

Important Information about your 2017-2018 Financial Aid Award

Who can answer questions?

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

The following staff members are available to answer your questions:

*Luke Bulley,
Financial Aid Advisor,*

*Lewis Miller,
Assistant Director of
Financial Aid*

*Candace Ward, Director
of Financial Aid*

Contact us:

EMAIL – finaid@emcc.edu

CALL – 207-974-4625

Office hours are:

Monday - Friday 8AM to 5PM.

Appointments are highly encouraged to ensure you are seen in a timely manner.

Communication Info

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

Financial aid will not be 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 Fall bill all documents listed on your financial aid award letter must be received by July 1st.

Understanding Your Awards

- **Pell Grant and Federal Supplemental Opportunity Grant (FSEOG)**
Federal grants awarded to students based on financial need. Your financial need has been calculated based on the cost of attendance minus your Expected Family Contribution (EFC) calculated by the Federal Processing Center based on your FAFSA information.
- **Maine State Grants** If you meet the eligibility criteria, this award will be included in your Financial Aid Award.
- **EMCC Grants** These grants are awarded to students based on financial need and vary from year to year.
- **Federal Work-Study (FWS)** Work-study funds are not credited to your student account. This is an opportunity to earn a bi-weekly paycheck based on on-campus employment and the number of hours you work. Students with a Federal Work Study award must attend a student employee orientation scheduled during the semester. Students who are not eligible for work-study may still apply for on-campus employment.

Tuition Payment Plan

Education expenses are easier to pay when spread over predictable, interest-free monthly payments. This option, offered in 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 Business Office staff at **207-974-4630**.

Enrollment & Academic Standing

Generally, you must be enrolled at least half-time (6 credits per semester) 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 EMCC

If you withdraw from EMCC any time after the first day of classes, your financial aid will be adjusted according to federal guidelines.

Withdrawal from a Class

Withdrawal from a single course after the add-drop period generally will not result in an adjustment to your award, as you will be billed the full cost of the class.

The college catalog contains more detailed information on this topic

Summer Session

If you will be taking summer session classes, complete a 2017 Summer Request for Financial Aid. The Request Form is located on MyEMCC/Financial Aid/Scholarships.

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 2017-18 Guide to Financial Aid on MyEMCC's financial aid portal.

William D. Ford Direct Loan Master Promissory Note and Entrance Counseling

NEW STUDENTS ONLY

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. To complete this process, please follow the instructions below:

1. Go to **www.studentloans.gov**, and sign in using your FAFSA info, including FSA ID.
2. Click "Complete Counseling"
3. Under "Choose Loan Counseling Type" select "Entrance Counseling"
4. Select Eastern Maine Community College as the school for which you are completing counseling
5. 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. Click "Complete a Master Promissory Note" (MPN)
7. Click on Subsidized/Unsubsidized
8. Fill in all Personal Information and School Information as requested
9. 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
10. You must read each section of the terms and conditions to continue
11. 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"
12. In the last screen, PRINT the Master Promissory Note for your records.

2017-2018 Tuition and Fees

For a full list of all fees, go to:

<http://www.emcc.edu/academics/programs-of-study/>

Tuition is \$92/credit hour.

RESIDENCE HALLS: During 2016-2017 students who lived on campus were charged between \$7,334 and \$8,930 per academic year depending on room type and meal plan.

BOOKS: EMCC recommends that students budget \$500 each semester for books, though cost will vary based on academic program.

Billing Information

Student billing information can be found on MyEMCC. If you have a credit balance on your account, you will be able to set up a bookstore credit to purchase books and supplies. Any remaining credit balance will be paid to you by check following confirmation of your enrollment through the add/drop process.