



**Making College Affordable: Tips to  
Pay the Remaining Balance After Financial Aid**

**WILL BEGIN IN A MOMENT**

*While you wait...*

Join our mailing list:

**FAMEmaine.com/join**

Connect with us:



- Before the Bill
- Reviewing the Bill
- Covering the Rest
  - Scholarships
  - ME Programs
  - Savings
  - Tuition Payment Plans
  - Borrowing




## Before the bill...



- ☐ If students haven't filed a FAFSA, **it's not too late** (though some types of aid may no longer be available!)
- ☐ **Finalize** financial aid paperwork
  - Complete verification, if selected
  - Accept (or reject some/all of) your aid
  - Provide any **required documents** (be sure to check "portal" and **email** regularly)
- ☐ Reviewing Enrollment
  - Does schedule reflect classes already taken (AP/Dual Enrollment)?
  - Have all credits **transferred in**?

# Reviewing the Bill

- The bill is paid a semester at a time
- When is the **Due Date?**
- Is housing listed on the bill?
- Is there a finance charge or late fee?



180 West River Road  
Waterville, Maine 04901

☐ Please check here if address has changed & Indicate changes Below:

**Student Statement**

Student Account Number:

Amount Remitted: \$

If you wish to change your payment to your credit card, you MUST complete the information below.  
Check one: ☐AMEX ☐Discover ☐Master Card ☐Visa

<small>Credit Card Number</small>	<small>Expiration Date</small>
<small>Cardholder Signature</small> X	<small>CVV Code</small>

Please Return This Portion with Payment!

Date	Student Name	Student Account Number
7/16/18		

Date	Description	Semester	Charges	Credit	Balance
7/1/2018	Beginning Balance	O			(\$459.00)
7/2/2018	Housing Deposit -	O		\$100.00	(\$559.00)
7/14/2018	Tuition - Undergrad. Day -	F	\$12,980.00		\$12,421.00
7/14/2018	Activity Fee -	F	\$205.00		\$12,626.00
7/14/2018	Health Fee -	F	\$155.00		\$12,781.00
7/14/2018	Room - Village -	F	\$2,910.00		\$15,691.00
7/14/2018	Board -	F	\$2,780.00		\$18,471.00
7/14/2018	Yearbook -	F	\$65.00		\$18,536.00
7/14/2018	Student Insurance -	F	\$1,476.00		\$20,012.00
7/14/2018	Residential Technology Fee -	F	\$200.00		\$20,212.00
7/14/2018	Parking Sticker -	F	\$5.00		\$20,217.00
7/14/2018	Technology Fee -	F	\$110.00		\$20,327.00
7/15/2018	Thomas College Grant -	F		\$1,400.00	\$18,927.00
7/15/2018	Sebastcock Valley FCU Scholarship -	F		\$500.00	\$18,427.00
7/15/2018	Magna Cum Laude Scholarship -	F		\$6,250.00	\$12,177.00
Pending items are listed below:					
	S-Direct Stafford Loan	F		\$2,226.00	\$9,951.00
Continued on the next page...					

**Estimated Balance Due 8/10/2018: Continued...**

Thank you for your prompt payment! A finance charge of 1.5% will be assessed to all unpaid balances. Housing subject to change.

For Financial Aid & Billing Questions Please Call:  
207-859-1112 or e-mail [afair@thomas.edu](mailto:afair@thomas.edu)  
207-859-1105 or e-mail [afassistant@thomas.edu](mailto:afassistant@thomas.edu)




## Reviewing Information

Anything you may not need/want?

