from \$10,075 in 2015-16 to \$12,160 in 2019-20.

**Scholarships, Grants, and Waivers**

- Scholarships, grants, and waivers totaled \$172.0 million in 2019-20, an increase of \$4.7 million (or 2.8%) compared to the previous year and an increase of \$27.3 million (or 18.9%) from 2015-16.
- Institutional scholarships, grants, and waivers increased from \$75.9 million in 2015-16 to \$106.7 million in 2019-20 (an increase of 40.5%). Private scholarships grew 11.2% from five years ago, increasing from \$11.0 to \$12.3 million. Federal scholarships, grants, and waivers dropped from \$46.4 million in 2015-16 to \$43.0 million in 2019-20 (a decrease of -7.3%) and scholarships and grants from the state decreased from \$11.3 million to \$10.0 million (a decrease of -11.4%) in the same time period.
- The average scholarship, grant, and waiver package increased 6.6% from five years ago, going from \$7,035 in 2015-16 to \$7,498 in 2019-20.

**Work Study**

- In 2019-20, students received a total of \$5.0 million under the Federal Work Study program, \$3.9 million of which originated from the Federal Government and \$1.0 million in matching funds from UMS institutions.
- Although the number of participants in the Federal Work Study program declined -19.2% from 3,262 in 2015-16 to 2,637 in 2019-20, the average work study package increased 2.6% from \$1,842 to \$1,889 in the same time period.

# UNIVERSITY OF MAINE SYSTEM – 2019-20 FINANCIAL AID REPORT

## TOTAL FINANCIAL AID BY CAMPUS

Campus	2015-16	2016-17	2017-18	2018-19	2019-20	1-year Change	5-year Change
<b>UM</b>	\$131,002,292	\$133,246,405	\$142,244,035	\$144,102,987	\$146,093,645	1.4%	11.5%
<b>UMA</b>	\$36,351,535	\$31,352,994	\$28,229,362	\$27,551,605	\$26,252,878	-4.7%	-27.8%
<b>UMF</b>	\$22,266,358	\$22,387,384	\$22,582,445	\$22,124,728	\$21,098,444	-4.6%	-5.2%
<b>UMFK</b>	\$8,033,922	\$8,149,119	\$8,183,557	\$8,177,508	\$7,272,073	-11.1%	-9.5%
<b>UMM</b>	\$6,258,423	\$6,430,933	\$5,946,326	\$5,411,254	\$5,170,644	-4.4%	-17.4%
<b>UMPI</b>	\$8,280,394	\$7,761,213	\$7,701,738	\$7,968,967	\$7,994,110	0.3%	-3.5%
<b>USM</b>	\$73,282,907	\$74,103,851	\$74,877,691	\$76,777,669	\$76,569,011	-0.3%	4.5%
<b>Total</b>	<b>\$285,475,831</b>	<b>\$283,431,899</b>	<b>\$289,765,154</b>	<b>\$292,114,719</b>	<b>\$290,450,804</b>	<b>-0.6%</b>	<b>1.7%</b>

## TOTAL HEADCOUNT OF FINANCIAL AID RECIPIENTS

Campus	2015-16	2016-17	2017-18	2018-19	2019-20	1-year Change	5-year Change
<b>UM</b>	9,425	9,673	10,063	10,349	10,868	5.0%	15.3%
<b>UMA</b>	4,219	3,875	3,694	3,780	4,040	6.9%	-4.2%
<b>UMF</b>	1,827	1,806	1,823	1,847	1,787	-3.2%	-2.2%
<b>UMFK</b>	908	916	884	868	769	-11.4%	-15.3%
<b>UMM</b>	703	701	682	729	732	0.4%	4.1%
<b>UMPI</b>	1,164	849	812	803	818	1.9%	-29.7%
<b>USM</b>	5,862	6,026	5,990	6,241	6,239	0.0%	6.4%
<b>Total</b>	<b>24,108</b>	<b>23,846</b>	<b>23,948</b>	<b>24,617</b>	<b>25,253</b>	<b>2.6%</b>	<b>4.7%</b>

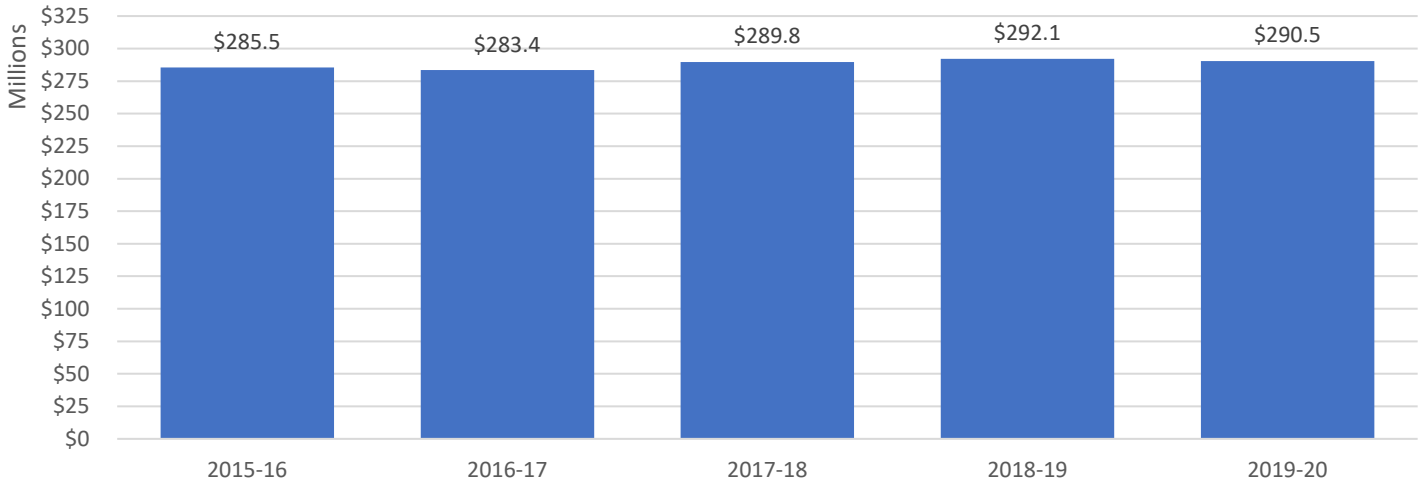
## AVERAGE FINANCIAL AID AWARD PACKAGE PER STUDENT BY CAMPUS

Campus	2015-16	2016-17	2017-18	2018-19	2019-20	1-year Change	5-year Change
<b>UM</b>	\$13,899	\$13,775	\$14,135	\$13,924	\$13,443	-3.5%	-3.3%
<b>UMA</b>	\$8,616	\$8,091	\$7,642	\$7,289	\$6,498	-10.8%	-24.6%
<b>UMF</b>	\$12,187	\$12,396	\$12,388	\$11,979	\$11,807	-1.4%	-3.1%
<b>UMFK</b>	\$8,848	\$8,896	\$9,257	\$9,421	\$9,457	0.4%	6.9%
<b>UMM</b>	\$8,902	\$9,174	\$8,719	\$7,423	\$7,064	-4.8%	-20.7%
<b>UMPI</b>	\$7,114	\$9,142	\$9,485	\$9,924	\$9,773	-1.5%	37.4%
<b>USM</b>	\$12,501	\$12,297	\$12,500	\$12,302	\$12,273	-0.2%	-1.8%
<b>Total*</b>	<b>\$11,842</b>	<b>\$11,886</b>	<b>\$12,100</b>	<b>\$11,866</b>	<b>\$11,502</b>	<b>-3.1%</b>	<b>-2.9%</b>

