

DESIGNED WITH ADULT STUDENTS (ages 18 & up) in mind, the Lifetime Learning Kit is a durable and expandable folder to hold the tools students need to get ready for higher education.

The standard kit includes FAME publications on a variety of topics.



STANDARD KIT CONTENTS



Preparing for Higher Education

- Preparing for Higher Education Checklist
- Transitioning to College: Discussing Your Decision
- Transitioning to College: Organizing Time, Tools and Money
- CHOOSE: Your Guide to Post-Secondary Schools in Maine
- Maine College Transitions Flyer
- NextGen 529 Plan® Flyer



Paying for Higher Education

- Paying for Higher Education Checklist
- Financial Aid Infographic
- PAY: Tips to Afford Higher Education (book)
- Acing Your Scholarship Search
- Borrowing For Your Education - Federal Loans



Resources/Information

- Maine Resource Directory



Managing Your Money

- Your Money Checklist
- Reducing Costs Checklist
- Your Credit Score
- MANAGE: Making Your Money Work (book)
- Managing Your Student Loans
- iGrad Start Here Flyer

CUSTOMIZE YOUR LIFETIME
LEARNING KIT with these additional
tools.

Download from FAMEmaine.com and
print as needed.



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



New Mainers

- New Mainers Tips and Resources



Service Members, Veterans and Their Families

- Service Members, Veterans and Their Families Tips and Resources
- Education Benefits for Service Members, Veterans and Their Families
- Veterans Upward Bound (VUB) Flyer

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PREPARING FOR HIGHER EDUCATION

CONGRATULATIONS! YOU'VE MADE THE DECISION to further your education. You are not alone—thousands of Maine adults become new or returning students every year. FAME recently asked some of these students for their advice on higher education success. Here are their tips:



HIGHER EDUCATION SUCCESS CHECKLIST

PREPARE ACADEMICALLY

- ☐ Earn your high school credential
- ☐ Prepare for your 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 full-time or part-time?
- ☐ Learn about course format options—online, face-to-face or both?

COMPLETE ADMISSIONS REQUIREMENTS

- ☐ Take placement tests
- ☐ Obtain copies of your high school/college transcripts
- ☐ Complete and submit college applications AND follow-up with the admissions office

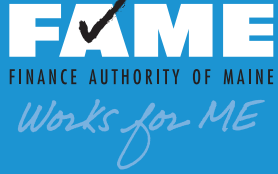


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DISCUSS YOUR DECISION

☐ Discuss your higher education goals with the people that are important to you. Their support can be a key to success.

- Family
- Friends
- Employer

ORGANIZE YOUR TIME, TOOLS AND MONEY

☐ Organize your time: study, work, self, and recreation

☐ Organize your tools: computer, internet, notebooks, folders, books, study space

☐ Organize your finances before and while you're in school:

- Save
- Get control of your finances
- Review your existing budget
- Prepare a plan for financial changes
- Make a plan to pay for your education
- Understand the financial aid process
- Research scholarship opportunities
- Keep or take control of existing student loans, if applicable

Look for tools within this kit to help you complete this checklist.

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PREPARING FOR HIGHER EDUCATION



Transitioning to College: Discussing Your Decision

Returning to school can create new opportunities for you and a different future for your family. Discuss your decision with the important people in your life like your family, friends and employer.

Talk with your family and friends

Their support while you are in school will help you succeed.

- Share your educational goals with your family.
- Hold a family meeting to discuss:
 - Your course schedule
 - Your plan to study—when, where and what you'll need from them
 - Your plan to play (free time)—let them know when you'll be available
 - Household chores and responsibilities

- Personal and financial sacrifices that may need to be made
- How to deal with a potential reduction in income

- Take your family on a tour of your school. This will help them have a mental picture of where you are when you are in class.
- If you have children, do your homework when they do theirs.
- Find backup childcare. What will you do if your child has to miss a day of school? Does your campus offer childcare?

Talk with your employer

Many employers actively support their employees' educational goals and



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provide benefits to employees seeking to further their skills.

- Connect with Human Resources to research your employer's education policies such as:
 - Tuition reimbursement
 - Flexible work hours
 - Reduced work hours with continued job security
 - Advancement opportunities
 - Leave policy (if you are asking for a leave of absence)
- Meet with your boss privately at his or her convenience.
- Prepare your talking points in advance.
 - Explain what you plan to do and how it will affect your work.
 - Share how your education will make you a better and more valuable employee. In the long run, your choice will benefit both you and your employer.
 - If you plan to leave the job altogether, explain why and how it

will help you reach your longer-term goals in life.

- If you plan to return to work with the same company, convey this goal to your employer.
- Be prepared to answer questions.
 - "Are you planning to leave the company?"
 - "Are circumstances at our organization impacting your decision to leave?"
- If you are planning to leave your job, be sure to give sufficient notice. What is your employer's policy? Does your position require a two-week or a 30-day notice?
 - Make your decision official by submitting a resignation letter to your boss. Be sure to restate the reasons for your decision, but also list the skills and lessons you've gained during your tenure. You want to leave on a good note in case you'd like to return or need a letter of recommendation.

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PREPARING FOR HIGHER EDUCATION



Transitioning to College: Organizing Time, Tools and Money

Soon you'll be adding college classes to a schedule that might already include work and family. That's okay! You likely have more experience with time management than traditional students. Here are a few considerations to help you get organized and meet the challenges ahead.

Organizing Your Time

Time management tips

- Schedule highest priorities when you do your best work. Are you a morning person or a night owl?
- Break up big projects into smaller and more manageable tasks. Getting everything done can seem impossible if you try to do everything all at once.

- Make a prioritized list. Is the task essential? Can the task wait? Complete the essential tasks first and put the others on hold for now.

Schedule time for studying

- Do your homework when your children do their homework.
- Enlist your family's help. Ask them to help you study by quizzing you or reviewing flashcards.
- Do you work outside your home? Read on your lunch break.
- Do you commute to work? Listen to a recording of a lecture as you drive to work.

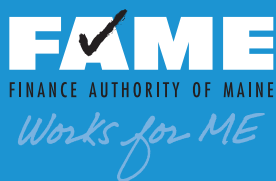


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Manage your work schedule

- If possible, find work that is flexible and can accommodate your school schedule.
- Schedule time off as soon as you get the syllabus. Taking time off during high-stress times, like finals week, will help you focus on your studies while maintaining sanity.
- Make sure your employer knows that you are going to school and that you have increased your other responsibilities.
- Bring school to work and work to school. Use work examples in school projects and incorporate school projects into your work when possible.

Take care of yourself (so you don't burn out)

- Balancing work, school and family takes a lot of energy. Be careful to eat well and get enough sleep.
- Pay attention to your physical, mental and emotional well-being. Ask for help when you need it.

Find time for play and family

- Celebrate milestones. Give yourself and others permission to acknowledge your hard work.
- Take advantage of free events on the college campus and bring your family or your friends.
- Spend an afternoon with your family cooking for the week.

Organizing Your Tools

- Purchase the tools you may need for classes such as three-ring binders, notebooks, folders, index cards and

books for each class.

- Check the condition of your computer and the speed/bandwidth of your internet connection.
- Print out the syllabus for every class. Hole-punch each syllabus and place it in the designated three-ring binder.
- Use a time and schedule planner—either a book or an app for your phone—whatever works best for you!

Organizing Your Finances: Save, Get and Keep Control

Save

If you have the opportunity to plan ahead, saving for college can give you more options and reduce your debt.

