



Tools to Serve Adult Learners: Using FAME's Lifetime Learning Kit



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



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- Revamp of Adult College Planning Toolkit
- Voice of the Customer
 - Understand Voices
 - Findings - Barriers
 - Solutions
- Lifetime Learning Kit
- Statewide Initiatives for adult learners



College Planning Tool Kit
for Adult Students

- 2016 needed to revamp FAME's College Planning Tool Kit for Adult Students
- Was this meeting the needs of students?

- Frame the project
- Organize the resources
- Collect data
- Understand voices
- Select actions



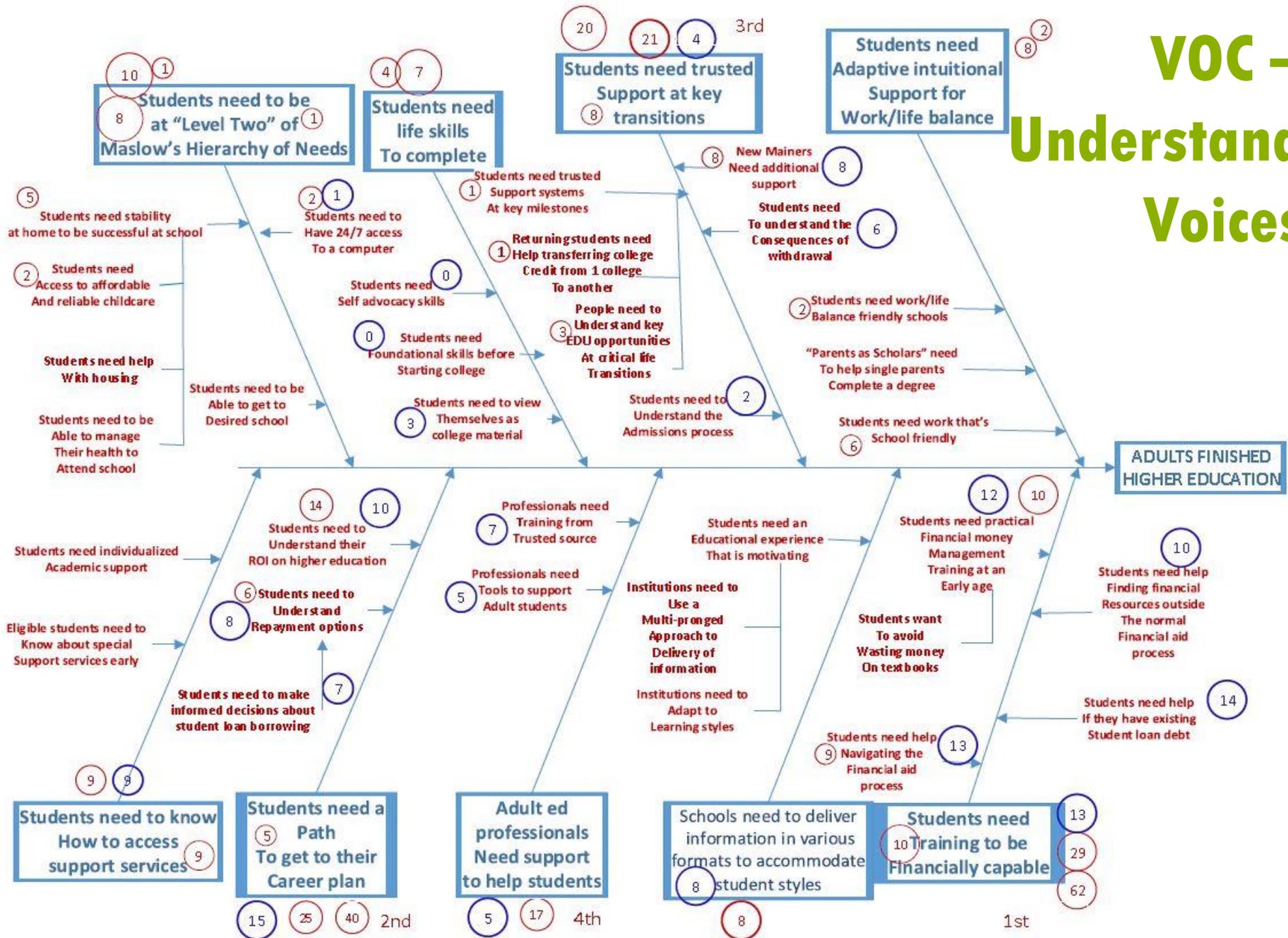
Interviewed:

- 14 students at their own education site
- 10 adult education professionals
 - Maine College Transitions specialists
 - TRiO Student Support Services professionals

Open ended questions:

- “Tell us about your best/worst educational experience”
- “How do you (your students) learn about financial aid and managing money?”

