



**MAINE STATE
GRANT PROGRAM
2025-2026**

TABLE OF CONTENTS

General Information

Overview	3
FAME's Online Processing System (EPIC).....	3
Notifications	3

Program Eligibility

Eligible Institution	4
Eligible Student.....	4
Maine Resident.....	4
Student Aid Index	5
Program of Study	5
Enrollment Status.....	5

Award Parameters

Award Points/Maximum Award Periods	6
Award Amounts for 2025-2026.....	6

Certification and Disbursements

Certifications.....	7
Disbursements.....	7

Award Adjustments

Partial Eligibility	7
Refund Processing	7
Transfer of Funds (WASH).....	8

Reconciliation Requirements..... 8

Audit Requirements 8

Maine State Grant Program – Adult Learners

Eligibility.....	9
Award Parameters.....	9
Certification and Payment.....	9

2025-2026 Maine State Grant Timeline..... 10

Contact Information.....11

GENERAL INFORMATION

Overview

The Maine State Grant Program (MSGP) is a need-based grant assistance program administered by the Finance Authority of Maine (FAME) and funded through state appropriations. The MSGP provides need-based financial assistance to undergraduate students who are Maine residents and who are enrolled in an approved institution of higher education, pursuing an eligible degree program. The MSGP provides financial assistance to Maine students who demonstrate the greatest financial aid need.

FAME's Online Processing System (EPIC)

FAME requires institutions to process the MSGP through FAME's online system, EPIC (Education Portal Information Center). Students who list Maine as their legal state of residence on the Free Application for Federal Student Aid (FAFSA) will be added to EPIC. This is the only method FAME will accept for processing for MSGP funds.

To use EPIC, institutions must sign a Participation Agreement and assign an individual to act as the institution's designated administrator. The designated administrator is responsible for keeping FAME up to date on eligible users at their institution and ensuring that valid users at the institution understand the program eligibility requirements. Each user is assigned a unique user ID. The user sets their own password. Sharing of user IDs and passwords is prohibited. Schools can obtain a copy of the Participation Agreement, EPIC Online Authorization Form, and/or Payment Contact Form by contacting FAME or visiting FAME's website at **FAMEmaine.com/epic**.

Notifications

Student Notifications - FAME does not notify students of their eligibility or ineligibility status. Information on the application process and eligibility requirements is available via FAME's website at FAMEmaine.com and various publications and presentations.

Institution Notifications - FAME routinely notifies institutions using the email addresses provided on the EPIC Online Authorization Form submitted by the institution's designated administrator. Notifications include, but are not limited to:

- System Upgrades
- Policy Clarification
- Process Reminders

PROGRAM ELIGIBILITY

Eligible Institution

An eligible institution is a state-approved public, private, independent, for profit or nonprofit institution authorized to offer undergraduate degrees, certificates, or diploma programs and is also approved by the U.S. Department of Education to administer Title IV programs. An institution must have a federal school code for its location. Eligible institutions must be in the state of Maine. While there is no reciprocity for out-of-state schools; if a student is participating in the New England Board of Higher Education's (NEBHE) New England Regional Student Program, is eligible for the Tuition Break, and is enrolled in an approved major or degree program, the student may be considered eligible for the grant. Institutions must agree to and sign FAME's Participation Agreement.

Eligible Student

To be eligible for MSGP funds, a student must:

- Be a permanent legal resident of Maine, for purposes other than education, for at least one calendar year prior to the start of the academic year;
- Be a U.S. citizen, or an eligible noncitizen as defined in Title IV of the Higher Education Act of 1965;
- Have graduated from an approved secondary school (or matriculated at an approved post-secondary school prior to high school graduation) or successfully completed a general education development examination or its equivalent;
- Be eligible for Title IV financial aid – not in default or owe a refund on federal/ state aid, and meet the institution's Satisfactory Academic Progress standards;
- Be enrolled at least half-time as an undergraduate student and not have previously earned a bachelor's degree or its equivalent;
- Have not exceeded the maximum of 10 full-time equivalent semesters. FAME uses points to track maximum award eligibility as outlined in the "Expected Family Contribution" section of this guide;
- File the 2025-2026 FAFSA by July 31, 2025 and have a valid Student Aid Index (SAI) within the range identified in the "Award Parameters" section of this guide.

Maine Resident

A Maine resident is:

1. An independent student who has been a domiciled resident of Maine for at least one calendar year prior to the date of attendance at the institution; or
2. A dependent student whose parent or legal guardian has been a domiciled resident of Maine for at least one calendar year prior to the date of attendance at the institution.

A residence established in Maine while attending an educational institution is not sufficient to establish a

domiciled residence in Maine. When an applicant ceases to maintain a domiciled residence in Maine, as when the parents of a minor applicant move from Maine, the applicant will ordinarily thereafter be classified as a nonresident of Maine. Such applicant may be eligible to obtain a grant in the first year after leaving Maine, provided the applicant is ineligible to obtain financial aid provided by any other state.