- New Ventures' Maine Family Development Accounts (FDA) match each dollar you deposit in your FDA with up to \$4 from public funding and private donors. They also provide guidance on how to save and manage your money effectively, how to build good credit, and how to reach your goal. Visit NewVenturesMaine.org.
- Section 529 plans are tax-advantaged investment plans available through most states to help students and families prepare for college expenses. Although Section 529s are often used by parents to save for their children's college expenses, these plans are also an effective tool adults can use to save for their own higher education. Learn more about Maine's Section 529 plan, NextGen 529, at NextGenForME.com.
- Traditional and Roth IRA (Individual Retirement Account) withdrawals are another investment vehicle some individuals use to save and pay for

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college. Early IRA withdrawals, before age 59 ½, are allowed without the 10% early withdrawal penalty if funds are used for qualified education expenses. These withdrawals may still be taxed as ordinary income.

Get Control of Your Finances

Review your existing budget. Need help?

- Finance Authority of Maine's website provides comprehensive information about managing your money at FAMEmaine.com.
- New Ventures Maine can help you learn to budget, repair your credit and make a savings plan. Visit NewVenturesMaine.org for more information.

Prepare a plan for financial changes

- Seek tips to cut costs.
- Reduce college expenses.
- Will the reduction in income make you eligible for financial support programs like housing vouchers, free or reduced lunch, SNAP or TANF, or heating assistance?

Make a plan to pay for college. Need help?

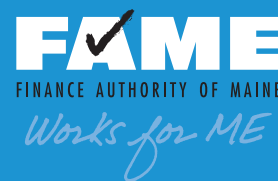
- Finance Authority of Maine's website provides comprehensive information about paying for college at FAMEmaine.com.
- Maine Educational Opportunity Center (MEOC) is a federally funded program that works with adults to assist them in going on to college. Visit MEOC.maine.edu for more information.
- Research scholarships.

Keep or take control of existing student loans

, if applicable. If you have been to school before and have student loans in good standing, take action to defer them. If you have federal student loans in collections, take advantage of programs like rehabilitation or consolidation to resolve the default. Visit NSLDS.ed.gov to see the current standing of federal loans. Contact your loan servicer to take action on deferment or default resolution.

Keep control of your finances

- Stick to your budget.
- Review and revise your expenses and spending plan regularly.
- File the FAFSA every year at FAFSA.gov.
- Reapply and/or investigate eligibility for financial benefits annually.
- Reapply for scholarships annually or search for new ones.



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Step Ahead >>>

MaineCollegeTransitions.org



The first day was terrifying, because it made me step out of my comfort zone...



...but MCT was the perfect tool for me, they helped me to familiarize with college life...



...and you meet people who will help and challenge you as you learn new skills...



...I have a lot more confidence in my abilities, thanks to Maine College Transitions!

Maine College Transitions

TAKE THE STEP YOU'LL NEVER REGRET.

Ease into a complete college preparation program that will set you up for success, step by step.

COLLEGE & CAREER GUIDANCE

You know you want to take that step toward something more. We can help point you in the right direction.

SKILLS DEVELOPMENT

Not everyone learns the same way. We will help you discover your style and the study habits best for you.

FINANCIAL PLANNING

Everyone's financial situation is different. We will help you find ways to afford college.

ON-GOING SUPPORT

You can do it, we can help. We offer free resources and support to help you succeed, every step of the way.

COLLEGE ADMISSION

Yes, you are college material. We'll help you find your place and get you there.



MAINE Adult Education College Transitions

Maine College Transitions is perfect for those who want to further their education and already have a high school degree, GED, or HiSET® certificate. Classes are taught by teachers who want you to succeed. You will be in classes with people like you who want to take the next step.

Hundreds of students have completed Maine College Transitions and gained entrance into trade schools, community colleges, and four-year colleges or universities. If you have a dream and the desire, we have the tools that will help you get to your goal.

Maine College Transitions is a complete system that guides you to your goal. If you know exactly what you want, or have no idea what you could do, Maine College Transitions is the best place to start.



MaineCollegeTransitions.org



Learn more about
Matching Grants
 for **Maine residents**
 inside!

Why NextGen 529?

NextGen 529 is Maine's Section 529 plan which many families use to save for higher education. 529 plans are tax-advantaged college savings plans. NextGen 529 offers multiple investment options.

■ Tax-Free Growth

Any earnings in a NextGen 529 account are tax-free when used for qualified higher education expenses.³

■ Grants for Maine residents¹ are real investments in your child's future!

- Open your account with \$25 and get the \$100 Initial Matching Grant. To get the \$100 Initial Matching Grant, Alford Grant recipients must open a NextGen 529 account and add \$25 before their first birthday.
- Make six consecutive automatic contributions from your payroll or bank account and get a \$100 Automated Funding Grant.
- Make contributions and get a 30% NextStep Matching Grant up to a \$300 match.

■ Contributions can be low.

Make contributions when you can, at your own pace. **Even \$5 a month can really add up!**

■ Reduce student loans and debt.

Every dollar in a NextGen 529 account, when used for higher education, is a dollar that doesn't have to be borrowed and repaid with interest.

■ Investment vs. Savings Accounts

NextGen 529 offers multiple investment choices that can give your savings an opportunity to grow as opposed to earning interest (as in a typical savings account).

³ If a Section 529 account withdrawal is not used for qualified higher education expenses (as defined in the Internal Revenue Code), any earnings withdrawn are subject to federal income tax and may be subject to a 10% additional federal tax, as well as state and local income taxes. Aggregate distributions from all Section 529 accounts for payment of elementary or secondary education tuition expenses cannot exceed \$10,000 in such expenses incurred during the taxable year, per beneficiary. In addition, withdrawals used to pay for principal or interest on any qualified education loans of a designated beneficiary or sibling of the designated beneficiary, cannot exceed a lifetime maximum of \$10,000 per individual and may impact student loan interest deductibility. State tax treatment of distributions for certain qualified higher education expenses, including withdrawals for elementary or secondary school expenses, varies. All tax benefits, federal and state, are conditioned on meeting certain requirements. Please consult your tax advisor for specific advice regarding distributions.



Open a NextGen 529 account today!

Get started at NextGenforME.com



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NextGenforME.com

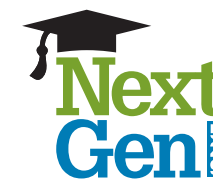
NextGen 529 is a Section 529 plan administered by the Finance Authority of Maine (FAME). You may obtain the NextGen 529 Program Description by requesting a copy from your financial professional, visiting NextGenforME.com or calling the program manager at 1-833-336-4529. The Program Description should be read carefully before investing.

The Program Description contains more complete information, including investment objectives, charges, expenses and risks of investing in NextGen 529, which you should carefully consider before investing. If you are not a Maine resident, you also should consider whether your or your designated beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's 529 plan.

NextGen 529 accounts are not bank deposits and are not insured by the Federal Deposit Insurance Corporation (FDIC). Returns on investments in NextGen 529 accounts are not guaranteed or insured by the State of Maine, FAME or any NextGen 529 service providers. NextGen 529 participants assume all investment risk of an investment in NextGen 529, including the potential loss of principal and liability for tax penalties that are assessable in connection with certain types of withdrawals of amounts invested in NextGen 529.

Vestwell State Savings, LLC is the program manager, The Bank of New York Mellon is the program custodian, BlackRock Advisors, LLC is the program investment manager, and BlackRock Investments, LLC, Member FINRA, is the program distributor and underwriter.

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Help your child
succeed!

Open a NextGen 529[®] Account



Aidan, Whitefield

**Hundreds of Dollars
 Available in Matching
 Grants for Maine Residents**

See inside for more info.

Grants for Maine Residents Can Really Add Up!

Invest in the future with Grants for Maine residents.

