

Financial Information

Tuition rates are established by the University of Maine System Board of Trustees. The University reserves the right to adjust all charges in response to changing costs, state and/or federal legislative action, and other matters. Such adjustment may be made at any time. A student acknowledges this reservation by applying for admission or registering for courses.

There are three types of tuition charged: undergraduate, graduate, and law. The level of the course determines the type of tuition charged. Tuition charges are calculated by multiplying the number of credit hours attempted by a rate established by the University. Courses being audited are included in this calculation.

Tuition

Charges in effect as of July 1, 2009

Undergraduate Tuition Charges Per Credit Hour

Maine Resident	\$231.00
Non-Maine Resident	\$638.00
New England Regional Program	\$347.00
Canadian Resident	\$347.00

Fees

Activity Fee Students taking undergraduate courses are assessed a mandatory student activity fee. The amount charged depends on the number of credit hours attempted. Students taking graduate courses are not assessed this charge. Students registering for undergraduate courses taught at Lewiston-Auburn College or University of Maine System Off-Campus Centers are charged \$1.50 per credit hour.

<i>Credits Attempted</i>	<i>Fee</i>
1-5.5	\$18.00
6-11.5	\$35.00
12+	\$52.00

Application Fee A \$40.00 fee is charged when a student applies for admission to an undergraduate program. A \$50.00 fee is charged when a student applies for admission into a graduate or law degree program.

Community Standards Fee A \$35 fee is charged to any student who is sanctioned under the Conduct Code.

Course Fees A mandatory fee is assessed for some courses. These fees cover costs associated with specialized instruction. Additional information is provided in University course listings.

Distance Learning Course Support Fee Students registering for ITV and video-conferencing courses are assessed a \$7.00 per credit fee to defray mailing costs.

Online Course Enrollment Fee Students registering for classes offered via the World Wide Web are assessed a \$25 per credit hour fee.

Enrollment Fee A mandatory \$150.00 fee is charged to newly admitted undergraduate students. This fee is only charged once.

Installment Payment Fee A \$30.00 fee is charged to students participating in the University's three, four, and/or five payment plans.

Insufficient Funds Fee A \$25.00 fee is charged when a student's check is returned or a bank card payment is declined for insufficient funds.

Late Fee A \$50.00 late fee, up to a maximum of \$200.00 per semester, is assessed to student accounts not paid when bill is due.

Reactivation Fee A mandatory \$20.00 fee is charged to students who have previously applied for admission but did not complete the admission process, or who leave for several years and wish to become degree candidates again.

Specialty Accreditation Fee A \$9.00 per credit hour fee is assessed to students enrolling in upper-level undergraduate courses (300 level and above) offered by the School of Business.

Student Health and Counseling Fee A mandatory \$80.00 health fee is charged students registered for six or more credits of instructional activities emanating from the Portland and/or Gorham campus for fall and spring semesters. Such activities include independent study, internships, field experiences, etc. Credits for regular classes taken at off-campus locations are omitted when determining this fee.

Optional coverage is available to students who register for fewer than six credits and/or during the summer.

For more information about the services covered by the student health and counseling fee and the cost for enrolling after the four-week open enrollment period, contact University Health Services.

Student Health Insurance (Optional) Students may purchase optional insurance plans under policies made available by contract with the University of Southern Maine. These plans can provide financial coverage for health care costs incurred through University Health Services, family physicians, or other health care providers.

A moderate cost, 12-month basic insurance plan is available to students registered for six or more credit hours. Students who have enrolled in the prior academic year must re-enroll each year and cannot re-enroll in the basic plan if not a USM student.

An extended health care insurance plan is also available to students registered for three or more credit hours who want financial coverage for potential severe or catastrophic health problems. The extended care plan reimburses only after the first \$10,000 of health care is already paid by the student or any basic insurance plan. Further information about either policy and coverage is available through University Health Services.

Academic and Assessment Fee A \$20.00 per test fee is assessed to non-matriculated students taking the math placement exam.

Transportation Fee A mandatory semester fee charged to all students taking courses on the Portland and/or Gorham campuses. It funds parking and transportation related projects, as well as busing between campuses.

<i>Credit Hours</i>	<i>Fee</i>
0.1-5.99	\$ 50.00
6.0-11.99	\$ 75.00
12+	\$100.00

Note: Lewiston-Auburn College Parking Fee: A \$3.00 per credit hour fee is assessed to students registered for courses held at Lewiston-Auburn College.

Unified Fee The unified fee of \$26.00 per credit hour covers fixed costs of providing educational services not already supported by tuition.

Room and Board

Board The University offers a variety of meal plans. Information about the meal plans is available from the Department of Residential Life and Resident Education, 100 Upton Hall, Gorham (780-5240).

USM Meal Plans The University offers seven different resident student meal plans. See the Residential Life and Resident Education Web site for details: www.usm.maine.edu/reslife.

