



# Educators for Maine Program

2012-2013 Application

Deadline: May 1, 2012

## APPLICANT INFORMATION

Social Security Number	Last Name	First Name	MI	Date of Birth
Home Address (Permanent/Legal) Street		Apt /Unit	City/State/Zip	
Mailing Address (If Different) Street/PO Box		Apt /Unit	City/State/Zip	
Home Phone Number	Cell Phone Number	E-mail Address		

<b>CURRENT ENROLLMENT STATUS</b>	<input type="checkbox"/> High School Student	Name of Current School		
	<input type="checkbox"/> Home Schooled Student			
	<input type="checkbox"/> Undergraduate Student			
	<input type="checkbox"/> Graduate Student			
<b>EXPECTED ENROLLMENT PLANS</b>	<input type="checkbox"/> Undergraduate Student	College attending in 2012-2013	Graduation Date (MM/YYYY)	
	<input type="checkbox"/> Graduate Student			
<b>EXPECTED CAREER PLANS</b>	<input type="checkbox"/> Pre-K/Pre-School Teacher	Certification Subject Area (Teacher Applicants Only) (Mathematics, Special Education, English, etc.)		
	<input type="checkbox"/> K - 3 Teacher			
	<input type="checkbox"/> K - 8 Teacher			
	<input type="checkbox"/> 7 - 12 Teacher			
	<input type="checkbox"/> School Speech Pathologist			
	<input type="checkbox"/> Child Care Provider			

## GRADE POINT AVERAGE CERTIFICATION (to be completed by school official)

<b>School Seal</b>	Cumulative GPA based on a 4.0 scale	School Name
	Signature of School Official _____ Date _____	

## APPLICANT SIGNATURE and CERTIFICATION

I hereby certify that all of the information set forth on this application, and all materials submitted therewith (collectively, "my information"), is true, correct and complete. I have read and I understand FAME's Privacy Policy Notice. I authorize FAME to share my information and information obtained from my high school, college or university regarding my registration, grades and costs of attendance, with FAME's advisory or selection committee(s) and with my school(s) for purposes of processing my application.

Signature of Applicant \_\_\_\_\_

Date \_\_\_\_\_





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## PRIVACY POLICY NOTICE

Protecting the privacy of your personal information is important to us at the Finance Authority of Maine. We do not sell or share the nonpublic personal information you provide us. Federal legislation requires us to give you this notice about our privacy policy. The law also requires us to send you a current privacy policy each year that you are our customer.

This notice uses the term "nonpublic personal information." This means personal information about you which identifies you, and that is not available from public sources.

1. We collect nonpublic personal information about you from the following sources:
  - a. Information received from you on applications, correspondence, communications, and other forms;
  - b. Information about your transactions with respect to your account.
2. We do not disclose any nonpublic personal information about you or our other current or former customers to anyone, except as permitted by law. We never rent or sell your name or personal financial information. We do share such information with our contractors and agents, as needed, to administer your account transactions in conformance with law.
3. We restrict access to nonpublic personal information about you to our employees who need to know the information and to contractors and agents in order to provide service to you. We maintain physical, electronic, and procedural safeguards in compliance with federal regulations to safeguard your nonpublic personal information.

## AUTHORIZATIONS (OPTIONAL)

I hereby authorize the Finance Authority of Maine (FAME) to discuss my application with the following individuals upon their verification that they are such person and correct reciting of my social security number and date of birth, until written notification from me to the contrary is received by FAME.

Examples: Parent Guardian Spouse	Full Name of Individual	Relationship to You (Applicant)

YES, I authorize FAME to announce any such award by publishing my name and hometown, and the name of my high school and/or college or university, in my hometown newspaper, on the FAME Web site and/or any FAME publication.

Name of my local newspaper: \_\_\_\_\_

NO, I do not authorize FAME to announce my award in any manner.

## APPLICANT SIGNATURE and CERTIFICATION

I hereby certify that all of the information set forth on this form is true, correct and complete.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date



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Deadline: May 1, 2012

## PROGRAM ELIGIBILITY INFORMATION

The Educators for Maine Program is a competitive, merit-based forgivable loan program, which provides financial assistance for Maine students pursuing undergraduate education, graduate certification or graduate education who demonstrate academic achievement and an interest in pursuing a career in teaching\*, including speech pathologists in schools, or child care, in Maine.

*\*Currently the definition of a teacher also includes Chapter I tutor, guidance counselor and librarian-media specialist.*

In addition to completing FAME's application, a student must:

- Be a Maine resident who will be enrolled full-time at an eligible post-secondary school beginning fall 2012
- Have a minimum 3.0 cumulative grade point average based on a 4.0 scale
- Demonstrate academic achievement, community service involvement, school activities and leadership positions
- Submit all required forms and documents by the required deadline
- Submit the 2012-2013 FAFSA (Free Application for Federal Student Aid) by May 1, 2012

Award amounts for the 2012-2013 academic year are \$3,000 for undergraduate students and \$2,000 for graduate students.