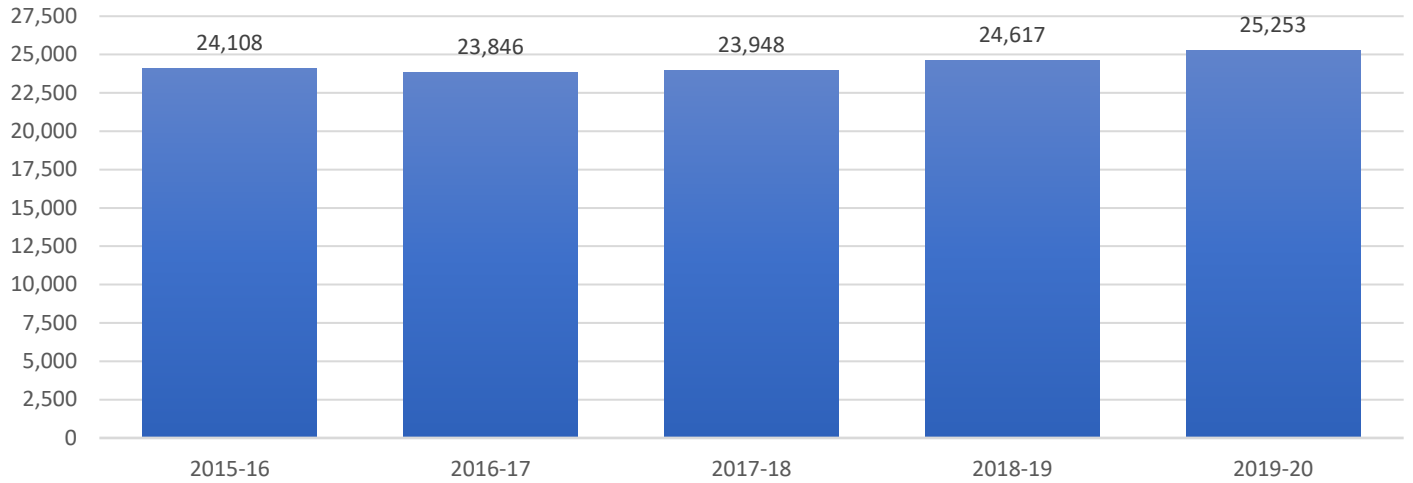
\* Weighted average.

# UNIVERSITY OF MAINE SYSTEM – 2019-20 FINANCIAL AID REPORT

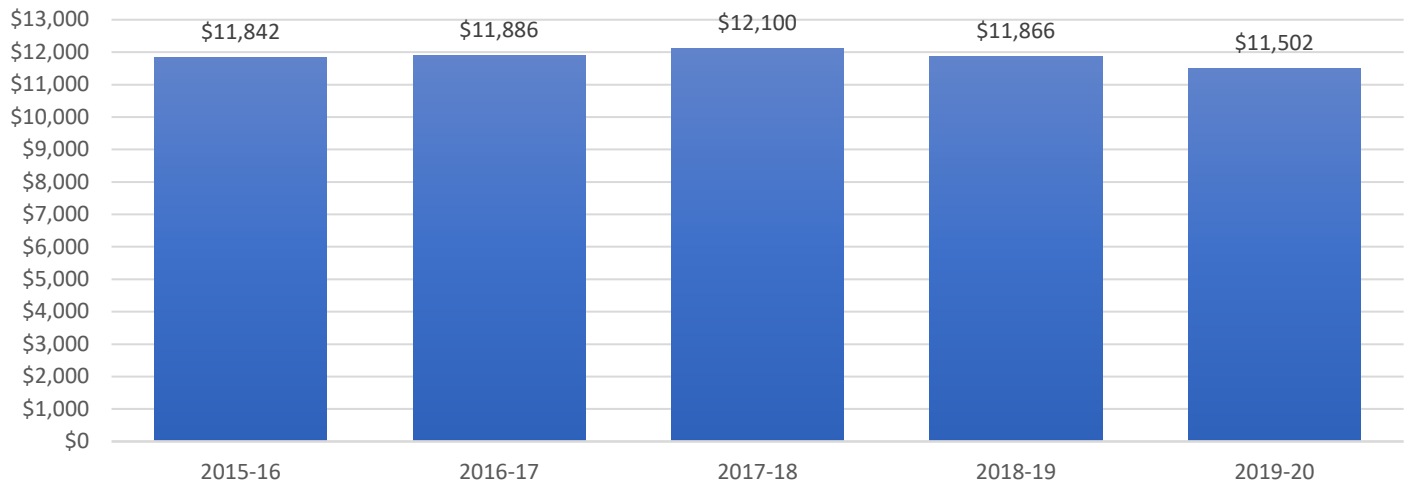
## TOTAL FINANCIAL AID



## TOTAL HEADCOUNT OF FINANCIAL AID RECIPIENTS



## AVERAGE FINANCIAL AID AWARD PACKAGE PER STUDENT



**UNIVERSITY OF MAINE SYSTEM – 2019-20 FINANCIAL AID REPORT**

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

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

Type	2015-16	2016-17	2017-18	2018-19	2019-20	% of Total	1-year Change	5-year Change
Loans	\$134.5	\$131.4	\$125.7	\$119.2	\$113.1	70.7%	-5.1%	-15.9%
Scholarships, Grants, & Waivers	\$46.4	\$43.1	\$45.6	\$45.2	\$43.0	26.9%	-4.8%	-7.3%
Work Study	\$4.6	\$4.4	\$4.5	\$4.2	\$3.9	2.5%	-5.2%	-15.2%
<b>Total</b>	<b>\$185.5</b>	<b>\$178.9</b>	<b>\$175.7</b>	<b>\$168.6</b>	<b>\$160.1</b>	<b>100.0%</b>	<b>-5.0%</b>	<b>-13.7%</b>

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

Type	2015-16	2016-17	2017-18	2018-19	2019-20	% of Total	1-year Change	5-year Change
Loans	\$0.1	\$0.1	\$0.2	\$0.2	\$0.2	2.1%	9.0%	63.9%
Scholarships, Grants, & Waivers	\$11.3	\$11.4	\$9.8	\$10.2	\$10.0	97.9%	-1.4%	-11.4%
<b>Total</b>	<b>\$11.5</b>	<b>\$11.5</b>	<b>\$9.9</b>	<b>\$10.4</b>	<b>\$10.3</b>	<b>100.0%</b>	<b>-1.2%</b>	<b>-10.5%</b>

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

Type	2015-16	2016-17	2017-18	2018-19	2019-20	% of Total	1-year Change	5-year Change
Loans	\$0.2	\$0.2	\$0.1	\$0.1	\$0.1	0.1%	12.3%	-36.1%
Scholarships, Grants, & Waivers	\$75.9	\$79.4	\$91.7	\$99.9	\$106.7	98.9%	6.8%	40.5%
Work Study (Matching)	\$1.4	\$1.3	\$1.2	\$1.1	\$1.0	1.0%	-8.4%	-23.5%
<b>Total</b>	<b>\$77.5</b>	<b>\$80.9</b>	<b>\$93.1</b>	<b>\$101.2</b>	<b>\$107.8</b>	<b>100.0%</b>	<b>6.6%</b>	<b>39.2%</b>

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

Type	2015-16	2016-17	2017-18	2018-19	2019-20	% of Total	1-year Change	5-year Change
Scholarships, Grants, & Waivers	\$11.0	\$12.1	\$11.1	\$12.0	\$12.3	100.0%	1.9%	11.2%