- Health insurance
- Parking Decal
- Yearbook
- Premium Meal Plan
- Suite housing





180 West River Road  
Waterville, Maine 04901

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☐ Please check here if address has changed & indicate changes below:

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Amount Remitted: \$ XXXXXXXXXX

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Check one: ☐AMEX ☐Discover ☐Master Card ☐Visa

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X	

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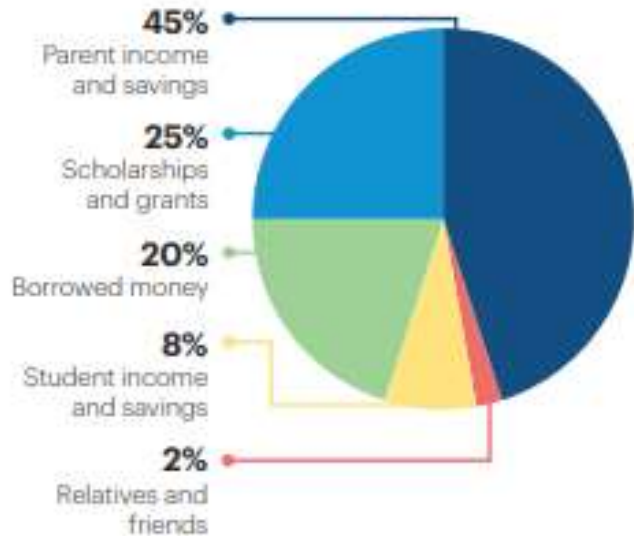
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207-859-1112 or email: [gsa@thomas.edu](mailto:gsa@thomas.edu)  
207-859-1105 or email: [faassistant@thomas.edu](mailto:faassistant@thomas.edu)



## Covering The Rest

Many families pay the remainder of college costs using a **piecemeal** approach.



There is not usually just one way to cover the bill, but **lots of different pieces** that come together to make it possible.

<https://www.salliemae.com/about/leading-research/how-america-pays-for-college/>



## Covering The Rest



### CALCULATING RESOURCES TO PAY THE BALANCE

After you have used the "Comparing Costs & Financial Aid Offers" tool on the front of this sheet, use this calculator to determine what resources you have or will have available to help cover the "Estimated Total Cost" at each school. Prefer an electronic version? Check out the iGrad Financial Aid Award Letter Analyzer. Create a free account at FAME.iGrad.com.

	Example	School 1	School 2	School 3
	School X			
<b>Estimated Total Cost</b>				
Estimated Total Cost (out-of-pocket cost from the front of this sheet)	\$7,167			
<b>Outside Scholarships</b>				
Outside Scholarships	- \$1,000	-	-	-
<b>Remaining Balance</b>	<b>\$6,167</b>			
<b>Student Savings</b>				
Student's Current Savings	- \$200			
Student's Estimated Summer Savings	- \$1,100	+	+	+
<b>Remaining Balance</b>	<b>\$4,867</b>			
<b>Family Savings/Resources</b>				
College Savings	- \$1,000	-	-	-
Family Savings/Investments	- \$0	+	+	+
Other (i.e. gifts from relatives)	- \$500	-	-	-
<b>Remaining Balance</b>	<b>\$3,367</b>			
<b>Additional Options for Bridging the Gap</b>				
Monthly Payment Plan	\$3,367/10 = \$336.70/month			
Federal Plus Loan (parent borrows) or Private Loan (typically student borrows with a cosigner)	\$3,367 plus interest			
Contribution from Work Study/ Student School Year Employment	\$1,000			
Other				

This worksheet can be found on the second page of the *Comparing Costs & Financial Aid Offers worksheet* on our Resources and Tools page