VOC – Understand Voices



Findings - Students

Interviewees shared with us that in order to complete higher education adult students need (in no particular order):

1. To be at “Level Two” of Maslow’s Hierarchy of Needs
2. Life skills
3. Trusted support at key transitions
4. Adaptive institutional support for work/life balance
5. Know how to access support services
6. A path to get to their career plan
7. Training to be financially capable
8. Schools that deliver information in various formats to accommodate student learning styles

Findings - Professionals

What do professionals serving adult aged students need to help their students complete higher education?

- Professionals need training from trusted source
- Professional need tools to support adult students
- Professionals would like to see policy changes

- Handwritten envelope gets noticed
- Personal, one-on-one help is preferred
- It takes a regional village
- Younger students desire electronic communications and resources
- Older students prefer paper communications and resources that they could collect in one organizer



College Planning Tool Kit
for Adult Students





STANDARD KIT CONTENTS



Preparing for Higher Education

- Preparing for Higher Education Checklist
- CHOOSE: Your Guide to Post-Secondary Schools in Maine
- Maine College Transitions Flyer
- NextGen College Investing Plan® Flyer



Managing Your Money

- Reducing Costs Checklist
- MANAGE: Making Your Money Work (book)
- SALT Flyer



Paying for Higher Education

- Paying for Higher Education Checklist
- Financial Aid Infographic
- PAY: Tips to Afford Higher Education (book)
- Acing Your Scholarship Search
- University of Maine System's Adult Degree Completion Scholarship
- Borrowing For Your Education - Federal Loans



Resources/Information

- Maine Resource Directory

CUSTOMIZE YOUR KIT



Managing Your Money

- If You've Been to School Before and Have an Outstanding Balance
- Do You Have a Federal Student Loan?
- Loan Repayment Explained



Service Members, Veterans and Their Families

- Service Members, Veterans and Their Families Tips and Resources



New Mainers

- New Mainers Tips and Resources

Comes with FAME Publications

Included in the LLK, so no need to order separately



Works for ME ✓

PREPARING FOR HIGHER EDUCATION

CONGRATULATIONS! YOU'VE MADE THE DECISION to further your education. You are not alone—thousands of adult students in Maine go back to school every year. FAME recently asked some of these students for their advice on successfully completing their degree. Here are their tips:



HIGHER EDUCATION SUCCESS CHECKLIST

PREPARE ACADEMICALLY

- Earn your high school credential
- Prepare for college courses:
 - Take a study skills course
 - Refresh your reading/writing/math skills
 - Update your technology skills

RESEARCH YOUR OPTIONS

- Research careers
- Research schools
- Learn about enrollment options—should you attend?
- Learn about course format options—online, face-to-face, or hybrid?

COMPLETE ADMISSIONS REQUIREMENTS

- Take placement tests
- Obtain copies of your high school/college transcripts
- Complete and submit college applications AND financial aid forms

MANAGING YOUR MONEY

Reducing Costs

The costs of pursuing higher education include expenses billed by the school and expenses that are discretionary or not billed by the school. Consider the following cost-cutting measures to reduce both billed and unbilled costs while you pursue your higher education goals.



COST REDUCTION CHECKLIST

REDUCE THE BILL

- File the FAFSA at FAFSA.gov every year by your school's priority filing deadline to boost enrollment.
- Enroll in a summer course. Some schools charge lower fees for summer courses.
- Use your benefits. If you are a Veteran or Service Member, use your education benefits. If you are Native American or were in foster care, pursue tuition waivers.
- Talk to your employer about any available education funding.
- Complete the steps to waive medical insurance if you are already covered.