*This program is governed by Maine law as set forth in 20-A M.R.S.A. §12501 et seq. and Chapter 610 of the Rules of the Finance Authority of Maine.*

## INSTRUCTIONS & REQUIREMENTS

Submit completed application and required documents to FAME by **May 1, 2012** (postmark date).

Applicants must:

- Complete the Educators for Maine Program Application carefully.
- Write an essay that describes how your life experiences and interactions with specific individuals have shaped your decision to become an educator and what sets you apart from other applicants. Essay must be typed, double-spaced and approximately 500 words. Essays will be reviewed for grammar, style and content.
- Provide a copy of your current high school or college transcripts.
- File the FAFSA by May 1, 2012. (FAME, as a Maine state agency, will automatically receive a copy of your FAFSA after you file.)

You must submit all required documents for your application to be considered complete. Applications that are not complete by the deadline date indicated will be ineligible. FAME assumes no responsibility for identifying missing or erroneous information.

## APPLICATION CHECKLIST

- EFM Application – pages 1, 2 and 3
- Essay
- Current transcript
- Submitted FAFSA

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**Private Education Loan Application and Solicitation Disclosure  
Educators for Maine Loan**

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**Finance Authority of Maine (FAME)  
5 Community Drive  
PO Box 949  
Augusta, ME 04332-0949  
800-228-3734**

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**Loan Interest Rate & Fees**

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Your <b>interest rate</b> will be	
<table border="1" style="margin: auto; border-collapse: collapse;"> <tr> <td style="padding: 5px 20px;">5 %</td> </tr> </table>	5 %
5 %	

**Your Interest Rate (upon approval)**

This is the interest rate you will pay, if approved. You may not be required to repay this loan if you qualify for loan forgiveness based on your employment status and location after completion of your education.

**Your Interest Rate during the life of the loan**

This interest rate is fixed and will not change while you are in repayment.

**Loan Fees**

There are no fees to obtain this loan.

Late Charge: 5% of the amount of the past due payment.

Returned Check Charge: \$20.00

**Loan Cost Examples**

The total amount you will pay for this loan may vary depending upon your repayment habits. These examples provide estimates based upon the only repayment option available to you.

Repayment Option	Amount Provided (amount provided directly to your school)	Interest Rate	Loan Term (how long you have to pay off the loan)	Total Paid over 10 years
<b>1. DEFER PAYMENTS</b> Pay no principal or interest while enrolled in school.	\$3,000 (maximum amount available per academic year to undergraduates)	5 %	10 Years Beginning 6 months after completion of education or withdrawal from school.	<b>\$3,818.29</b>
<b>2. DEFER PAYMENTS</b> Pay no principal or interest while enrolled in school.	\$2,000 (maximum amount available per academic year to graduate students)	5 %		<b>\$2,545.66</b>

**About these examples**

These examples assume the maximum loan amount in each of two loan categories and do not assume any returned check charges or late fees. Interest begins to accrue at the beginning of the repayment period.

**SEE BACK OF PAGE**

## Federal Loan Alternatives

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Loan Program	Current Interest Rates by Program Type
<b>PERKINS</b> For Students	5% fixed
<b>WILLIAM D. FORD FEDERAL DIRECT LOAN</b> For Students	6.8% fixed Undergraduate subsidized
	6.8% fixed Undergraduate unsubsidized & Graduate
<b>PLUS</b> For Parents and Graduate/Professional Students	7.9% fixed Federal Direct Loan

**You may qualify for Federal education loans.**  
For additional information, contact **your school's financial aid office or the U. S. Department of Education at:**

[www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov)

## Next Steps

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### 1. Find Out About Other Loan Options.

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the U. S. Department of Education's web site at: [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov) for more information about other loans.

### 2. To Apply for this Loan, Complete the Application and the Self-Certification Form.

You may get the certification form from your school's financial aid office. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

## REFERENCE NOTES

### Eligibility Criteria

Funding is limited. Not all who qualify will receive a loan. Undergraduate Students: To qualify, you must be enrolled or accepted for enrollment in an eligible post-secondary school in a full time course of study leading to certification as a teacher or speech pathologist or to attainment of child care provider qualifications. You must be a graduate of a Maine high school or the equivalent and a resident of Maine or a graduate of other than a Maine high school and a resident of Maine for at least one year other than for educational purposes. You must have a minimum 3.0 grade point average (or 2.5 for renewal loans) on a 4.0 system or the equivalent. You must submit a complete application and file the FAFSA by May 1. Graduate Students: To qualify, you must be enrolled in or have applied for enrollment in a post-baccalaureate course of study in an eligible post-secondary school leading to initial certification as a teacher or speech pathologist or to attainment of child care provider qualifications. You must be a Maine resident. You must have a minimum 3.0 grade point average (or 2.5 for renewal loans). You must submit a complete application and file the FAFSA by May 1.

### Bankruptcy Limitations

If you file for bankruptcy you may still be required to pay back this loan.

**More information about loan eligibility, repayment deferral and loan forgiveness is available in your loan application and loan documents.**