<https://www.famemaine.com/affording-education/pay-for-school/resources-tools/>





## Covering The Rest

# Calculating Resources Worksheet



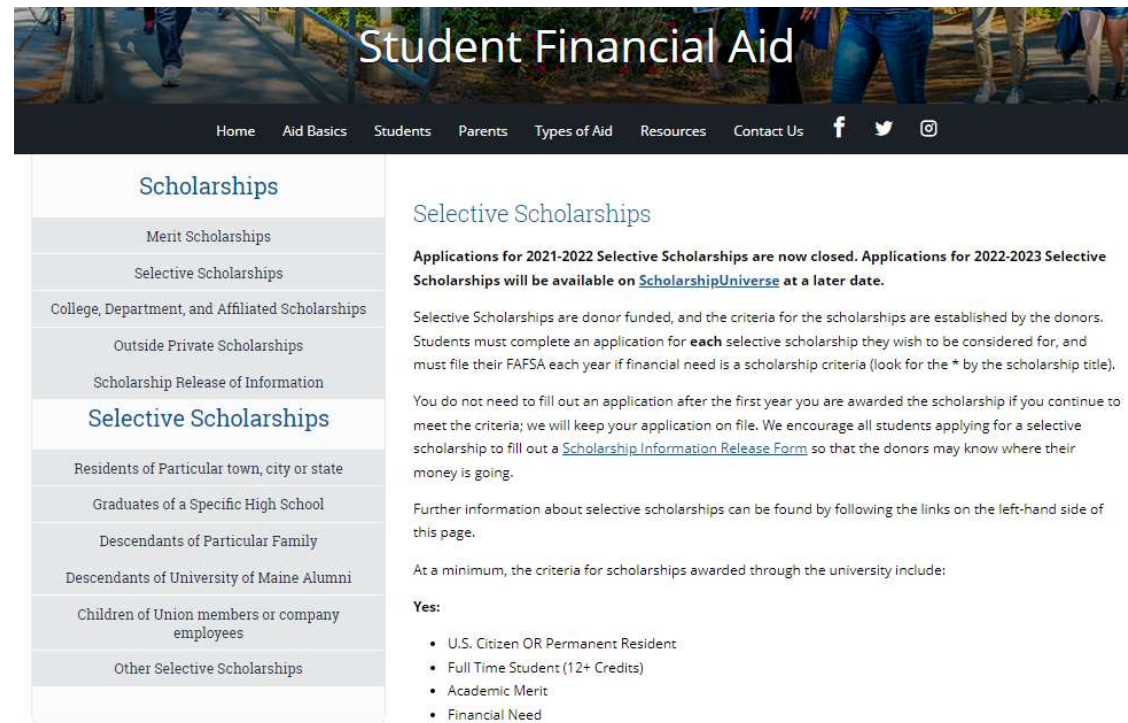
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Student's Estimated Summer Savings	- \$1,100	+	+	+
<b>Remaining Balance</b>	<b>\$4,867</b>			



- **Continue** to look for scholarships:
  - Ask the Financial Aid Office
  - [FAMEmaine.com/Scholarships](https://FAMEmaine.com/Scholarships)
  - Online scholarship searches (free only)



The screenshot shows the 'Student Financial Aid' page on the FAMEmaine.com website. The page has a dark header with navigation links: Home, Aid Basics, Students, Parents, Types of Aid, Resources, and Contact Us, along with social media icons for Facebook, Twitter, and Instagram. The main content area is divided into two columns. The left column is titled 'Scholarships' and contains a list of links: Merit Scholarships, Selective Scholarships, College, Department, and Affiliated Scholarships, Outside Private Scholarships, Scholarship Release of Information, Selective Scholarships (highlighted), Residents of Particular town, city or state, Graduates of a Specific High School, Descendants of Particular Family, Descendants of University of Maine Alumni, Children of Union members or company employees, and Other Selective Scholarships. The right column is titled 'Selective Scholarships' and contains text about the 2021-2022 and 2022-2023 application status, criteria for selective scholarships, and a list of requirements for selective scholarships.