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

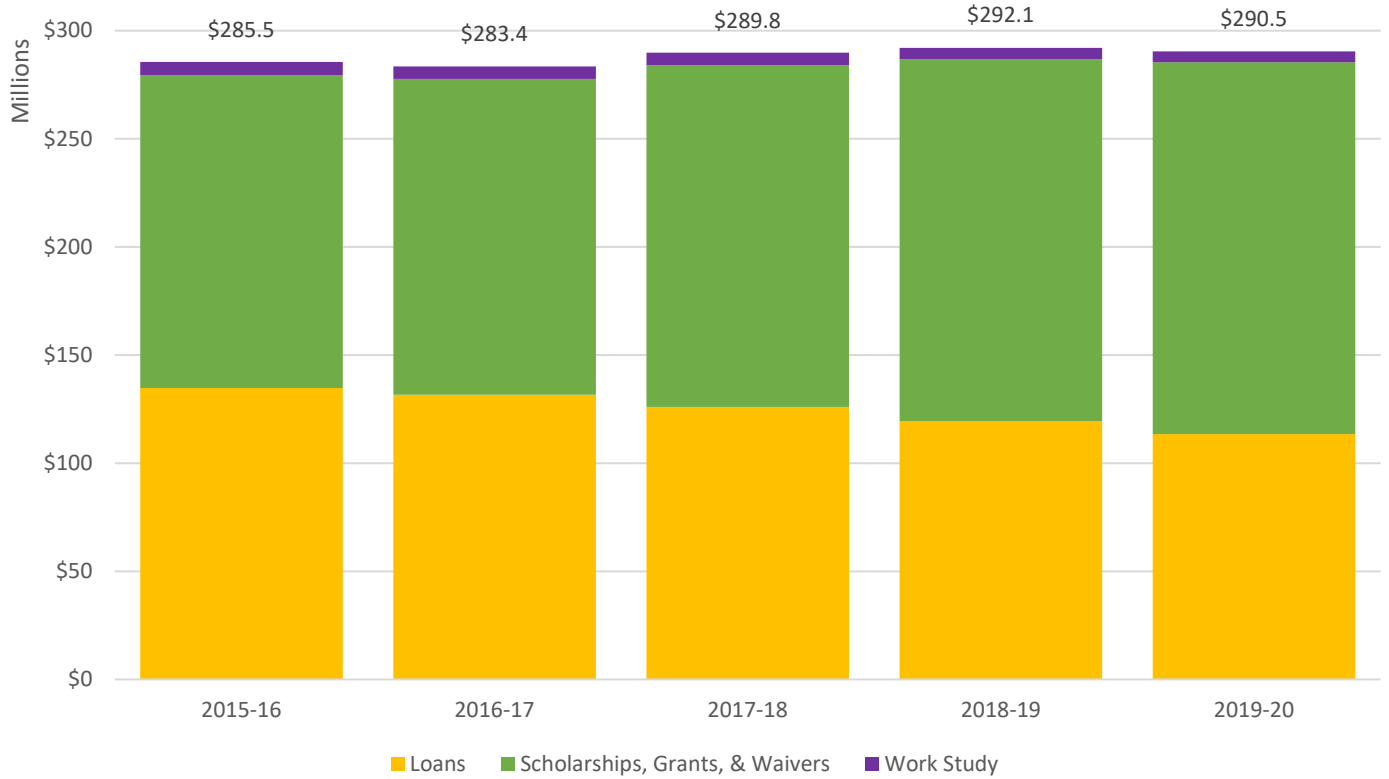
Type	2015-16	2016-17	2017-18	2018-19	2019-20	% of Total	1-year Change	5-year Change
Loans	\$134.8	\$131.7	\$126.0	\$119.5	\$113.5	39.1%	-5.0%	-15.8%
Scholarships, Grants, & Waivers	\$144.7	\$146.1	\$158.1	\$167.3	\$172.0	59.2%	2.8%	18.9%
Work Study	\$6.0	\$5.7	\$5.7	\$5.3	\$5.0	1.7%	-5.9%	-17.1%
<b>Total</b>	<b>\$285.5</b>	<b>\$283.4</b>	<b>\$289.8</b>	<b>\$292.1</b>	<b>\$290.5</b>	<b>100.0%</b>	<b>-0.6%</b>	<b>1.7%</b>

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

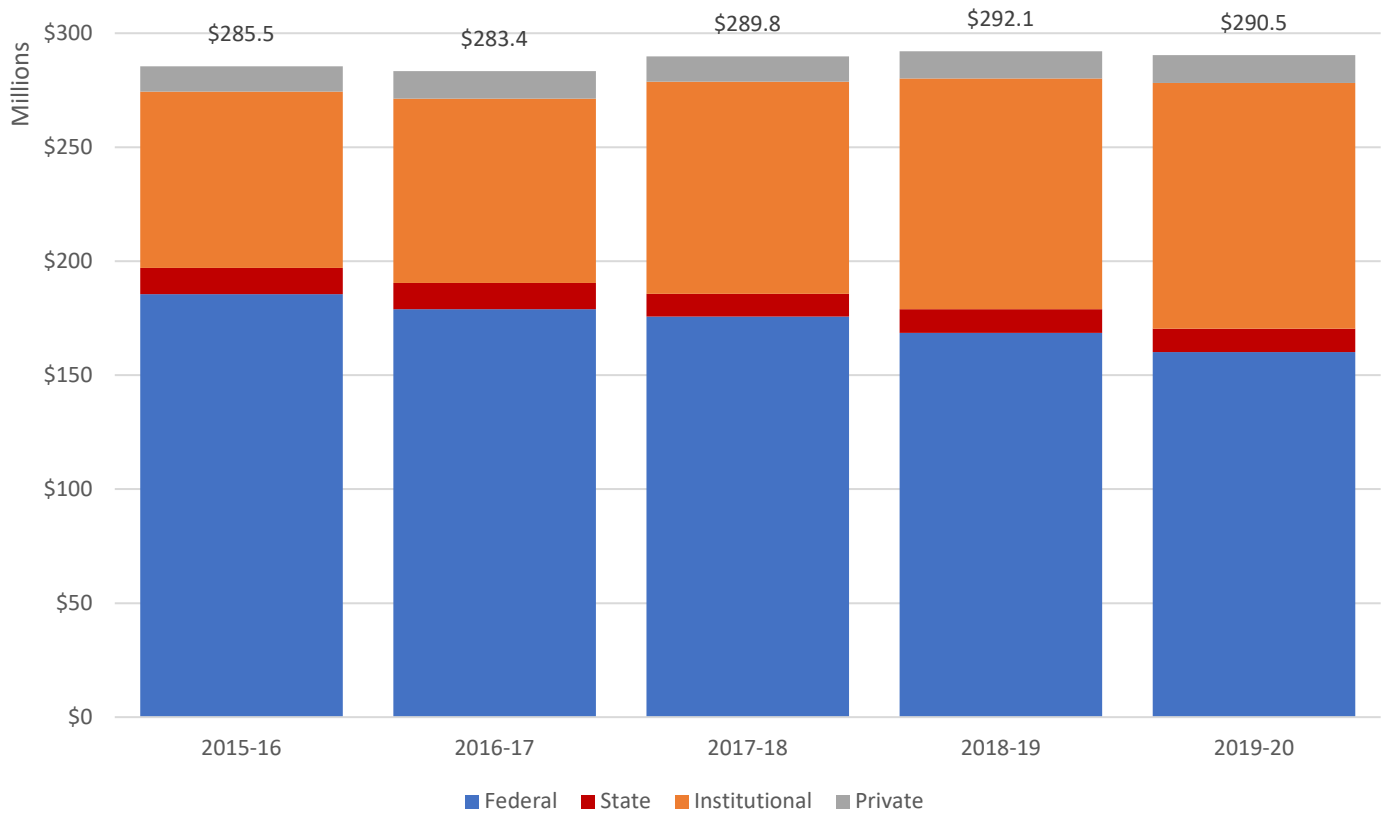
Source	2015-16	2016-17	2017-18	2018-19	2019-20	% of Total	1-year Change	5-year Change
Federal	\$185.5	\$178.9	\$175.7	\$168.6	\$160.1	55.1%	-5.0%	-13.7%
State	\$11.5	\$11.5	\$9.9	\$10.4	\$10.3	3.5%	-1.2%	-10.5%
Institutional	\$77.5	\$80.9	\$93.1	\$101.2	\$107.8	37.1%	6.6%	39.2%
Private	\$11.0	\$12.1	\$11.1	\$12.0	\$12.3	4.2%	1.9%	11.2%
<b>Total</b>	<b>\$285.5</b>	<b>\$283.4</b>	<b>\$289.8</b>	<b>\$292.1</b>	<b>\$290.5</b>	<b>100.0%</b>	<b>-0.6%</b>	<b>1.7%</b>

# UNIVERSITY OF MAINE SYSTEM – 2019-20 FINANCIAL AID REPORT

## TOTAL FINANCIAL AID BY TYPE



## TOTAL FINANCIAL AID BY SOURCE





**UNIVERSITY OF MAINE SYSTEM – 2019-20 FINANCIAL AID REPORT**

**2019-20 FINANCIAL AID BY SOURCE, TYPE, AND CAMPUS**

**Federal Financial Aid by Type and Campus**

Type	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Loans	\$49,914,688	\$12,359,068	\$8,185,587	\$3,368,110	\$1,284,489	\$2,934,176	\$35,093,721	<b>\$113,139,839</b>
Scholarships, Grants, & Waivers	\$13,631,701	\$7,989,135	\$3,977,737	\$1,670,669	\$1,484,061	\$2,542,134	\$11,738,133	<b>\$43,033,569</b>
Work Study	\$1,584,188	\$248,261	\$378,278	\$126,599	\$128,438	\$374,884	\$1,100,003	<b>\$3,940,651</b>
<b>Total</b>	<b>\$65,130,577</b>	<b>\$20,596,463</b>	<b>\$12,541,602</b>	<b>\$5,165,378</b>	<b>\$2,896,988</b>	<b>\$5,851,194</b>	<b>\$47,931,856</b>	<b>\$160,114,059</b>

