



FAME Services Tools You Can Use!



LIKE US ON FACEBOOK: FAME Education
for weekly scholarship and financial aid information



FAME helps Maine Students reach their higher education goals by providing free information on planning, saving and paying for college.

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College Access and Financial Education



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College Access &
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College Access Counselor
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Nikki Vachon
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Floreka Malual
College Planning Advisor
New Mainer population
mostly in Androscoggin and
Cumberland



Hannah Bobker
AmeriCorps VISTA member



Mary Dyer
Financial Education Officer

Where Would You Like To Go?



CASH AND HIS DOG MAX WANT TO HELP YOU
FIGURE OUT WHAT TO DO AFTER HIGH SCHOOL

FAME
FINANCE AUTHORITY OF MAINE

■ Financial Education

- *Elementary Coloring Book Series*
- *FAME Elementary Workbooks & Teaching Guide*
- *Manage: Making Your Money Work*

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■ College Planning & Financial Aid

- *Pay: Tips to Afford Higher Education*
- **Updated!** *Choose: Your Guide to Post-Secondary Schools in Maine*
- **New!** *Plan: Tools To Help You Pursue Higher Education*
(replacing the Roadmap)
- **Rack Cards:**
 - *Three Steps to Financial Aid*
 - *How Can I Pay for My Education?*
 - *Net Price Calculator*
 - *Guide to College Fairs*
 - *Know Before You Go*



LIFETIME LEARNING KIT

Designed with adult students in mind, the Lifetime Learning Kit is an expandable folder to hold the tools students need to get ready for higher education.

Order a complete Lifetime Learning Kit from [FAME's Publications](#) page.

The standard kit includes FAME publications on a variety of topics. Download and print extra copies:

Kit Section	Title
Lifetime Learning Kit	Individual Pages
Preparing for Higher Education	Preparing for Higher Education Checklist
Preparing for Higher Education	Choosing a College (book)
Preparing for Higher Education	Maine College Transitions Flyer
Preparing for Higher Education	NextGen brochure
Managing Your Money	Reducing Costs Checklist
Managing Your Money	Manage: Making Your Money Work (book)
Managing Your Money	SALT Flyer
Managing Your Money	Opportunity Maine Flyer
Paying for Higher Education	Paying for Higher Education Checklist
Paying for Higher Education	Pay - Tips to Afford Higher Education (book)
Paying for Higher Education	Financial Aid Infographic
Paying for Higher Education	Acing Your Scholarship Search
Paying for Higher Education	Borrowing For Your Education- Federal Loans
Resources	Maine Resource Directory

Customize kits by downloading and printing these tools:

Kit Section	Title
Managing Your Money	If You've Been to School Before & Have an Outstanding Balance
Managing Your Money	Do you Have a Federal Student Loan?
Managing Your Money	Loan Repayment Explained
New Mainers	New Mainers Tips and Resources
Service Members, Veterans and Their Families	Service Members, Veterans and Their Families Tips and Resources

■ Voice of the Customer

- *2015 interviewed partner agencies and adult learners to find out how to deliver information*
- *2016 created Lifetime Learning Kit*

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Classroom game designed to encourage students to explore career and college options, money management, including budgeting, wants vs. needs, and the impact of making choices

Can be played in class or online at ClaimYourFuture.com

Order free kit to use in class at FAMEmaine.com

Claim Your Future

MONTHLY INCOME
\$2,574

REMAINING FUNDS
\$2,574

Instructions | Log Out

Career & College Savings Housing Food Transportation Communications Extras

You have been given a random career: Restaurant/Food Service Manager

Choose Your Career!

Imagine yourself at age 25. Where do you live? What kind of transportation do you have? How much money do you have for "extras" such as meals out or pets? Now think about your career interests and the type of education you will need. Will you have enough money to pay for the lifestyle you have just imagined?

Your career is
RESTAURANT/FOOD SERVICE MANAGER

Restaurant and food service managers are good at making decisions and understanding what people want. They help organizations decide which foods will be on menus and make sure the food is prepared and served safely.