## Student Financial Aid

Home Aid Basics Students Parents Types of Aid Resources Contact Us

### Scholarships

- Merit Scholarships
- Selective Scholarships
- College, Department, and Affiliated Scholarships
- Outside Private Scholarships
- Scholarship Release of Information
- Selective Scholarships**
- Residents of Particular town, city or state
- Graduates of a Specific High School
- Descendants of Particular Family
- Descendants of University of Maine Alumni
- Children of Union members or company employees
- Other Selective Scholarships

### Selective Scholarships

**Applications for 2021-2022 Selective Scholarships are now closed. Applications for 2022-2023 Selective Scholarships will be available on [ScholarshipUniverse](#) at a later date.**

Selective Scholarships are donor funded, and the criteria for the scholarships are established by the donors. Students must complete an application for **each** selective scholarship they wish to be considered for, and must file their FAFSA each year if financial need is a scholarship criteria (look for the \* by the scholarship title).

You do not need to fill out an application after the first year you are awarded the scholarship if you continue to meet the criteria; we will keep your application on file. We encourage all students applying for a selective scholarship to fill out a [Scholarship Information Release Form](#) so that the donors may know where their money is going.

Further information about selective scholarships can be found by following the links on the left-hand side of this page.

At a minimum, the criteria for scholarships awarded through the university include:

**Yes:**

- U.S. Citizen OR Permanent Resident
- Full Time Student (12+ Credits)
- Academic Merit
- Financial Need



## Outside Scholarships

- Notify the Financial Aid Office
  - Students **are required** to notify Financial Aid
  - Do so as early as possible and ask if any aid needs to be adjusted.
  - If so, discuss options (type of aid adjusted or possibility of recognizing additional expenses)



Rotary Club of Kittery  
P. O. Box 678  
Kittery, ME 03904

June 12, 2020

Congratulations! The Rotary Club of Kittery is proud to award you with this scholarship to help with your college-related expenses in the fall. We know you will put the funds to good use!

The Club would be pleased to have you join us for our June 16<sup>th</sup> meeting so that we can hear about your plans for the future. We hope those plans might include your continued focus on the Rotary Four-Way Test by joining your school's Rotaract Club (the college-version of Rotary).

Here is the meeting link. We hope to see you at 7:30 AM on Tuesday, June 16<sup>th</sup>!

Join Zoom Meeting:  
<https://us02web.zoom.us/j/89191981118?pwd=blVjSlMxMmJ4RXlJZlplcUk0TNZWdz09>

Sincerely,

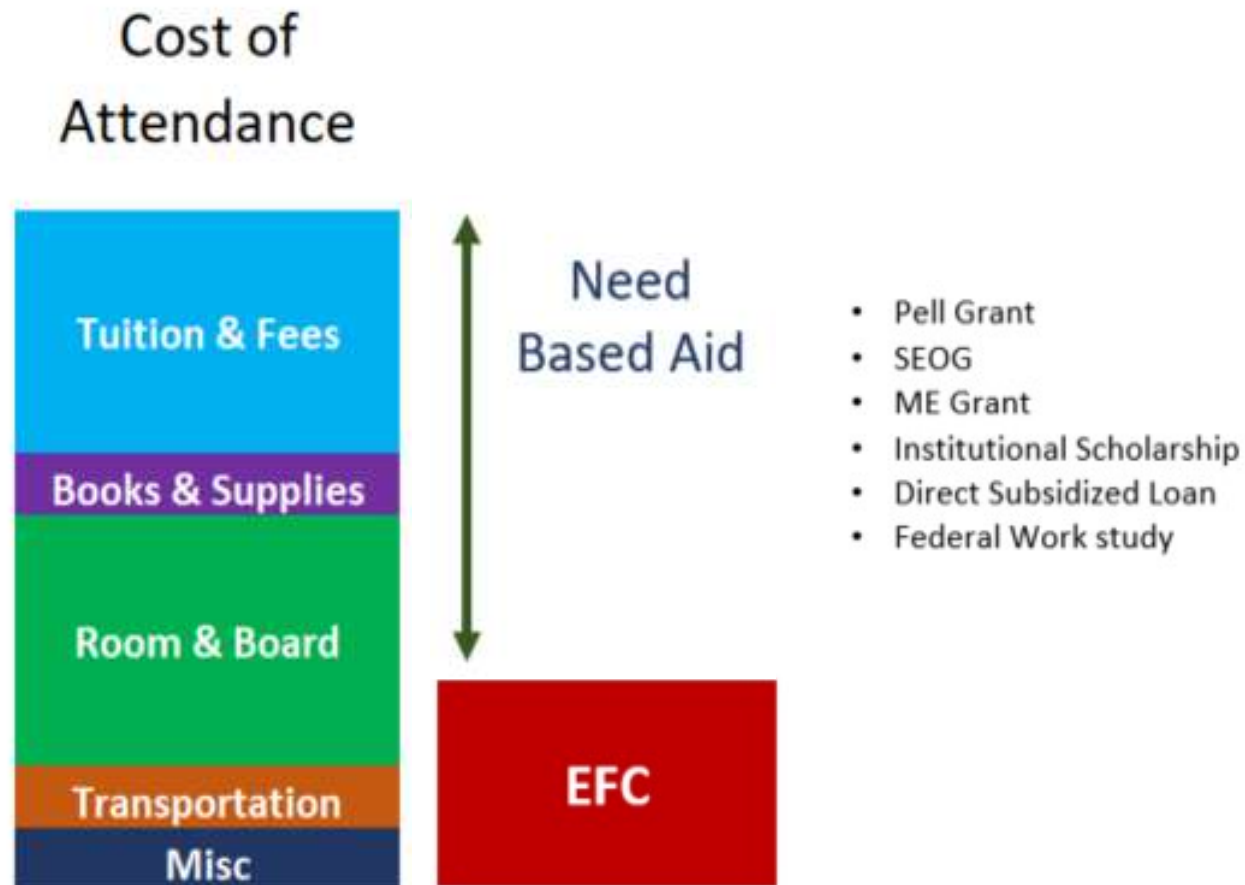
Eric F. Waddell  
President  
Rotary Club of Kittery