REDUCE PROGRAM LENGTH

- Conduct a Prior Learning Assessment (PLA) to see if experiences can count toward academic credit.
 - Already enrolled in college? Contact your academic advisor for more information about PLA at your school.
 - Exploring a college? Connect with the admissions office to learn about PLA at that school.
- Transfer credits from a previous school.
 - Contact the registrar's office at the school you plan to attend to ask about transfer credit evaluation.
- Take at least 15 credits if you are attending a school that charges a flat rate. A flat rate means one price is charged for full-time attendance whether you take 12 credits or more.

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FAMEmaine.com

PAYING FOR HIGHER EDUCATION

EARNING A DEGREE OR CREDENTIAL can increase job opportunities, earning potential and employment benefits, but many students have concerns about how to pay for higher education, especially if their earnings have been or will be reduced. For many, the solution is a piecemeal approach that may include financial aid, savings, income, reducing expenses, tax breaks and borrowing. Use the checklist below to help you develop your plan.



Financial aid is for students of all ages, and many financial aid programs are available even if you plan to attend school part-time.

PAYING FOR HIGHER EDUCATION CHECKLIST

FINANCIAL AID & SCHOLARSHIPS

- File the FAFSA at FAFSA.gov every year. Want help filing the FAFSA? Free help is available:
 - Maine Educational Opportunity Center (MEOC) MEOC.Maine.edu
 - Finance Authority of Maine (FAME) FAMEmaine.com
- Start your scholarship search using FAME's Maine Scholarship Search at FAMEmaine.com.

ALTERNATIVE FUNDING OPTIONS

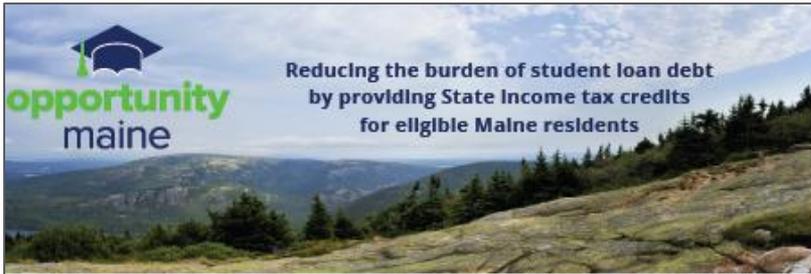
- Ask if your employer offers tuition reimbursement.
 - If you are an employee of a Next Step Maine employer, you are eligible for a number of benefits and discounts from Maine colleges. Learn more about employee benefits at NextStepMaine.org/employer/employee-benefits.
- Use your military education benefits. For more information:
 - Visit the Military Parent/Student page at FAMEmaine.com.
- Research state programs:
 - Patents as Scholars is run by the Maine Department of Health and Human Services (DHHS) through the ASPIRE Program. Contact DHHS for more information.
 - Maine College Transitions offers free support to help students get ready for college. Find a program near you at MaineCollegeTransitions.org.

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PO Box 940
5 Community Drive
Augusta, ME 04332

1-800-228-3734
TTY: 207-626-2717
FAMEmaine.com





opportunity maine

Reducing the burden of student loan debt by providing State Income tax credits for eligible Maine residents

COLLEGE AFFORDABILITY PROGRAM FOR MAINERS

The Educational Opportunity Tax Credit (EOTC) can provide significant state income tax savings for eligible Maine residents that graduated with an associate's or bachelor's degree from an accredited Maine college or university and continue to live and work in the state.



SUBSTANTIAL INCOME TAX CREDITS

Eligible individuals can qualify for substantial Maine income tax credits:

- Over \$4,000 a year for a bachelor's degree and nearly \$800 a year for an associate's degree.
- Credit amount is based on year of graduation, type of degree and student loan payments made.



EASY TO CLAIM

- Visit www.opportunitymaine.org to review complete eligibility requirements and program details.
- Fill out and submit the Educational Opportunity Tax Credit Worksheet when you file your Maine income tax return.



www.opportunitymaine.org
800-922-6352



Get Money Smart With Salt Courses

- Step 1:**
 - Visit saltmoney.org/FAME to sign up for a Salt® account.
- Step 2:**
 - Choose Go To Salt Courses from the drop down menu. If you don't see this option, you need to enter Finance Authority of Maine in your profile.
- Step 3:**
 - Start taking the financial courses of your choice.