- +\$ \$46,700 ANNUAL INCOME ?
- \$2,574 MONTHLY INCOME ?
- High School Diploma ?
- High School

MAKE SOME DECISIONS! [Get Started >](#)



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

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

Data Use Agreements expired in June 2017 – new agreements will be going out in September 2017

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EDUCATION: TOPICS

[Money Management »](#)

[Saving for College »](#)

[Choosing a College »](#)

[Paying for College »](#)

[Learning About Financial Aid »](#)

[Filing the FAFSA »](#)

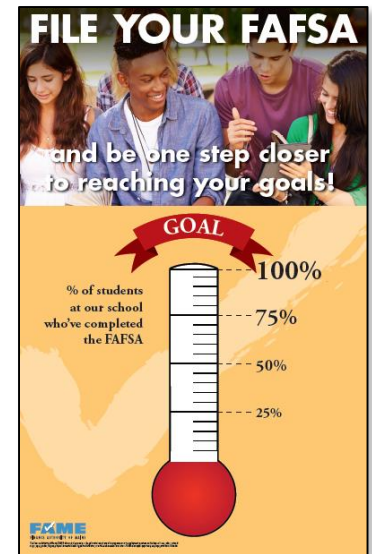
FAFSA COMPLETION RATES BY HIGH SCHOOL

School Name	Class of 2015 as of May 1, 2015	Class of 2016 as of May 1, 2016	Class of 2017 as of May 1, 2017
Ashland District School	75.0%	75.0%	66.67%
Bangor High School	56.4%	57.0%	62.50%
Baxter Academy for Technology & Science	N/A	66.0%	69.14%
Belfast Area High School	55.4%	56.7%	52.42%
Biddeford High School	53.0%	46.0%	49.07%
Blue Hill Harbor School	20.0%	14.3%	42.86%
Bonny Eagle High School	49.2%	55.8%	55.16%
Boothbay Region High School	79.2%	72.2%	58.00%

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FAFSA Toolkit:

- FAFSA Posters
- FAFSA Completion Thermometer Posters: track your school's FAFSA completion rate
- Postcards: write in a FAFSA lab event location near you
- Phone & Text Script
- Email Copy
- PA script: Make announcements over the school intercom system, at sporting events, etc.
- Web Copy: Add a blurb to your website or school calendar
- Newsletter Script
- Social Media posts



Summer FAFSA training

Free summer training sessions to prepare for upcoming 2018-19 FAFSA season each summer:

- **Aug 2nd Presque Isle High School**
- **Aug 14th Thomas College**
- **Aug 16th South Portland High School**



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Save the Date!
Friday, March 23, 2018
Augusta Civic Center

FINANCIAL AID 101
a training for counselors, advisors
and educators

Invest in ME

FAME's goal is Maine's Goal –
By 2030, all Maine families are saving for higher education and Maine will have one of the lowest average student loan debt rates in the nation.

\$29,644
IS THE AVERAGE STUDENT LOAN DEBT.*

87% of Maine students graduate from high school in four years, making Maine a standout in the nation.†

39% of Maine adults hold an associate degree or higher. This has increased over the past few years and the gap with New England is slowly closing.‡

63% of Maine students will graduate with DEBT.§

Why do college savings and lower student loan debt affect Maine's economy?

- 1 Economic growth depends on a highly educated workforce, and instilling aspirations to higher education begins at an early age.
- 2 If Maine were to grow 65,000 more jobs, 60% of the workforce would need education beyond high school to meet future workforce demands.¶
- 3 College savings increase college aspirations AND completion. Children with college savings are six times more likely* to attend college.¶ Low & moderate income children with college savings between \$1 – 499 are three times more likely to attend to college, four times more likely to graduate from college.¶
- 4 Student debt limits graduates' job choice and their ability to launch a new business, buy a home, start a family and save for retirement.¶
- 5 Community leaders, educators, legislative leaders and the business community all have a vested interest in educating the workforce.

You CAN help!
Join the Invest in ME 2030 Movement.
InvestinME2030.com

Every dollar available from savings for higher education is a dollar that doesn't need to be borrowed and repaid with interest.

* Educate Maine 2016.
† Sloan & Beverly 2017, American Journal of Education.
‡ Building Opportunities, Changing Results: Asset-Based Forces of Aid and the Future of Higher Education (2017).
§ The University of Kansas Center for Social Welfare, Assets & Education Initiative.
¶ American Student Assistance 2013, Life Outlets: The Impact of Student Debt on the Daily Lives of Young Americans.
* Institute for College Access and Success, Student Debt and the Class of 2015.
† Educate Maine, Education Indicators for Maine, 2015.
‡ ESI.
¶ see footnote 1.

