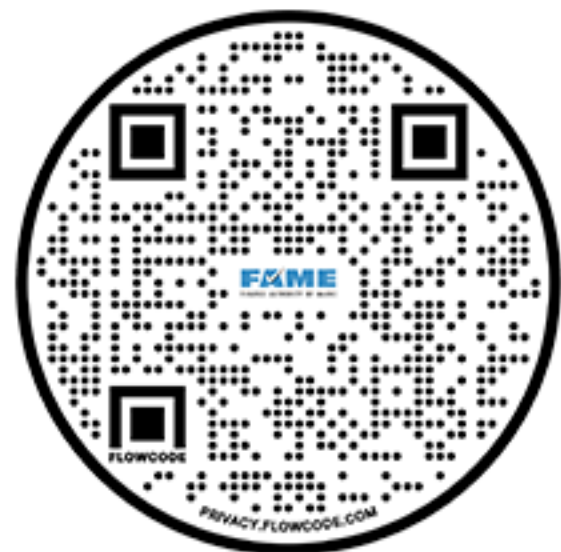


While you wait...

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FAME.maine



FAMEMaine



You Asked For It, We've Got It

December 11, 2024

PRESENTED BY

Nikki Vachon, College Access Counselor

Maire Pelletier, NextGen College Savings Counselor

Steve Kautz, Financial Education Programs Specialist

AGENDA

- Partner tools
- Resources for Students & Families
- Understanding Debt
- Financial Wellness
- Savings
- Resources and Publications





College Access and Financial Education (CAFÉ) Team



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Outreach Manager



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College Access
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Knox, Piscataquis,
Somerset, and Waldo



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Cumberland,
Kennebec,
Lincoln, Oxford,
Sagadahoc, and
York counties



Karin Parsons
Aroostook,
Franklin, Hancock,
Knox, Penobscot,
Piscataquis,
Somerset, Waldo,
and Washington
counties

Recorded Presentations

- This presentation will be uploaded to our YouTube channel with other great content.
- It also lives on our Educators Resource page

▼ Wednesday Webinar Recordings and Presentations			
Title	Date	Recording	Presentation
Get Ready for the 2025-2026 FAFSA	September 2024	Recorded	PDF
Reworking the Plan - Alternative Pathways Available to Students	May 2024	Recorded	PDF
Comparing Financial Aid Offers and Paying the Balance	May 2024	Recorded	PDF
Claim Your Future Overview and Updates	April 2024	Recorded	PDF
Next Steps in the FAFSA Process	March 2024	Recorded	PDF
After the FAFSA - What We've Learned	February 2024	Recorded	PDF
Filing the 2024-2025 FAFSA	January 2024	Recorded	PDF
The 2024-2025 FAFSA is Coming Soon	December 2023	Recorded	PDF
Becoming A Scholarship Insider	November 2023	Recorded	PDF

HOME > AFFORDING HIGHER EDUCATION > TUESDAY TIPS

Make a Plan

Start to Save

Pay for School

Resources For Professionals

FAME's monthly newsletter on affording education after high school

FAME's Tuesday Tips newsletter is for anyone interested in education-related news, info, and resources on affording, planning, and paying for higher education. Sign up below, and we'll send your Tuesday Tips directly to your inbox on the fourth Tuesday of each month.

Latest Issues:

[November 2024](#) - Tips for Filing the 2025-26 Free Application for FAFSA

[October 2024](#) - Five FAME Tools to Boost Your FAFSA

[September 2024](#) - Get Ready to File the 2025-26 FAFSA

[August 2024](#) - Get Ready for Financial Aid

[June 2024](#) - Reworking the Plan

[May 2024](#) - Comparing Financial Aid Offers

[April 2024](#) - 2024-2025 FAFSA Correction

[March 2024](#) - FAFSA Processing Has Begun

[February 2024](#) - 2024-2025 FAFSA: Know

[January 2024](#) - Five FAFSA Filing Pointers

[December 2023](#) - FAFSA Filing Tips



NOVEMBER 2024

Tuesday Tips

Tips for Filing the 2025-26 Free Application for Federal Student Aid (FAFSA)

Great news! Testing of the 2025-26 FAFSA, which began on October 1, has gone so well that the FAFSA became available to all filers earlier than anticipated. The feedback from filers is very positive, and individuals are finding that this year's FAFSA truly is quicker and easier. Check out these tips to ensure you (or the student in your life) have the best FAFSA filing experience possible.

1. Create a Federal Student Aid Account (FSA ID) ASAP!

Every student and at least one parent of a dependent student will need to create their own Federal Student Aid account (referred to as an FSA ID) before they can start the FAFSA. To create an account, go to [StudentAid.gov](https://studentaid.gov) and create one as soon as possible. Unsure which parent needs an FSA ID? Use the [parent wizard tool](#) to find out!

We recommend waiting to start the FAFSA until the FSA ID has been matched with the Social Security Administration (SSA). This match allows federal income tax information to be transferred directly from the IRS into the FAFSA, making filing the FAFSA much easier. The match typically takes between one to three business days. Watch your email for confirmation of the SSA match and then you can start the FAFSA.

2. Decide Who Will Start the FAFSA

The FAFSA is a roles-based form. Either the student or the parent ([if parent information is required](#)) can start the FAFSA. Whoever starts the FAFSA will log in with **their** FSA ID (username and password) and identify themselves by their role: student or parent. That individual will then "invite" the other person to complete the FAFSA by providing the other person's **legal name, date of birth (DOB), Social Security number (SSN), and email address**. This invitation section is what links the student and parent sections of the FAFSA together. For this process to work, the name, DOB, and SSN entered must be an **exact match** the information the invitee

Sign up to receive FAME's Tuesday Tips

Get helpful info, handy resources, and the latest news on affording, planning, and paying for education after high school—subscribe to FAME's Tuesday Tips monthly newsletter.