**State Financial Aid by Type and Campus**

Type	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Loans	\$54,500	\$0	\$135,000	\$0	\$4,500	\$6,000	\$18,000	<b>\$218,000</b>
Scholarships, Grants, & Waivers	\$2,867,977	\$1,567,886	\$1,180,570	\$461,598	\$509,288	\$520,640	\$2,934,749	<b>\$10,042,708</b>
<b>Total</b>	<b>\$2,922,477</b>	<b>\$1,567,886</b>	<b>\$1,315,570</b>	<b>\$461,598</b>	<b>\$513,788</b>	<b>\$526,640</b>	<b>\$2,952,749</b>	<b>\$10,260,708</b>

**Institutional Financial Aid by Type and Campus**

Type	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Loans	\$102,404	\$0	\$0	\$0	\$0	\$0	\$0	<b>\$102,404</b>
Scholarships, Grants, & Waivers	\$71,932,880	\$3,245,292	\$6,057,784	\$1,303,697	\$1,477,047	\$1,164,146	\$21,498,925	<b>\$106,679,771</b>
Work Study	\$541,355	\$3,792	\$123,496	\$0	\$804	\$3,052	\$369,187	<b>\$1,041,685</b>
<b>Total</b>	<b>\$72,576,639</b>	<b>\$3,249,084</b>	<b>\$6,181,280</b>	<b>\$1,303,697</b>	<b>\$1,477,851</b>	<b>\$1,167,198</b>	<b>\$21,868,112</b>	<b>\$107,823,860</b>

**Private Financial Aid by Type and Campus**

Type	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Scholarships, Grants, & Waivers	\$5,463,952	\$839,445	\$1,059,992	\$341,400	\$282,017	\$449,078	\$3,816,293	<b>\$12,252,177</b>

**Total Financial Aid by Type and Campus**

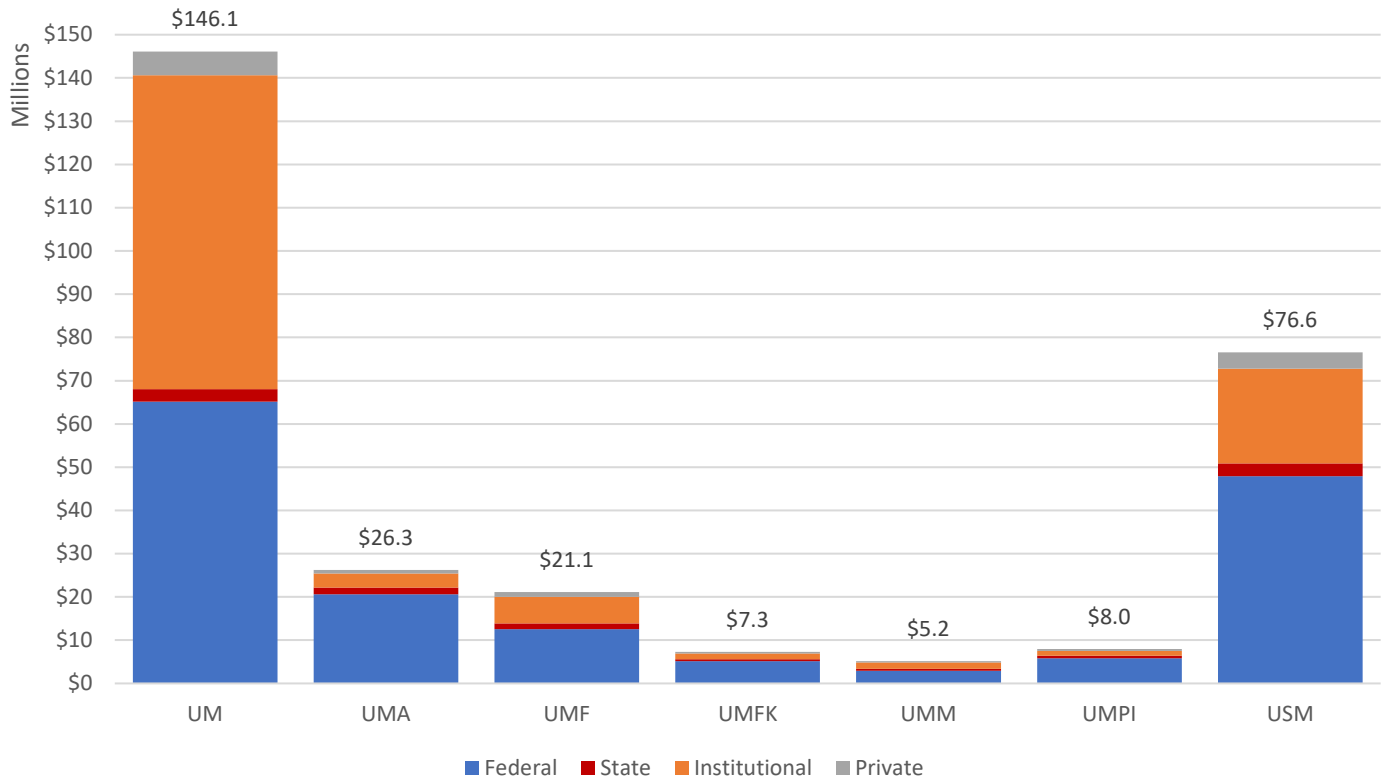
Type	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Loans	\$50,071,592	\$12,359,068	\$8,320,587	\$3,368,110	\$1,288,989	\$2,940,176	\$35,111,721	<b>\$113,460,243</b>
Scholarships, Grants, & Waivers	\$93,896,511	\$13,641,757	\$12,276,083	\$3,777,364	\$3,752,412	\$4,675,998	\$39,988,100	<b>\$172,008,225</b>
Work Study	\$2,125,543	\$252,053	\$501,774	\$126,599	\$129,242	\$377,936	\$1,469,190	<b>\$4,982,336</b>
<b>Total</b>	<b>\$146,093,645</b>	<b>\$26,252,878</b>	<b>\$21,098,444</b>	<b>\$7,272,073</b>	<b>\$5,170,644</b>	<b>\$7,994,110</b>	<b>\$76,569,011</b>	<b>\$290,450,804</b>

**Total Financial Aid by Source and Campus**

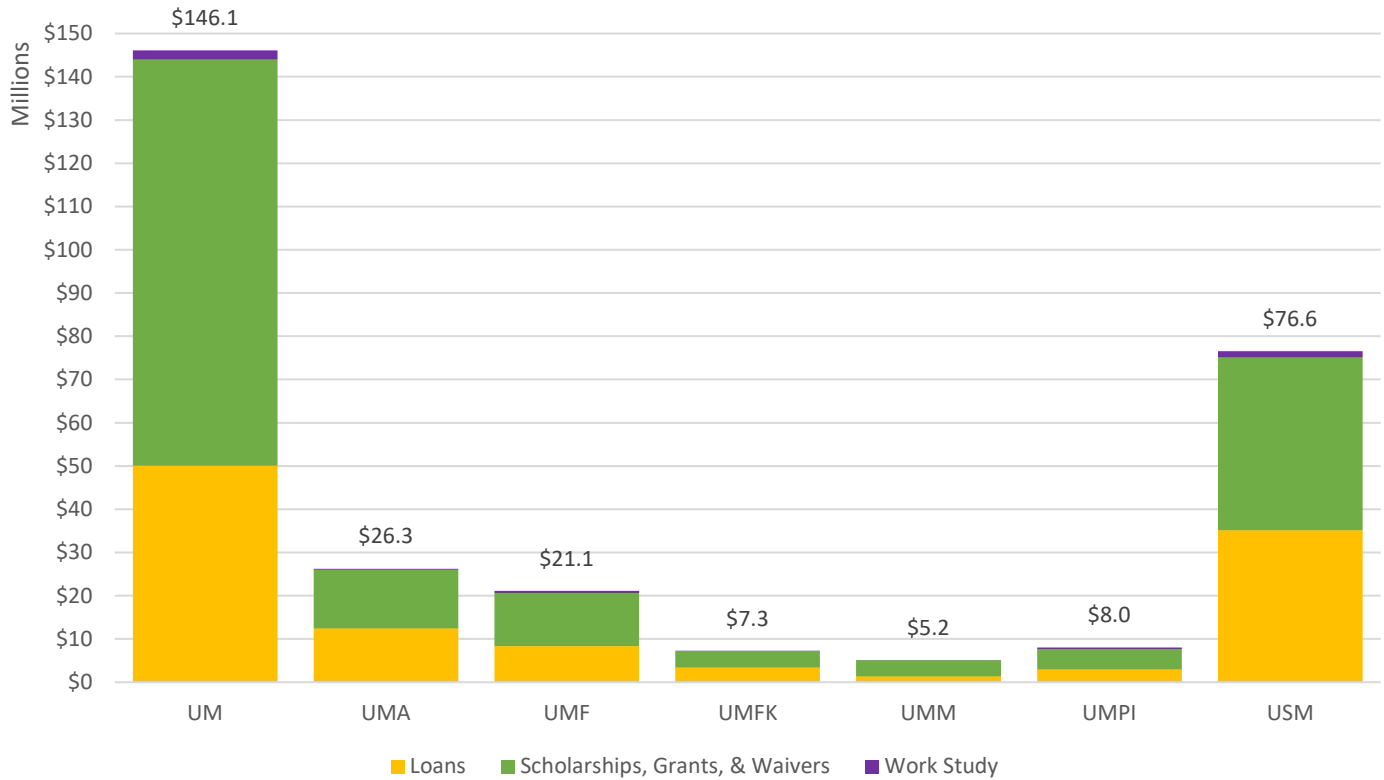
Source	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Federal	\$65,130,577	\$20,596,463	\$12,541,602	\$5,165,378	\$2,896,988	\$5,851,194	\$47,931,856	<b>\$160,114,059</b>
State	\$2,922,477	\$1,567,886	\$1,315,570	\$461,598	\$513,788	\$526,640	\$2,952,749	<b>\$10,260,708</b>
Institutional	\$72,576,639	\$3,249,084	\$6,181,280	\$1,303,697	\$1,477,851	\$1,167,198	\$21,868,112	<b>\$107,823,860</b>
Private	\$5,463,952	\$839,445	\$1,059,992	\$341,400	\$282,017	\$449,078	\$3,816,293	<b>\$12,252,177</b>
<b>Total</b>	<b>\$146,093,645</b>	<b>\$26,252,878</b>	<b>\$21,098,444</b>	<b>\$7,272,073</b>	<b>\$5,170,644</b>	<b>\$7,994,110</b>	<b>\$76,569,011</b>	<b>\$290,450,804</b>