Note! For students and families preparing for the college enrollment process, FAME recommends the Educational Planning course.

RESOURCES FOR
The following agencies specialize in finding or providing people.

THE HIGHER EDUCATION PROGRAM

FAME administers grant, loan, tuition waiver program Section 529 college savings plan. Learn more about information about paying for higher education at [FAME.org](#)

Maine Education Opportunity Centers (MEOC) provide career counseling, and refer individuals to resources. [MEOC.maine.edu](#)

211Maine connects Maine residents to assistance and housing. Dial 2-1-1 or visit [211maine.org](#).

Maine College Transitions is offered at many colleges to prepare students to go back to college. [MaineCollegeTransitions.org](#)

New Ventures offers tuition-free classes, workshops. Their matched-savings programs help build savings to pay for education. [NewVenturesMaine.org](#)

SCHOLARSHIPS OR FINANCIAL AID

The **Competitive Skills Scholarship** helps workers in growing sectors of the Maine economy. Support books, supplies, child care, transportation and more.

Parents as Scholars (PaS) participants receive assistance for child care, transportation and more for, but not necessarily receiving, Temporary Assistance. This program is administered and funded by the state.

The **Division for the Visually and Hearing Impaired** provides the Division of Vocational Rehabilitation and Vocational Rehabilitation Services. Assistance with hearing aids may be available to help students reach their highest potential. [Maine.gov/rehab](#)

College For ME Androscoggin offers a Financial Aid program for anyone returning to college or going to college after a significant educational gap. Scholarship funds cover the cost of a course at an accredited post-secondary program. [CollegeForMEAndroscoggin.org](#)

The **Maine Community Foundation** provides financial aid listings searchable by region, student type and program.



PO Box 949
5 Community Drive
Augusta, ME 04332
1-800-228-3734
TTY: 207-626-2717
[FAMEmaine.com](#)

HOUSING

Maine Housing Authority helps people obtain and maintain decent, safe and affordable housing. 207.626.4600 [MaineHousing.org](#)

Department of Health & Human Services offers a variety of resources to help individuals find housing, food assistance, child care and mental health providers. 207.287.3707 [Maine.gov/DHHS](#)

Community Action Program provides assistance, discounted telephone service at the 10 locations around Maine.

Community Housing of Maine helps Mainers, people with low income, find affordable housing near their work. Visit [CHomHousing.org](#) 207.879.0347

Family Violence Project provides transitional housing. [FamilyViolence.org](#)

HEATING ASSISTANCE
Keep ME Warm offers help for fuel assistance programs. [KeepMEWarm.org](#)

Maine Housing Authority helps Mainers find housing and renters pay for heating and utility costs.

CHILD CARE
Maine's Child Care Subsidy helps families pay for child care so they can work, go to school or receive training.

Head Start provides comprehensive early childhood education, health, nutrition and social services to children and their families. [HeadStart.org](#)

TRANSPORTATION
The **GoMaine** website lists transportation and emergency services. [GoMaine.org](#)

Many **Community Action Programs** provide transportation services. [MaineCommunityAction.org](#)

MEDICAL & DENTAL
Federally Qualified Health Centers provide services on a sliding scale. [MEPCA.org/fqhc](#)

The **Maine Medical Association** provides a list of medical professionals by location near you at [MaineMedical.org](#)

Community Dental provides dental services for people of all ages who live on a sliding scale. [CommunityDental.org](#)

MENTAL HEALTH

See counseling services offered by your school.

Suicide Prevention Hotline 1.888.568.1112 ([CrisisLine.org](#))

Crisis and Counseling Centers respond to the mental health and substance abuse needs of individuals in Kennebec and Somerset counties. Support and training statewide. 1.888.568.1112 [CrisisLine.org](#)

SUBSTANCE ABUSE

Maine Alcoholics Anonymous [USRecovery.info](#)

Maine Behavioral Healthcare provides crisis services 7 days a week, 365 days a year throughout Southern Maine. 1.888.568.1112 [MaineBehavioralHealthcare.org](#)

INCOME OR SUPPORT SERVICES
See your **Work-Study Office** for jobs on your campus.