Email Address

SUBMIT

<https://www.famemaine.com/affording-education/tuesday-tips/>



Date TBD (usually in August)

SAVE THE DATE

- March 21st In Person, Maple Hill Farm
- March 28th Virtual



Communications for Partners

- Email communications for partners. Email Mtappan@FAMEmaine.com to join
- Sample scripts to promote FAFSA completion
- Postcards & Posters

Promote FAFSA Completion in Your School

Hang a [FAFSA poster](#) in your school or post it to your website.

Mail, hand out, or electronically send [postcards](#) to students.

[Download our Word doc of sample scripts](#) to use when calling, emailing, or texting families, or to make a PA announcement during school.

Communications for Students & Families

- Texting/email program for students
- Facebook group



Maine students deserve a bright future. We can help you stay on course toward yours.

To the Class of 2025: Welcome to your senior year! We know it's an exciting time. We also know focusing on finishing your last year of high school while making plans for life afterwards can feel a bit overwhelming.

That's where we can help.

Sign up to receive emails or texts from FAME on affording education after high school, and we'll not only send you helpful tips and timely reminders to keep you on track through your senior year, but we'll also enter you into a drawing for a \$1,000 scholarship!

Take a step toward your future and join today at:

[FAMEmaine.com/join](https://famemaine.com/join)

or scan the QR code here:



Paying for College for ME

Mila Tappan · 21h · 🌐

Happy Monday after Thanksgiving! We hope it was a good one!

Do you have an aspiring engineer interested in pursuing a career in the paper industry? University of Maine Pulp and Paper Foundations awards more than 140 scholarships and incoming, returning, and transfer students. To learn more and to apply, visit [Scholarship U Maine Pulp and Paper Foundation](<https://umaineppf.org/scholarships/>). The deadline is December 31 for high school seniors and March 31 for current college students.

[View insights](#)

HOME > AFFORDING HIGHER EDUCATION > MAKE A PLAN > JOIN

Make a Plan

Planning by Age

Planning Tips For ...

→ Join

Start to Save

Pay for School

Resources For Professionals

Your Financial Wellness →

Making a plan for your money and taking control of your finances can help you achieve higher education success.



SAVING FOR COLLEGE

Invest in your child's future. Learn more about opening a NextGen 529 account.

[Learn about NextGen →](#)

Sign Up for Texts or Emails from FAME

Receive helpful guidance and timely tips on planning and paying for higher education, building financial wellness, or both!

Win a \$1,000 Future Fund Scholarship!

Are you a member of the class of 2025 (or the parent/guardian of one)? Sign up to receive emails or texts from FAME, and you could win a \$1,000 Future Fund scholarship! [Get the details.](#)

Subscribe to Receive Text Messages

To opt in to receive text messages from FAME about financial aid and the FAFSA, simply text "FAME" to 207-707-5001.

Subscribe to Receive Email Messages

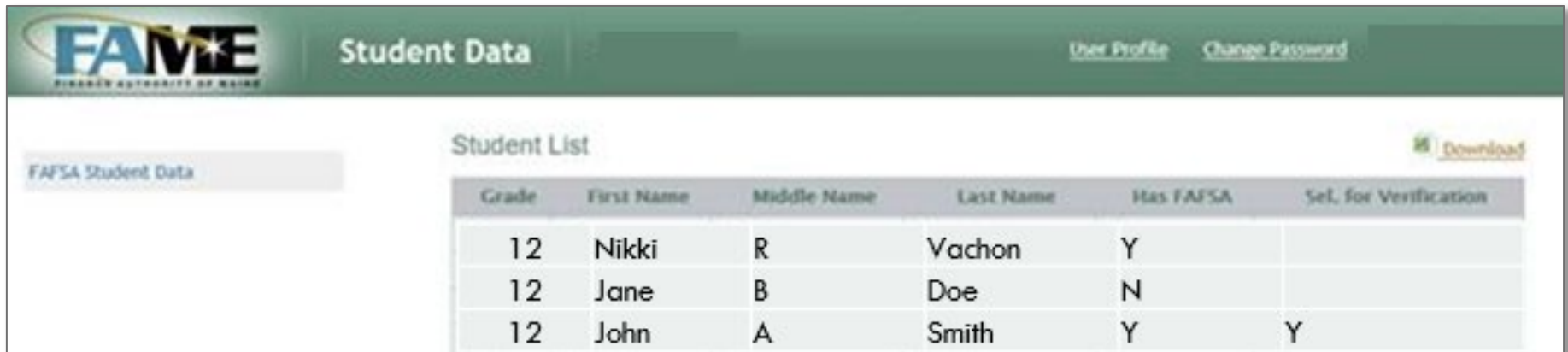
To subscribe to our email list, please complete the form below:

I am a: *(Required)*

- High school student
- Family member of a high school student
- College student
- Adult no longer in school
- Professional working with students
- Employer
- Family member of a middle or elementary school student

FAME FAFSA portal

Allows high schools & CTE's to view list of seniors and their FAFSA status



The screenshot shows the FAME FAFSA portal interface. At the top left is the FAME logo. The main header is "Student Data" with links for "User Profile" and "Change Password". Below the header is a "Student List" table with columns for Grade, First Name, Middle Name, Last Name, Has FAFSA, and Sel. for Verification. A "Download" button is visible in the top right of the table area.