Members of the armed forces on active duty in Maine and their dependents are deemed residents of Maine for eligibility purposes, notwithstanding the date residency is established, provided that the applicant is not eligible to receive financial aid provided by any other state.

Student Aid Index (SAI)

FAME uses the results of the FAFSA SAI calculation to determine the highest need students. FAME imports the results of Maine student FAFSAs daily. In determining SAI range eligibility, FAME recognizes the valid primary SAI assigned to the student. FAME estimates the SAI range annually as close to December 1 as possible for the upcoming academic year. The SAI is contingent on the final state of Maine budget, including student financial assistance appropriations to FAME. Email notification of the final SAI is sent to all Maine and NEBHE EPIC users in late June or early July. The SAI cut off for 2025-2026 MSGP is 10,000.

Program of Study

An eligible program of study is a degree or certificate/diploma program of at least one academic year in length offered by the institution, leading to a certificate, associate, or bachelor's degree.

Enrollment Status

Traditional Semester Institutions - A minimum of 12 credit hours per semester is required for full-time status. Half-time status is defined as at least 6 credit hours per semester.

Mod Institutions - FAME acknowledges that mods are the division of a traditional semester into two equal parts, during each of which a student takes not less than 3 credit hours, and during both of which a student takes not less than 12 credit hours for full-time status and 6 credit hours to be considered at least half-time.

Clock Hour Institutions - For programs administered using clock hours, FAME uses the following conversion to establish full-time student eligibility:

A student must complete a minimum of 24 clock hours per week; and

- Complete a minimum of 320 hours during the period of July 1 - December 31 to be considered full-time and receive a fall disbursement; and/or
- Complete a minimum of 320 hours during the period of January 1 - June 30 to be considered full-time and receive a spring disbursement.

AWARD PARAMETERS

Award Points/Maximum Award Periods

Students are assigned points based on enrollment status for the period for which they are receiving a disbursement. The maximum number of points a student may earn is 20 points (the equivalent of 10 full-time semester awards). Points are tracked in the EPIC system on individual student records, or a report can be downloaded using the cumulative roster function in EPIC. Points are assigned as follows:

Enrollment Status	Points Assigned
Full-Time	2
Half- or Three-Quarter Time	1

Award Amounts for 2025-2026

Award amounts are set annually as close to December 1 as possible for the upcoming academic year. FAME sets an annual SAI cutoff amount and determines the semester awards for the type and location of the institution based on available funding. For 2025-2026 the awards are:

MAINE INSTITUTIONS			
Enrollment Status	Fall	Spring	Academic Year
Full-Time	\$1,250	\$1,250	\$2,500
Half or Three-Quarter Time	\$625	\$625	\$1,250

NEBHE ELIGIBLE INSTITUTIONS - PUBLIC			
Enrollment Status	Fall	Spring	Academic Year
Full-Time	\$1,250	\$1,250	\$2,500
Half or Three-Quarter Time	\$625	\$625	\$1,250

CERTIFICATION AND DISBURSEMENTS

Certifications

Institutions are required to certify that the student's enrollment meets all program eligibility requirements each semester, including but not limited to dependency status, state residency, and that there is no conflicting information.

Disbursements

Institutions must request payments for eligible certified students. FAME shall provide funds using the electronic funds transfer process to the institution for credit to the account of eligible recipients. The institution shall make payment to students by crediting the student's account or by utilizing other procedures as determined by the institution. Please note that institutions must print their own student rosters. Funds must be applied to the awarded student's account no later than the reconciliation date set by FAME annually. FAME processes disbursement requests on a weekly basis. For 2025-2026, institutions may certify students in EPIC between August 29, 2025 and June 18, 2026. FAME will process payment requests between September 2, 2025 and June 22, 2026.

AWARD ADJUSTMENTS

Partial Eligibility

Institutions may make partial awards if making a full award would exceed the student's maximum need. Maine State Grant funds may not replace previously awarded institutional aid.

Refund Processing

Refunds may occur for a variety of reasons including:

- Changes to ISIR data related to the calculation of the SAI
- Changes to a student's budget or other financial aid funds
- Changes to enrollment status
- Withdrawal or approved leave of absence

FAME requires that institutions calculate refunds due to withdrawals and approved leaves of absence according to their institutional policies.

Institutions do not need to return funds immediately to FAME if a "wash" opportunity exists. See "Transfer of Funds (WASH)" below for more information. If returning a refund check to FAME, please:

- Process the request(s) in EPIC

- Include the name and term for each refunded student associated with the check
- Make check payable to “Finance Authority of Maine”
- Mail check to:

FAME Attn: Education Grant Refunds
PO Box 949
Augusta, ME 04332-0949

Transfer of Funds (WASH)

If an institution has processed a change resulting in a refund, the funds may be held at the institution if additional students may be paid. The EPIC system will automatically move the funds to the next student that is certified and eligible for payment. Note that funds can only be transferred to another eligible student within this program. Funds are not transferable to other FAME-administered programs.

If the amount refunded equals the amount to be paid, a wash report will be created for the institution to update the students’ accounts under the disbursement history once the institution approves the “wash” when processing payment request.