Grants for Maine residents can really add up! Grants for opening a NextGen 529 account and for making additional contributions are real investments in the future. Grants are available for accounts owned by a Maine resident or for the benefit of a Maine resident, and are limited to one per beneficiary/student.¹

About myAlfondgrant

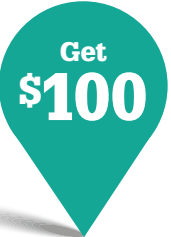
Use the \$500 Alfond Grant to open a NextGen 529 account without making an initial contribution. All babies born Maine residents on or after January 1, 2013 have a \$500 Alfond Grant.²

Alfond Grant Recipients— Start Saving Early and get a \$100 boost!

Open a NextGen 529 account and add \$25 before your baby is a year old and get an additional \$100 grant!¹

¹ Grants for Maine residents are linked to eligible Maine accounts. An Alfond Grant recipient is eligible to receive the \$100 Initial Matching Grant if the minimum required initial contribution is made before the beneficiary's first birthday. Upon withdrawal, grants are paid only to institutions of higher education. See Terms and Conditions of Maine Grant Programs for details about eligibility and other conditions and restrictions that apply at NextGenforME.com. Grants may lose value.

² The Alfond Grant is awarded by the Alfond Scholarship Foundation and is not automatic in all circumstances and is also available in limited other circumstances. For more information see NextGenforME.com/AlfondGuidelines.



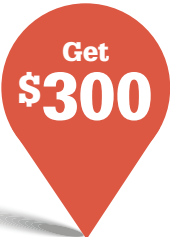
Open Your Account

Open your account with \$25 and get the \$100 Initial Matching Grant.



Make it Automatic

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

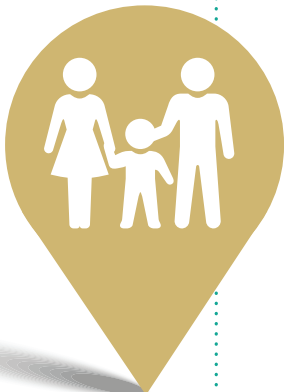


Add to Your Account

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



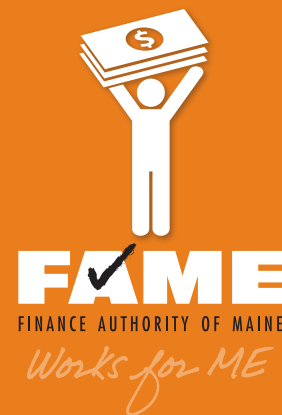
NextGen 529 is Maine's education savings plan that many Maine families use to invest for higher education. NextGen 529 is for people of all ages—babies, kids, even adults... it's never too early to start planning ahead for future education expenses!



Start today at NextGenforME.com

MANAGING YOUR MONEY

CREATING A PLAN for your money before and during school will help you manage the cost of your education and allow you to be better prepared for unexpected financial challenges. Learn more about setting financial goals, creating a budget, saving and investing, and other money management topics.



YOUR MONEY CHECKLIST

☐ KNOW YOUR GOALS

- Set realistic goals. Consider all aspects of your life—educational, financial and personal.
- Prioritize your goals. What matters most to you?
- Make a plan and determine what resources you need to achieve these goals.
- Track your progress to make sure you are staying on course.
- Congratulate yourself when you've reached a milestone.

☐ ORGANIZE YOUR FINANCIAL LIFE

- Review your financial records, banking statements and billing statements regularly.
- Use free online services to pay your bills.
- File important papers like loan documents, FSA ID (the username and password you will use to access all Federal Student Aid websites, including FAFSA.gov) information and tax forms. Shred items like junk mail and credit card applications.

☐ GET CONTROL OF YOUR FINANCES

- Create a list of fixed monthly expenses such as rent/mortgage, insurance, utilities and food.
- Track all daily spending to find out where your money is going.
- Identify spending leaks where you might be able to cut back.
- Review your budget regularly and update as needed.

☐ REDUCE YOUR EXPENSES

- Think carefully about whether there are any expenses you can reduce or eliminate. Some examples to consider include cable, coffee and meals out, personal expenses and travel.



☐ PLAN FOR FINANCIAL CHANGES

- Estimate the income that will be available once you return to school.
- Talk with your school about the cost of attending and make sure you understand what programs and services are available to help.
- Make a plan for education-related expenses such as technology fees, transportation, and parking or childcare.
- Research public assistance programs that might supplement your income and cover some of your expenses.
- Use identified anticipated income and expenses to update your budget.

☐ MAKE A PLAN TO PAY FOR YOUR EDUCATION

- Save. Use savings to reduce student loan borrowing. Even small amounts can make a difference.
- Apply for financial aid and be sure you understand and follow up on all of the required steps in the process.
- Research scholarship opportunities.
- Take advantage of education tax benefits. To learn about available benefits and qualification criteria, download IRS Publication 970, Tax Benefits for Education, at <https://www.irs.gov/pub/irs-pdf/p970.pdf>.
- Keep or take control of existing student loans, if applicable.
- Use an online salary and budget calculator to estimate your future salary and ensure that you don't borrow more than you can comfortably afford to repay.

FAME's student loan/salary calculator:

[FAME.igrad.com/education/quick-links/calculators-tools/student-loan-salary-calculator/](https://fame.igrad.com/education/quick-links/calculators-tools/student-loan-salary-calculator/)

Mapping Your Future's budget calculator:

[MappingYourFuture.org/money/budgetcalculator.cfm](https://mappingyourfuture.org/money/budgetcalculator.cfm)

☐ KEEP YOURSELF FINANCIALLY HEALTHY

- Protect your identity and prevent fraud.
- Review your credit report.
- Use free financial resources like iGrad. Learn more at [FAME.igrad.com](https://fame.igrad.com).

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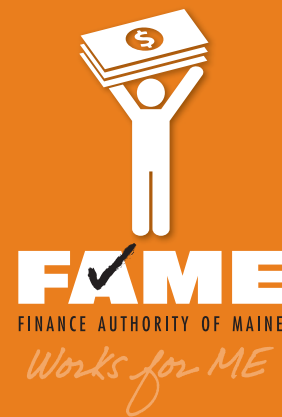
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MANAGING YOUR MONEY

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.



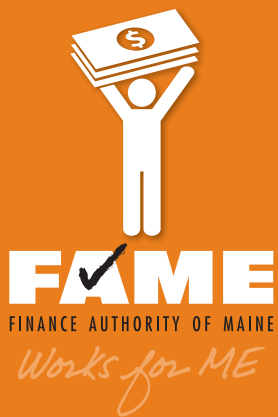
COST REDUCTION CHECKLIST

REDUCE THE BILL

- ☐ File the FAFSA at [FAFSA.gov](https://fafsa.gov) every year by your school's priority filing deadline.
- ☐ Enroll in a seasonal course (summer, winter). Some schools charge lower fees for seasonal courses to boost enrollment. Financial aid may be available for these courses—check with the Financial Aid Office.
- ☐ 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

- ☐ Obtain 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 for a 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.



SAVE ON BOOKS

- ☐ Use free resources like Google Books and your school library.
- ☐ Consider renting from a source like [Chegg.com](https://www.chegg.com) or your school bookstore.
- ☐ Share a book with a student taking the same class as you.
- ☐ Buy your books used. Look for used books early—school bookstores and online sources like [Amazon.com](https://www.amazon.com) have a limited supply of used books, which tend to go first.
- ☐ Purchase digital books. Downloadable textbooks are often cheaper than hard copies and are delivered on demand.
- ☐ Earn cash back by selling books you'll never use again to classmates, your school bookstore and online stores like [Chegg.com](https://www.chegg.com) or [Amazon.com](https://www.amazon.com).