Grade	First Name	Middle Name	Last Name	Has FAFSA	Sel. for Verification
12	Nikki	R	Vachon	Y	
12	Jane	B	Doe	N	
12	John	A	Smith	Y	Y

If you would like to participate email
Mtappan@FAMEmaine.com

- Superintendent name & email address
- School District

FAME Completion Rate by High School

RESOURCES FOR EDUCATORS

FAFSA Completion Rates by High School

HOME > AFFORDING HIGHER EDUCATION > RESOURCES FOR PROFESSIONALS > EDUCATORS > FAFSA COMPLETION RATES BY HIGH SCHOOL

[Make a Plan](#)

[Start to Save](#)

[Pay for School](#)

Resources For Professionals

Educators

→ [FAFSA Completion Rates by High School](#)

Resources to Share with Families

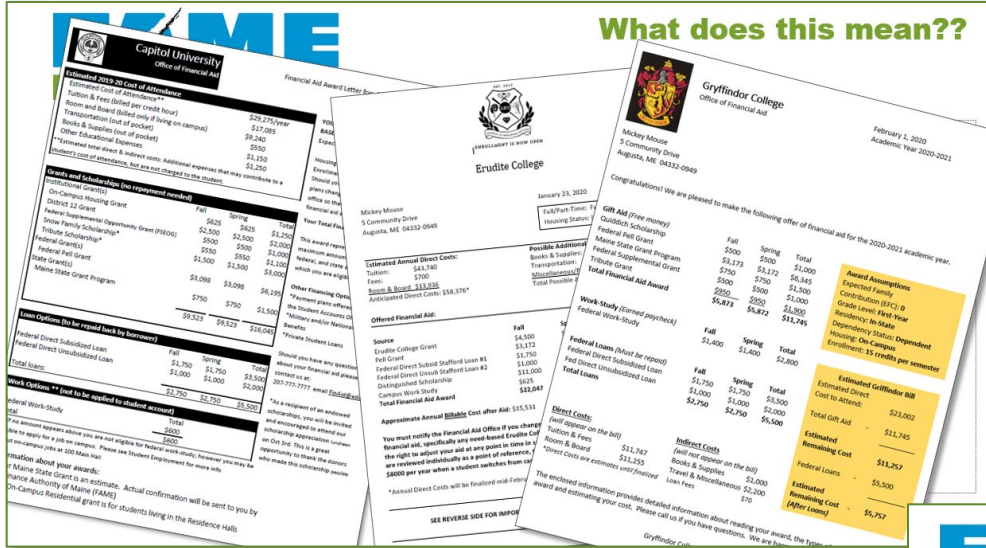
Financial Aid Offices

View FAFSA completion rates by high school and the statewide average. Updated monthly from January thru August.

School Name	Class of 2021 as of May 1, 2021	Class of 2022 as of May 1, 2022	Class of 2023 as of May 1, 2023	Class of 2024 as of August 29, 2024
Statewide Average	52.41%	52.60%	59.88%	61.00%
Ashland District School	82.61%	66.67%	77.78%	57.14%
Bangor High School	49.34%	54.29%	63.53%	61.41%
Baxter Academy for Technology & Science	57.43%	63.22%	68.97%	78.31%
Belfast Area High School	58.27%	53.00%	72.22%	61.02%
Biddeford High School	39.77%	39.71%	54.65%	46.59%
Blue Hill Harbor School	18.18%	18.75%	12.50%	16.67%
Bonny Eagle High School	41.53%	46.07%	58.08%	56.80%
Boothbay Region High School	48.15%	64.10%	70.45%	65.00%
Brewer High School	50.58%	48.54%	67.55%	66.23%

In Class Services

What does this mean??



The image shows three overlapping financial aid award letters. The top one is from Capitol University, the middle one is from Erudite College, and the bottom one is from Gryffindor College. Each letter contains detailed tables of costs, grants, scholarships, and loans, along with contact information for the respective institutions.

- Live and virtual
- Paying for Higher Education
- FSA ID creation

- Comparing Aid Offers
- Managing Student Loan Debt
- Shopping for a College
- Adulting 101

