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Annual Report on

**Financial Aid
FY2013**



January 2, 2014

STUDENT FINANCIAL AID

FY2013 REPORT

TABLE OF CONTENTS

	PAGE
EXECUTIVE SUMMARY	1 - 2
OVERVIEW:	
Financial Aid by Type	3
Financial Aid by Source	3
Scholarships, Waivers & Grants	4
Federal College Work-Study Program	5
Loan Programs	6
COST OF EDUCATION:	
Undergraduate, In-State, On-Campus Students	7
FAMILY INCOME	8
HISTORICAL DATA:	
Financial Aid by Source of Funding	9
Financial Aid by University	9
Unduplicated Aid Recipients and Average Aid Awarded	10
Summary of Unrestricted E&G Tuition Waivers	10
Summary of Unrestricted E&G Tuition Waivers by University	10
Summary of Unrestricted E&G Tuition Waiver Recipients by University	11
Subsidized & Unsubsidized Loans by University	11
DESCRIPTION OF THE STUDENT AID PROGRAMS:	
Federal Programs	12
State Programs	13
University Programs	13-14

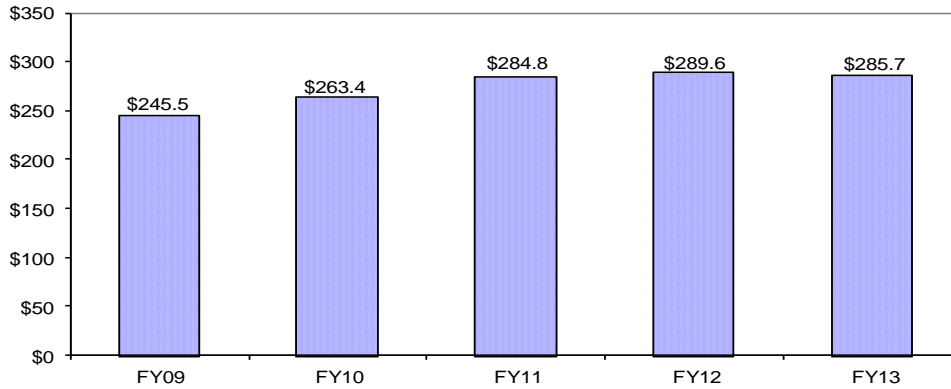
EXECUTIVE SUMMARY

Historical Perspective

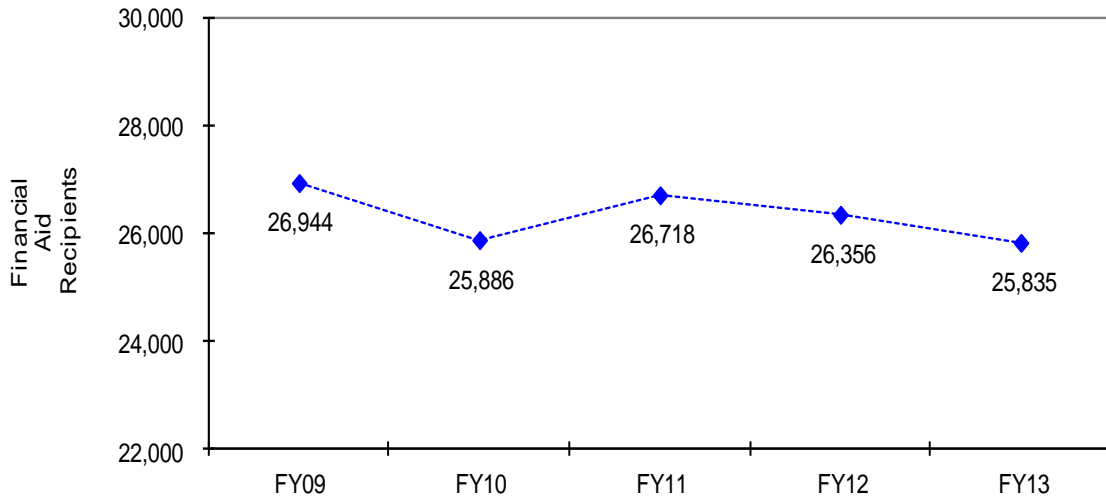


THE TOTAL FINANCIAL AID FOR FY13 WAS \$285.7 MILLION, REFLECTING AN DECREASE OF \$3.9 MILLION WHEN COMPARED TO LAST YEAR. THE AMOUNTS AWARDED FOR SCHOLARSHIPS, GRANTS, AND WAIVERS INCREASED BY \$2.5 MILLION. EDUCATIONAL LOANS DECREASED BY \$5.9 MILLION AND WORK STUDY WAGES PAID TO STUDENTS DECREASED \$0.5 MILLION.