Commuter Only Meal Plans Commuter meal plans allow students to purchase food at a discount. Information about the plans is available from the Department of Residential Life and Resident Education and Dining Services.

Room University residence halls are located on the Gorham campus. Information about housing is available from the Department of Residential Life and Resident Education, 100 Upton Hall, Gorham (780-5240).

While the student is billed by the semester, the housing contract is for the full academic year. Please see the Residential Life Web site at www.usm.maine.edu/reslife for current room types and rates.

There may be an additional charge for living in a room which is under-capacity. That charge is approximately one-third of the base rate.

Other Expenses

Books and Supplies Students are responsible for the purchase of books and supplies. Payment is made at the time of purchase.

Deposits

When a student is notified of acceptance into a University degree program, a \$100.00 acceptance deposit is due within four weeks. Students who apply for on-campus housing must also pay a \$75.00 room deposit.

After a student registers, these deposits are applied to his or her account. These deposits are forfeited if an applicant for September admission withdraws after May 1 (June 1 for room deposits), or if an applicant for January admission withdraws after January 1. Applicants who provide the Office of Admission with written notification of withdrawal before the previously mentioned dates will have the deposit refunded. Housing applicants must notify Residential Life in writing before the deadlines to receive a deposit refund.

The Department of Residential Life and Resident Education establishes and publicizes dates for room selection each spring. Students who are registered for spring

semester and apply for on-campus housing for fall are required to pay a \$75.00 room deposit. Usually, this deposit is applied to the fall bill. If a student notifies the Department in writing before June 1 that housing is not desired, this deposit will be refunded. If notification is received after June 1, the deposit is forfeited.

Payment Procedures and Policies

Billing Students can access MaineStreet billing statements, specific semester payment due dates, and other important Student Billing information at www.usm.maine.edu/buso. The University is not obligated to mail paper billing statements.

It is critical that official University e-mail accounts are checked often by all students. In many cases, it will be the only means of receiving important information from Student Billing and other University departments.

It is the student's responsibility to ensure that all addresses recorded on MaineStreet are correct.

How To Make Payment The University offers a variety of payment options. These include:

ACH (electronic check) ACH payments can be made online on MaineStreet.

Cash Cash payment may be made at the Student Billing Office or at an off-campus center. Cash should not be mailed.

Checks Paper checks should be made payable to the University of Southern Maine (USM). The student's name and student I.D. number should be shown on the check.

Credit Cards USM uses an outside vendor to process MasterCard, American Express, and Discover card payments. The student is charged a convenience fee by the vendor.

Financial Aid from USM The University offers eligible students grants, scholarships, loans, and employment opportunities. Grants, scholarships, and loans are credited for payment of University charges. Additional information can be obtained from Student Financial Aid.

Installment Payment The University offers a variety of payment plans. Information about these plans is available from Student Billing.

Outside Scholarships Students must notify Student Billing of any non-University scholarships to be used to pay University charges prior to the date payment is due. Upon receipt of proper documentation, the University may extend the payment due date.

Third Party Payments A student must give Student Billing written authorization from the agency or employer prior to the payment due date. No conditional payment offers will be accepted. If, for any reason, the third party does not pay, the student is responsible for all charges.

When Payment Is Due Each semester, the University establishes specific dates payment is due and notifies students of these dates on bills, through University publications, and on the Student Billing Web site at www.usm.maine.edu/buso.

Adding Courses Costs associated with credit hours added after the semester begins must be paid at the time of registration.

Other Charges After the semester starts, additional charges must be paid as they occur.

A late fee is charged if payment is not received by the due date. Students with past due charges are not allowed to re-register. Students who show a pattern of late payment may be required to pay all University charges before registration is accepted.

The University reserves the right to cancel a current semester's registration, preventing a student from receiving grades or credit for courses, if outstanding charges are not paid.

Transcripts, certification of graduation, and other records will be withheld from students who have not paid all bills and loans due the University. This includes bills for damage to University property, and unpaid charges or fines owed to other University departments.

Add/Drop

The schedule adjustment period begins with the first day of scheduled University classes and includes weekends and holidays. Students may add a course during the first week of the semester. For late afternoon and evening and weekend courses that meet once a week, adds will be accepted through the day following the second class meeting.

A student who remains registered is not charged for any course dropped during the first two weeks of the semester. The number of times a class meets is not a factor in this determination. Students who drop after the second week receive no refund. Drops do not require an instructor's signature. They may be processed at the Registrar's Office, Advising Services Center, Lewiston-Auburn College, or a University of Maine System Center. The date the drop form is received at one of these offices is used to determine whether charges should be deducted.

Withdrawal Policy

The charges assessed students who withdraw from all classes at the University are adjusted in accordance with the schedules shown below. The date the Registrar receives written notification of withdrawal is used when calculating refunds. A semester begins with the first day of scheduled University classes and includes weekends and holidays.