Here's the goal

Paying the least



To get the training



To get the job



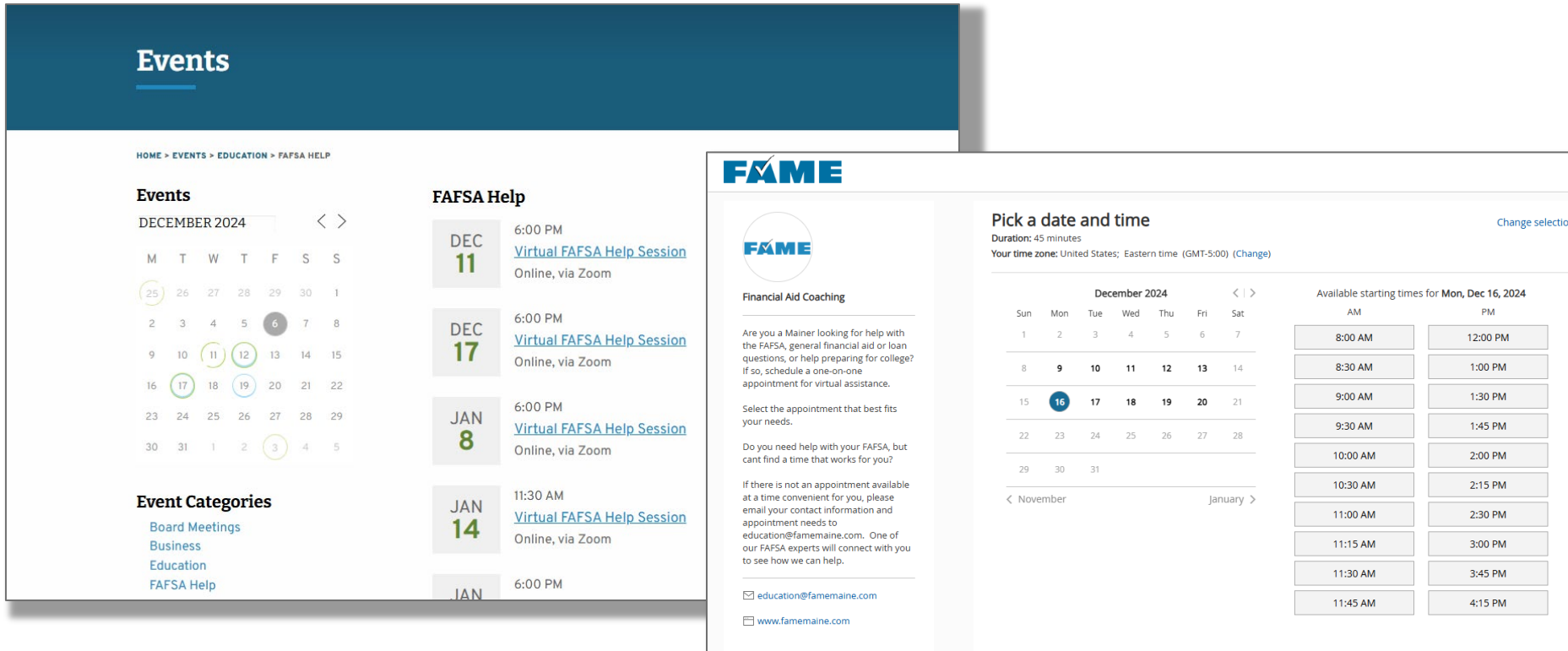


Partnership with Adult Education

See your local Adult Education to sign up for these free sessions:

- **Adulting 101: For the Love of Money**
 - February 12th, at 6:30pm Steve Kautz
- **Successful Scholarship Searches and Applications**
 - February 26th, at 7:00pm Jessica Whittier
- **Planning and Paying for College**
 - March 5th at 6:00pm Michelle Radley
- **Spring Into College Savings: The Alford Grant and Maine's College Savings Program**
 - April 2nd at 7:00pm Karin Parsons
- **Adulting 102: Money Grows**
 - March 19th at 6:30pm Steve Kautz
- **Student Loan Repayment Strategies and Pro Tips**
 - May 7th at 6pm Nikki Vachon
- **Putting the Literacy in Financial Literacy: Book Club with FAME**
 - 2/4/2025, 2/18/2025, 3/4/2025, 3/18/2025, 4/1/2025 6:00pm - 7:00pm.
 - Maire Pelletier

- 1:1 meetings [FAMEmaine.com/Contact](https://famemaine.com/Contact)
- Financial Aid Information Sessions (**ideally held in spring of junior year**)
- FAFSA help sessions [FAMEmaine.com/Events](https://famemaine.com/Events)



Events

HOME > EVENTS > EDUCATION > FAFSA HELP

Events

DECEMBER 2024 < >

M	T	W	T	F	S	S
25	26	27	28	29	30	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	1	2	3	4	5

Event Categories

- Board Meetings
- Business
- Education
- FAFSA Help

FAFSA Help

- DEC 11** 6:00 PM
[Virtual FAFSA Help Session](#)
Online, via Zoom
- DEC 17** 6:00 PM
[Virtual FAFSA Help Session](#)
Online, via Zoom
- JAN 8** 6:00 PM
[Virtual FAFSA Help Session](#)
Online, via Zoom
- JAN 14** 11:30 AM
[Virtual FAFSA Help Session](#)
Online, via Zoom
- JAN** 6:00 PM

Financial Aid Coaching

Are you a Mainer looking for help with the FAFSA, general financial aid or loan questions, or help preparing for college? If so, schedule a one-on-one appointment for virtual assistance.

Select the appointment that best fits your needs.

Do you need help with your FAFSA, but can't find a time that works for you?

If there is not an appointment available at a time convenient for you, please email your contact information and appointment needs to education@famemaine.com. One of our FAFSA experts will connect with you to see how we can help.

✉ education@famemaine.com
🌐 www.famemaine.com

Pick a date and time [Change selection](#)

Duration: 45 minutes
Your time zone: United States; Eastern time (GMT-5:00) (Change)

December 2024 < >

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Available starting times for Mon, Dec 16, 2024

AM	PM
8:00 AM	12:00 PM
8:30 AM	1:00 PM
9:00 AM	1:30 PM
9:30 AM	1:45 PM
10:00 AM	2:00 PM
10:30 AM	2:15 PM
11:00 AM	2:30 PM
11:15 AM	3:00 PM
11:30 AM	3:45 PM
11:45 AM	4:15 PM

[FAMEmaine.com/Scholarships](https://famemaine.com/Scholarships)

Maine Scholarship Search



HOME > AFFORDING HIGHER EDUCATION > PAY FOR SCHOOL > MAINE SCHOLARSHIP SEARCH

- [Take a Plan](#)

- [Start to Save](#)

- [Pay for School](#)

- [Getting Financial Aid](#)

- [Free Community College](#)

- [Maine Scholarship Search](#)

 - [Add or Update a Scholarship Listing](#)

- [Maine Grant and Tuition Programs](#)

- [Employer Tuition Assistance](#)

Scholarships are gift aid that you will not need to repay. Scholarships are typically awarded outside of the college's financial aid awarding process and require students to actively research and find them. Start your search with FAME's online scholarship search for Maine scholarships, and use FAME's scholarship tracking spreadsheet (.xlsx format) to stay organized.

