



## Upcoming Events

- ❖ The **Grants and Scholarships Advisory Committee** is scheduled to meet on **October 1, 2009** at the FAME Office.
- ❖ **Financial Aid 101** will be held at the Augusta Civic Center on **October 9, 2009**.
- ❖ The **FAME Board of Directors** will meet on **October 15, 2009**.
- ❖ The **Educators for Maine Advisory Committee** is scheduled to meet on **October 28, 2009**.

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## FAME News

### New FAME Web Site

The staff at FAME has been working diligently to bring a fresh look to the FAME Web site. Please visit our site at [www.famemaine.com](http://www.famemaine.com) and provide us with your comments and feedback. This launch represents just the first stage of our Web site redesign. Please stay tuned for new functionality to help Maine students, families and businesses meet their financing needs.

### 2009 Financial Aid Tool Kit Has Arrived

We are very excited to distribute this newly redesigned piece which we believe students will find more engaging while still providing the wealth of information they need to prepare for the financial aid process. *Tool Kits* have been provided to every Maine high school senior and a small supply has been mailed to every financial aid office. Please feel free to [contact us](#) if you need additional copies of this great publication!

## Ask FAME

**Q:** Does an overaward tolerance exist for students receiving funds from Campus Based Programs?

**A:** Yes, the overaward tolerance allowed is \$300. However, this regulatory tolerance does not allow a school to deliberately overaward campus-based aid that exceeds the student's financial need when combined with other financial aid fund sources. The \$300 allowance is available only after campus-based aid has been packaged and an overaward situation is created as a result of a late notice that a student is receiving an outside award.

In addition, there is no overaward tolerance for campus-based aid that includes either an Academic Competitiveness Grant (ACG) or a National Science and Mathematics Access to Retain Talent Grant (SMART). An overaward situation that includes either an ACG or SMART Grant must be resolved in order to prevent an overpayment of federal student aid funds.

To view additional information concerning the above question, please proceed to the 2009-2010 Federal Student Aid Handbook, Volume 5, Chapter 1, page 7 or to the Code of Federal Regulations, Title 34, 673.5(d) and 691.62(c).

## State Education Programs

### Online Database Transitions to EPIC

Beginning the week of October 5, FAME's new online Web site portal, EPIC (Education Portal Information Center), will be opened to a small number of Maine schools. If there are no system issues encountered, EPIC will be opened to all schools the week of October 13. ***This initial roll-out will be limited to payment processing for the GEAR UP, Robert C. Byrd Honors Scholarship and Educators for Maine programs.*** FAME staff will contact schools to provide EPIC usernames, passwords and user manuals via secure email according to the scheduled roll-out dates above.

## Education Staff

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### NextGen College Investing Plan

### Karen Vigue

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### Harold Alford College Challenge

### Elizabeth Vanderweide

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Access to the State of Maine Grant Program is scheduled to be available through EPIC the week of October 19; a training session is tentatively being scheduled for that same week. Additional notifications will be sent out confirming the "go live" date for State of Maine Grant Programs in EPIC as well as the date, time and details of the system training.

## State Legislative Update

Although the Legislature will not officially reconvene until January 6, 2010, there is plenty of activity at the State House. September 23 was the deadline for cloture, the time when legislators and agencies must submit their bills for consideration in the Second Session. The Second Session is supposed to be limited to budgetary and emergency measures, and speculation in the Capitol hallways is that the Legislative Council plans to limit the number of bills to be considered this winter and spring. Also, the Appropriations Committee continues to meet to explore means of balancing the budget addressing expected revenue shortfalls. They met September 23 and 24 to hear fiscal and department updates. Other committees have been meeting as well; last week, the Education Committee heard a presentation from University of Maine System Chancellor Richard Pattenau regarding his plans for systemic restructuring and cost-cutting.

November 3 is Election Day. In addition to local races and referenda, there will be seven statewide issues to decide. The Secretary of State recently determined the wording and order of questions on the statewide ballot:

Question 1 (People's Veto Question): "Do you want to reject the new law that lets same-sex couples marry and allows individuals and religious groups to refuse to perform these marriages?"

Question 2 (Citizen Initiative): "Do you want to cut the rate of the municipal excise tax by an average of 55% on motor vehicles less than six years old and exempt hybrid and other alternative-energy and highly fuel-efficient motor vehicles from sales tax and three years of excise tax?"

Question 3 (Citizen Initiative): "Do you want to repeal the 2007 law on school district consolidation and restore the laws previously in effect?"

Question 4 (Citizen Initiative): "Do you want to change the existing formulas that limit state and local government spending and require voter approval by referendum for spending over those limits and for increases in state taxes?"

Question 5 (Citizen Initiative): "Do you want to change the medical marijuana laws to allow treatment of more medical conditions and to create a regulated system of distribution?"