Failure to notify the Registrar promptly will increase financial liability. A student who feels the withdrawal was caused by reasons beyond his or her control (extended illness or military service obligations, for example) may petition for special consideration. To be considered, the request must be filed within 90 days of the end of the semester involved. Charges will not be reduced for voluntary absence from classes. Contact the Student Billing Office for additional information about this procedure.

Tuition Refunds Student charges will be reduced for those who are withdrawing from the University of Maine System in accordance with the schedules and provisions set forth below.

For purposes of calculating tuition reduction, the attendance period begins on the opening day of scheduled campus classes, includes weekends and holidays, and ends on the date the student notifies the Registrar in writing that she or he is withdrawing.

Schedules For All Students

ACADEMIC YEAR (Fall and Spring Terms)	<i>Refund Percentage</i>
Cancellation prior to first day of class	100%
Withdrawal prior to end of second week	100%
Withdrawal prior to end of fifth week	50%
Withdrawal prior to end of eighth week	25%
Withdrawal after the eighth week	0%

Summer Session Refer to the Summer Session catalog for summer drop/withdrawal policies.

Requests for exemptions to the refund policy must be filed with the executive director for Financial Resources within 90 days of the end of the semester involved.

Board Refunds Students who withdraw from the University will have meal plan refunds calculated using a formula. Please call Residential Life at 207-780-5240 for details.

Room Refunds Students who vacate University housing will be charged in accordance with the terms and conditions of the Residence Hall contract.

Rules Governing In-State and Out-of-State Tuition

There are many factors that will be considered in determining residency for in-state tuition purposes. No one factor can be used to establish domicile; rather, all factors and circumstances must be considered on a case-by-case basis. A domicile or residency classification assigned by a public or private authority neither qualifies nor disqualifies a student for University of Maine System (UMS) in-state status.

A student applying for admission to a degree program is classified as eligible, or not eligible, for in-state tuition at the time of acceptance to the University. A non-matriculated (non-degree) student is classified as eligible, or not eligible, for in-state tuition at the time of registration. The decision, made by the executive director for Financial Resources, or other officials designated by the campus, (this authority is granted to all Admission directors), shall be made based on information and documentation furnished by the student and other information available to the University. No student is eligible for in-state tuition classification until he or she has become domiciled in Maine, in accordance with University guidelines, before such registration. If the student is enrolled full-time in an academic program, as defined by the University, it will be presumed that the student is in Maine for educational purposes, and that the student is not in Maine to establish a domicile. A residence established for the purpose of attending a UMS campus shall not by itself constitute domicile. The burden will be on the student to prove that he or she has established a

Maine domicile for other than educational purposes. An individual who has lived in the state of Maine, for other than educational purposes, one year prior to registration or application to a campus is considered an in-state student.

In general, members of the Armed Forces and their dependents will be granted in-state tuition during such periods of time as they are on active duty within the state of Maine or if their military state of residency is Maine as evidenced by appropriate official documentation. A Maine resident who is absent from the state for military or full-time educational purposes will normally remain eligible for in-state tuition.

A student, spouse, or domestic partner of a student, who currently has continuous, permanent full-time employment in Maine before the student decides to apply for degree status at the University will be considered in-state for tuition purposes.

A student who is dependent on his/her parent(s) and/or legally appointed guardian (or to whom custody has been granted by court order) is considered to have a domicile with the parent(s) for tuition purposes.

In-state tuition is not available to anyone who holds a non-immigrant U.S. visa. If an individual is not a domiciliary of the United States, they cannot be a domiciliary of the state of Maine.

A student who attended an out-of-state educational institution at in-state tuition rates in the immediately preceding semester, shall be presumed to be in Maine for educational purposes and not to establish a domicile. Again, the burden will be on the individual to prove that he or she has established a Maine domicile for other than educational purposes.

To change tuition status, the following procedures are to be followed:

- A. A "Request of Change in Tuition Status" must be filed with the executive director for Financial Resources or designee on or before the campus's first day of classes for the summer session, fall or spring semester for which residency is requested. All applications shall be prospective.
- B. If the executive director for Financial Resources' written decision, to be issued within 30 days of the first day of classes, is considered incorrect by the student, the student may appeal that decision in writing, within 30 days, to the chief financial officer of the campus.

In the event that the executive director for Financial Resources, or other designated official, possesses facts or information indicating a student's change of status from in-state to out-of-state, the student shall be informed in writing of the change in status and will be given an opportunity to present facts in opposition to the change. The student may appeal the decision of the executive director for Financial Resources or other designated official as set forth in the preceding paragraph.

Applications for "A Request for Change in Tuition Status" are available at the Student Billing Office, 110 Corthell Hall in Gorham, or the Business Office, 118 Payson Smith in Portland, or at www.usm.maine.edu/buso. Completed applications should be returned to the Portland Business Office.