TOTAL FINANCIAL AID
(Dollars in Millions)

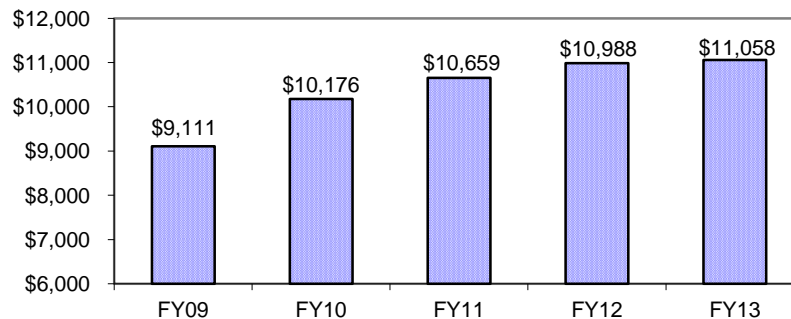


THE TOTAL NUMBER OF STUDENTS RECEIVING AID DECREASED FOR FY13. (includes recipients of unsubsidized federal loans)



FEWER STUDENTS RECEIVED FINANCIAL ASSISTANCE, BUT THE AVERAGE AMOUNT RECEIVED PER STUDENT INCREASED.

AVERAGE AWARD

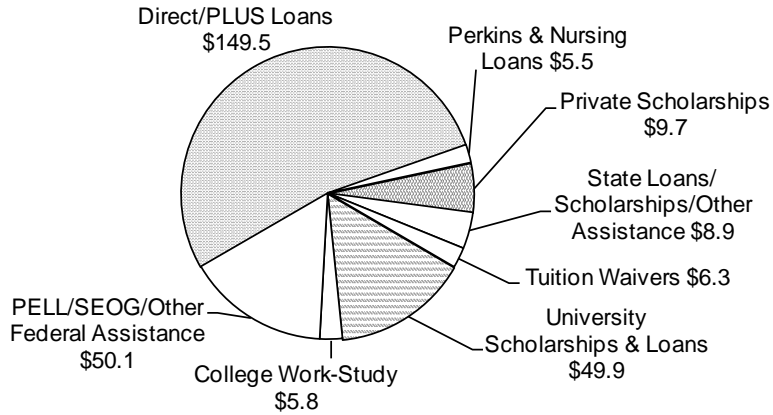


EXECUTIVE SUMMARY

The FY13 Perspective

Total Aid - \$285.7 million

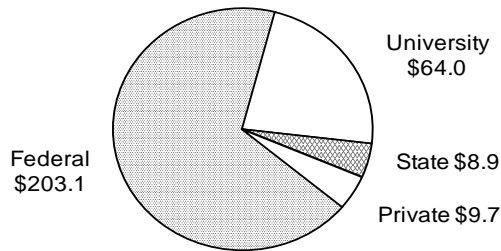
The total financial aid received by University students from all sources totaled \$285.7 million.



Source of Aid

Students at the University of Maine System receive financial assistance from four major sources: Federal (71%), University (23%), Private (3%), and State (3%).

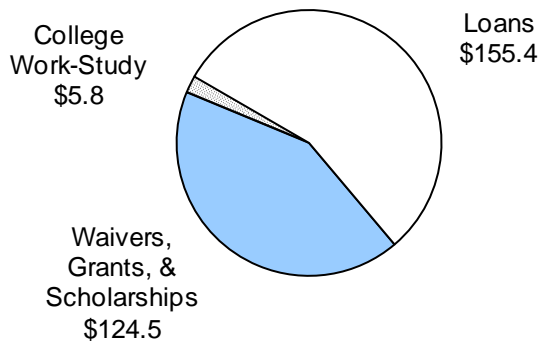
TOTAL AID - \$285.7 million



Types of Aid

Financial aid funds were distributed to students in the form of Loans (54%), Waivers/Grants/Scholarships (44%), and College Work-Study (2%).