Supplemental Nutrition Assistance Program provides assistance to low-income individuals and families. [SNAP.org](#)

Maine Career Centers provide a variety of employment services at no charge. [MaineCareerCenter.com](#)

MaineCare offers free or low-cost health insurance. [Maine.gov/DHHS/MaineCare](#)

Goodwill Northern New England's Job Corps provides innovative workforce and training program that helps individuals overcome barriers and find personal stability through education.

TAX PREPARATION

CA\$H Maine offers free tax preparation to qualified individuals and provides information about money management for higher education. [CashMaine.org](#)

LEGAL ISSUES

Maine Equal Justice Partners provides legal services for low-income individuals. [MEJP.org](#)

Pine Tree Legal provides free legal help for low-income individuals.

BOOKS & SUPPLIES

Check your college library for textbooks you own. Sell your books to see if you can find less expensive options.

PCs for ME provides a combination of new and used computers with support and training for the lowest cost.



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[FAMEmaine.com](#)

VETERANS

Maine State Approving Agency for Veterans provides approval for approving programs of education and training. They also maintain a directory of the services available to Maine veterans. [Maine.gov/veterans/benefits](#)

Bureau of Veterans Services has a comprehensive list of services available to Maine veterans. [Maine.gov/veterans/benefits](#)

Student Veteran Organizations: Your school may have a Student Veteran Organization, a Veterans Mentor Program or a Veterans Service Advisor.

FAME's website has education resources for service members and their families. [FAMEmaine.com](#)

Goodwill Industries Veterans Fund helps veterans and their families in Maine, regardless of discharge status, with one-time financial assistance. Examples: car repair, fees for licensing exams or education, travel expenses. Priority is given to those who have served in the military and spouses and children of fallen soldiers. [Goodwill.org](#)

SERVICES FOR DISABLED STUDENTS

The **Division of Vocational Rehabilitation** helps students with mental or emotional disabilities get and keep a job. Provides funding for higher education and career path counseling.

NEW MAINERS

Community Financial Literacy offers financial literacy training, financial counseling, Individual Development Accounts, education and small business support. [CFLMe.org](#)

MALDEF offers a free Resource Guide with an extensive list of resources including many that do not inquire about immigration status. [MALDEF.org/leadership/scholarships](#)

Goodwill Industries provides and pays for training for individuals who are seeking work authorization. [GoodwillINNE.org](#)

Scholarships for Adult Learners

SCHOLARSHIP RESOURCES

LOCAL

- College financial aid office
- Dean of the department in which you're enrolled
- Your employer
- Your parent's employer
- Local civic organizations
- Faith-based institutions
- Town office

MAINE

- Finance Authority of Maine (FAMEmaine.com)
- Maine Community Foundation (MaineCF.org)

NATIONWIDE

- SaltMoney.org/FAME
- CollegeBoard.org
- CollegeNET.com
- FastWeb.com
- CollegeScholarships.org
- Chegg.com

FAME offers three \$1,000 FAFSA Completion Scholarships each year. Applications are accepted October 1–May 1.
FAMEmaine.com/FAFSA

Textbook rental company **Chegg** uses a portion of its revenue to fund its \$1,000 Monthly Scholarship. On Chegg posts a question; students have the month to submit their two-minute answer.
Chegg.com/scholarships

SCHOLARSHIPS FOR ADULT LEARNERS

Next Step Maine “Employees of Promise” scholarships are given to employees who are engaged in taking additional steps in their education and skill development and who are promising contributors at work. NextStepMaine.org/next-step-maine-scholarship

Adult Degree Completion Scholarship from the University of Maine supports adult students returning to college after an absence of three years or more and who are completing their first baccalaureate degree. Maine.edu/future-learners/adult-degree-completion-scholarship

Maine Competitive Skills Scholarship helps workers learn new skills and succeed in a changing economy. MaineCareerCenter.com.

James and Marilyn Rockefeller Transition Scholarship Fund supports Maine students over the age of 18 who are on a “road less traveled” and are seeking educational experiences that will change their life and the lives of people around them. Students must have completed a Maine College Transitions program. MaineCF.org.

MANAGING YOUR MONEY

Do You Have a Federal Student Loan?