If the amount refunded is only a partial payment to be paid towards the next student, funds will still show as applied to the new eligible student on the regular payment roster when the balance of the funds is requested.

Note: In order to “wash,” the payment and refund must be processed in the same “request payment” transaction. Process the refund request first and then submit the payment request second.

RECONCILIATION REQUIREMENTS

FAME requires institutions to ensure that the financial information in EPIC is reconciled with the institutions’ records before the end of each academic year. All corrections must be entered by the third Thursday in June annually. Institutions should confirm that EPIC and the institution’s financial aid system agree on the number of students paid and total dollars disbursed. Any payments due the institution or refunds due FAME must be processed by the indicated reconciliation deadline. Institutions may download cumulative rosters in the EPIC system for assistance with this process.

AUDIT REQUIREMENTS

FAME may periodically conduct a review of an institution’s participation in the program and may offer technical assistance to the institution. Institutions must maintain and retain documents as outlined by the applicable federal financial aid guidelines.

MAINE STATE GRANT PROGRAM – ADULT LEARNERS

Maine State Grant Program for Adult Learners (MSGP-A) is a sub-program under the Maine State Grant Program (MSGP).

Eligibility

MSGP-A is a one-time grant for adult learners who miss the July 31, 2025 Maine State Grant FAFSA filing deadline. The following criteria must be met:

- 2025-2026 FAFSA must yield a valid maximum SAI of 10,000
- 2025-2026 FAFSA filed on or after August 1, 2025. Funding is available to eligible students on a first-come, first-served basis, as long as funds are available
- Date of birth before January 1, 2002
- Not a recipient of Maine State Grant within the three previous award years of 2022-2023, 2023-2024, 2024-2025
- Meet all other Maine State Grant eligibility criteria

Award Parameters

- Students are assigned points based on enrollment status for the period for which they are receiving a disbursement. Two (2) points are assigned for full-time enrollment status and one (1) point is assigned for half or three-quarter time enrollment status.
- Award amounts are the same as the Maine State Grant Program.
- Maine State Grant Program for Adult Learners may be awarded for one academic year only. If a student received MSGP-A in a prior academic year, they are not eligible for MSGP-A in academic year 2025-2026.
- The maximum number of points a student may earn is 24 points (12 full-time semester equivalent) of Maine State Grant and Maine State Grant for Adult Learners combined.

Certification and Payment

- The program will be run and managed out of EPIC
- EPIC will be ready for school certification before September 2, 2025
- First payment request processed no earlier than September 2, 2025

2025-2026 MAINE STATE GRANT TIMELINE

Date	Activity
February 2025	Estimate 2025-2026 SAI cap and award amounts announced
March 2025	2025-2026 student rosters available for viewing
May 2025	Official 2025-2026 SAI cap of 10000 and award amounts announced
July 31, 2025	FAFSA filing deadline for MSGP eligibility
July 28, 2025	EPIC open for: <ul style="list-style-type: none"> – Fall 2025 certification – Medical program payment requests
September 2, 2025	Weekly processing of Fall 2025 payment requests begins
December 16, 2025	<ul style="list-style-type: none"> ▪ Institutions complete reconciliation of Fall 2025 MSGP ▪ Payment processing is suspended
January 2, 2026	<ul style="list-style-type: none"> ▪ Weekly processing of Spring 2026 ▪ Additional Fall 2025 processing
June 18, 2026	Institutions complete reconciliation of Spring 2026 MSGP
June 22, 2026	Last date 2025-2026 payments processed
June 22, 2026	EPIC closed for 2025-2026

ANTICIPATED 2026-2027 TIMELINE

Date	Activity
Early December 2025	Estimate 2026-2027 SAI cap and award amounts announced
Mid-March 2026	2026-2027 student rosters available for viewing
Mid-June 2026	Official 2026-2027 SAI cap and award amounts announced
Mid-July 2026	EPIC open for Fall 2026 certification and medical payment requests
1st Friday September 2026	Weekly processing of Fall 2026 payment requests begins
Mid-December 2026	<ul style="list-style-type: none"> ▪ Institutions complete reconciliation of Fall 2026 MSGP ▪ Payment processing is suspended
1st Friday January 2027	<ul style="list-style-type: none"> ▪ Weekly processing of Spring 2027 ▪ Additional Fall 2026 processing
Early June 2027	Institutions complete reconciliation of Spring 2027 MSGP
3rd Friday June 2027	Last date 2026-2027 payments processed
3rd Friday June 2027	EPIC closed for 2026-2027

CONTACT INFORMATION

Institutions are encouraged to contact our Education Programs Officer or one of our Education Programs Team Members listed below with any questions or comments. FAME maintains a dedicated financial aid administrator's email account, **FAadmin@FAMEmaine.com**, monitored throughout the day to ensure quick responses.

We can also be reached by phone at: **1-800-228-3734, option 5.**

For all correspondence via mail:

Finance Authority of Maine
Attn: State Education Programs
PO Box 949
Augusta, ME 04332-0949

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