# Outside Scholarships

Need Based Aid  $\leq$  Financial Need

Cost of Attendance – Estimated Family Contribution = Financial Need





## Maine Programs



The Competitive Skills Scholarship Program (CSSP) provides funding and support services for eligible Maine residents to pursue two and four-year degree programs or employer recognized credentials leading to high-wage, in-demand jobs in Maine.

### Eligibility Requirements

- Be at least 18 years old or have graduated from High School
- Live in Maine
- Seeking a degree or credential for a job in a [high wage, in demand occupation](#)
- Do not have a [marketable post-secondary degree](#)
- Have household [income of less than 200% of the federal poverty level](#)
- Have the [ability to complete the education or training program](#)

### How to Apply

Applications for CSSP are only accepted during open application periods. The open application period and number of applicants accepted into the program is based on available funding.

<https://www.mainecareercenter.gov/cssp.shtml>



## Maine Programs



### Higher Opportunity for Pathways to Employment (HOPE)

Are a parent or caretaker relative of a minor child who is living with you.

- Are a Maine resident between the ages of 16 through 64.
- Meet the financial qualifications.
- Accepted or enrolled at least half-time in a qualifying training or education program beyond high school. If you are enrolled less than half-time, the HOPE Program needs to approve this.
- Are not currently receiving, or someone in your family unit is not currently receiving, a monthly TANF or PaS cash benefit.
- Are a U.S. citizen or eligible non-U.S. citizen. Many non-citizens are eligible.
- Do not already have a marketable bachelor's degree.
- Are making satisfactory progress in your training or education program and you are on track to graduate.

<https://www.maine.gov/dhhs/ofl/programs-services/hope>

Also, Parents as Scholars Program

<https://www.maine.gov/dhhs/ofl/programs-services>



## Maine Programs

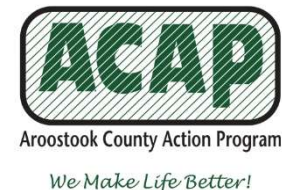


### SNAP Education & Training

To be eligible for SNAP E&T (formerly **FSET**) services, recipients must:

- be receiving federal Food Supplement benefits and be included in the federal Food Supplement household;
- not be receiving TANF benefits;
- be aged 16 or older; and
- be residing within a one-hour one-way drive (60 miles) or commute to the location of FSET services or training to be provided.