REDUCE HOUSEHOLD EXPENSES

- ☐ Set financial goals.
- ☐ Review your expenses to determine where you can spend less on cell phones, cable, transportation, housing, utilities, food, insurance and any extras.
- ☐ Create a spending plan.

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MANAGING YOUR MONEY

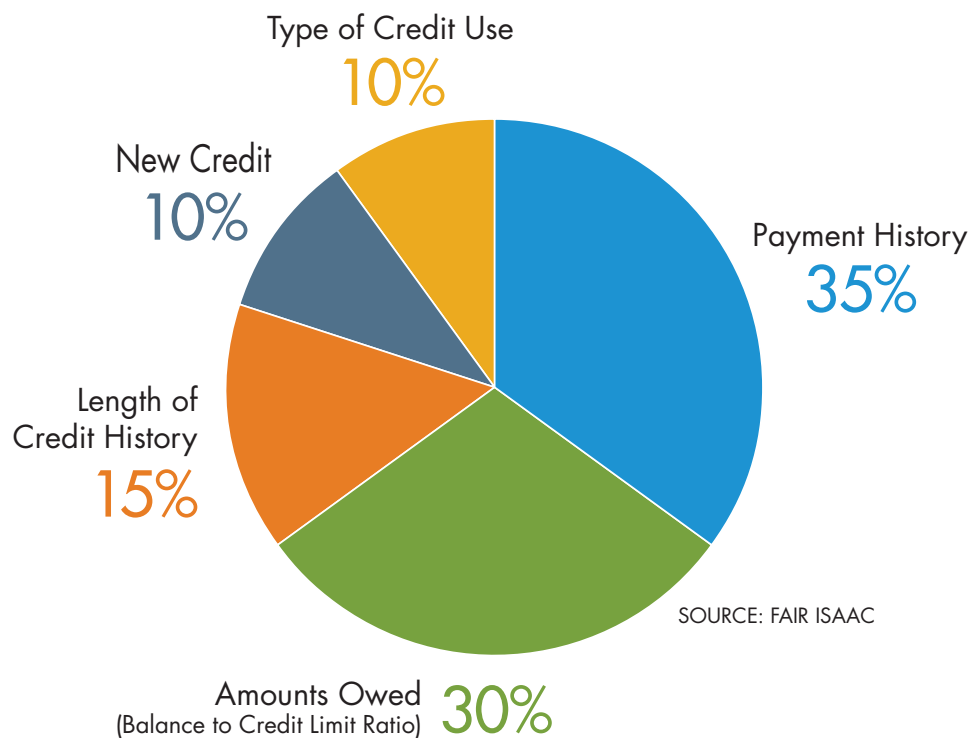
Your Credit Score

What Is It?

Think of your credit score like a GPA; it is a number calculated on your past habits and activities. A FICO score, which is the most commonly used score, ranges from 300 to 850 and is used as a measure of your credit-worthiness.

How Is It Determined?

Your credit score is based on your past use of credit, such as through loans (auto loans, student loans, mortgages) and credit cards and is calculated based on the following:



How Is It Used & Why Does It Matter?

Given that your credit score is a measure of your credit habits and history, the score is most often used when you are applying for loans and other types of credits. When requesting a loan for a car or home, or a credit card, your credit score is used to determine approval and, usually, interest rates.



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However, your credit score may also be used by your car insurance company to determine your rates, a rental agency to see if you're someone who has a habit of paying bills on time, or even by potential employers, so maintaining a good credit score is important.

BUILDING & REPAIRING CREDIT

Good habits are the key to building and maintaining your credit. Here are five tips for credit success:

1. Pay your bills on time, every time
2. Don't get too close to your credit limit
3. Pay credit cards in full each month
4. Avoid payday loans and other fast cash options
5. Fix errors on your credit report and reduce your outstanding debt as much as possible; the Consumer Financial Protection Bureau can help.

Credit Reports

If your credit score is your GPA, your credit report is your report card. Your credit report is a detailed history of your loans and credit accounts, including anything that has been reported to one of the three major credit agencies (Experian, Equifax, and TransUnion) such as medical bills that went to collections or certain utilities. It also includes a record of your credit applications and inquiries. You are eligible to request one free Annual Credit report from each of the three agencies per year. It's important to review at least once per year to make sure everything is accurate and there isn't any indication that someone is applying for credit in your name.

Hard vs. Soft Credit Checks

A credit check is considered "hard" when an individual is applying for additional credit, such as loans and credit cards. Those specialty cards they ask you about at the checkout line? That's a hard credit check and those do have a temporary impact on a score.

A "soft" credit check means that credit information is being reviewed, but additional credit is not being requested. This type of credit check does not impact your score.

Additional Credit Education & Resources

iGrad; a robust financial education platform: <https://fame.igrad.com/>

Cash Course; through the National Endowment for Financial Education: <https://www.cashcourse.org/>

MANAGING YOUR STUDENT LOANS IN 5 STEPS



Photo courtesy of USM

1 **Locate** your student loans.

- a. Locate your federal student loans by logging into **StudentLoans.gov** with your FSAID (the username and password you used to file the FAFSA).
- b. Private loans? Request a copy of your free credit report at **AnnualCreditReport.com**.

2 **Understand** federal student loan repayment.

- a. Multiple **repayment plans** exist. Research options and estimate your monthly payment at **<https://studentloans.gov/myDirectLoan/repaymentEstimator.action>**.
- b. FAME has partnered with **ECMC** to help borrowers with loan repayment. For assistance, contact one of their loan counselors at: **ecmc-solutions.org**.
- c. Explore **federal student loan consolidation**. If you have multiple federal student loans, you may be able to combine them into one loan. Learn more: **StudentAid.ed.gov/sa/repay-loans/consolidation**. If you have loans that are delinquent or in default, visit **FAMEmaine.com/ManageStudentLoans** for more information about resolving.

3 **Investigate** assistance for repaying federal student loans.

- a. Forgiveness programs:
 - Under the **Public Service Loan Forgiveness Program**, forgiveness may be available if you are employed by a government or not-for-profit organization: **StudentAid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service**
 - To learn more about other forgiveness programs visit: **StudentAid.ed.gov/sa/repay-loans/forgiveness-cancellation**
- b. The **federal student loan interest deduction** lets you deduct up to \$2,500 from your taxable income if you paid interest on student loans. For details, see: **IRS.gov/pub/irs-pdf/p970.pdf**.

4 **Learn more** about Maine-based assistance for federal and private student loans:

- a. The **Maine Educational Opportunity Tax Credit** (often referred to as Opportunity Maine) provides a credit that can be claimed on the Maine state tax return. Learn more about eligibility: **OpportunityMaine.org**.
- b. The **Alfond Leaders** student debt reduction program provides student loan repayment assistance to people who live and work in Maine in a STEM-designated occupation at a Maine-based employer. You can learn more here: **AlfondLeaders.org**.
- c. **Employer programs** - some employers offer student loan repayment as a recruiting tool or an employee benefit. Check with your Human Resources office.

5 **Research** student loan refinancing.

Learn more and determine if it is right for you at:
TheLoanforME.com.