If your answer is "I'm not sure," or "Yes," please review the following information. Getting or keeping your federal student loan in good standing is critical to receiving additional federal financial aid funds.

Not sure if you have a Federal Student Loan?

To determine if you have federal student loans, log in to My Federal Student Aid StudentAid.gov.

To log into any Federal Student Aid site, you will need an FSA ID—a user name and password.

Create one at:
FSAID.ed.gov

Do you have a prior federal student loan that is in good standing?

Your loan may be eligible for deferment (postponement of loan repayment) if you are planning to enroll at least half-time. Contact the holder of your loan to see if you are eligible for deferment. If you are eligible, determine and complete the necessary steps to receive a deferment. In some cases, you may still be responsible for the interest that accrues on your loan. Never stop making payments until you are sure that your deferment has been approved.

MANAGING

Loan Repayment Explained

Managing student loan repayment is an important part of establishing good credit and achieving your future financial goals.

Locate Your Loans

Visit My Federal Student Aid (StudentAid.ed.gov) to view information about all federal student loans you have received and find contact information for the servicer of your loans.

Request a free annual credit report, as your federal loan history and any private education loan history will be listed in your credit report.

Determine the Best Repayment Plan

The Federal Student Aid website, StudentAid.ed.gov, is the best source of information for repayment plans for federal student loans. There are two categories of repayment plans: automatic and opt-in.

Automatic. All federal loan borrowers are given a standard 10 years or 120 months to repay their loans.

Opt-in. Federal loan borrowers can opt-in to a payment plan that can offer relief.

Graduated payments increase every two years; loans must be paid off in 10 years.

Extended payments have two options.

NEW MAINERS

WELCOME



SERVICE MEMBERS, VETERANS AND THEIR FAMILIES



IF YOU ARE NEW TO MAINE as a student, you may have questions about the education options available for college, whether you qualify for financial aid, or how to accept for work or school.

Using Your Existing

Do you have an existing degree or certificate to use in the United States for work or school? If so, your certificate reviewed by an objective agency against United States standards. This is called credential evaluation and who you choose to evaluate your certificate depending on how you plan to use it.

Schooling. Every school may have different requirements for credential evaluation. Start by speaking with the school you want to attend. The school's admissions or international students office should be able to offer more information about the process.

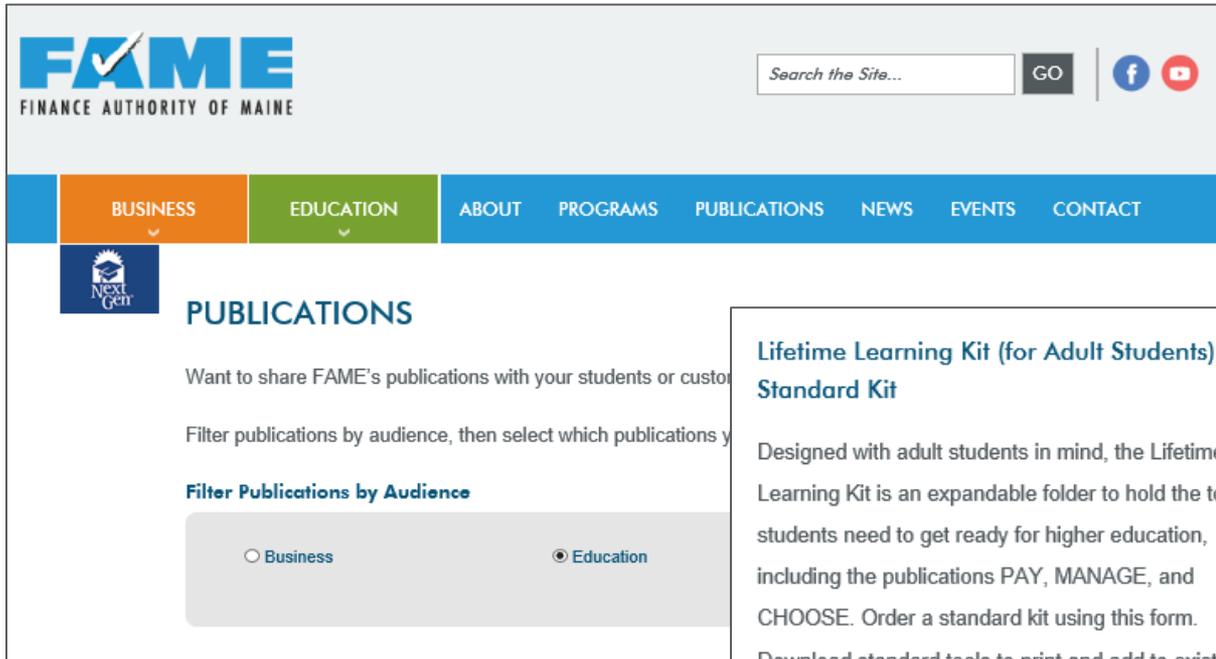
STUDENTS WITH A MILITARY CONNECTION may have access to military-service-related educational opportunities and benefits. Consider these resources and programs as you plan your future.