By Type



OVERVIEW

Financial Aid By Type (\$ in Millions)

	<u>FY09</u>		<u>FY10</u>		<u>FY11</u>		<u>FY12</u>		<u>FY13</u>		<u>4-Year Change</u>
College Work-Study	\$6.2	3%	\$5.8	2%	\$6.1	2%	\$6.3	2%	\$5.8	2%	-6%
Scholarships/Waivers/Grants	104.5	42%	109.6	42%	120.5	42%	122.0	42%	124.5	44%	19%
Loans	134.8	55%	148.0	56%	158.2	56%	161.3	56%	155.4	54%	15%
Totals	<u>\$245.5</u>	<u>100%</u>	<u>\$263.4</u>	<u>100%</u>	<u>\$284.8</u>	<u>100%</u>	<u>\$289.6</u>	<u>100%</u>	<u>\$285.7</u>	<u>100%</u>	16%

Financial Aid By Source (\$ in Millions)

	<u>FY09</u>		<u>FY10</u>		<u>FY11</u>		<u>FY12</u>		<u>FY13</u>		<u>4-Year Change</u>
Federal	\$175.2	71%	\$198.2	75%	\$210.2	74%	\$209.7	73%	\$203.1	71%	16%
University	46.8	19%	48.1	18%	56.8	20%	61.6	21%	64.0	23%	37%
State	10.0	4%	8.3	3%	8.2	3%	8.6	3%	8.9	3%	-11%
Private	13.5	6%	8.8	4%	9.6	3%	9.7	3%	9.7	3%	-28%
Totals	<u>\$245.5</u>	<u>100%</u>	<u>\$263.4</u>	<u>100%</u>	<u>\$284.8</u>	<u>100%</u>	<u>\$289.6</u>	<u>100%</u>	<u>\$285.7</u>	<u>100%</u>	16%

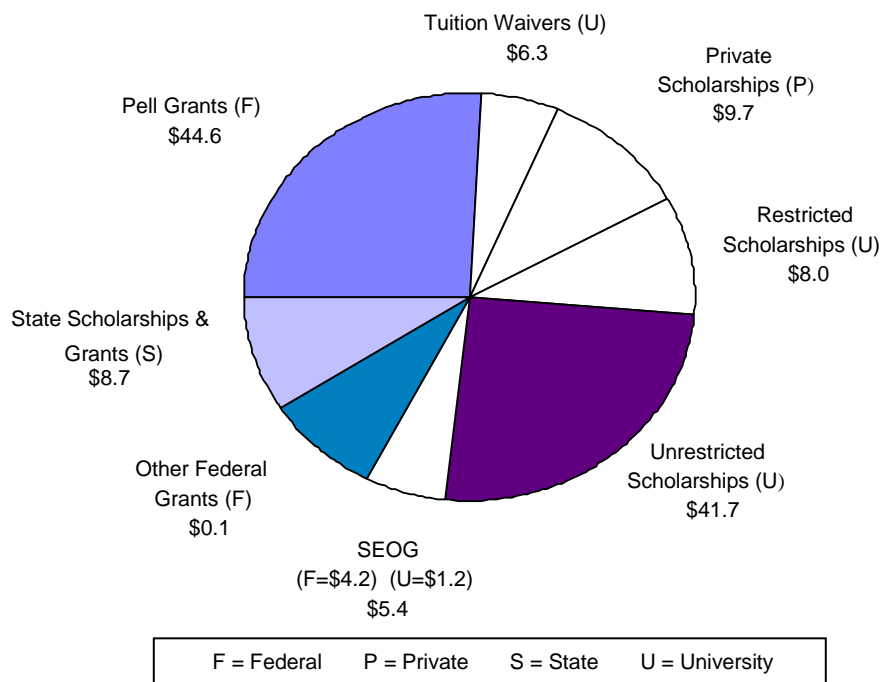
OVERVIEW

Scholarships, Waivers, & Grants

Scholarship, grant, and waiver programs totaled \$124.5 million in FY13. These programs include Federal, Private, State and University funds that are awarded to students and do not need to be repaid. Pell Grants and Supplemental Educational Opportunity Grants are need based programs that are funded primarily by the federal government with the University providing matching funds. UMS Restricted and Unrestricted Scholarships may be awarded based on merit, need, diversity, or donor-specified criteria. The UMS tuition waivers are of an entitlement nature for students who meet specific eligibility criteria (such as North American Indian).

The Description of Student Aid Programs section of this report provides an explanation of the types of scholarship, grant, and waiver programs available at the University.