# UNIVERSITY OF MAINE SYSTEM – 2019-20 FINANCIAL AID REPORT

## 2019-20 TOTAL FINANCIAL AID BY SOURCE AND CAMPUS



## 2019-20 TOTAL FINANCIAL AID BY TYPE AND CAMPUS



# UNIVERSITY OF MAINE SYSTEM – 2019-20 FINANCIAL AID REPORT

## FEDERAL FINANCIAL AID BY TYPE AND PROGRAM

### Federal Loans by Program (in Millions)

Program	2015-16	2016-17	2017-18	2018-19	2019-20	% of Total	1-year Change	5-year Change
Nursing	\$0.4	\$0.4	\$0.7	\$0.4	\$0.4	0.3%	-7.4%	-16.9%
Perkins	\$4.4	\$4.8	\$2.9	--	--	--	--	--
PLUS	\$15.9	\$18.4	\$18.9	\$19.0	\$17.3	15.3%	-8.9%	9.1%
Subsidized	\$47.2	\$44.4	\$42.6	\$40.6	\$37.0	32.7%	-8.9%	-21.7%
Unsubsidized	\$66.5	\$63.4	\$60.5	\$59.2	\$58.5	51.7%	-1.2%	-12.1%
<b>Total</b>	<b>\$134.5</b>	<b>\$131.4</b>	<b>\$125.7</b>	<b>\$119.2</b>	<b>\$113.1</b>	<b>15.6%</b>	<b>-5.1%</b>	<b>-15.9%</b>

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

Program	2015-16	2016-17	2017-18	2018-19	2019-20	% of Total	1-year Change	5-year Change
Pell	\$41.5	\$38.2	\$40.2	\$40.1	\$37.9	88.1%	-5.3%	-8.7%
SEOG	\$4.2	\$4.2	\$4.7	\$4.4	\$4.5	10.5%	1.4%	7.2%
Other	\$0.7	\$0.7	\$0.6	\$0.7	\$0.6	1.4%	-13.5%	-9.5%
<b>Total</b>	<b>\$46.4</b>	<b>\$43.1</b>	<b>\$45.6</b>	<b>\$45.2</b>	<b>\$43.0</b>	<b>100.0%</b>	<b>-4.8%</b>	<b>-7.3%</b>

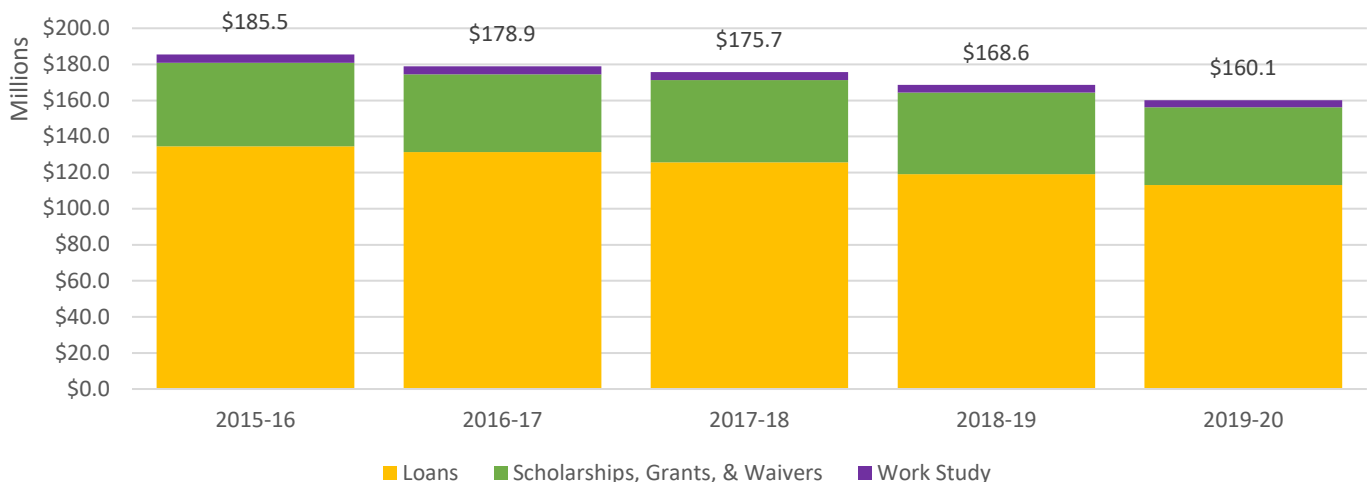
### Federal Work Study (in Millions)

Program	2015-16	2016-17	2017-18	2018-19	2019-20	% of Total	1-year Change	5-year Change
Work Study	\$4.6	\$4.4	\$4.5	\$4.2	\$3.9	2.5%	-5.2%	-15.2%

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

Type	2015-16	2016-17	2017-18	2018-19	2019-20	% of Total	1-year Change	5-year Change
Loans	\$134.5	\$131.4	\$125.7	\$119.2	\$113.1	70.7%	-5.1%	-15.9%
Scholarships, Grants, & Waivers	\$46.4	\$43.1	\$45.6	\$45.2	\$43.0	26.9%	-4.8%	-7.3%
Work Study	\$4.6	\$4.4	\$4.5	\$4.2	\$3.9	2.5%	-5.2%	-15.2%
<b>Total</b>	<b>\$185.5</b>	<b>\$178.9</b>	<b>\$175.7</b>	<b>\$168.6</b>	<b>\$160.1</b>	<b>100.0%</b>	<b>-5.0%</b>	<b>-13.7%</b>

### TOTAL FEDERAL AID BY TYPE



**UNIVERSITY OF MAINE SYSTEM – 2019-20 FINANCIAL AID REPORT**

**2019-20 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	\$351,740	<b>\$351,740</b>
PLUS	\$11,132,757	\$202,233	\$951,119	\$121,786	\$138,354	\$121,565	\$4,647,719	<b>\$17,315,533</b>
Subsidized	\$15,904,519	\$5,209,782	\$3,859,796	\$1,443,312	\$619,032	\$1,351,092	\$8,616,462	<b>\$37,003,995</b>
Unsubsidized	\$22,877,412	\$6,947,053	\$3,374,672	\$1,803,012	\$527,103	\$1,461,519	\$21,477,800	<b>\$58,468,571</b>
<b>Total</b>	<b>\$49,914,688</b>	<b>\$12,359,068</b>	<b>\$8,185,587</b>	<b>\$3,368,110</b>	<b>\$1,284,489</b>	<b>\$2,934,176</b>	<b>\$35,093,721</b>	<b>\$113,139,839</b>