\*Eligibility is also based on availability of funds and availability of FSET Providers in the area where the recipient resides.



<https://www.maine.gov/dhhs/ofc/programs-services/food-supplement/fset>





## Covering The Rest

### Calculating Resources Worksheet



#### CALCULATING RESOURCES TO PAY THE BALANCE

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Remaining Balance	\$6,167	\$5,930		
<b>Student Savings</b>				
Student's Current Savings	- \$200			
Student's Estimated Summer Savings	- \$1,100	+	+	+
Remaining Balance	\$4,867			
<b>Family Savings/Resources</b>				





## Covering The Rest


- College Savings
- Family Savings
- Summer Savings

*Every Dollar You  
Save Is A Dollar  
You Don't Have To  
Borrow and Repay  
with Interest!*





# Ways to Save


INVESTMENT OPTIONSPERFORMANCEFAQSFOR ADVISORSMAKE CONTRIBUTIONSFORMSMY ACCOUNT

WHY NEXTGENOPEN AN ACCOUNTGIVE A GIFTGRANTS FOR MAINE RESIDENTS

### Grants for Maine Residents

Grants for Maine residents can really add up!

Grants for [opening a NextGen 529 account](#) and [making additional contributions](#) are real investments in the future. Matching grants are available for accounts owned by a Maine resident or for the benefit of a Maine resident. Grants are limited to one per beneficiary.



Don't Have a NextGen 529 Account?

OPEN AN ACCOUNT TODAY!

#### \$100 Initial Matching Grant

Open your account, add \$25 and get a \$100 Initial Matching Grant.

[LEARN MORE »](#)

#### \$100 Automated Funding Grant

Set up and make six consecutive automatic contributions from your payroll or bank account and get a \$100 Automated Funding Grant.

[LEARN MORE »](#)

#### 30% NextStep Matching Grant

Make contributions and get a 30% NextStep Matching Grant up to a \$300 match per year.

[LEARN MORE »](#)

<https://www.nextgenforme.com/grants-for-maine-residents/>

# Covering The Rest

## CALCULATING RESOURCES TO PAY THE BALANCE

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Student's Estimated Summer Savings	- \$1,100	+ \$1,500	+	+
<b>Remaining Balance</b>	\$4,867	\$4,430		
<b>Family Savings/Resources</b>				
College Savings	- \$1,000	- \$1000	-	-
Family Savings/Investments	- \$0	+ \$0	+	+
Other (i.e. gifts from relatives)	- \$500	- \$0	-	-
<b>Remaining Balance</b>				
Remaining Balance (after scholarships, student savings, family resources)	\$3,367	\$3,430		
<b>Additional Options for Bridging the Gap</b>				
Monthly Payment Plan	\$3,367/10			



## Target an employer for their Scholarship Opportunities





## Tuition Payment Plans

### Example:

Remaining **Fall** Balance \$3,430

Family determines they can contribute \$250 per month and school offers a five month plan.