Question 6 (Bond Issue): "Do you favor a \$71,250,000 bond issue for improvements to highways and bridges, airports, public transit facilities, ferry and port facilities, including port and harbor structures, as well as funds for the LifeFlight Foundation that will make the State eligible for over \$148,000,000 in federal and other matching funds?"

Question 7 (Constitutional Question): "Do you favor amending the Constitution of Maine to increase the amount of time that local officials have to certify the signatures on direct initiative petitions?"

## Washington, D.C. Update

### **Student Aid and Fiscal Responsibility Act (SAFRA) Update**

On September 17, 2009, the U.S. House of Representatives passed H.R. 3221, SAFRA, by a vote of 253 to 171. An amendment proposed by Representative Bob Etheridge (D-NC) that authorizes the U.S. Department of Education to contract directly with guaranty agencies to provide borrower services which include delinquency prevention, default aversion and loan counseling was included in the bill.

The U.S. Senate's Health, Education, Labor and Pensions Committee is currently drafting its own version of the bill which will be presented to the full Senate for a vote, to be followed by a House-Senate conference committee that will reconcile differences between the two versions of the bill. Legislators expect the process to be completed in the next few weeks.

The full list of House amendments can be viewed at:

[http://rules.house.gov/SpecialRules\\_details.aspx?NewsID=4431](http://rules.house.gov/SpecialRules_details.aspx?NewsID=4431)

### **Higher Education Opportunity Act (HEOA) provisions: Did you know...?**

The HEOA's provisions clarify a student financial aid administrator's discretion concerning the list of special circumstances. The list has been expanded to include:

- Nursing home expenses not covered by insurance;
- Dependent care expenses; and
- Consideration for students who are dislocated workers.

In addition, the HEOA allows a financial aid administrator to offer a dependent student an unsubsidized Stafford loan if the administrator verifies that the parent(s) has ended financial support and refuses to file the FAFSA. This provision is not the same as the dependency override provision in section 480(d)(1)(i) of the Higher Education Act.

Therefore:

- A financial aid administrator may decide to award an unsubsidized loan without performing a full dependency override;
- The dependent student is not eligible to receive any other Title IV aid besides the unsubsidized loan; and
- The maximum unsubsidized loan amount that could be awarded would include the annual loan limit based on the student's grade level plus the additional \$2,000 unsubsidized amount allowed by the Ensuring Continued Access to Student Loans Act of 2008.

A full summary of the HEOA provisions are available on IFAP at:

<http://ifap.ed.gov/dpccletters/GEN0812FP0810.html>

## GOALS

The Fall College Fair season has begun. Mila Tappan presented Financial Aid Basics at the Bangor Christian College Fair where approximately 90 people gathered to begin the college search process. In addition, Trish Malloy provided information to over 60 students and parents at Christian College Fairs in South Portland and Waldoboro.

The Outreach staff at FAME is gearing up for financial aid night season as well. On September 14 Mila presented a session on Financial Aid Basics and Scholarship Searches to 42 students and parents at Old Town High School. Trish gave a brief description of the financial aid process to over 125 students and parents at Marshwood High School and attended Greely High School's Senior College Night where she was part of a panel presenting admissions and financial aid information to almost 100 students and parents.

Financial Literacy is a hot topic and FAME staff is happy to provide money management sessions for students of all ages. Mila provided valuable Money Management resources and information to 38 first year On-ward students at the University of Maine and MEOC staff at the University of Maine.

Mila met with a group of 49 Health Professions students at University of Maine on September 16 to share details of the new *Doctors for Maine's Future Scholarship Program*. She also provided information on the various other financing options that exist for students planning to attend medical or dental school.

FAME will once again host Financial Aid 101 on Friday, October 9 at the Augusta Civic Center. For more details about this free training day contact [Angela Dostie](#).

## NextGen College Investing Plan®

FAME and the Alford Scholarship Foundation are hosting casting calls for the *Future Faces of Maine* during October at shopping malls in Auburn, Bangor, Presque Isle and South Portland, Maine. Invited guests are Maine babies who were born on or after January 1, 2009 and babies born at MaineGeneral Medical Center in 2008 and are under 1 year old. Parents will receive free portraits of their babies and information about the \$500 grant as well as assistance completing the NextGen® account application.

### Casting Call: Future Faces of Maine

Maine babies under 1 year of age can receive a free professional portrait and may have the opportunity to appear in future Harold Alford College Challenge advertising.

<b>Location</b>	<b>Date</b>	<b>Time</b>
Auburn Mall (Auburn)	October 17	10:30 a.m. - 2:00 p.m.
Bangor Mall (Bangor)	October 24	10:30 a.m. - 2:00 p.m.
Aroostook Centre Mall (Presque Isle)	October 29	3:30 p.m. - 7:00 p.m.
Maine Mall (South Portland)	October 31	10:30 a.m. - 2:00 p.m.