For more information:
FAMEmaine.com/ManageStudentLoans



FAMEmaine.com

Let iGrad's Start Here Guides put you on the path to **FINANCIAL WELLNESS.**



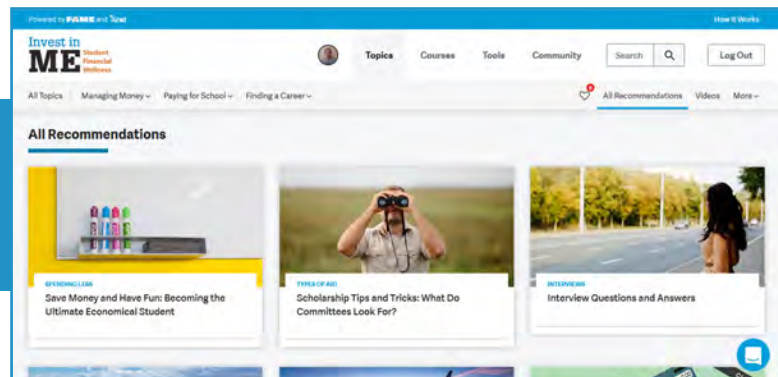
<https://FAME.iGrad.com>

Get Money Smart

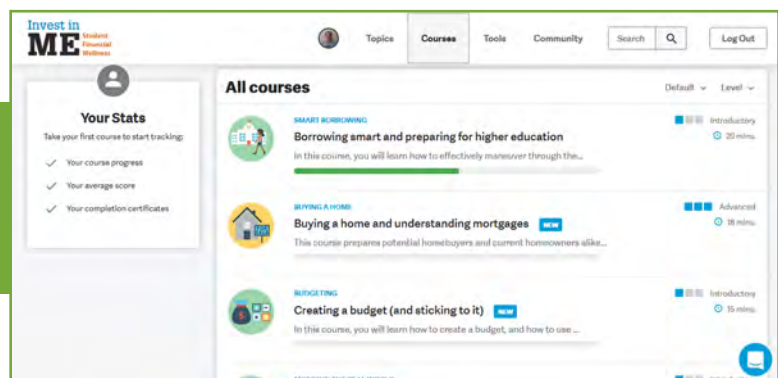
Invest in **ME** Student Financial Wellness

1. Visit <https://FAME.iGrad.com> to sign up for a free account.
2. Complete your financial wellness assessment to see recommended videos, articles, infographics and more.
3. Get started one of three easy ways:

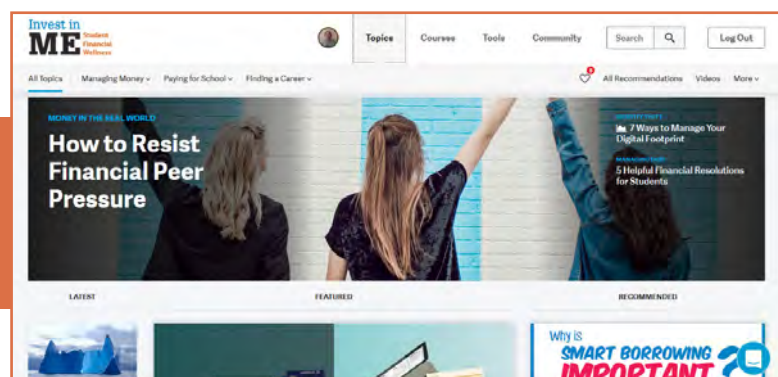
Recommendations ▶



Courses ▶



Browse Topics ▶



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](https://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.
- ☐ Use your military education benefits. For more information:
 - Visit the Military Parent/Student page at FAMEmaine.com.
- ☐ Research state programs:
 - Parents 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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SAVINGS

- ☐ Use savings to reduce student loan borrowing. Possible savings options include:
 - 529 education savings plans: learn more at [NextGenforME.com](https://www.nextgenforme.com).
 - Family Development Accounts: learn more at [NewVentures.com](https://www.newventures.com).
 - Traditional and Roth IRA withdrawals: See *IRS Publication 970, Tax Benefits for Education* at [IRS.gov](https://www.irs.gov).
 - Taxable Investment Accounts: discuss with a financial advisor.

TUITION PAYMENT PLANS

- ☐ Consider a tuition payment plan to spread payments over time. These plans are not loans, and while no interest is charged, there typically is a small enrollment fee. Contact your school's Bursar's (Billing) Office for additional information.

TAX CREDITS

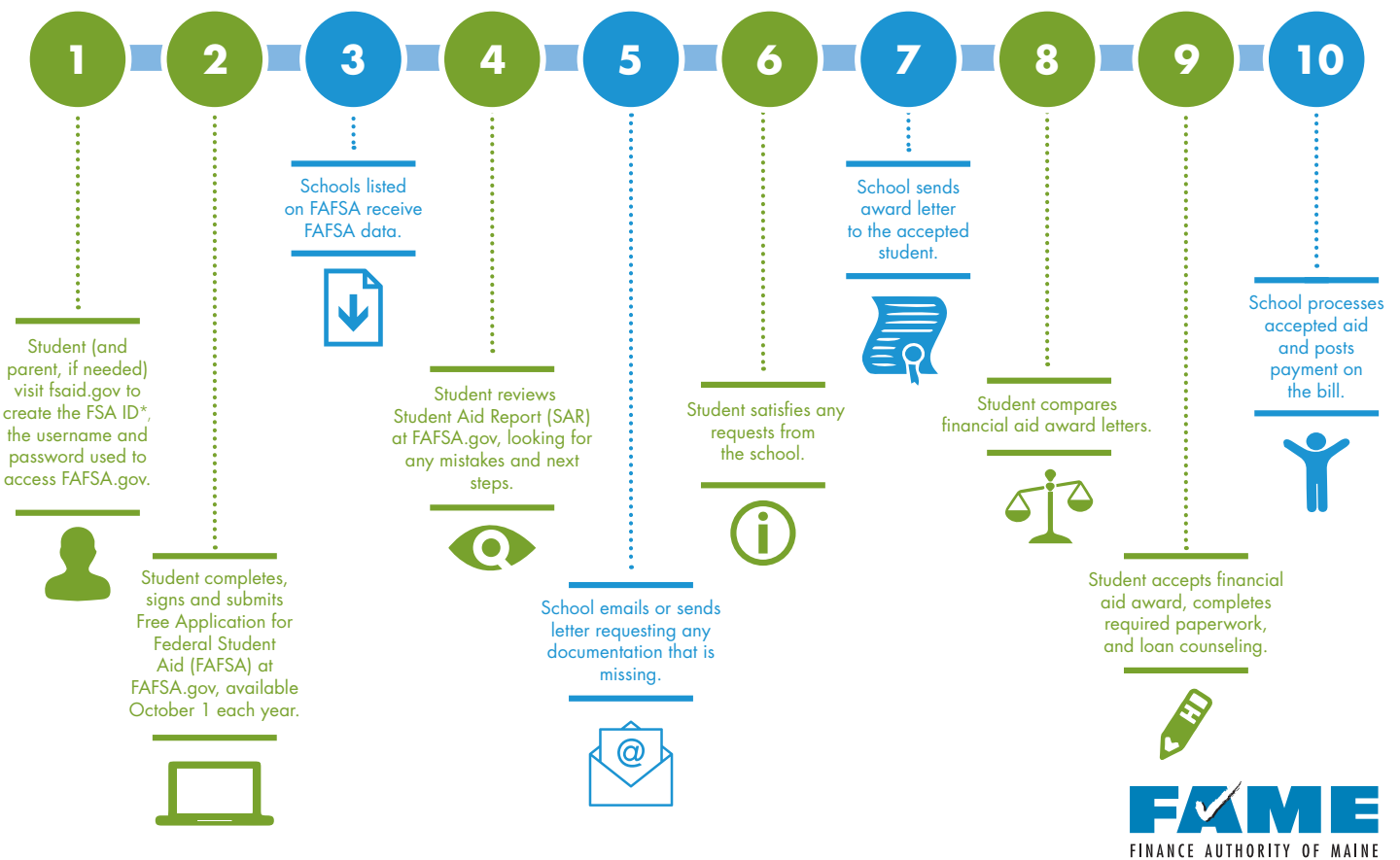
- ☐ See *IRS Publication 970, Tax Benefits for Education*, at [IRS.gov](https://www.irs.gov) to see which federal income tax benefits might apply to your situation.
- ☐ Learn more about Maine's Educational Opportunity Tax Credit program at liveandworkinmaine.com/opportunity-maine/ or contact the Maine Revenue Service at Maine.gov/revenue.