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

Program	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Pell	\$11,497,050	\$7,742,891	\$3,720,345	\$1,528,530	\$1,275,584	\$2,053,941	\$10,098,182	<b>\$37,916,523</b>
SEOG	\$1,661,693	\$181,727	\$221,484	\$125,339	\$208,477	\$463,010	\$1,639,951	<b>\$4,501,680</b>
Other	\$472,959	\$64,517	\$35,908	\$16,800	\$0	\$25,183	\$0	<b>\$615,367</b>
<b>Total</b>	<b>\$13,631,701</b>	<b>\$7,989,135</b>	<b>\$3,977,737</b>	<b>\$1,670,669</b>	<b>\$1,484,061</b>	<b>\$2,542,134</b>	<b>\$11,738,133</b>	<b>\$43,033,569</b>

**Federal Work Study by Campus**

Program	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Work Study	\$1,584,188	\$248,261	\$378,278	\$126,599	\$128,438	\$374,884	\$1,100,003	<b>\$3,940,651</b>

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

Type	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Loans	\$49,914,688	\$12,359,068	\$8,185,587	\$3,368,110	\$1,284,489	\$2,934,176	\$35,093,721	<b>\$113,139,839</b>
Scholarships, Grants, & Waivers	\$13,631,701	\$7,989,135	\$3,977,737	\$1,670,669	\$1,484,061	\$2,542,134	\$11,738,133	<b>\$43,033,569</b>
Work Study	\$1,584,188	\$248,261	\$378,278	\$126,599	\$128,438	\$374,884	\$1,100,003	<b>\$3,940,651</b>
<b>Total</b>	<b>\$65,130,577</b>	<b>\$20,596,463</b>	<b>\$12,541,602</b>	<b>\$5,165,378</b>	<b>\$2,896,988</b>	<b>\$5,851,194</b>	<b>\$47,931,856</b>	<b>\$160,114,059</b>

# UNIVERSITY OF MAINE SYSTEM – 2019-20 FINANCIAL AID REPORT

## STATE FINANCIAL AID BY TYPE AND PROGRAM

### State Loans by Program (in Millions)

Program	2015-16	2016-17	2017-18	2018-19	2019-20	% of Total	1-year Change	5-year Change
Educators for Maine	\$0.1	\$0.1	\$0.2	\$0.2	\$0.2	100.0%	9.0%	63.9%

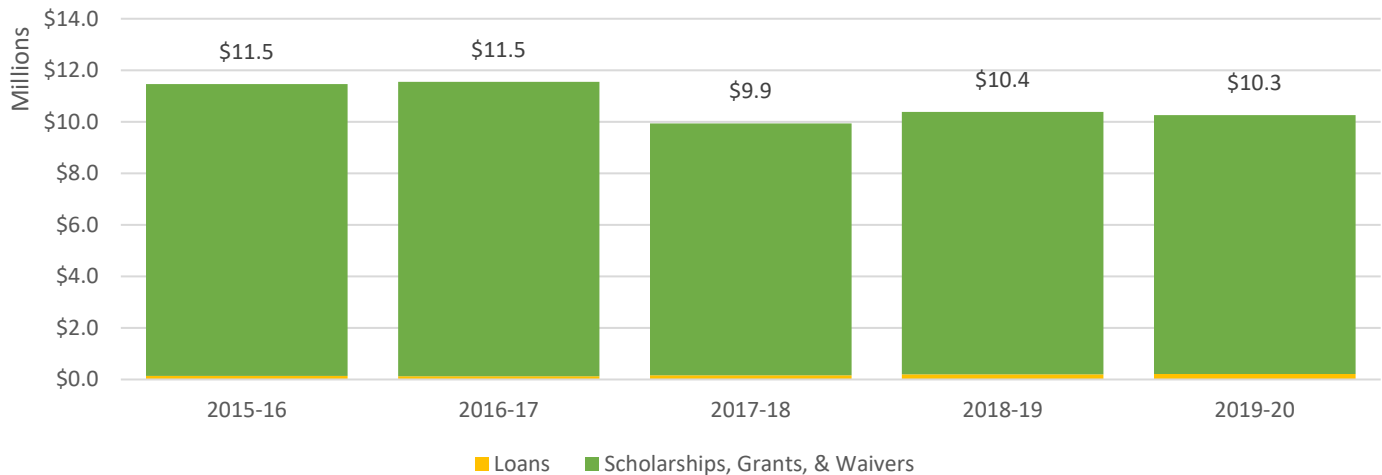
### State Scholarships, Grants, and Waivers by Program (in Millions)

Program	2015-16	2016-17	2017-18	2018-19	2019-20	% of Total	1-year Change	5-year Change
Maine State Grant	\$9.2	\$9.3	\$7.3	\$7.6	\$7.2	71.4%	-5.2%	-22.2%
Racino	\$1.3	\$1.2	\$1.6	\$1.7	\$1.8	17.6%	3.7%	35.6%
UMS License Plate	\$0.05	\$0.05	\$0.05	\$0.04	\$0.06	0.6%	69.6%	17.2%
Other	\$0.8	\$0.8	\$0.8	\$0.9	\$1.0	10.4%	18.4%	37.9%
<b>Total</b>	<b>\$11.3</b>	<b>\$11.4</b>	<b>\$9.8</b>	<b>\$10.2</b>	<b>\$10.0</b>	<b>28.6%</b>	<b>-1.4%</b>	<b>-11.4%</b>

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

Type	2015-16	2016-17	2017-18	2018-19	2019-20	% of Total	1-year Change	5-year Change
Loans	\$0.1	\$0.1	\$0.2	\$0.2	\$0.2	2.1%	9.0%	63.9%
Scholarships, Grants, & Waivers	\$11.3	\$11.4	\$9.8	\$10.2	\$10.0	97.9%	-1.4%	-11.4%
<b>Total</b>	<b>\$11.5</b>	<b>\$11.5</b>	<b>\$9.9</b>	<b>\$10.4</b>	<b>\$10.3</b>	<b>100.0%</b>	<b>-1.2%</b>	<b>-10.5%</b>

### TOTAL STATE AID BY TYPE



**UNIVERSITY OF MAINE SYSTEM – 2019-20 FINANCIAL AID REPORT**

**2019-20 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>	\$54,500	\$0	\$135,000	\$0	\$4,500	\$6,000	\$18,000	<b>\$218,000</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>Maine State Grant</b>	\$2,346,921	\$871,454	\$867,235	\$276,750	\$244,910	\$380,443	\$2,183,097	<b>\$7,170,810</b>
<b>Racino</b>	\$0	\$466,896	\$269,199	\$48,628	\$255,378	\$85,322	\$641,886	<b>\$1,767,309</b>
<b>UMS License Plate</b>	\$0	\$30,000	\$7,236	\$0	\$0	\$2,875	\$21,351	<b>\$61,462</b>
<b>Other</b>	\$521,056	\$199,536	\$36,900	\$136,220	\$9,000	\$52,000	\$88,415	<b>\$1,043,127</b>
<b>Total</b>	<b>\$2,867,977</b>	<b>\$1,567,886</b>	<b>\$1,180,570</b>	<b>\$461,598</b>	<b>\$509,288</b>	<b>\$520,640</b>	<b>\$2,934,749</b>	<b>\$10,042,708</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>	\$54,500	\$0	\$135,000	\$0	\$4,500	\$6,000	\$18,000	<b>\$218,000</b>
<b>Scholarships, Grants, &amp; Waivers</b>	\$2,867,977	\$1,567,886	\$1,180,570	\$461,598	\$509,288	\$520,640	\$2,934,749	<b>\$10,042,708</b>
<b>Total</b>	<b>\$2,922,477</b>	<b>\$1,567,886</b>	<b>\$1,315,570</b>	<b>\$461,598</b>	<b>\$513,788</b>	<b>\$526,640</b>	<b>\$2,952,749</b>	<b>\$10,260,708</b>

# UNIVERSITY OF MAINE SYSTEM – 2019-20 FINANCIAL AID REPORT

## INSTITUTIONAL FINANCIAL AID BY TYPE AND PROGRAM

### Institutional Loans by Program (in Millions)

Program	2015-16	2016-17	2017-18	2018-19	2019-20	% of Total	1-year Change	5-year Change
<b>Institutional Loans</b>	\$0.2	\$0.2	\$0.1	\$0.1	\$0.1	100.0%	12.3%	-36.1%