$$\$250 \times 5 = \$1,250$$

**Remaining Balance** \$3,430

**Tuition Payment Plan** -\$1,250

**New Balance** \$2,180 for fall



## Before Students Borrow.....

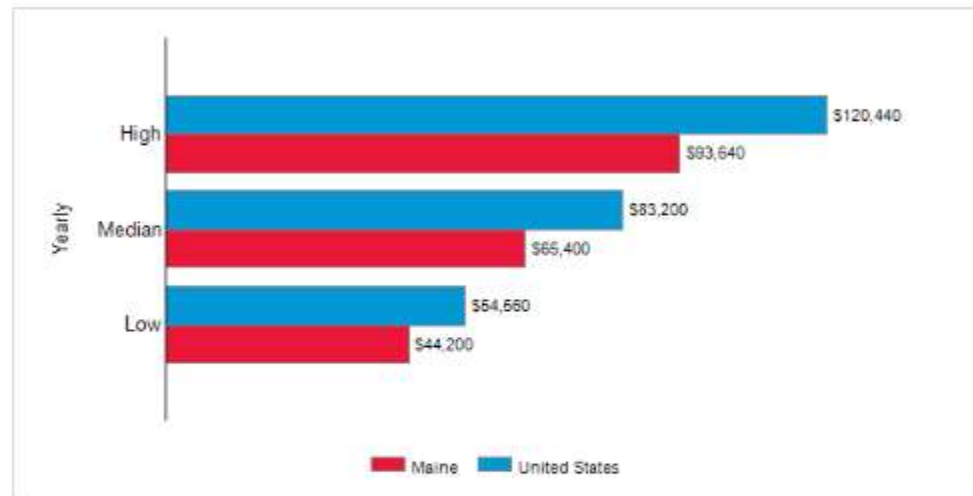
- Salary Considerations



### Wages for Occupational Therapists in MAINE

[View Hourly Wages](#)

[View Table](#) : [View Chart](#) : [View Map](#)



#### Occupation Description

##### Occupational Therapists

Assess, plan, organize, and participate in rehabilitative programs that help build or restore vocational, homemaking, and daily living skills, as well as general independence, to persons with disabilities or developmental delays.

[Learn more about this occupation](#)

<https://www.careeronestop.org/>





## Use FAME's Student Loan/ Salary Calculator

### Student Loan/Salary Calculator

Visit [CareerOneStop.org](https://www.careeronestop.org) to get an estimate of your annual salary. Once you have that, use the calculator below to calculate the maximum amount of student loan debt that is reasonable for your circumstances.

Interest rate:  %

Repayment Period:  (years)

#### How much should I expect in student loans?

Expected salary:

It is recommended that you should borrow no more than \$27,655.86

#### What salary would I need to support this debt?

Current Debt:

Future Borrowing Needs:

<https://www.famemaine.com/affording-education/pay-for-school/resources-tools/calculators/>





## Use FAME's Student Loan/ Salary Calculator

We want students to avoid this disconnect!

### Student Loan/Salary Calculator

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#### How much should I expect in student loans?

Expected salary:

It is recommended that you should borrow no more than \$27,655.86

#### What salary would I need to support this debt?

Current Debt:

Future Borrowing Needs:

Your estimated monthly payments to service \$80,000.00 of debt would be \$848.52 per month. To support repayment of this debt, you should earn at least \$62.39 Hourly, \$10,606.55 Monthly, or \$127,278.62 Annually



## Make Borrowing More Relatable

- On the surface, borrowing \$50,000 vs \$80,000 may not seem like that big of a difference. It is a lot either way!
- However, knowing that to support that debt an income of \$80,000 vs \$127,000 is needed may mean more.

*That also \$530/month vs. \$850/month*



## Additional Borrowing

- If loans are necessary **beyond** Federal Direct Student Loans, encourage students/families to visit the [Borrowing Loans](#) section of our website
  - Includes things to consider **before** borrowing
  - Ways to shop for a private loan
  
- For **most** students and parents, private loans are now more affordable than PLUS Loans (though credit approval criteria is **stricter**).



- Every dollar you **save or earn** is a dollar you don't have to borrow
- Student loans taken out freshman year have the potential for the most interest leading to larger payments. Try to keep freshman year borrowing low.
- Wait to apply for additional loans until after high school graduation (gifts & scholarships).
- If you end up with more funds than needed to cover your bill, ask you college or lender about **reducing your student loan**.



If that college is just too much...



#### FLEXIBLE NO COST TRAINING

(Serving dislocated, unemployed, and underemployed Maine residents)

Each Student is allowed to enroll into one training only.