HOUSEHOLD AND COLLEGE EXPENSES

- ☐ Manage your household expenses
 - Set financial goals
 - Review your expenses
 - Create a spending plan
 - Take advantage of budgeting tools like [mint.com](https://www.mint.com)
- ☐ Determine if previous courses and prior learning can be counted toward your degree program to save you time and money. Explore doing a Prior Learning Assessment (PLA).
 - Already enrolled in school? Contact your academic advisor for more information about PLA at your school.
 - Exploring a school? Contact 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 for a transfer credit evaluation.
- ☐ Explore borrowing options as a last resort
 - Explore federal loan options first
 - Compare and evaluate private loan options. Visit [TheLoanforME.com](https://www.theloanforme.com) for a student loan/salary calculator, loan comparisons, and ideas for borrowing less.
- ☐ See if you qualify for state financial assistance. You may be eligible for help with childcare, housing, and other costs. The State of Maine has a 211 hotline (dial 2-1-1) that refers Maine residents to the appropriate service.

FINANCIAL AID PROCESS

● Student step ● School step



*File your FAFSA by May 1 every year to be considered for the State of Maine Grant.

PAYING FOR HIGHER EDUCATION

Acing Your Scholarship Search

Scholarships are for students of all ages; some are even targeted specifically to adult learners.

Scholarships are financial aid awards that do not have to be paid back and are typically funded by sources outside of the school's financial aid office. To receive scholarship aid, students must actively search and apply for these awards.

Keep the following tips in mind when searching and applying for scholarships:



5 TIPS FOR SUCCESS

1. FILE THE FAFSA AT [FAFSA.GOV](https://fafsa.gov)

Many scholarship organizations request a copy of your SAR (Student Aid Report = FAFSA summary) as part of their application process.

2. USE FREE SCHOLARSHIP SEARCHES

Never pay for a scholarship search. Instead use free search sites to build your list of potential scholarships. Legitimate scholarship organizations are trying to give away money, not take your money.

Use the resources on the next page to begin building your list. Using the right key words or search terms will yield the best results. Here are some recommended search terms:

- Adult Student
- Non-Traditional Student
- Returning to School
- Adult Learner
- Lifelong Learner
- Non-Traditional Situation
- Returning Student
- Graduate Student



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3. DEVELOP A STRATEGY FOR SUCCESS.

Determine how much time you can dedicate per week to completing applications—even an hour or two can result in one or two complete applications per week.

- Research and identify 10 scholarships you are eligible for. Organize the scholarships by deadline and tackle the applications with the earliest deadlines first.
- Once you have written a few solid essays, reuse them for other scholarship applications by making small changes to meet the new scholarship's essay requirements.
- Organize your materials—keep copies of your SAR, essays, recommendations, etc.
- Stay focused and positive! The more quality applications you submit, the more likely your efforts will pay off.

4. MEET DEADLINES AND SUBMIT COMPLETE APPLICATIONS.

The scholarship selection process can be very competitive. Don't give the selection committee any reason to reject your application. Late or incomplete applications or essays with errors are easy to dismiss. Start early and have another set of eyes review your application to catch any punctuation, spelling and grammatical errors.

Know your audience. Are you writing a persuasive essay to teach someone something, or are you writing to show experts what you already know? Understanding your audience can make your scholarship essays stronger.

Treat the scholarship application like a job application. Use a professional sounding email address and provide a valid mailing address and telephone number. If awarded the scholarship, you want to be sure you receive the notification letter.

5. APPLY EVERY YEAR.

Some scholarships are eligible for renewal. If you are awarded a scholarship, find out if it can be renewed, and if so, submit the renewal application and required documents by the deadline.

Keep searching for new scholarships each year. Any money you receive from a scholarship helps limit the amount of money you have to borrow.

Maintain strong academic performance—grades and progress matter!

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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

- fame.igrad.com/scholarships
- CollegeBoard.org
- CollegeNET.com
- FastWeb.com
- CollegeScholarships.org
- Chegg.com
- Cappex.com
- Petersons.com



Textbook rental company
Chegg uses a portion of its revenue to fund its \$1,000

Monthly Scholarship. On the first of each month, Chegg posts a question; students have until the end of the month to submit their two-minute answer.

[Chegg.com/scholarships](https://www.chegg.com/scholarships)



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SCHOLARSHIPS FOR ADULT LEARNERS

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/admissions-aid/scholarships

Maine Competitive Skills Scholarship

helps workers learn new skills and succeed in a changing economy.
MaineCareerCenter.com.

Adult Learner Scholarship Fund

This scholarship is for nontraditional students who want to change their life for the better through education and training. The scholarship supports a range of training, including attending two- and four-year colleges and universities, completing a certificate and other non-degree programs, or attempting a self-directed learning experience with a clear goal. MaineCF.org.

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Funding Your Education

Approximately 76% of Maine students receive some form of financial assistance. UMS Financial Aid offices administer federal, state and institution aid programs.

The Free Application for Federal Student Aid (FAFSA) is the first step in receiving federal aid, including Pell Grant, Perkins Loan, Stafford Loan and work study. To complete the FAFSA, visit www.fafsa.gov.

To learn more about applying to a UMS campus, transferring college credits and funding your education, find a concierge near you:
maine.edu/future-students/adult-students/concierge.

**76% of all Maine
undergraduate students
receive need-based
financial aid**



Adult Degree Completion



University of Maine System

Office of Student Affairs
46 University Drive
Robinson Hall
Augusta, ME 04330
Phone: 207-621-3428

Email: adultdegrees@maine.edu

The Chancellor's Office/Systemwide Services of the University of Maine System is an equal opportunity/affirmative action institution.

Adult Baccalaureate Completion/Distance Education (ABCDE) Initiative

The University of Maine System (UMS), in partnership with numerous Maine organizations, has created a plan to enhance baccalaureate degree attainment and completion by Maine's adult citizens.

60% of all jobs in Maine will require a bachelor's degree by 2018.

As part of this initiative, the ABCDE Steering Committee was charged with developing strategies for innovative programming, strengthening access, removing barriers to success, and identifying academic and support services.

An estimated 230,000 adults in Maine have some college education, but no degree.

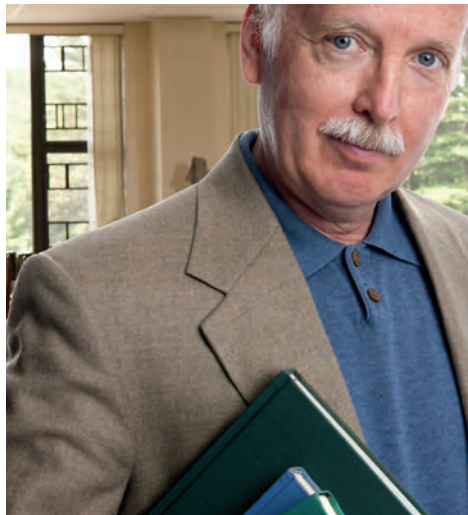


Help Is Available

UMS adopted a concierge model of service in 15 communities across Maine. A concierge may be found on each university campus and at University College centers. UMS concierges help guide adult students through various activities, such as applying to the institution, choosing a major, finding financial assistance, explaining options for prior learning credit and registering for courses. The concierge serves as the single point of contact to support adult students achieving their educational goals.