Scholarships/Waivers/Grants \$124.5 million

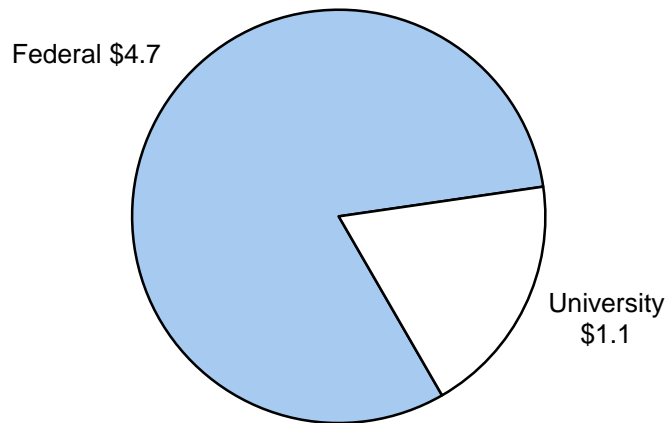


OVERVIEW

Federal College Work-Study Program

Students provide a wide range of valuable services for the University and various off-campus agencies as employees. Wherever possible, the jobs performed by students are designed to reinforce the students' educational programs. Students received a total of \$5.8 million under the Federal College Work-Study program which is funded by both the Federal Government (\$4.7 million) and the University (\$1.1 million). The Federal College Work-Study Program is considered part of the "self-help" component of a student's financial aid package.

**Federal College Work-Study Program Funding
\$5.8 million**



OVERVIEW

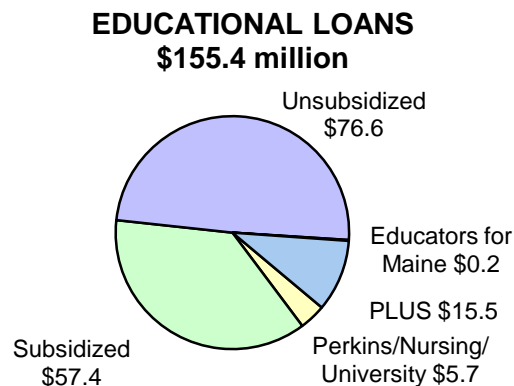
Loan Programs

Of the FY13 \$285.7 million in financial aid funds, \$155.4 million (54%) was in the form of loans. Although the vast majority of the funding for educational loans is backed by the federal government, some funding is provided by the State of Maine and the University.

Of the \$155.4 million in educational loans, \$5.1 million was awarded for Perkins Loans. Although this is a Federal program, the University administers and contributes to this program making it the major University loan program. In recent years new federal contributions to the Perkins Loan program have diminished. Currently, the primary source of funding for this program is the repayment of loans by former students who borrowed under the program. Perkins Loans levels prior to FY09 reflect increased loan consolidations (replace multiple loans with a single loan) resulting in an influx of cash available to be loaned. As consolidation decreased, the funds available for loans were drastically reduced during FY09 and FY10. Loan levels returned to normal in FY11.

The University also administers and contributes to the federal Nursing Student Loan Program which awarded \$0.4 million to students in FY13. Institutional loans are also available to students meeting certain criterion. The Educators for Maine Program, administered by the Finance Authority of Maine, awarded loans totaling \$0.2 million to UMS students.

Students received \$149.5 million through the William D. Ford Federal Direct Loan Program (Direct). This program consists of Subsidized Loans (\$57.4 million), Unsubsidized Loans (\$76.6 million), and Parent Loans to Undergraduate Students (PLUS-\$15.5 million). The Direct Loan Program is administered by the Federal government in a cooperative effort with Higher Education Institutions. The Federal government is the source of capital for these loans. It should be noted that beginning with FY09, all students were eligible for an additional \$2,000 Unsubsidized Stafford Loan which resulted in a significant increase in Unsubsidized Loans.



COST OF EDUCATION

Undergraduate, In-State, On-Campus Student

In order to meet the unique cost of an individual student, the Financial Aid Office at each university has developed student budgets that are tailored to the economic characteristics of that university and the local economy. Student budgets are developed for both undergraduate and graduate students. In addition, strict Federal guidelines are followed in determining eligibility for Federal student aid.

On average for FY13 for undergraduate, in-state students, family contributions account for 37% of the Student Aid Package. Need-based loans covered 19%; restricted and unrestricted scholarships/grants/waivers paid for 26%; outside scholarships and assistance programs paid for 10%, and the federal college work-study program covered the remaining 8% of the costs. It should be noted that the family contributions may well include additional loan sources requiring the student and/or parent to begin repaying the loan immediately.