Choosing a School

Many schools offer military-friendly services and benefits such as Veterans' Support Service Advisors, a Veterans' Mentor Program, a Veterans' Resource Center or special publications/web content for veterans. As you research schools, ask them what services they offer veterans and their families. These websites can help you in your search:

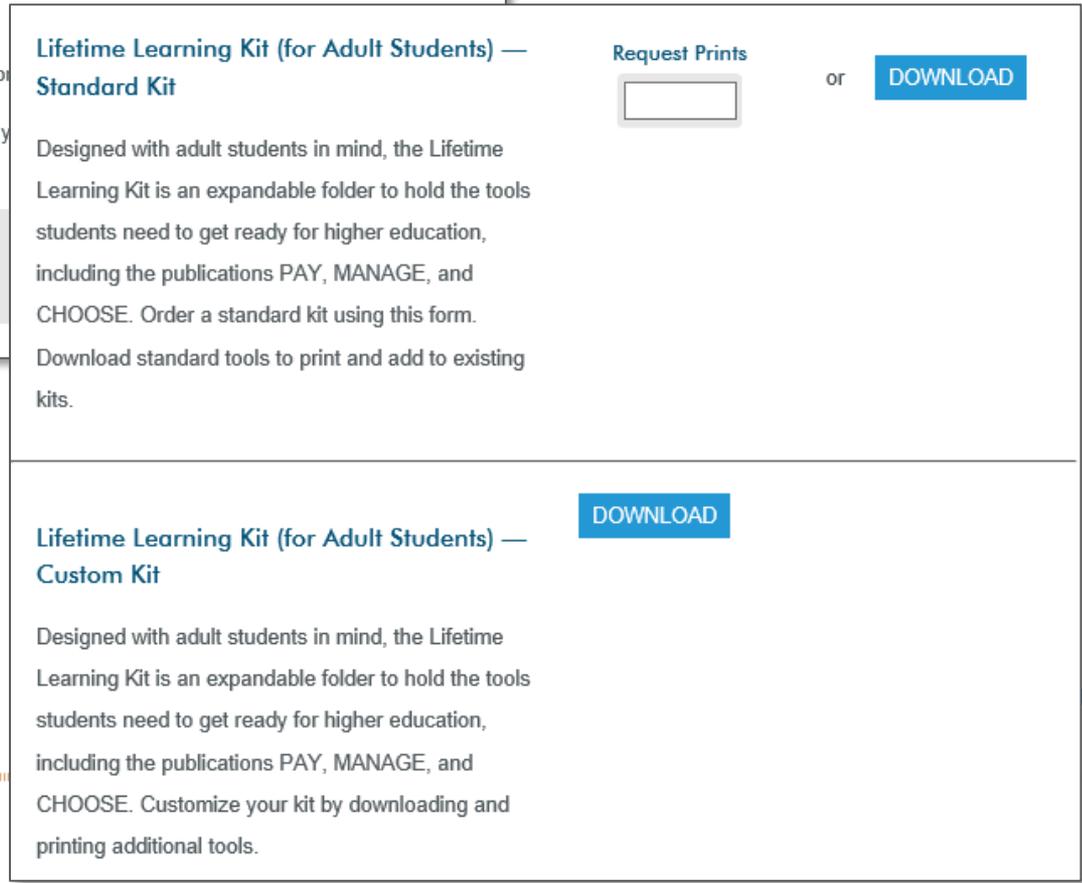
- The Maine State Approving Agency (MSAA.maine.edu) is responsible for approving education and training programs in Maine for students that receive GI Bill benefits.
- Military Friendly (MilitaryFriendly.com) provides a list of military-friendly schools.





