



Maine Veterinary Medicine Loan Program

2012-2013 Application

Deadline: May 30, 2012

APPLICANT INFORMATION

Social Security Number	Last Name	First Name	MI	Date of Birth
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1. List past or current residence and/or employment on a farm.

Blank area for response to question 1.

2. Describe your involvement, if any, with farm or livestock related organizations.

Blank area for response to question 2.

3. Describe your experiences related to farm or livestock as an undergraduate student.

Blank area for response to question 3.

4. Identify employment, internships, and/or related experiences with a licensed veterinarian.

Blank area for response to question 4.



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EDUCATION HISTORY – Elementary through High School Graduation

School's Name	Town	State	Grade Level(s)	Dates Attended

EDUCATION HISTORY – Undergraduate School(s)

School's Name	Town	State	Degree Program	Dates Attended

EDUCATION HISTORY – Graduate School(s)

School's Name	Town	State	Degree Program	Dates Attended

WORK HISTORY – Include Community Service and Volunteer Work

Company/Organization	Town	State	Dates Worked	
			From	To



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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)

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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PROGRAM ELIGIBILITY INFORMATION

The Maine Veterinary Medicine Loan Program is a forgivable loan program established to help students defray the cost of enrollment in a program of study leading to a Doctor of Veterinary Medicine.

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

- Be a resident of Maine **for purposes other than education** for two years prior to matriculation at an accredited veterinary school
- Be admitted to a program of study leading to a Doctor of Veterinary Medicine. Entry into veterinary school must be after January 1, 2011
- Demonstrate desire to practice in livestock veterinary medicine in a designated underserved area in Maine
- Submit all required forms and documents by the required deadline
- Demonstrate financial need
- Submit the 2012-2013 FAFSA (Free Application for Federal Student Aid) by May 30, 2012

Award amounts for the 2012-2013 academic year are up to \$25,000, dependent on need determined by the student's school.

This program is governed by Maine law as set forth in 20-A M.R.S.A. §12121 et seq. and Chapter 618 of the Rules of the Finance Authority of Maine.

INSTRUCTIONS & REQUIREMENTS

Submit completed application and required documents to FAME by **May 30, 2012** (postmark date).

Applicants must:

- Complete the Maine Veterinary Medicine Loan Program Application carefully
- Provide Maine residency documentation/information (FAME reserves the right to ask for additional documentation if needed to determine your residency eligibility which may include parents' tax returns)
 - Signed copy of your 2011 state tax return (do not include schedules)
 - Copy of your current driver's license
 - Copy of your vehicle registration (indicate if you do not have one)
- Provide copies of your transcripts from all undergraduate and graduate schools you attended
- File the FAFSA (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

- Maine Veterinary Medicine Loan Program Application – pages 1 - 4
- Copy of your state income tax return
- Copy of driver's license
- Copy of vehicle registration
- Transcripts
- Submitted FAFSA

**Private Education Loan Application and Solicitation Disclosure
Maine Veterinary Medicine Loan**

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

Loan Interest Rate & Fees

Your interest rate will be	
<table border="1" style="margin: auto; border-collapse: collapse;"> <tr> <td style="padding: 5px;">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 if you qualify for loan forgiveness based on your employment status and location after completion of your professional education.

Your Interest Rate

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

Loan Fees

There are no fees to obtain this loan.
Returned Check Charge: \$20.00

Loan Cost Example

The total amount you will pay for this loan may vary depending upon your repayment habits. This example provides an estimate 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
1. DEFER PAYMENTS Pay no principal or interest while enrolled in school.	\$10,000	5%	10 Years Beginning 6 months after completion of professional education or withdrawal from school.	\$12,727.71

About this example

This example does not assume any returned check charges. Interest begins to accrue at the beginning of the repayment period. The maximum loan amount is \$25,000 per academic year.

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Federal Loan Alternatives

Loan Program	Current Interest Rates by Program Type
PERKINS For Students	5% fixed
WILLIAM D. FORD FEDERAL DIRECT LOAN For Students	6.8% fixed Graduate
PLUS For 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

Next Steps

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 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 currently limited to one new loan annually. Not all who qualify will receive a loan. Priority is given to those demonstrating financial need. To qualify, you must have been a Maine resident for at least two years prior to beginning veterinary school. You must be admitted to an accredited veterinary school in a program leading to the D.V.M. degree, but must not have begun veterinary education prior to January 1, 2011. You must demonstrate a desire to practice veterinary medicine related to livestock in an area of Maine with insufficient veterinary services. You must submit a complete application and file the FAFSA by May 30.

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.

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