For more information and to contact a concierge near you, visit:
maine.edu/future-students/adult-students/concierge.

Nearly 40% of the UMS student population is over the age of 24.



Adult Degree Completion Scholarship

The purpose of the Adult Degree Completion Scholarship is to help Maine people complete their academic studies. Many adults started their education years ago, but did not complete a degree program, often due to family or work obligations. Maine adults who want to return to college may qualify for as much as \$4,000 per year for up to eight consecutive semesters.

Eligibility Criteria

- Must be a Maine resident.
- Must be a matriculated student at a UMS institution seeking a first baccalaureate degree.
- Must be a returning undergraduate student who has experienced an education gap of at least three years and is enrolling at a UMS institution no more than one semester prior to applying for this scholarship.
- Must have a minimum of 30 credits earned from any institution toward a degree.
- Must demonstrate financial need as determined by a completed FAFSA.
- Must be registered at least part time: 6–8 credits per semester.

Find more information online:
maine.edu/future-students/adult-students/scholarships.

PAYING FOR HIGHER EDUCATION

Borrowing for Your Education – Federal Student Loans

MANY STUDENTS CHOOSE TO BORROW to pay for school when there is a gap between savings, scholarships and the total cost of higher education. Federal student loans have many benefits, including flexible repayment options, and should be considered first.

For the most up-to-date information on federal student loan programs, including loan limits and interest rates, visit studentaid.ed.gov.

Federal Direct Loans

Federal Direct Loans are available to undergraduate and graduate students attending college at least half-time and can be one of the lowest-cost loan options. These loans are not credit-based, and nearly all students that complete the FAFSA (Free Application for Federal Student Aid) process are eligible to borrow Direct Loans. Loan amounts are based on school cost, enrollment and grade level.

There are two types of Federal Direct Loans: **subsidized*** and **unsubsidized**.

Interest does not accrue on subsidized loan balances while the student is in school or in deferment. Interest accrues at all times on unsubsidized loan balances. The borrower can opt to pay the interest or allow interest to be capitalized (added

HOW MUCH SHOULD YOU BORROW?

Limit total student loan debt to no more than your salary your first year of employment. Your total anticipated monthly payment should be no more 10% of your take home pay.

Use FAME's Student Loan Payment Calculator at FAMEmaine.com to help you figure out how much you should borrow based on expected future earnings.

to the principal of the loan). If the student does not pay interest while in school, the size of the loan increases.

Students must file the FAFSA to be considered for Direct Loans. First time borrowers must also complete a promissory note and entrance counseling at StudentLoans.gov.

Direct Loans:

- Are not credit-based.
- Are awarded by the financial aid office.
- Have their interest rate set annually by the federal government.
- Have payments deferred as long as the student is in school at least half-time.
- Provide a six-month grace period before loan payments begin.
- Have annual and aggregate loan limits.

**Subsidized loans are not available for graduate students.*

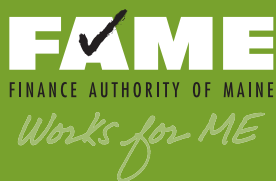


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Annual and Aggregate Limits for Subsidized and Unsubsidized Loans

Student's Year in School	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)**
First-Year Undergraduate	\$9,500—No more than \$3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate	\$10,500—No more than \$4,500 of this amount may be in subsidized loans.
Third-Year and Beyond Undergraduate	\$12,500—No more than \$5,500 of this amount may be in subsidized loans.
Graduate or Professional Students	\$20,500 (unsubsidized only)
Subsidized and Unsubsidized (sum total)	\$57,500 for undergraduates—No more than \$23,000 of this amount may be in subsidized loans. \$138,500 for graduate or professional students—No more than \$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.
**Amounts are less for dependent students (i.e. parent information is required on the FAFSA) For the most up-to-date information go to studentaid.ed.gov .	

Federal Direct PLUS Loan

The Federal Direct PLUS Loan for parents of dependent students and graduate students is a credit-based loan that can help pay for expenses not covered by other financial aid. Interest will accrue while the student is enrolled and will be added to the original amount borrowed. Making at least interest-only payments while you are enrolled in school will help reduce the cost of this loan. The application is online at StudentLoans.gov.

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RESOURCES FOR STUDENTS

The following agencies specialize in finding or providing resources to help Maine people.

Books & Supplies	R1	Medical & Dental	R4
Career Assistance	R1	Mental Health	R4
Child Care	R2	New Mainers	R4
Disabled Student Services	R2	Other Support Services	R5
Heating Assistance	R2	Reentry Resources	R5
Higher Education: The Process	R2	Substance Abuse	R5
Higher Education: Scholarships & Financial Assistance	R3	Tax Preparation	R5
Housing	R3	Transportation	R5
Legal Assistance	R3	Veterans	R6

BOOKS & SUPPLIES

Check your college library for textbooks you can borrow. Try shopping online for your books to see if you can find less expensive options.

giveIT. getIT. helps nonprofits, families, and individuals overcome obstacles to accessing technology by providing training; low-cost, high-quality computers; and free technical support throughout Maine and Northern New England. giveITgetIT.org

CAREER ASSISTANCE

Destination Occupation is a comprehensive resource related to career searching, professional development, and job coaching in Maine's skilled trades workforce. DestinationOccupation.com

Goodwill Northern New England's Job Connection Services is an innovative workforce and training program that helps empower individuals to overcome barriers and find personal stability through work. GoodwillNNE.org

Live and Work in Maine provides information about living and working in the state. Resources include regional information about Maine and an up-to-date listing of available jobs by category. Information about the Opportunity Maine Tax Credit is also located here. LiveandWorkinMaine.com

Maine Adult Ed programs are available all over the state of Maine. Find the best location to complete your HiSet, brush up on math or reading, or pursue a subject that will help you shift careers. MaineAdultEd.org

Maine Career Centers provide a variety of employment and training services at no charge. MaineCareerCenter.com



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Maine Municipal Association provides a listing of municipal jobs and important information about cities & towns in Maine. MMA's portal Hometown Careers offers detailed information and testimonials about young adults working municipal jobs. MaineHometownCareers.org

CHILD CARE

Head Start provides comprehensive early childhood education for low-income children and their families. Maine.gov/DHHS/OCFS

Maine's Child Care Subsidy Program helps eligible families pay for child care so they can work, go to school, or participate in job training. Maine.gov/DHHS

DISABLED STUDENT SERVICES

The **Division of Vocational Rehabilitation** helps individuals with physical, mental, or emotional disabilities get and keep a job. Resources may include funding for higher education and career path counseling. Maine.gov/rehab/dvr

HEATING ASSISTANCE

Keep ME Warm offers home heating help for those who may not be eligible for fuel assistance programs. MaineCommunityAction.org

Maine Housing Authority provides money to help low-income homeowners and renters pay for heating costs. MaineHousing.org

HIGHER EDUCATION: THE PROCESS

211Maine connects Maine residents to assistance with education, transportation, and housing. Dial 2-1-1 or visit 211maine.org.

FAME (Finance Authority of Maine) provides free resources and support for planning, preparing, and paying for higher education. FAMEmaine.com.

See your **Financial Aid or Career Services Office** for jobs on your school campus.