Our Goal:

By 2030, all Maine families are saving for higher education and Maine will have one of the lowest average student loan debt rates in the nation.

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NextGen Sweepstakes

Now is the time - open a NextGen account or make a contribution to an existing NextGen account and you will be automatically entered¹ to

Win a \$1,000 Scholarship Prize!

Invest in
ME

Invest in
ME

16 lucky winners
(One will be chosen from each of Maine's counties.)

Invest in ME Sweepstakes begins on August 1, 2017 and ends on October 31, 2017.²

Visit NextGenforME.com/EnterToWin for details and Official Rules. No purchase necessary to enter. Winners will be required to have or open a NextGen account. Sweepstakes void where prohibited by law.

¹See in person eligibility, mail-in and on-line entry information at NextGenforME.com/EnterToWin.
²You must allow sufficient time for processing prior to 10:01 PM on the last day of the sweepstakes.

Visit NextGenforME.com

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FAME
FINANCE AUTHORITY OF MAINE

Search the Site... GO |

BUSINESS **EDUCATION** ABOUT PROGRAMS PUBLICATIONS NEWS EVENTS CONTACT

FAME WORKS FOR ME

FAME works to create quality jobs for Maine people. We help make higher education more accessible and affordable.

LEARN HOW FAME HELPS STUDENTS >

IMPORTANT NOTICES

Request for Proposal: Regional Economic Development Revolving Loan Program

FAME seeks applicants to respond to this RFP for funding to operate regional revolving loans. [Learn More >](#)

RECENT NEWS

JUNE 11, 2015
FAME's Free Claim Your Future® Game Now Online

APRIL 21, 2015
FAME Approves Financing for Polycor New England, Inc.

UPCOMING EVENTS

JUNE 16
Maine Adult Education Association Annual Conference

JUNE 18
Androscoggin Business to Business Trade Show

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Web-Based Resources

The screenshot displays the FAME website interface. At the top left is the FAME logo. To the right is a search bar with the text "Search the Site..." and a "GO" button, followed by social media icons for Facebook, Twitter, and YouTube. Below this is a main navigation bar with links for BUSINESS, EDUCATION, ABOUT, PROGRAMS, PUBLICATIONS, NEWS, EVENTS, and CONTACT. The "Next Gen" logo is also present. The main content area features a large image of a smiling young woman. Overlaid on this is a dropdown menu for "EDUCATION AUDIENCES".

EDUCATION AUDIENCES

TOPICS	AUDIENCES	QUICK LINKS
Money Management »	Pre-K to Middle School Parent »	EPIC Login »
Saving for College »	High School Parent/Student »	Scholarship Search »
Choosing a College »	Graduate Student »	Maine College Search »
Paying for College »	Returning Student »	Forms & Applications »
Learning About Financial Aid »	Military Parent/Student »	Calculators & Tools »
Filing the FAFSA »	K-12 & Higher Ed Professional »	Quick Tips »
Managing Student Loans »		Translated Resources »

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BUSINESS **EDUCATION** ABOUT PROGRAMS PUBLICATIONS NEWS EVENTS

Next Gen

EDUCATION: AUDIENCES

Pre K to Middle School Parent »

High School Parent/Student »

Graduate Student »

Returning/Adult Student »

Service Members, Veterans & Their Families »

MAINE-BASED FINANCIAL EDUCATION RESOURCES

These resources can be used by educators who are looking to bring financial education to their schools and by students and families who are looking for resources within their communities. Search for resources below.