The screenshot shows the FAME website's Publications page. 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. Further right are social media icons for Facebook and YouTube. Below the search bar is a navigation menu with links for BUSINESS, EDUCATION, ABOUT, PROGRAMS, PUBLICATIONS, NEWS, EVENTS, and CONTACT. The "PUBLICATIONS" link is highlighted. Below the navigation menu is a "Next Gen" logo and the heading "PUBLICATIONS". The main content area contains the text "Want to share FAME's publications with your students or custo..." and "Filter publications by audience, then select which publications y...". Below this is a section titled "Filter Publications by Audience" with two radio buttons: "Business" and "Education". The "Education" radio button is selected.

FAMEmaine.com/Publications



The screenshot shows a form for requesting prints of the Lifetime Learning Kit. The form is titled "Lifetime Learning Kit (for Adult Students) — Standard Kit". To the right of the title is a "Request Prints" label and a text input field. Below the input field is the word "or" and a blue "DOWNLOAD" button. The main text of the form describes the 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, including the publications PAY, MANAGE, and CHOOSE. Order a standard kit using this form. Download standard tools to print and add to existing kits." Below this text is another blue "DOWNLOAD" button.

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

- Download & Print copies
- Order kits to be mailed to you

Works for ME ✓

- MaineSpark is a 10-year commitment from Maine's most influential education and business leaders to work together to ensure that Maine's workforce is productive and competitive.
- MaineSpark organizations connect people with the education, training, jobs, programs and resources needed to thrive in Maine's robust and changing economy.
- MaineSpark is powered by a coalition of with a common goal: **by 2025, 60% of Mainers will hold education and workforce credentials that position Maine and its families for success.**



- Strong Foundations, for children from birth through Sixth Grade



- Future Success, for students from Sixth Grade through post-secondary education



- Adult Promise, for those returning to complete degrees or change careers



- New Opportunities, for professionals looking to move or begin new careers in Maine

We promise...

the work will be intentional, well managed, clearly communicated, and supported by a deep set of partners.

to help adult learners face financial barriers head on. we will give adult learners the help they need.

adult learners and professional service providers will know where to turn for information and support.

to make it easy for adult learners to start their journey.

Contribute to the collective impact...

- Go to mainespark.me
 - Sign up for the newsletter.
 - Provide your contact information.
 - As the work begins, we'll be reaching out for “right fit – right time – right place” engagement.
- RFP available on MaineSpark website –
 - If you are already working with a group providing resources, services, or education to adult learners, collaborate with your partners and respond to the RFP!
 - Stay tuned and gather your questions for a [Q&A Webinar January 19, 2018](#).
 - **Already interested? Send Jennifer an email and she'll send the RFP.**
- Keep doing the good work you're already doing...
 - MaineSpark – Adult Promise is identifying ways to connect everyone working toward the 60% by 2025 goal in their own program – to work better, together.
 - Send your “this is how we're getting to the goal” stories to Lisa MacDonald Cooper, Program Director, Maine Development Foundation, lcooper@mdf.org

Works for ME ✓

The Adult Promise Pilot RFP

- 2+ organizations willing to work together on strengthening emerging or existing local/regional partnerships to augment support services to adult students.
- Fundamentally focused on working with adult learners (defined as ages 25+).
- Have established programs, with demonstrable success, focused on providing support for adults entering or returning to college.
- 2 Pilot Sites will be selected
- **\$10,000** in the first year to support the operations and growth of your collaboration;
- 3 peer-to-peer or expert-led discussion sessions; 1 self-identified professional development opportunity;
- Testing ground for new and augmented financial resources for students;
- Feedback and insight of peers and the MAP project team;
- Regular communications and e-newsletters that will share promising practices, upcoming trainings, and new resources.

Deadline to apply Feb. 28, 2018

Q&A Webinar Jan. 19, 2018



Questions?

Finance Authority of Maine

5 Community Drive

P.O. Box 949

Augusta, ME 04332

1-800-228-3734

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