[Scholarship Tracking Spreadsheet \(.xlsx\) →](#)

[Scholarship Tracking Spreadsheet \(Google Sheets\) →](#)

Scholarship Tracker						
Due Date	Scholarship Name	Original Website	Amount	Qualifications	Essay	Letter of Recommendation
5/1/2024	Maine Legislative Memorial Scholarship Fund	Maine Legislative Memorial Scholarship Fund (famemaine.com)	\$1,000.00	Maine Resident, Attending Maine College	In 300 words or less, explain your educational goals and intentions and	(2) School or College Official, Person

Powered by: 

- Tips:
1. Sort by due date so you know what's coming next.
 2. Read all instructions carefully.
 3. Have any essays or personal statements proofread by other eyes.
 4. Submit applications a day or two ahead of time to avoid issues with busy websites.

Find a list of scholarships to apply for and other resources at [FAMEmaine.com/Scholarships](https://famemaine.com/Scholarships)

Maine Scholarship Search

Filter Maine scholarships by:

Open to

All Courses of Study

Filter

Showing 140 out of 140 [Show all](#)

⊕ A. Leigh Phillips Scholarship

⊕ ABC Maine EWDC Scholarship

⊕ Albert "Pete" Gagne Scholarship

⊕ Alice Haiss Scholarship

⊕ Alice Hammond Scholarship Fund

Learn more about...



Getting Ready for College →

Knowing how higher education is organized in the U.S. can help you understand and explore your options.



Paying for College →

Whether you're an immigrant, refugee, or a new U.S. citizen, there is money available to help new Mainers pay for higher education.



Credential Evaluation →

Do you have a degree or certificate from your home country? If so, you may be able to use it in the United States for work or schooling.

Is there assistance to help pay for credentialing expenses?

Yes, FAME offers a program to assist with these expenses:

The **Foreign Credentialing and Skills Recognition Grant Program** provides small grants to qualified immigrants living in Maine who are not yet eligible to work in the United States. Grants for up to \$1,000 are available to help pay for certain eligible costs associated with becoming work-ready while waiting for the issuance of a work permit.

[Foreign Credentialing Grant Program →](#)

Are you eligible for Federal Student Aid?

To be eligible for federal student aid, you must be a U.S. citizen OR an eligible noncitizen. If you already know you're eligible for federal student aid, your next step is to file the Free Application for Federal Student Aid (FAFSA). Use FAME's [FAFSA 1-2-3 for New Mainers](#) to make filing the FAFSA easier.

Yes, I'm eligible. →

Generally, you are *not* eligible for federal student aid if:

- You have a Social Security Number that is for work purposes only.
- You have been granted DACA (Deferred Action for Childhood Arrivals) status.
- You have only a "Notice of Approval to Apply for Permanent Residence" (I-171 or I-464).
- You are in the U.S. on an F-1 or F-2 nonimmigrant student visa, or on a J-1 or J-2 nonimmigrant exchange visitor visa.
- You hold a G series visa (pertaining to international organizations).

If you know you are not eligible for federal student aid at this time, you still have options.

No, I'm not eligible at this time. →

Not sure if you're eligible?

If you're not sure of your eligibility, you can use our interactive eligibility questionnaire to help you determine your status:

Interactive Eligibility Questionnaire:

1.) Are you a US Citizen?

- Yes
 No

Interactive Eligibility Questionnaire:

1.) Are you a US Citizen?

- Yes
 No

You indicated you are not a U.S. citizen, but you may be an eligible noncitizen. We'll ask a few more questions to help you find out.

2.) Are you a U.S. national (includes natives of American Samoa or Swains Island)?

- Yes
 No

3.) Are you a U.S. permanent resident with a Form I-551, I-151, or I-551C (Permanent Resident Card, Resident Alien Card, or Alien Registration Receipt Card), also known as a "green card"?

[View examples](#)

- Yes
 No

4.) Do you have an Arrival-Departure Record (I-94) from U.S. Citizen and Immigration Services (USCIS) showing one of the following statuses?

- Refugee
- Asylum granted
- Cuban-Haitian Entrant
- "Conditional Entrant" (valid only if issued before April 1, 1980)
- "Parolee" (you must be paroled for at least one year, and you must be able to provide evidence from the USCIS that you are in the United States for other than a temporary purpose with the intention of becoming a U.S. citizen or permanent resident).

- Yes
 No

Scholarships for New Mainers

HOME > AFFORDING HIGHER EDUCATION > MAKE A PLAN > PLANNING TIPS FOR ... > NEW MAINERS > PAYING FOR COLLEGE > SCHOLARSHIPS FOR NEW MAINERS

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Planning by Age

Planning Tips For ...

Graduate School Students

Military Families and Veterans

New Mainers

Getting Ready for College

Paying for College

→ Scholarships for New Mainers

Credential Evaluation

Foreign Credentialing Grant Program

Resources

FAQ

Previously Incarcerated Students

Join

Start to Save

Pay for School

Resources For Professionals

Scholarships are a great way for students to help pay for their higher education. Below are scholarships that may be available to new Mainers with various citizenship statuses. Additional Maine-based scholarships can be found via our [Maine Scholarship Search](#) tool. Use FAME's scholarship tracking spreadsheet (.xlsx format) to help stay organized.

[Scholarship Tracking Spreadsheet \(.xlsx\) →](#)

We regularly review the scholarships we share to make sure they are up to date. However, scholarship criteria, deadlines, and availability can change without our knowledge. If you find a scholarship that is out of date, please let us know.