Average Undergraduate Student Budget

	<u>FY09</u>		<u>FY10</u>		<u>FY11</u>		<u>FY12</u>		<u>FY13</u>	
Tuition & Fees	\$7,822	40%	\$8,289	41%	\$8,675	41%	\$9,035	42%	\$9,022	41%
Room & Board	7,776	40%	8,142	40%	8,497	40%	8,696	40%	8,780	40%
Transportation	1,323	7%	1,338	7%	1,352	7%	1,363	6%	1,404	7%
Books/Supplies	946	5%	1,028	5%	1,034	5%	1,067	5%	1,093	5%
Misc.	<u>1,512</u>	<u>8%</u>	<u>1,532</u>	<u>7%</u>	<u>1,556</u>	<u>7%</u>	<u>1,575</u>	<u>7%</u>	<u>1,594</u>	<u>7%</u>
Total	\$19,379	100%	\$20,329	100%	\$21,114	100%	\$21,736	100%	\$21,893	100%

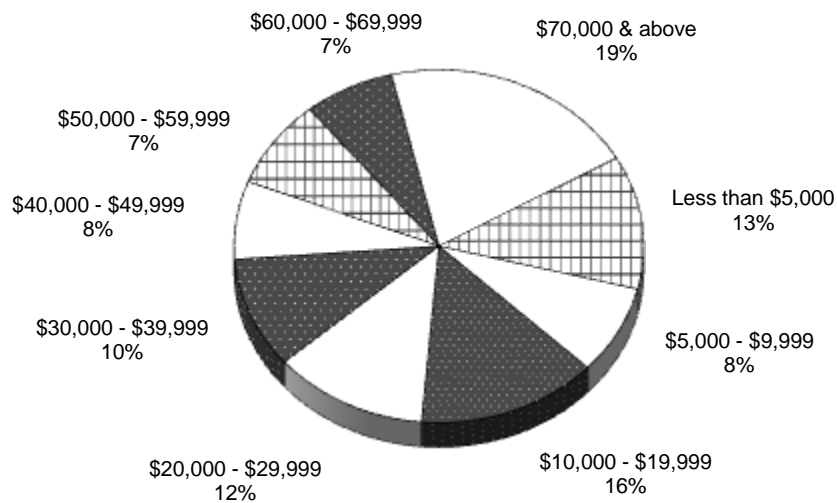
Average Student Aid Package

	<u>FY09</u>		<u>FY10</u>		<u>FY11</u>		<u>FY12</u>		<u>FY13</u>	
Family Contribution	\$7,092	37%	\$7,849	39%	\$8,091	38%	\$7,840	36%	\$8,178	37%
Work-Study	1,603	8%	1,597	8%	1,605	8%	1,643	8%	1,656	8%
Scholarship/Grant/Waiver	3,985	21%	4,827	24%	5,072	24%	5,669	26%	5,739	26%
Need-Based Loans	3,940	20%	3,929	19%	4,120	20%	4,342	20%	4,032	19%
Outside Sources	<u>2,759</u>	<u>14%</u>	<u>2,127</u>	<u>10%</u>	<u>2,226</u>	<u>10%</u>	<u>2,242</u>	<u>10%</u>	<u>2,288</u>	<u>10%</u>
Total	\$19,379	100%	\$20,329	100%	\$21,114	100%	\$21,736	100%	\$21,893	100%

Family Income Levels of In-State, Undergraduate, Need-Based Federal Aid Recipients

Approximately 15,900 in-state, undergraduate students received some form of need-based Federal financial aid during FY13. For the purpose of calculating financial need, these students were classified as either dependent (rely on parental support) or independent (do not rely on parental support). The dependent students' family income levels and the independent students' income levels for those in-state, undergraduate students who received need-based Federal aid are shown below. As indicated, 49% of the families/students earned less than \$30,000, and 74% earned less than \$60,000.

Income Levels for FY13 In-State, Undergraduate, Need-Based Federal Aid Recipients (Dependent & Independent Students)



FY13 In-State, Undergraduate, Need-Based Federal Aid Recipients			
INCOME LEVELS	DEPENDENT STUDENTS	INDEPENDENT STUDENTS	DEPENDENT & INDEPENDENT STUDENTS
Less than \$5,000	5%	23%	13%
\$ 5,000 - \$ 9,999	3%	14%	8%
\$10,000 - \$19,999	9%	25%	16%
\$20,000 - \$29,999	10%	15%	12%
\$30,000 - \$39,999	11%	9%	10%
\$40,000 - \$49,999	10%	5%	8%
\$50,000 - \$59,999	10%	4%	7%
\$60,000 - \$69,999	10%	2%	7%
Over \$70,000	32%	3%	19%
	100%	100%	100%