All Counties All Services

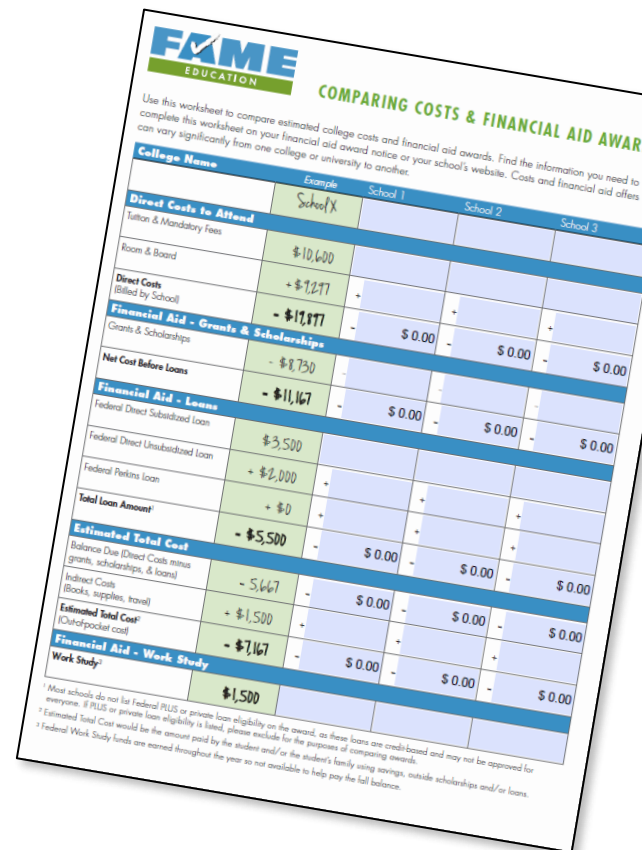
SEARCH

- ✓ Career Search
- ✓ College Search
- ✓ Scholarship Search

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Online Tools & Calculators

- ✓ FSA ID Tracking Sheet
- ✓ Checklists:
 - Transition to College
 - Get Ready to file the 2018-19 FAFSA
- ✓ Comparing Costs & Financial Aid Awards
- ✓ Student Loan/Salary Calculator
- ✓ Budget/Savings Calculator
- ✓ Loan Consolidation Calculator
- ✓ Student Loan Repayment/Salary Calculator



Use this worksheet to compare estimated college costs and financial aid awards. Find the information you need to complete this worksheet on your financial aid award notice or your school's website. Costs and financial aid offers can vary significantly from one college or university to another.

College Name	Example School X	School 1	School 2	School 3
Direct Costs to Attend				
Tuition & Mandatory Fees				
Room & Board	\$10,600			
Direct Costs (Billed by School)	+ \$1,277			
Financial Aid - Grants & Scholarships	- \$17,877			
Grants & Scholarships		\$0.00	\$0.00	\$0.00
Net Cost Before Loans	- \$8,730			
Financial Aid - Loans	- \$11,167			
Federal Direct Subsidized Loan		\$0.00	\$0.00	\$0.00
Federal Direct Unsubsidized Loan	\$3,500			
Federal Perkins Loan	+ \$2,000			
Total Loan Amount¹	+ \$0			
Estimated Total Cost	- \$5,500			
Balance Due (Direct Costs minus grants, scholarships, & loans)	- 5,667	\$0.00	\$0.00	\$0.00
Indirect Costs (Books, supplies, travel)	+ \$1,500			
Estimated Total Cost² (Out-of-pocket cost)	- \$7,167			
Financial Aid - Work Study	\$1,500	\$0.00	\$0.00	\$0.00

¹ Most schools do not list Federal PLUS or private loan eligibility on the award, as these loans are credit-based and may not be approved for everyone. If PLUS or private loan eligibility is listed, please include for the purpose of comparing awards.
² Estimated Total Cost would be the amount paid by the student and/or the student's family using savings, outside scholarships and/or loans.
³ Federal Work Study funds are earned throughout the year so not available to help pay the full balance.

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5 Ways FAME Can Help Maine Students

FAME helps Maine students reach their higher education goals by providing free information on planning, saving and paying for college. Here are five FAME services, tools and upcoming events available to help Mainers prepare and pay for higher education.

1. Statewide Financial Aid Presentations

FAME Financial Aid and College Financing presentations are held at high schools, career and technical educational schools, Adult Education centers, and other community-based organizations throughout Maine. These presentations provide an overview of the financial aid process, including step-by-step tips to help families navigate and simplify the process and maximize financial aid eligibility. Visit FAMEmaine.com/events to find a presentation near you. Can't make it to an event? Check out our [Financial Aid and College Financing video](#).

2. In-Person FAFSA Help Sessions

In October, FAME will hold 15 In-Person FAFSA help sessions located throughout Maine. At each of these sessions, FAME staff and other financial aid professionals will be available to help students and families complete the FAFSA online and receive information on the next steps in the financial aid process. Additionally, students who attend an event can be entered to win a scholarship. Click [here](#) to find a session near you.