Maine College Transitions is offered at many adult education centers to prepare students to go back to college. MaineCollegeTransitions.org

Advisors at **Maine Education Opportunity Centers** (MEOC) assess academic readiness, provide career counseling, and refer individuals to community resources. MEOC.maine.edu

New Ventures offers tuition-free classes, workshops, and one-on-one coaching. Their matched-savings programs help build savings for emergency expenses and to pay for education. NewVenturesMaine.org

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HIGHER EDUCATION: SCHOLARSHIPS & FINANCIAL ASSISTANCE

The **Competitive Skills Scholarship** helps workers learn new skills for jobs in growing sectors of the Maine economy. Support may include help with tuition, books, supplies, child care, transportation, and more. MaineCareerCenter.com

The **Division for the Visually and Hearing Impaired Office** is part of the Division of Vocational Rehabilitation and works primarily with those who are visually or hearing impaired. Assistance with higher education and adaptive tools may be available to help students reach their higher education goals.

Maine.gov/rehab

Higher Opportunities for Pathways to Employment (HOPE)

provides wraparound financial assistance beyond just educational expenses and offers a point person to help navigate and complete a degree program.

Maine.gov/DHHS/OFI/programs-services/hope

The **Maine Community Foundation** provides a comprehensive scholarship listing searchable by region, student type, and scholarship type. MaineCF.org

Parents as Scholars (PaS) participants receive monthly support and financial assistance for child care, transportation, and more. Parents who are eligible for, but not necessarily receiving, Temporary Assistance for Needy Families (TANF) are eligible. This program is administered and funded by DHHS. Maine.gov/DHHS

HOUSING

Community Action Programs may help with housing, health care, heating assistance, discounted telephone services, and much more. Please visit any one of the 14 locations around Maine.

MaineHousing.org/charts/maine-community-action-agency-contacts

Community Housing of Maine serves a variety of people including older Mainers, people with low incomes, and those who can't afford to live near their work. Call 207.879.0347 or visit CHomHousing.org for a complete list of people they serve.

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

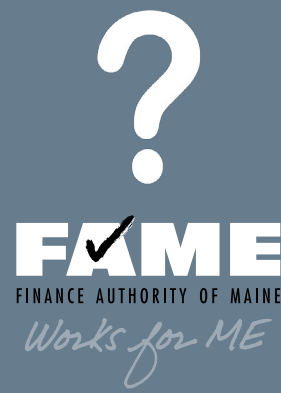
Family Violence Project offers shelters for victims of abuse as well as transitional housing. FamilyViolenceProject.org

Maine Housing Authority helps people obtain and maintain decent, safe, and affordable housing. 207.626.4600 MaineHousing.org

LEGAL ASSISTANCE

Cumberland Legal Aid Clinic provides free legal aid to more than 600 low-income individuals and families every year.

MaineLaw.Maine.edu/Public-Service/CLAC/



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Maine Equal Justice Partners provides legal assistance for people with low incomes. MaineEqualJustice.org

Pine Tree Legal provides free legal help for people with low incomes. PTLA.org

MEDICAL & DENTAL

Community Dental provides comprehensive, quality oral health care for people of all ages who live in southern, western, and central Maine. Fees may be charged on a sliding scale. CommunityDentalME.org

FamilyWize provides more affordable prescription medications to individuals and families through partnerships with community groups, health care providers, and retail pharmacies. FamilyWize.org

Federally Qualified Health Centers provide healthcare services on a sliding scale. MEPCA.org/community-health-centers/

The **Maine Medical Association** provides free medical services. Find a location near you at MaineMed.com.

MENTAL HEALTH

See counseling services offered by your school.

Crisis and Counseling Centers respond to the mental health and substance abuse needs of individuals in Knox, Kennebec, and Somerset counties and offer parent support and training statewide. CrisisandCounseling.org

Maine Behavioral Healthcare provides crisis services 24 hours a day, 7 days a week, 365 days a year throughout Southern and Mid-Coast Maine. Call the Maine Crisis Line (below) or visit MaineBehavioralHealthcare.org.

Maine Crisis Line (available 24 hours a day, 7 days a week) offers support and services for a range of behavioral health crises including suicide assessment and intervention. Calls are answered by trained behavioral health clinicians in the crisis service center closest to the caller's location. **1-888-568-1112 (Voice/TTY)**

NAMI Maine (National Alliance on Mental Illness) provides help and support to Mainers dealing with mental health challenges. They also provide opportunities for volunteering, advocacy, and education. NAMImaine.org

NEW MAINERS

Goodwill Industries provides and pays for training for asylum seekers who are seeking work authorization. GoodwillNNE.org

MALDEF offers a free Resource Guide with an extensive list of scholarships, including many that do not inquire about immigration status. MALDEF.org/resources/scholarship-resource-guide/

ProsperityME offers financial literacy courses, one-on-one financial counseling, Individual Development Accounts, counseling for higher education, and small business support. ProsperityME.org

OTHER SUPPORT SERVICES

Digital Equity Center provides tools, resources, and strategies to help Mainers achieve the digital literacy skills needed to succeed in education and the workforce. DigitalEquityCenter.org

See your **Financial Aid or Career Services Office** for jobs on your school campus.

Food Supplement (also known as SNAP) offers nutrition assistance to low-income individuals and families. Maine.gov/DHHS

MaineCare offers free or low-cost health insurance for those that qualify. Maine.gov/DHHS/OMS

REENTRY RESOURCES

Maine Prison Advocacy Coalition works to help those returning from incarceration by connecting them with community resources. In addition, they work on advocacy issues related to prison reform. MainePrisonerAdvocacy.org

Maine Prisoner Reentry Network partners with community resources to provide the connections necessary to support those returning from incarceration to their communities. Re-EntryMaine.org

SUBSTANCE ABUSE

Crisis and Counseling Centers respond to the mental health and substance abuse needs of individuals in Knox, Kennebec, and Somerset counties and offer parent support and training statewide. CrisisandCounseling.org

Maine Alcoholics Anonymous AlcoholicsAnonymous.com/aa-meetings/maine/

Maine Behavioral Healthcare provides crisis services 24 hours a day, 7 days a week, 365 days a year throughout Southern and Mid-Coast Maine. 1.888.568.1112 MaineBehavioralHealthcare.org

Maine Narcotics Anonymous NAmaine.org

TAX PREPARATION

CA\$H Maine offers free tax preparation to qualified individuals and families and provides information about money management, asset-building and funding higher education. CashMaine.org

TRANSPORTATION

Many **Community Action Programs** provide free/low-cost local transportation. MaineHousing.org/charts/maine-community-action-agency-contacts

Getting There helps Eastern Maine residents come up with their own transportation solutions. Find a ride for yourself or a family member, or provide one for a neighbor. GettingThereMaine.com

PO Box 949
5 Community Drive
Augusta, ME 04332

1-800-228-3734
TTY: 207-626-2717

FAMEmaine.com



The **GoMaine** website lists transportation options, including carpools, public transportation, and emergency rides. [GoMaine.org](https://gomaine.org)

VETERANS

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

FAME's website has education resources for service members, veterans, and their families. FAMEmaine.com/education/audiences/military/

Goodwill Industries Veterans Job Connection & Veterans Fund helps stateside veterans and their families living in Maine, New Hampshire, or Vermont achieve personal stability. The program addresses issues like homelessness, mental health, long-term unemployment and more. Priority is given to those who have served in combat zones, and spouses and children of fallen soldiers. GoodwillNNE.org/jobs/veterans-job-connection/

Maine State Approving Agency for Veterans Education is responsible for approving programs of education and training for individuals that receive GI Bill benefits. They also maintain a directory of these programs. MSAA.maine.edu

Student Veteran Organizations: Your school may offer Veterans Support Service Advisors, a Veterans Mentor Program, or a Veterans Resource Center.

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