Scholarship	Amount	Deadline	Eligibility	Course of Study
American Federation of Ramallah Palestine	\$8,000	May 31	Palestinian and Palestinian American students	Any
American Legion Children and Youth Scholarship	\$500	May 1	Must be a Maine resident	Any
Asian Pacific Fund	\$1,000-\$20,000	See website	Must plan to be enrolled full-time in the fall. Minimum GPA of 3.0. Must be a U.S. citizen or permanent resident unless otherwise stated.	Any





Check out our animated short videos! We also have many videos on our YouTube channel: FAME Maine

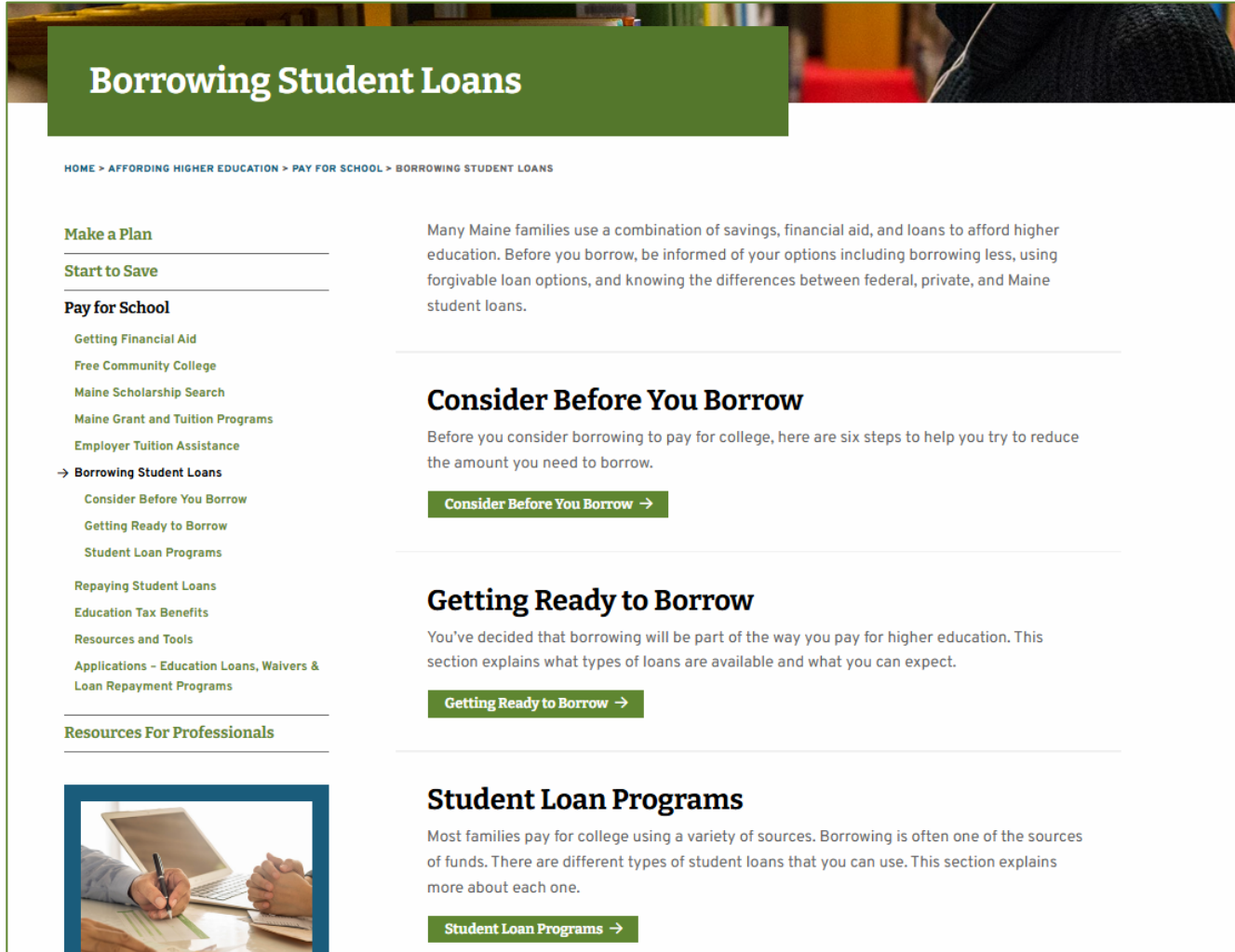
Financial Aid Process - Animated Vi... X

FAME Maine - 1 / 9

↺ ↻ ⋮

- ▶ **FAME** Understanding Aid Offers FAME Maine 8:32
- 2 **FAME** Comparing Financial Aid Offers FAME Maine 5:33
- 3 **FAME** Understanding Student Loan Repayment FAME Maine 6:49
- 4 **FAME** Student Loan Repayment-Income Based Options FAME Maine 6:54
- 5 **FAME** Transitioning to College FAME Maine 5:06
- 6 **FAME** Creating an FSA ID FAME Maine 10:45
- 7 **FAME** Get ready to file the FAFSA 2024 FAME Maine 5:47
- 8 **FAME** How to Get a Copy of Your FAFSA Submission Summary (FSS) FAME Maine 3:44

1 unavailable video is hidden



Borrowing Student Loans

HOME > AFFORDING HIGHER EDUCATION > PAY FOR SCHOOL > BORROWING STUDENT LOANS

Make a Plan

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Pay for School

- Getting Financial Aid
- Free Community College
- Maine Scholarship Search
- Maine Grant and Tuition Programs
- Employer Tuition Assistance

→ **Borrowing Student Loans**

- Consider Before You Borrow
- Getting Ready to Borrow
- Student Loan Programs

Repaying Student Loans

Education Tax Benefits

Resources and Tools

Applications - Education Loans, Waivers & Loan Repayment Programs

Resources For Professionals



Many Maine families use a combination of savings, financial aid, and loans to afford higher education. Before you borrow, be informed of your options including borrowing less, using forgivable loan options, and knowing the differences between federal, private, and Maine student loans.