INCOME LEVELS	DEPENDENT STUDENTS	INDEPENDENT STUDENTS	DEPENDENT & INDEPENDENT STUDENTS
Less than \$5,000	27%	77%	49%
\$ 5,000 - \$ 9,999			
\$10,000 - \$19,999	58%	95%	74%
\$20,000 - \$29,999			
\$30,000 - \$39,999			

HISTORICAL DATA

Unduplicated Student Aid Recipients and Average Aid per Recipient

	FY09		FY10		FY11		FY12		FY13	
	# Recipients	Average Aid	# Recipients	Average Aid	# Recipients	Average Aid	# Recipients	Average Aid	# Recipients	Average Aid
UM	9,745	\$10,970	9,761	\$10,976	9,495	\$11,840	9,084	\$12,465	8,831	\$12,585
UMA	4,236	\$6,267	4,522	\$7,110	4,939	\$7,340	5,175	\$7,847	4,924	\$8,458
UMF	1,974	\$10,122	1,933	\$11,538	2,030	\$11,801	2,014	\$12,096	1,907	\$12,098
UMFK	685	\$7,536	664	\$8,382	733	\$8,675	780	\$8,220	836	\$8,619
UMM	643	\$8,486	680	\$9,496	703	\$10,255	733	\$10,171	785	\$9,751
UMPI	992	\$7,634	1,021	\$8,628	1,098	\$8,959	1,097	\$8,846	1,051	\$9,035
USM	8,669	\$8,520	7,305	\$11,089	7,720	\$11,497	7,473	\$11,753	7,501	\$11,393
TOTALS	26,944	\$9,111	25,886	\$10,176	26,718	\$10,659	26,356	\$10,988	25,835	\$11,058

Summary of Unrestricted E&G Tuition Waivers

	FY09	FY10	FY11	FY12	FY13
FireFighters/Law Enforcement	\$0	\$4,800	\$0	\$0	\$6,975
Foster Care	261,767	244,105	302,945	313,987	333,382
High School	388,065	369,071	341,689	380,039	452,283
Native American*	3,249,128	4,036,575	4,455,886	4,694,217	3,694,587
Senior Citizens	230,667	286,385	252,702	276,011	311,099
Veteran's Dependent	1,456,882	1,382,035	1,390,689	1,435,629	1,459,942
TOTALS	\$5,586,509	\$6,322,971	\$6,743,911	\$7,099,883	\$6,258,268

Summary of FY13 Unrestricted E&G Tuition Waivers By University

	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Firegithters/Law Enforcem	\$6,975	\$0	\$0	\$0	\$0	\$0	\$0	\$6,975
Foster Care	98,766	23,219	85,347	0	15,096	33,660	77,294	333,382
High School	122,087	104,199	9,012	47,520	\$37,908	56,265	75,292	452,283
Native American*	1,842,564	420,554	138,032	74,737	137,367	298,989	782,344	3,694,587
Senior Citizens	115,447	73,519	14,381	3,140	13,378	6,038	85,196	311,099
Veteran's Dependent	548,708	336,101	112,393	44,474	26,695	33,499	358,072	1,459,942
TOTAL	\$2,734,547	\$957,592	\$359,165	\$169,871	\$230,444	\$428,451	\$1,378,198	\$6,258,268

*NOTE: In addition to the Native American Waiver Program, universities also provide room and board for eligible Native American students who live on campus. In FY2013, room and board scholarships to these students totaled \$454,479.

HISTORICAL DATA

Summary of FY13 Unrestricted E&G Tuition Waiver Recipients By University

	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Firefighters/Law Enforcement	1	-	-	-	-	-	-	1
Foster Care	14	5	12	-	3	6	13	53
High School	200	172	12	95	84	129	138	830
Native American*	234	113	16	21	41	73	120	618
Senior Citizens	71	69	8	3	19	6	55	231
Veteran's Dependent	64	89	16	7	8	12	57	253
TOTAL	584	448	64	126	155	226	383	1,986

*In addition to the Native American Waiver Program, universities also provided room and board for eligible Native American students as follows:

	UM	UMA	UMF	UMFK	UMM	UMPI	USM	Total
Room & Board Scholarship	\$250,784	-	\$67,144	\$13,285	\$19,322	\$21,067	\$82,877	\$454,479
# of Recipients	50	-	10	4	6	5	20	95

Subsidized & Unsubsidized Loans by University

(Excludes PLUS Loans)