There are additional low- or no-cost short-term workforce training programs available at each college, from professional development to courses such as commercial driver's license, medical assisting, manufacturing technician training and more: [CMCC](#), [EMCC](#), [KVCC](#), [NMCC](#), [SMCC](#), [WCCC](#), and [YCCC](#).

College	Training	Start Date	End Date	Course Information Link	Registration Link	Contact Name	Contact Email	Contact Phone
CMCC (Auburn)	CompTIA A+ <a href="#">*Harold Alfond Training</a>	January 18, 2022	April 5, 2022	<a href="#">Course Information</a>	<a href="#">Registration Link</a>	Barry Magda	<a href="mailto:workforcedevelopment@cmcc.edu">workforcedevelopment@cmcc.edu</a>	(207) 755-5280
CMCC (Auburn)	CompTIA A+ <a href="#">*Harold Alfond Training</a>	April 20, 2022	June 22, 2022	<a href="#">Course Information</a>	<a href="#">Registration Link</a>	Barry Magda	<a href="mailto:workforcedevelopment@cmcc.edu">workforcedevelopment@cmcc.edu</a>	(207) 755-5280
CMCC (Auburn)	CompTIA A+ <a href="#">*Harold Alfond Training</a>	July 12, 2022	September 15, 2022	<a href="#">Course Information</a>	<a href="#">Registration Link</a>	Barry Magda	<a href="mailto:workforcedevelopment@cmcc.edu">workforcedevelopment@cmcc.edu</a>	(207) 755-5280
EMCC (East-Millinocket)	CNA	January 18, 2022	April 8, 2021			Deb Rountree	<a href="mailto:dountree@emcc.edu">dountree@emcc.edu</a>	(207) 746-5741
KVCC (Fairfield)	CNA	January 17, 2022	June 2022			Elizabeth Fortin	<a href="mailto:efortin@kvcc.me.edu">efortin@kvcc.me.edu</a>	(207) 453-5858
SMCC (South Portland/Brunswick)	Amazon Web Services Training <a href="#">*Harold Alfond Training</a>	Contact for dates		<a href="#">Course Information</a>		Brenda Downey	<a href="mailto:workforce@smccme.edu">workforce@smccme.edu</a>	(207) 741-5955
SMCC (South Portland/Brunswick)	Customer Service Consultant Online Training	Contact for dates		<a href="#">Course Information</a>		Brenda Downey	<a href="mailto:workforce@smccme.edu">workforce@smccme.edu</a>	(207) 741-5955
SMCC (South Portland/Brunswick)	Manufacturing Technician Training for BIW	Course runs every three weeks		<a href="#">Course Information</a>		Brenda Downey	<a href="mailto:workforce@smccme.edu">workforce@smccme.edu</a>	(207) 741-5955
SMCC (South Portland/Brunswick)	Marine Design Training for BIW	Contact for dates		<a href="#">Course Information</a>		Brenda Downey	<a href="mailto:workforce@smccme.edu">workforce@smccme.edu</a>	(207) 741-5955
SMCC (South Portland/Brunswick)	Medical Assistant Apprenticeship Opportunity	Course starts in September 2021		<a href="#">Course Information</a>		Brenda Downey	<a href="mailto:workforce@smccme.edu">workforce@smccme.edu</a>	(207) 741-5955
SMCC (South Portland/Brunswick)	NorDX Phlebotomy School	Rolling Courses		<a href="#">Course Information</a>		Brenda Downey	<a href="mailto:workforce@smccme.edu">workforce@smccme.edu</a>	(207) 741-5955
SMCC (South Portland/Brunswick)	Welding Academy for BIW	Course runs every three weeks		<a href="#">Course Information</a>		Brenda Downey	<a href="mailto:workforce@smccme.edu">workforce@smccme.edu</a>	(207) 741-5955

<https://www.mccs.me.edu/wp-content/uploads/training-calendar.pdf>



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