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

Program	2015-16	2016-17	2017-18	2018-19	2019-20	% of Total	1-year Change	5-year Change
<b>Black Bear License Plate</b>	\$0.1	\$0.1	\$0.1	\$0.1	\$0.1	0.11%	11.9%	22.6%
<b>Fire Fighter/Law Enforcement Waiver</b>	\$0.02	\$0.02	\$0.01	\$0.01	\$0.01	0.01%	12.6%	-37.4%
<b>Foster Care Waiver</b>	\$0.4	\$0.4	\$0.4	\$0.4	\$0.4	0.4%	-5.5%	11.0%
<b>High School Waiver</b>	\$0.8	\$0.6	\$0.8	\$1.2	\$1.9	1.8%	57.4%	140.6%
<b>Inst. Scholarships (Restricted)</b>	\$8.9	\$7.4	\$7.5	\$8.8	\$9.5	8.9%	7.4%	6.5%
<b>Inst. Scholarships (Unrestricted)</b>	\$58.5	\$64.0	\$75.4	\$81.6	\$86.6	81.1%	6.0%	48.1%
<b>Native American R&amp;B Scholarship</b>	\$0.3	\$0.3	\$0.3	\$0.3	\$0.2	0.2%	-21.1%	-33.7%
<b>Native American Waiver</b>	\$3.2	\$3.0	\$3.2	\$3.0	\$3.2	3.0%	7.4%	0.0%
<b>Racino Scholarship</b>	\$0.8	\$0.6	\$0.6	\$0.7	\$0.8	0.8%	22.5%	5.2%
<b>Senior Citizens Waiver</b>	\$0.4	\$0.4	\$0.4	\$0.5	\$0.5	0.5%	-0.7%	44.9%
<b>SEOG Institutional Matching</b>	\$1.2	\$1.2	\$1.3	\$1.2	\$1.2	1.1%	0.1%	5.7%
<b>Veteran's Dependent Waiver</b>	\$1.5	\$1.5	\$1.8	\$2.0	\$2.2	2.1%	9.0%	50.1%
<b>Total</b>	<b>\$75.9</b>	<b>\$79.4</b>	<b>\$91.7</b>	<b>\$99.9</b>	<b>\$106.7</b>	<b>100.0%</b>	<b>6.8%</b>	<b>40.5%</b>

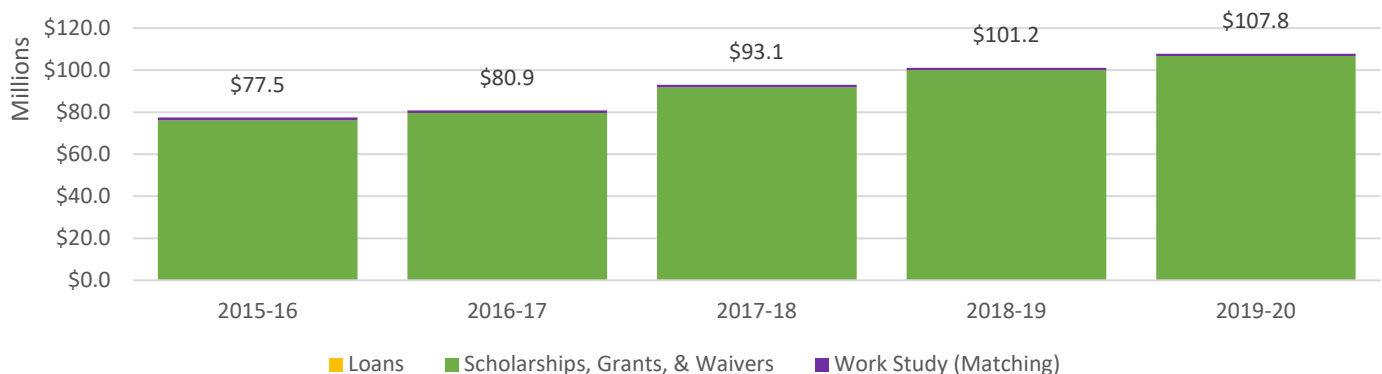
### Institutional Work Study (Matching) (in Millions)

Program	2015-16	2016-17	2017-18	2018-19	2019-20	% of Total	1-year Change	5-year Change
<b>Work Study (Matching)</b>	\$1.4	\$1.3	\$1.2	\$1.1	\$1.0	100.0%	-8.4%	-23.5%

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

Type	2015-16	2016-17	2017-18	2018-19	2019-20	% of Total	1-year Change	5-year Change
<b>Loans</b>	\$0.2	\$0.2	\$0.1	\$0.1	\$0.1	0.1%	12.3%	-36.1%
<b>Scholarships, Grants, &amp; Waivers</b>	\$75.9	\$79.4	\$91.7	\$99.9	\$106.7	98.9%	6.8%	40.5%
<b>Work Study (Matching)</b>	\$1.4	\$1.3	\$1.2	\$1.1	\$1.0	1.0%	-8.4%	-23.5%
<b>Total</b>	<b>\$77.5</b>	<b>\$80.9</b>	<b>\$93.1</b>	<b>\$101.2</b>	<b>\$107.8</b>	<b>100.0%</b>	<b>6.6%</b>	<b>39.2%</b>

### TOTAL INSTITUTIONAL AID BY TYPE



**UNIVERSITY OF MAINE SYSTEM – 2019-20 FINANCIAL AID REPORT**

**2019-20 INSTITUTIONAL FINANCIAL AID BY TYPE, PROGRAM, AND CAMPUS**

**Institutional Loans by Campus**

Program	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Loans	\$102,404	\$0	\$0	\$0	\$0	\$0	\$0	<b>\$102,404</b>

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

Program	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Black Bear License Plate	\$117,486	\$0	\$0	\$0	\$0	\$0	\$0	<b>\$117,486</b>
Fire Fighter/Law Enforcement Waiver	\$9,900	\$0	\$0	\$0	\$0	\$0	\$0	<b>\$9,900</b>
Foster Care Waiver	\$129,510	\$10,038	\$84,300	\$26,171	\$6,214	\$17,208	\$121,111	<b>\$394,552</b>
High School Waiver	\$763,867	\$649,033	\$146,965	\$0	\$118,196	\$0	\$227,757	<b>\$1,905,818</b>
Inst. Scholarships (Restricted)	\$6,754,584	\$28,725	\$659,417	\$118,510	\$98,055	\$137,085	\$1,654,642	<b>\$9,451,018</b>
Inst. Scholarships (Unrestricted)	\$60,125,830	\$1,671,716	\$4,764,263	\$984,129	\$949,747	\$791,267	\$17,276,739	<b>\$86,563,689</b>
Native American R&B Scholarship	\$108,599	\$0	\$8,778	\$1,166	\$14,622	\$0	\$78,202	<b>\$211,367</b>
Native American Waiver	\$1,609,848	\$412,445	\$137,463	\$58,628	\$148,637	\$113,649	\$755,905	<b>\$3,236,574</b>
Racino Scholarship	\$809,214	\$0	\$0	\$0	\$0	\$0	\$0	<b>\$809,214</b>
Senior Citizens Waiver	\$180,500	\$121,489	\$20,895	\$5,068	\$16,808	\$14,641	\$175,968	<b>\$535,368</b>
SEOG Institutional Matching	\$525,361	\$0	\$73,828	\$0	\$69,492	\$0	\$546,650	<b>\$1,215,331</b>
Veteran's Dependent Waiver	\$798,182	\$351,846	\$161,876	\$110,026	\$55,275	\$90,297	\$661,953	<b>\$2,229,453</b>
<b>Total</b>	<b>\$71,932,880</b>	<b>\$3,245,292</b>	<b>\$6,057,784</b>	<b>\$1,303,697</b>	<b>\$1,477,047</b>	<b>\$1,164,146</b>	<b>\$21,498,925</b>	<b>\$106,679,771</b>

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

Program	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Work Study (Matching)	\$541,355	\$3,792	\$123,496	\$0	\$804	\$3,052	\$369,187	<b>\$1,041,685</b>

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

Type	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Loans	\$102,404	\$0	\$0	\$0	\$0	\$0	\$0	<b>\$102,404</b>
Scholarships, Grants, & Waivers	\$71,932,880	\$3,245,292	\$6,057,784	\$1,303,697	\$1,477,047	\$1,164,146	\$21,498,925	<b>\$106,679,771</b>
Work Study (Matching)	\$541,355	\$3,792	\$123,496	\$0	\$804	\$3,052	\$369,187	<b>\$1,041,685</b>
<b>Total</b>	<b>\$72,576,639</b>	<b>\$3,249,084</b>	<b>\$6,181,280</b>	<b>\$1,303,697</b>	<b>\$1,477,851</b>	<b>\$1,167,198</b>	<b>\$21,868,112</b>	<b>\$107,823,860</b>



