

PROGRAM ELIGIBILITY INFORMATION

Maine's Foreign Credentialing and Skills Recognition Revolving Loan Program (Foreign Credentialing Loan) provides small loans to assist eligible immigrants living in Maine who are not yet eligible to work in the United States. Loans for up to \$700 are available to help pay for costs associated with the process of becoming work-ready while waiting for a work permit from federal immigration authorities.

Funds are limited and will be awarded on a first-come, first-served basis. The lifetime maximum for this loan is \$700, currently. Loans are not subject to interest but are subject to a loan origination fee of 5% due to the Authority which will be added to the loan proceeds.

To be eligible to be considered for a loan, you must:

1. Be an immigrant residing in Maine and have filed an application or petition with federal immigration authorities that entitles you to request a work permit in any of the categories set forth in 8 Code of Federal Regulations, Section 274a.12(c)(2019). You are not eligible if you have been denied a work permit. OR
2. In the case of asylum seekers, be an immigrant whose request for asylum has been pending for fewer than 150 days since the date of its filing and you have not yet been able to apply for a work permit pursuant to 8 Code of Federal Regulations, Section 274a.12(c)(8) (2019) or, if more than 150 days have elapsed since the asylum application was filed, you have a pending application for a work permit at the time of making the application to the program.
3. In both cases, submit evidence of the eligible costs incurred or to be incurred and the amount of the loan requested. "Eligible costs" means the following costs incurred or to be incurred by an applicant prior to obtaining a work permit and incurred or to be incurred for the purpose of improving work-readiness once they obtain a work permit:
 - (a) Costs of translation into English any diplomas, transcripts, certifications or other proof of trainings or experience in trades, or other documents establishing courses studied or the completion of secondary school or of higher education at either the undergraduate or graduate level;
 - (b) Fees related to education evaluations establishing the equivalency level of education or experience attained abroad;
 - (c) Costs of translation into English of documents related to professional licenses, registrations or certifications of trainings or other experience obtained abroad;
 - (d) Costs of translation into English of letters of reference or recommendations related to education or experience obtained abroad;
 - (e) Fees related to test preparation courses or registration fees for a standard test of English as a foreign language such as the Test of English as a Foreign Language® (TOEFL) or other standardized test recognized worldwide that measures English language proficiency, when necessary for an immigrant's work;
 - (f) Expenses for employment or professional applications, certifications, licensing fees and related requirements for seeking employment, including but not limited to fingerprinting and required tests;
 - (g) Fees related to obtaining a Maine driver's license, including a commercial driver's license, including but not limited to driver's education course fees, learner's permit application fees and driver's license fees; and
 - (h) Costs to travel to the nearest location of any exam or test needed to establish the applicant's skills or credentials or English language proficiency, such as the TOEFL, if there is no location within 60 miles of the Maine town in which the immigrant resides.

This program is governed by Maine law as set forth in 10 M.R.S.A. §1100-AA et seq. and Chapter 619 of the Rules of the Finance Authority of Maine.

INSTRUCTIONS AND REQUIREMENTS

IMPORTANT NOTE: Once you begin the online application, you must finish the process. The online application cannot be saved to finish later.

Applicants must:

- Complete the Foreign Credentialing & Skills Recognition Revolving Loan Program online Application carefully.
- Provide either a copy your USCIS receipt (electronic or paper receipt) for filing USCIS Form I-765 with an eligibility category beginning with C, or if you are an asylum seeker and your USCIS Form I-589 has been pending for less than 150 days, a copy of the USCIS Form I-589 filing receipt.
- Provide a copy of an identification documentation such as a passport (biographic data page only), consular identification card, or other government-issued identification document, even if expired.
- Provide a description of loan purpose.
- Provide vendor name(s) and contact information.
- Provide copies of vendor invoices or screen shots of expenses funds will be used to cover, if available at time of application or submit receipts once loan funds are used.
- Provide Support Person contact information, if applicable.
- Provide names of any other trusted persons, if any, that you would authorize us to talk to about your application.

Important Application Tips:

- “Pop-ups” must be enabled
- When completing the loan application, you must enter your first and last names **exactly** as printed on your U.S. immigration documentation even if they are misspelled, in the wrong order, or in any other way incorrect.
- In the section titled “List Other Names Used” include your correct name if it is incorrect in any way on your U.S. immigration document(s), and your name on any identification government-issued identification documents, if different from your U.S. immigration documents, and any religious name, nickname or shorthand name, if any.
- Enter your date of birth in numerals using the month, day, year order: MM/DD/YYYY (example: enter February 11, 1982 as 02/11/1982)
- You may ask an eligible adult education program to file the application on your behalf. An eligible adult education program is part of a school administrative unit and provides English as a second language, job skills or other instruction or assistance to improve the work readiness of the immigrant. You will be asked to provide program information including the name of the person filing your application, title (their position/job with their organization, if any), and phone number, email address, organization name and address as well as a description of services.
- This application is free. No one should charge you a fee to assist with preparing or submitting the application.

You must submit all required documents for your application to be considered complete. FAME assumes no responsibility for identifying and/or providing notice of missing or erroneous information. If FAME denies your application because it was incomplete you can apply again at a future date when you are able to provide all the required information and documents, if funding is still available.

APPLICATION CHECKLIST

- Foreign Credentialing & Skills Recognition Revolving Loan Program Application Online
- Description of loan purpose to list on application
- Vendor name(s) and contact information to list on application
- Adult Education Program contact information to list on application, if applicable
- Copy of receipt for filing USCIS Form I-589 or copy of receipt for filing USCIS Form I-765 eligibility category beginning with C, as described above to upload at end of application
- Copy of identification documentation such as the biographic details page of a passport, or a consular identification card, or other government issued document (an expired document is acceptable) to upload at end of application
- Vendor invoices, screen shots and/or receipts to upload at end of application