(\$ in Millions)

	FY09 ¹		FY10		FY11 ²		FY12		FY13	
	# of loans	\$	# of loans	\$	# of loans	\$	# of loans	\$	# of loans	\$
UM	12,133	\$46.0	12,079	\$48.2	11,559	\$47.7	11,161	\$46.0	10,385	\$44.7
UMA	4,099	13.7	5,505	16.1	5,283	17.8	7,740	21.8	7,949	23.1
UMF	2,438	9.4	2,855	10.8	3,043	11.1	3,046	11.4	2,870	11.0
UMFK	581	2.2	720	2.5	797	2.9	830	3.0	946	3.4
UMM	555	2.0	654	2.4	707	2.7	717	2.7	738	2.6
UMPI	822	2.7	1,015	3.3	1,150	3.7	1,162	3.8	1,137	3.8
USM	8,457	40.2	11,960	46.4	10,065	48.6	11,341	48.3	10,032	45.4
TOTALS	29,085	\$116.2	34,788	\$129.7	32,604	\$134.5	35,997	\$137.0	34,057	\$134.0

¹Beginning with FY09, all students were eligible for an additional \$2,000 unsubsidized loan.

²As a result of the *Health Care and Education Reconciliation Act of 2010*, after June 30, 2010, no new loans will be made under the FFEL Program. Therefore, beginning July 1, 2010, all new Stafford, PLUS, and Consolidation Loans made to borrowers can only be made under the William D. Ford Federal Direct Loan Program.

NOTE: A student may receive both a subsidized and unsubsidized loan; therefore, the total number of loans does not represent an unduplicated recipient count.

DESCRIPTION OF STUDENT AID PROGRAMS

FEDERAL PROGRAMS

Federal Pell Grant -The Pell Grant is the basic program of federal grant assistance to undergraduate students of exceptional financial need. Administration is federally based. Grant amounts vary according to institutional costs, number of credits taken, and individual eligibility determinations. This is an "entitlement" program (funding is guaranteed to eligible students). The maximum Pell Grant allowable for FY13 was \$5,550.

Federal Supplemental Educational Opportunity Grants - SEOG is a program of grant assistance for undergraduate students of financial need. Administration is institutionally based. Funding prior to FY90 was totally federal. In FY90, a 5% institutional match was required. In FY91, the match increased to 10%. In FY92 and FY93, the match increased to 15%. In FY94 and subsequent years, the match has increased to 25%. Federal funding is dependent upon an institutional application to the Department of Education.

Federal Work-Study - FWS is a program to provide employment to students with financial need. Jobs may be on-campus or with off-campus public or private not-for-profit agencies. To the maximum extent possible, jobs should complement and reinforce the student's educational program. Administration is institutionally based. Prior to FY90, the employing institution or agency paid at least twenty percent of the student wages and the federal government paid the remainder. For FY90, the match increased to 25% and in FY91, FY92, and FY93, the minimum match was 30%. For FY94 and subsequent years, the minimum match decreased to 25%. Federal funding is dependent upon an institutional application to the Department of Education.

Federal Perkins Loan Program - The Perkins Loan Program is a joint federal/institutional loan program for undergraduate or graduate students with financial need. Both interest and principal repayments are deferred during time of attendance. The annual interest rate is 5%, and repayment begins nine months after graduation or last attendance. Certain cancellation benefits exist. Administration is institutionally based. The institution's match prior to FY94 was at least one-ninth of the federal allocation. In FY94, the minimum match increased to three-seventeenths and in subsequent years, it increased to one-third of new Federal Capital Contributions. Federal funding requires an institutional application to the Department of Education.

Nursing Student Loans - The Nursing Student Loan Program is similar to the Perkins Loan Program except that only nursing students are eligible borrowers. Administration is institutionally based.

Federal Direct Student Loan Program - This program was initially authorized by the Higher Education Amendments of 1992. The program is the same as the FFEL Program, except the source of capital comes from the Federal Government instead of financial institutions. The primary objective of the Direct Loan program is simplification, reduced costs, and improved repayment of the loans by having a coordinated effort between students, institutions, and the U.S. Department of Education. Institutions apply to the federal government in order to participate in this program. NOTE: As a result of the *Health Care and Education Reconciliation Act of 2010*, after June 30, 2010, no new loans will be made under the FFEL Program. Therefore, beginning July 1, 2010, all new Stafford, PLUS, and Consolidation Loans made to borrowers can only be made under the William D. Ford Federal Direct Loan (Direct Loan) Program.

