

# Important Information about your 2022-2023 Financial Aid Offer

## Who Can Answer Questions?

Staff in the Financial Aid office are available to assist you with questions about your financial aid offer.

Staff members available to answer your questions:

**Debra Perro,**  
Administrative Specialist

**Lewis Miller,**  
Assistant Director of Financial Aid

**Candace Ward,**  
Director of Financial Aid

### Contact Us:

Email: [finaid@emcc.edu](mailto:finaid@emcc.edu)  
Telephone: 207-974-4625

**Office Hours:** Office hours  
Monday – Friday, 8 a.m. to 4:30  
p.m. Alternative options:  
Telephone or Zoom appointments  
can be scheduled by calling our  
office number above.

### **Communication Information:**

*All financial aid communications will be through the email address the student reports on their FAFSA and their EMCC student email account. All communication is directed to the student.*

### UNDERSTANDING TYPES of FINANCIAL ASSISTANCE:

- **Pell Grant and Federal Supplemental Opportunity Grant (FSEOG).** Federal grants offered to students based on financial need. Financial need is calculated based on the cost of attendance minus your Expected Family Contribution (EFC) (obtained from your FAFSA information).
- **Maine State Grants.** If you meet the eligibility criteria, this award will be included in your Financial Aid Notification. Filing deadline 5/1/2022.
- **EMCC Grants.** These grants are offered to students based on financial need and vary from year-to-year.

**Federal Work Study (FWS).** This is an opportunity to earn a bi-weekly paycheck based on on-campus employment. FWS is not credited to your student account; it is paid directly to you. Students with a FWS award must attend a student employee orientation prior to starting their job search on campus. More information about FWS orientation sessions will be posted on MyEMCC in summer 2022.

Financial aid is not disbursed to your student account until all required paperwork, including verification documentation, is received, and processed. For your financial aid to be reflected on your semester bill, all documents listed on your financial aid award notification must be received by August 1<sup>st</sup> for the fall term, or January 1 for the spring term. For students whose documentation is received after that date, we cannot guarantee financial aid will be reflected on your semester bill prior to the beginning of classes. Payment arrangements may need to be made with the Business Office.

### TUITION PAYMENT PLAN:

Educational expenses are easier to pay when spread over predictable, interest-free monthly payments. This option, offered by EMCC's Business Office for a small fee, is an alternative to one large payment of your bill. Information about the college payment plan will be on MyEMCC in mid-July for the fall term and mid-December for the spring term. For questions regarding your bill, please contact the EMCC Business Office at 207-974-4630.

## William D. Ford Federal Direct Loan

Every student new to EMCC must complete a Master Promissory Note (MPN) and Entrance Counseling regardless if they have borrowed Federal Student Loans before at another school. In addition, EMCC requires loan borrowers to complete a Financial Literacy Course via iGrad. To complete this process, please follow the instructions below:

### Master Promissory Note and Entrance Counseling

1. Go to <http://studentaid.gov> and click on **Complete the Financial Aid Process**, by completing **04 Sign Loan Agreement**, and **05 Complete Entrance Counseling**. Login to both sections using your FAFSA information, including the FSA ID.
2. Select Eastern Maine Community College as the school for which you are completing counseling.
3. Click "Notify this School".
4. Click "I am completing entrance counseling to receive loans as an undergraduate student".
5. Once you complete the Entrance Counseling, PRINT the confirmation page for your records.
6. EMCC's Financial Aid Office electronically verifies your completion of Entrance Counseling.

### Special Notes about Master Promissory Note Requirements

1. Click "Complete Loan Agreement Master Promissory Note" (MPN)
2. Click on Subsidized/Unsubsidized
3. Fill in all Personal Information and School Information as requested.
4. PAY CLOSE ATTENTION TO THE DIRECTIONS IN THE GRAY BOX AT THE TOP OF THE PAGE when completing the references section of your MPN. Failure to provide valid references will result in a rejection of your MPN, and a delay in your loan funds.
5. You must read each section of the terms and conditions to continue.
6. You must open and review the HTML version of the document. When you return back to the original screen, enter your name at the bottom of the screen. Click "Sign", then click "Continue".
7. In the last screen, PRINT the Master Promissory Note for your records.
8. EMCC's Financial Aid Office electronically verifies your completion of the MPN.

### Financial Literacy:

1. Activate your EMCC iGrad Account at [iGrad.com/schools/EMCC](http://iGrad.com/schools/EMCC). You will have immediate, personalized access to loan management, scholarship search and money management techniques.
2. Complete iGrad Course titled "Creating a Budget (and sticking to it)" with a score of 70% or better.
3. Verification of your completion of these requirements is done electronically by the Financial Aid Office.

### ADDITIONAL LOAN RESOURCES

If you or your family need to secure additional funds to help cover your balance, there are a variety of options available. Please review the information in our 2021-2022 Guide to Financial Aid on MyEMCC/Financial Aid.

**2022-2023 Tuition and Fees:** For a full list of all fees, go to <https://www.emcc.edu/admissions/paying-for-college/tuition-fees/>

Tuition is \$96/credit hour for Maine residents effective May 1, 2020. Subject to change by Maine Community College System Board of Trustees.

### Billing Information:

Student billing information can be found on MyEMCC/Current Students. If you have a "Credit" balance on your bill, you will be able to set up a Bookstore credit to purchase books/supplies. Any remaining credit balance on your bill will be paid to you by a refund check following confirmation of your enrollment through the add/drop process each term.

### Enrollment and Academic Standing:

Generally, you must be enrolled at least half-time (6 credits per semester) and registered for classes that are part of your academic program, and admitted to a Degree or Certificate program to be eligible for financial aid.

A change in credit hours may cause a reduction in financial aid funding.

### Withdrawal from a Class:

Withdrawal from a single course after the add-drop period generally will not result in an adjustment to your award.

### Withdrawal from EMCC:

Students must attend classes to earn their financial aid. Students who withdraw from all classes before the 60% point in the semester will owe a repayment of financial aid to the US Department of Education.

The EMCC College Catalog contains more detailed information on this topic.

### Summer Session:

If you will be taking summer 2022 session classes, complete a 2022 Summer Request for Financial Aid, located in the EMCC/Financial Aid/Forms/Resources.

### Books:

EMCC recommends that students budget \$700 each semester for books, though the cost will vary based on academic program.

### Residence Halls:

During 2022-2023 students who lived on campus were charged between \$7,334 and \$8,930 per academic year depending on room type and meal plan.