



Let FAME help you
and your family
afford higher education

Financial Check-in
with **FAME**

Register for future webinars or watch past recordings at FAMEMaine.com/VirtualTraining

SEPTEMBER 16

Balancing saving goals: Resources to support financial wellness

Join FAME staff for this information session and learn about resources to support planning for and achieving financial wellness. Special focus will be placed on free digital financial wellness tools available for Maine residents where the content can be customized based on the topics of most interest to the individual. Additionally, we will review the benefits of saving for education after high school using Maine's 529 program, NextGen 529.

OCTOBER 7

Navigating financial aid, free community college, and scholarship searches

Paying for higher education can seem challenging, but there many steps you can take to make higher education more affordable. Join us to learn more about financial aid, including how to navigate the process and maximize eligibility, Maine's new Free Community College initiative, and tips to make searching for scholarships more successful. We'll help you get prepared, explain what you need to do and when, and provide tips and tools to make the entire process as easy as possible!

NOVEMBER 4

Inflation-busting tips to set you on a path to financial stability

These days, everything seems to be more expensive than ever, and the rising costs go beyond groceries and fuel. During this session, we'll touch on some tips for reducing everyday expenses, staying within your budget, and finding good deals. We'll dive into online vs. in-store shopping, subscription shopping services, and more. Bring your mobile device- we're going to explore shopping and saving apps, and together, we'll make a plan before the winter and holiday season is upon us!

DECEMBER 2

Student loan COVID forbearance Update

Federal student loan payments, suspended as part of COVID relief from Congress, will go BACK into repayment after December 31, 2022. FAME will share critical information and helpful tips to assist you in successfully navigating re-entry of your student loan repayment. Additionally, we will provide updates on the federal student loan forgiveness announced by the White House and the Department of Education on August 24, 2022.

JANUARY 6

Paying for education after high school - Programs available to Maine people!

Paying for higher education can seem daunting but there are many programs available for Maine residents. Join FAME staff to learn about financial resources intended to help Maine people pay for education after high school. We'll discuss programs available for students pursuing undergraduate and graduate education as well as programs available for students pursuing a career in education or for those looking to attend medical, dental, or veterinary school. Additionally, we will review loan repayment programs and education tax benefits intended to help Maine people with student loan repayment.

FEBRUARY 3

Using refinancing and consolidation of student loans to help you make a plan

Did you know student loan consolidation and student loan refinance are different? FAME staff will explain the differences in these financial products and how they are used by student loan borrowers with federal student loans and/or private student loans. We hope the information you learn from attending this webinar will allow you to make a plan to manage your own student loan repayment while working to achieve your other financial, academic and/or life goals!

MARCH 3

Pay yourself first: Creating a plan to save, debunking savings myths and tips to help reach financial goals

We've all heard how important it is to save for things we want. But saving can be hard, and in the case of higher education, is it really worth it? Yes, it is! In this session we'll debunk common myths related to financial aid and the impact of saving so that you can save with confidence and have more options available! We'll also discuss ways to make saving easier and programs that can help you reach your savings goals!

APRIL 7

Payment plans, 529 withdrawals, private student loans, home equity loans – Oh My! – options for paying the tuition bill

FAME staff will discuss the various financing options students and their families may consider using when paying higher education expenses not covered by financial aid. April is a great time to make that advance plan since college and university tuition bills are typically due in July. We'll also discuss combining and the timing of using the various options when you have to pay for multiple years of a student's academic program.

MAY 5

Key Strategies for establishing lifelong financial wellness

The choices you make in early adulthood, like contributing to a retirement plan, creating a plan for repaying student loans, or buying a house, can help set you on a path toward lifelong financial success. During this webinar, we'll share personal finance tips and strategies that will help new graduates (or adults of any age) learn about key strategies and rules of thumb ensuring financial freedom later in life.