Consider Before You Borrow

Before you consider borrowing to pay for college, here are six steps to help you try to reduce the amount you need to borrow.

[Consider Before You Borrow →](#)

Getting Ready to Borrow

You've decided that borrowing will be part of the way you pay for higher education. This section explains what types of loans are available and what you can expect.

[Getting Ready to Borrow →](#)

Student Loan Programs

Most families pay for college using a variety of sources. Borrowing is often one of the sources of funds. There are different types of student loans that you can use. This section explains more about each one.

[Student Loan Programs →](#)

Make a Plan

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Free Community College

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Maine Grant and Tuition Programs

Employer Tuition Assistance

Borrowing Student Loans

Repaying Student Loans

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Resources and Tools

Videos

Calculators

→ **Student Loan/Salary Calculator**

Applications - Education Loans, Waivers & Loan Repayment Programs

Resources For Professionals

Student Loan/Salary Calculator

Before using the following calculator, we recommend that you visit CareerOneStop.org to get an estimate of the annual salary for your chosen career. Once you have that information, you can use the calculator to determine:

- How much student loan you can afford based on future earnings.
- The salary you will need in order to afford your future student loan payments.

Enter the salary you anticipate earning upon graduation, the tool will calculate the maximum amount of student loan debt you should borrow. You may also enter the current amount of student loans you have already borrowed, and any future anticipated borrowing and the calculator will return the salary required to afford the monthly payments on this debt.

The interest rate in the calculator defaults to 6 percent, however, you can update the interest rate to reflect the interest rate of your loans. For more information regarding Direct Loan interest rates, you can visit StudentAid.gov.

Please Note: This calculator is based on the recommendation that your student loan payment be no more than 8 percent of your gross earnings.

Interest rate: %

Repayment Period: (years)

How much should I expect in student loans?

Expected salary:

Hourly

What salary would I need to support this debt?

Current Debt:

Future Borrowing Needs:

Your estimated monthly payments to service \$100,000.00 of debt would be \$1,110.21 per month. To support repayment of this debt, you should earn at least \$81.63 Hourly, \$13,877.56 Monthly, or \$166,530.75 Annually



Free Federal Student Loan Advice and Support

HOME » AFFORDING HIGHER EDUCATION » PAY FOR SCHOOL » REPAYING STUDENT LOANS » FREE FEDERAL STUDENT LOAN ADVICE AND SUPPORT

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Maine Grant and Tuition Programs

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Borrowing Student Loans

Repaying Student Loans

→ Free Federal Student Loan Advice and Support

Student Loan Repayment

Consolidating and Refinancing Student Loans

Alford Leaders

Maine Dental Education Loan Repayment Program

Maine Health Care Provider Loan Repayment Pilot Program

Nursing Education Loan Repayment Program

Education Tax Benefits

Resources and Tools

Applications – Education Loans, Waivers & Loan Repayment Programs

Resources For Professionals

To support Maine borrowers, FAME has partnered with two national experts who provide **free one-on-one personalized federal student loan counseling**. You don't have to go it alone; these federal student loan experts are dedicated to helping you navigate your federal student loan challenges.

Federal Student Loan Expertise from The Institute for Student Loan Advisors (TISLA)

TISLA's support is available to all Maine federal student loan borrowers, regardless of when they entered repayment, or which college or university they attended. Through TISLA, borrowers have free access to expert, neutral, and clear federal student loan advice.



Borrowers can connect by email at FAME@freestudentloanadvice.org, or learn more about TISLA through their [website](#).

When emailing TISLA, borrowers should include:

- The type and total amount of each loan(s)
- Date of original loan(s) and the date repayment began
- Current repayment status
- Any desired outcome or goal, and any factors that may impact the ability to repay, including any current or past public service employment

Proactive (Grace Period) Federal Student Loan Counseling from ECMC

ECMC Solutions provides free student loan counseling to borrowers who attended a campus of the University of Maine System, the Maine Community College System, and Thomas College. ECMC provides proactive loan counseling *before* repayment begins. ECMC also offers a [free webinar series](#) to support borrowers as they navigate repayment.



Borrowers can connect with [ECMC Solutions](#) through email, web chat, or phone 877-331-3262, or by [making an appointment](#).

To support Maine people in achieving their business and educational goals, FAME provides a variety of financial wellness programs and resources for K-12 students, employers, and more.



Mary Dyer

Financial Education Programs Manager



Steve Kautz

Financial Education Programs Specialist



Maire Pelletier

College Savings Counselor



Karin Parsons

College Savings Counselor

FAME Financial Wellness Resource Overview

- **Invest in ME Reads (Grade 1-6):** family financial education
- **Claim Your Future[®]:** ROI of various career pathways and financial decisions
- **BUILD: Steps to Financial Wellness:** financial wellness for high school and beyond
- **Online Financial Wellness:** online platform to support financial wellness
- **Student Loan Support:** student loan counseling and support
- **Employee Financial Wellness:** resources and tools to support employee financial wellness
- **FAME Tools, Calculators, Informational Videos:** planning, saving, financing, money management
- **Presentations, Events and Technical Assistance:** FAME's College Access & Financial Education Team is here to help.
- **Personal Finance Summer Course:** weeklong intensive course for high school students in Portland area.



Invest in ME Reads is a statewide financial wellness initiative created to help families build financial skills at home. The program provides books, activities, and resources for students and their families, including an educational website, InvestinMeReads.com.

- **1st grade: *A Bike Like Sergios***, is a story that explores financial decision-making and kindness.
- **2nd grade: *Those Shoes***, a book that includes themes of saving, giving, and delayed gratification.
- **3rd grade: *The Know-Nonsense Guide to Money***, is a fun guide that introduces kids to money and finances.
- **4th grade: *Priceless Facts About Money***, a new book that teaches kids about money.
- **5th grade: *World's Coolest Jobs***, a magazine-style book that helps students explore interesting careers.
- **6th grade: *Claim Your Future® Fun Kit***, a collection of items encouraging students to learn about future careers and money at ClaimYourFuture.org.