DESCRIPTION OF STUDENT AID PROGRAMS

STATE PROGRAMS

State of Maine Grant Programs - The State of Maine Grant Programs are designed to promote an educational opportunity for Maine students attending postsecondary institutions. The program is administered by the Maine Education Assistance Division under FAME (Finance Authority of Maine). Determination of awards to students is based on rules and regulations established by the State that have been adapted to include applicable Federal guidelines. The maximum individual grant for FY13 was \$1,000.

Educators for Maine Program – Formerly known as the Teachers for Maine Program and the Blaine House Scholars Program, the Educators for Maine Program is designed to provide low interest loans to Maine students who intend to teach in Maine. These loans may be forgiven by teaching in a Maine public elementary or secondary school upon graduation. If the loan recipient does not meet the service requirements, however, the loan must be repaid with interest. The program is administered by the Education Division of FAME (Finance Authority of Maine).

Racino Scholarship Program – Two to four percent of the net slot machine income will be credited to the UMS scholarship fund which will be used for Maine residents who demonstrate financial need.

UNIVERSITY PROGRAMS

University Scholarships - All scholarships funded from unrestricted revenues (excluding North American Indian Scholarships) are used to provide aid to students in need of financial assistance or in recognition of talent and/or academic excellence.

Native American Room and Board Grant – This grant is a need based award for qualified native students living in a residence hall of the campus where they are matriculating.

Restricted Scholarships - These scholarships are restricted by the donor and can be need-based or non-need-based. They are funded from income earned by the University endowment fund or other restricted sources and do not represent an expense to the E & G budget.

Loan Program - The University maintains a number of loan programs which include funds established by individual contributors as well as the Perkins Loan Program (see comments under Federal Programs). Loans are made to students based on the restrictions established by the source of capital for the program. The loan programs are a continuing source of aid to students based on a revolving fund basis, e.g., as funds are repaid by students, new loans are made.

Exchange Programs – Various exchange programs exist at the institutions.

Faculty Children Tuition Program -- The University has had a Board-approved reciprocal agreement with certain New England universities since 1964, which permits acceptance of eligible students at in-state rates. Children of UM faculty are eligible to apply for in-state admission to URI and UCONN.

DESCRIPTION OF STUDENT AID PROGRAMS

UNIVERSITY PROGRAMS Cont'd

Graduate Assistant Tuition Program -- In recognition of the desirability of attracting outstanding graduate students (in-state and out-of-state) to the University of Maine System, the System has a graduate assistant tuition assistance program whereby selected graduate students are provided free tuition.

NOTE: The following are considered as part of an employee's "benefit" package and, therefore, are not included in this financial aid report but it should be noted that tuition is waived for employees and their dependents as follows:

Employee Tuition Benefit -- The Board of Trustees encourages employee participation in educational programs by authorizing a waiver of tuition charges. Generally, employees may be eligible to take up to two (2) courses per semester not to exceed four (4) credit hours per course. Such courses shall be contingent on the availability of space. Also, each university shall designate those non-credit courses to which waivers will not apply. Permission from the employee's supervisor is required for any course scheduled during normal working hours; such absences must be made up.

Dependent Tuition Benefit -- The spouse, domestic partner or dependent children of full-time regular University employees are eligible for a waiver of one-half tuition, provided that the spouse, domestic partner or child is attending a university of the University of Maine System as a full-time student or as a part-time student who is matriculated. The spouse, domestic partner or dependent children of part-time regular employees and eligible part-time faculty are eligible for a waiver of one-fourth tuition, provided that the spouse, domestic partner or child is attending a campus of the University of Maine System as a full-time student or as a part-time student who is matriculated.

Tuition Waivers - Waivers generally are of an entitlement nature for students that meet specific eligibility requirements. Four waiver programs are controlled by State of Maine Law: *Veteran's Dependent, Tuition Waiver for Children of Firefighters and Law Enforcement Officers Killed in the Line of Duty, Tuition Waiver for Persons in Foster Care and High School Aspirations Incentive Program*. The UMS Board of Trustees controls the following waivers:

SENIOR CITIZENS WAIVER
NATIVE AMERICAN WAIVER

UMS HIGH SCHOOL WAIVER
USS MAINE COMMEMORATIVE TUITION WAIVER PROGRAM

For Tuition Waiver descriptions, go to <http://www.maine.edu/wp-content/uploads/2013/08/IX-G-University-of-Maine-System-Tuition-Waivers.pdf>