3. Online Tools and Resources

Having the right "tools" makes any job a little easier. For example, trying to compare award letters from multiple colleges to get an "apples to apples" comparison can be difficult. To help, we've developed a [Comparing Costs & Financial Aid Awards](#) online tool – and it will even do the math! Other tools include a [Student Loan/Salary Debt Calculator](#), [FSA ID Information Tracking Sheet](#), and [Get Ready to File the FAFSA Checklist](#). A list of our most used tools can be found on in the [Quick Links](#) section.

4. Videos and Online Tutorials

Videos have become the way many people prefer to learn, with YouTube being a primary source of information. To help people learn about a variety of topics related to paying for college, FAME has its own YouTube channel – [FAME Maine](#). Subscribe to FAME's YouTube channel and gain easy access to videos that range from filling the FAFSA to tips on paying the tuition bill. An added advantage of these videos is that they are available 24 hours a day, seven days a week.

5. New Scholarship Opportunity—The Invest in ME Sweepstakes!

Scholarships are a great way to help pay for college and can even help reduce student loan debt. FAME recently announced that it will award sixteen (16) \$1,000 Scholarship Prizes to sixteen (16) NextGen® 529 plan accounts, randomly selecting one winner from each of the 16 counties of Maine. The Invest in ME Sweepstakes began on August 1, 2017

Training Opportunities

■ Wednesday Webinar Series

- 2nd Wednesday of every month from 10:00 AM – 11:00 AM

■ Companion 5 on the 5th monthly email hot tips

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EDUCATION: QUICK LINKS

[EPIC Login »](#)

[Maine Scholarship Search »](#)

[Maine College Search* »](#)

[Forms & Applications »](#)

[Calculators & Tools »](#)

[5 on the 5th »](#)

[Informational Videos »](#)

INFORMATIONAL VIDEOS

FAME developed these informational videos to help students and families plan and pay for college.

Recording	Title
Creating an FSA ID	Learn what the FSA ID is, who needs one and how to obtain one.
Filing the FAFSA	Filing the FAFSA is the first step in applying for federal, state, and many types of institutional aid. The earlier you file, the more funds you may be eligible to receive! Get started with FAME's 10-minute tutorial on filing the 2017-2018 FAFSA.
Choosing a College	Find the college that's right for you. This video shares criteria to consider when searching for colleges and information to help compare colleges.
Scholarships	Make your scholarship application stand out. Learn more about searching for and locating scholarships and organizing the scholarship process.
Financial Aid & College Financing	Couldn't attend a FAME Financial Aid night near you? Catch up on what you missed. This video will help students apply for financial aid for the 2018-2019 academic year.
Financial Aid Awards – Understanding Your Award Notice	Learn more about the sections included in a typical financial aid award notification.
Financial Aid Awards – A Guide to Comparing Costs and Awards	Understanding the true cost of each school you have been accepted to can save you money. This video will walk you through the steps to compare multiple financial aid awards.

Check out FAME Maine's YouTube channel at www.YouTube.com



The screenshot shows a YouTube video player interface. At the top, there is a search bar and the YouTube logo. The video title is "Financial Aid & College Financing Spring-Fall 2017" and the channel is "FAME Maine". The video player shows a progress bar at 0:02 / 1:03:22. Below the video player, there is a description: "Financial Aid & College Financing (Spring-Fall 2017)". The channel name "FAME Maine" is displayed with a checkmark icon, a "Subscribe" button, and a subscriber count of 136. At the bottom, there are icons for "Add to", "Share", and "More".

For more info go to:

FAMEmaine.com/education/quick-links/informational-videos/

- Preparing to Pay for College
- After the FAFSA, Yes There's More
- Getting the Best Return On Investment of Education
- Acing Your Scholarship Searches
- Money Management – Steps to Financial Success
- Finding an Affordable College for Your Career
- FAFSA EFC Hand Calculations
- Financing Your Education
- Customized Presentations and MANY, MANY More...