Claim Your Future[®] was created to help students explore career pathways, financial decision making, and the future return on investment of post-secondary education and training.

- Available as a classroom kit or online.
- Can be used with middle school, high school students, and beyond.
- Educator Guide available to support classroom implementation.



Powered by Enrich,[®] FAME offers **free online financial wellness** to all Maine people through **iGrad** (high school and college) and **Enrich** (after college)

- Create an account and complete your financial wellness check-up.
- Complete the money personality tool.
- Browse recommended videos, articles, infographics and more.
- Complete a financial wellness course.

What's your money personality?

Are you relaxed, apprehensive or cautious?
Are you present-focused or future focused?



School and Community Outreach

- FAME staff have traveled all over the state to be a presence at many school and community events!
- We provide information for parents, get their immediate questions answered, and help them update their Alford Grant contact information on-site.
- Families take home college – savings resources and contact information for the CSC in their area.





FINANCE AUTHORITY OF MAINE

Bright Futures Fair



Come see what your **FUTURE** can be!

Firefighter? Chef? Lawyer? Artist?

Achieve your future aspirations, and learn how to save for those goals!

THE DEETS

Wednesday, March 8th | 4:30pm – 6:30pm
Kittery Middle School (Shapleigh School)

*Oh! And btw, awesome games!
Even awesomer prizes! (And pizza is on us.)*

Brought to You By:

KITTERY SCHOOL DISTRICT



myAlfondgrant



An employer interested in incorporating college savings into their employee benefits package can call upon the CSC team for assistance.

- On site presentations & webinars
- Ready to share digital materials, posters, email templates, etc.
- Employee support with college savings account and payroll deduction setup



College Savings Counseling



Karin Parsons

Aroostook, Franklin, Hancock, Knox,
Penobscot, Piscataquis, Somerset,
Waldo, and Washington counties

207-620-3502

kparsons@FAMEmaine.com



Maire Pelletier

Androscoggin, Cumberland, Kennebec,
Lincoln, Oxford, Sagadahoc, and
York counties

207-620-3508

mpelletier@FAMEmaine.com

FAME's College Savings Counselor team utilizes a public calendar to meet one on one with individuals interested in learning more about FAME's college savings programs.

<https://go.oncehub.com/FAMENextgen>

Publications

FAME publications help families and businesses.

HOME » PUBLICATIONS



Apply for FAFSA →

There is money available to help pay for college. Begin by filling out the FAFSA.

Building a Business?

FAME's Business Roadmap outlines key steps in the planning and financing process, along with tools, resources, and trusted partners that can help you along the way.

[Business Roadmap →](#)

FAME has a variety of publications that can help you, students, families, businesses, and customers get where they need to be.

Request Free Publications

Use our filter or scroll down to select publications and quantities.

Education (21)

[Filter →](#)

PAY 2024: Tips to Afford Higher Education (2025-26 FAFSA)

Updated February 2024. Use this guide to navigate the 2025-26 FAFSA and the financial aid process – everything from how to prepare, when to apply, and what types of aid exist, to reducing college costs and understanding financial aid offers.

QUANTITY

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[Add to Request →](#)

[Download PDF](#)

PAY 2023: Tips to Afford Higher Education (2024-25 FAFSA)

Updated July 2023. Use this guide to navigate the 2024-25 FAFSA and the financial aid process – everything from how to prepare, when to apply, and what types of aid exist, to reducing college costs and understanding financial aid offers.

QUANTITY

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[Add to Request →](#)

[Download PDF](#)

PLAN: Tools to Help You Pursue Higher Education

Follow this guide to get ready for education and a career after high school.

[Download PDF](#)

BUILD: Steps to Financial Wellness

Maine's guide for becoming financially savvy.

(Please note: "BUILD: Steps to Financial Wellness" is the new 2024 edition of the publication formerly known as "MANAGE: Making Your Money Work.")

QUANTITY

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FAME Publications

- Digital First
- Pay Publication will stay printed and downloadable
- FAMEmaine.com/Publications

Events

HOME > EVENTS > WEDNESDAY WEBINAR: RESOURCES FOR NEW MAINERS

Events

JANUARY 2025

M	T	W	T	F	S	S
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

Event Categories

- [Board Meetings](#)
- [Business](#)
- [Education](#)
- [FAFSA Help](#)
- [Financial Aid Information Sessions](#)
- [Financial Wellness](#)
- [NextGen 529](#)
- [Virtual Financial Aid Events](#)

Wednesday Webinar: Resources for New Mainers

Date/Time

Date(s) - Wednesday January 8, 2025

1:00 pm - 2:00 pm

Location

[Online](#)

New Mainers are critical to the success of the Maine economy. Many new Mainers encounter unique challenges when pursuing education, such as extra steps in the FAFSA filing process, ineligibility for federal student aid, difficulties in translating documents from their native country, and challenges covering test and licensing fees. In this webinar, we'll share a tool to determine eligibility for federal student aid and address challenges faced by parents without Social Security numbers. We'll then share resources available to support new Mainers regardless of their citizenship status. We look forward to having you join us!

[Register.](#)

To register go to: FAMEmaine.com/events

Questions?

Suggestions?





Thank you for joining us today!

Find more FREE resources and information at
FAMEmaine.com/education.

Follow Us:



Contact Us: Education@FAMEmaine.com

PH: 207-623-3263 or 800-228-3734

TTY: 207-626-2717