**UNIVERSITY OF MAINE SYSTEM – 2019-20 FINANCIAL AID REPORT**

**LOANS BY PROGRAM**

**Average Loan Amount by Program**

Program	2015-16	2016-17	2017-18	2018-19	2019-20	1-year Change	5-year Change
Educators for Maine	\$2,891	\$2,864	\$2,831	\$2,857	\$2,795	-2.2%	-3.3%
Institutional Loans	\$2,673	\$3,141	\$2,774	\$2,681	\$3,413	27.3%	27.7%
Nursing	\$2,712	\$2,962	\$3,520	\$2,857	\$2,814	-1.5%	3.8%
Perkins	\$1,696	\$1,710	\$1,576	--	--	--	--
PLUS	\$10,075	\$11,195	\$11,654	\$12,140	\$12,160	0.2%	20.7%
Subsidized	\$3,790	\$3,796	\$3,826	\$3,852	\$3,837	-0.4%	1.2%
Unsubsidized	\$4,787	\$4,766	\$4,751	\$4,832	\$4,973	2.9%	3.9%
<b>Average Loan Package</b>	<b>\$8,134</b>	<b>\$8,299</b>	<b>\$8,310</b>	<b>\$8,230</b>	<b>\$8,196</b>	<b>-0.4%</b>	<b>0.8%</b>

**Number of Loan Recipients by Program**

Program	2015-16	2016-17	2017-18	2018-19	2019-20	1-year Change	5-year Change
Educators for Maine	46	44	59	70	78	11.4%	69.6%
Institutional Loans	60	48	50	34	30	-11.8%	-50.0%
Nursing	156	123	200	133	125	-6.0%	-19.9%
Perkins	2,595	2,780	1,844	--	--	--	--
PLUS	1,576	1,648	1,625	1,565	1,424	-9.0%	-9.6%
Subsidized	12,465	11,701	11,139	10,543	9,645	-8.5%	-22.6%
Unsubsidized	13,897	13,308	12,732	12,250	11,757	-4.0%	-15.4%
<b>Unduplicated Total</b>	<b>16,568</b>	<b>15,868</b>	<b>15,159</b>	<b>14,517</b>	<b>13,844</b>	<b>-4.6%</b>	<b>-16.4%</b>

**UNIVERSITY OF MAINE SYSTEM – 2019-20 FINANCIAL AID REPORT**

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

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

Program	2015-16	2016-17	2017-18	2018-19	2019-20	1-year Change	5-year Change
Black Bear License Plate	\$2,818	\$3,122	\$713	\$1,207	\$1,163	-3.6%	-58.7%
Fire Fighter/Law Enforcement Waiver	\$5,270	\$7,533	\$6,435	\$8,790	\$9,900	12.6%	87.9%
Foster Care Waiver	\$6,129	\$6,350	\$6,293	\$7,202	\$7,046	-2.2%	15.0%
High School Waiver	\$725	\$583	\$672	\$695	\$745	7.2%	2.8%
Institutional Scholarships (Restricted)	\$2,155	\$1,937	\$1,970	\$2,083	\$1,911	-8.3%	-11.3%
Institutional Scholarships (Unrestricted)	\$4,709	\$4,788	\$5,258	\$5,308	\$5,747	8.3%	22.0%
Maine State Grant	\$1,212	\$1,375	\$1,208	\$1,224	\$1,138	-7.1%	-6.1%
Native American R&B Scholarship	\$3,840	\$4,086	\$3,888	\$4,057	\$3,155	-22.2%	-17.8%
Native American Waiver	\$6,335	\$6,218	\$6,691	\$6,609	\$6,960	5.3%	9.9%
Other Federal Grants	\$2,074	\$2,382	\$2,142	\$2,230	\$1,645	-26.2%	-20.7%
Other State Grants	\$2,256	\$2,456	\$2,291	\$2,282	\$2,545	11.5%	12.8%
Pell	\$3,854	\$3,845	\$4,067	\$4,196	\$4,250	1.3%	10.3%
Private Scholarships	\$2,742	\$2,851	\$2,811	\$3,045	\$3,096	1.7%	12.9%
Racino	\$703	\$858	\$824	\$823	\$670	-18.6%	-4.8%
Senior Citizen Waiver	\$1,572	\$1,623	\$1,713	\$1,706	\$1,878	10.1%	19.5%
SEOG	\$816	\$1,003	\$1,045	\$1,114	\$1,110	-0.4%	35.9%
UMS License Plate	\$990	\$857	\$1,074	\$1,450	\$866	-40.3%	-12.5%
Veteran Dependent Waiver	\$6,939	\$6,873	\$7,779	\$7,930	\$7,906	-0.3%	13.9%
<b>Average Scholarship, Grant, &amp; Waiver Package</b>	<b>\$7,035</b>	<b>\$7,074</b>	<b>\$7,465</b>	<b>\$7,551</b>	<b>\$7,498</b>	<b>-0.7%</b>	<b>6.6%</b>

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

Program	2015-16	2016-17	2017-18	2018-19	2019-20	1-year Change	5-year Change
Black Bear License Plate	34	37	150	87	101	16.1%	197.1%
Fire Fighter/Law Enforcement Waiver	3	2	2	1	1	0.0%	-66.7%
Foster Care Waiver	58	56	57	58	56	-3.4%	-3.4%
High School Waiver	1,093	981	1,159	1,743	2,559	46.8%	134.1%
Institutional Scholarships (Restricted)	4,119	3,814	3,791	4,222	4,945	17.1%	20.1%
Institutional Scholarships (Unrestricted)	12,416	13,362	14,330	15,381	15,057	-2.1%	21.3%
Maine State Grant	7,607	6,787	6,049	6,175	6,301	2.0%	-17.2%
Native American R&B Scholarship	83	80	71	66	67	1.5%	-19.3%
Native American Waiver	511	484	475	456	465	2.0%	-9.0%
Other Federal Grants	328	293	287	319	374	17.2%	14.0%
Other State Grants	350	336	353	386	439	13.7%	25.4%
Pell	10,779	9,934	9,887	9,546	8,921	-6.5%	-17.2%
Private Scholarships	4,017	4,246	3,942	3,950	3,958	0.2%	-1.5%
Racino	2,900	2,162	2,717	2,874	3,738	30.1%	28.9%
Senior Citizen Waiver	235	226	247	316	285	-9.8%	21.3%
SEOG	6,553	5,354	5,790	5,081	5,178	1.9%	-21.0%
UMS License Plate	53	56	46	25	71	184.0%	34.0%
Veteran Dependent Waiver	214	218	230	258	282	9.3%	31.8%
<b>Unduplicated Total</b>	<b>20,570</b>	<b>20,646</b>	<b>21,179</b>	<b>22,163</b>	<b>22,941</b>	<b>3.5%</b>	<b>11.5%</b>

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**WORK STUDY BY PROGRAM**

**Average Work Study Amount by Program**

<b>Program</b>	<b>2015-16</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>	<b>2019-20</b>	<b>1-year Change</b>	<b>5-year Change</b>
<b>Federal Work Study</b>	\$1,452	\$1,464	\$1,518	\$1,536	\$1,506	-1.9%	3.7%
<b>Institutional Work Study (Matching)</b>	\$498	\$549	\$516	\$526	\$492	-6.4%	-1.2%
<b><i>Average Work Study Package</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>\$1,889</i></b>	<b><i>-1.5%</i></b>	<b><i>2.6%</i></b>

**Number of Work Study Recipients by Program**

<b>Program</b>	<b>2015-16</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>	<b>2019-20</b>	<b>1-year Change</b>	<b>5-year Change</b>
<b>Federal Work Study</b>	3,199	2,991	2,948	2,707	2,616	-3.4%	-18.2%
<b>Institutional Work Study (Matching)</b>	2,735	2,394	2,365	2,162	2,117	-2.1%	-22.6%
<b><i>Unduplicated Total</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>2,637</i></b>	<b><i>-4.5%</i></b>	<b><i>-19.2%</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 like 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 \$6,195 for 2019-20.

**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/)

**Maine State 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 2019-20 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>

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**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>

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**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.