FAFSA In-Person Help Sessions

Thursday, October 12th

- Bonney Eagle High School
- Region 10 Technical High School
- Hancock County Technical Center
- Houlton Higher Education Center
- Waldo County Technical Center
- Mid Maine Technical Center

Wednesday, October 18th

- Biddeford Regional Center of Technology
- Somerset County Technology Center
- Washington County Community College
- St. John Valley Technology Center

Monday, October 30th

- Sanford Regional Tech Center
- Auburn Public Library
- Region 9, School of Applied Technology
- Region 8, Mid-Coast School of Technology
- United Technologies Center

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Maine financial aid programs

- ✓ State of Maine Grant Program
- ✓ Educators for Maine Program
- ✓ Tuition Waiver Program (Foster Care & Public Service)
- ✓ Doctors for Maine's Future Scholarship
- ✓ Maine Dental Education Loan Program and Loan Repayment Program
- ✓ Maine Health Professions Loan Program
- ✓ Maine Veterinary Medicine Loan Program
- ✓ John R. Justice Grant Program

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Programs Administered by FAME

EDUCATION: TOPICS

[Money Management »](#)

[Saving for College »](#)

[Choosing a College »](#)

[Paying for College »](#)

[Learning About Financial Aid »](#)

[Filing the FAFSA »](#)

[Managing Student Loans »](#)

- Loan Repayment
- Student Loan Delinquency and Default
- Student Loan Consolidation and Refinance
- Related Links

Related Topics:

- Maine Grants & Loan Programs
- Take Control of Your Debt
- Education Tax Benefits

Alfond Leaders

The Alfond Leaders student debt reduction program provides student loan repayment assistance to people who live and work in Maine in a STEM- (Science, Technology, Engineering and Math) designated occupation at a Maine-based employer. Alfond Leaders may qualify for loan repayment up to half of their outstanding student loan balance at the time of application to the program, not to exceed \$60,000.

A complete application and all required documents are due to FAME on or before the application deadline, this includes: your online application, official college transcripts, current resume, copy of all loan statements, and the employer certification completed by your employer.

The fall 2017 application collection period will be available September 15 – November 15, 2017.

How do I apply?	+
Who is eligible?	+
What is a Maine-based employer?	+
Which loans qualify for repayment?	+
How are recipients selected?	+
What are the award amounts?	+
How are funds paid?	+
Resources for Maine employers	+
What if I have additional questions?	+

“The fall 2017 application collection period will be available September 15 – November 15, 2017“

Works for ME ✓

Programs Administered by FAME

The screenshot shows the top portion of the website. At the top left is the logo for 'THE LOAN FOR ME' with the tagline 'Maine's Student Loan Resource' and a circular emblem that says 'POWERED BY FAME WORKS FOR ME'. To the right are navigation links for 'ABOUT', 'OUR PARTNERS', and 'CONTACT'. Below this is a dark navigation bar with three main categories: 'Understand Your Financial Wellness' (with a 'Get Started' dropdown), 'Apply for a Private Student Loan' (with a 'Get Started' dropdown), and 'Refinance Your Student Debt' (with a 'Get Started' dropdown). The main content area features a large image of two young women smiling at a laptop. A green text box is overlaid on the image, containing the text: 'The trusted resource where you can become more informed about paying for higher education.' Below this text is a blue button labeled 'Your Financial Wellness'.

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My Salt **To-Do List 4** Browse

Recommended For You

We recommend these items based on the **information you provided**. Save items for later by adding them to your to-do list.

Organize All Your Debt With Know What You Owe

Keep track of all your debt in one place with our "Know What You Owe" tool to see how your student loans, car payments, credit cards, and more impact your finances.



open + add to-do

do In Progress



Master Your Plastic

Control your credit card balances and find out what your spending means for y...

Tags: [credit](#), [credit cards](#), [spending](#), [interest rates](#)

5m.

try Manage To-Do >



Get Expert Student Loan Help With Repayment Navig...

Use our Repayment Navigator to add your federal student loan information to...

Tags: [payment plans](#), [postponements](#), [cancellations](#)



Goal 1: **Manage Money** Change

Progress

Salt Courses Open

Budgeting ✓

Credit & Debt Mgmt ✓

Edu Planning ✓

Debt Organizer

Total Owed: **\$85,828** Open
Updated: February 9, 2016

Repayment Navigator

Total Loans: **\$5,500** Open
Updated: September 15, 2016

Scholarship Search

Works for ME ✓

Financial Aid Hotline

1-800-228-3734





Questions?

Finance Authority of Maine

5 Community Drive

P.O. Box 949

Augusta, ME 04332

1-800-228-3734

TTY 207-626-2717

education@FAMEmaine.com

FAMEmaine.com



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