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Scholarships And Grants In Maine

Find Financial Assistance for Your Education

The state of Maine provides a variety of grants, scholarships and loan forgiveness programs designed to make college more accessible for its resident students. These programs are funded by the state, and are administered by the Finance Authority of Maine (<http://www.famemaine.com/index.aspx>) (FAME). The state legislature of Maine has developed these financial aid programs to encourage more residents to attend college, and ultimately, to retain talented graduates within the state's workforce. Many of Maine's scholarships and loan forgiveness programs are career specific, encouraging students to pursue degrees and careers in high demand fields such as medicine and veterinary science.

As with all state supported financial aid for college students, programs are subject to change according to new legislation and the availability of funds.

The FAFSA

Before applying for any state funded financial aid, students must first fill out and submit the Free Application for Federal Student Aid (<http://www.fafsa.ed.gov/>). The FAFSA is used to determine a student's eligibility for any Federal or state sponsored grants and scholarships, as well as for loans and loan forgiveness programs. The information students supply on their FAFSA is also used by most colleges and universities to evaluate an applicant's eligibility for any campus-based financial aid. College-bound students in Maine should make the FAFSA priority number one in their search for student aid.

General Financial Aid

Maine offers three general financial aid programs for its resident students. These programs are awarded on the basis of need, and provide financial assistance to students who are enrolled at any accredited state supported college or university. Interested students should visit the FAME (http://www.famemaine.com/files/Pages/education/students_and_families/Maine_Financial_Aid.aspx) website for specific details on these programs, and for information on how to apply for these and other financial aid opportunities.



- **The State of Main Grant Program** – This is a need-based grant available to undergraduate students in Maine who are enrolled, or are preparing to enroll, in an accredited state college or university. Students should apply through their college of attendance. The maximum award amount is \$1000 per academic year. Students may reapply for the grant every year they meet the eligibility requirements.
- **The Maine Tuition Waiver (Foster Care)** – The state of Maine provides full tuition waivers for students who were in the foster care system of the Maine Department of Health and Human Services at the time of their high school graduation. Eligible students must be enrolled, or preparing to enroll, in a degree granting program at a state college or university. 30 waivers are granted each year, and are awarded on a first come, first served basis.
- **The Maine Tuition Waiver (Public Servant)** – Like the tuition waiver for foster care children, this program provides a full tuition award for the dependent children of police officers, firefighters and other first responders who have been killed in the line of duty. Students must attend an accredited state supported college or university. There is no limit to the number of waivers which may be issued each year.

Career-Specific Financial Aid

Like many states across the country, Maine is experiencing critical shortages in certain high demand professions. To help address the constant need for educators, health professionals and public defenders Maine has developed a number of loans and loan forgiveness programs designed to encourage students to pursue careers in these fields. These are all award-for-service programs, and students will be expected to complete a service contract within the state in order to receive funding. Interested students will find more information on these programs at the FAME ([http://www.famemaine.com/files/Pages/education/students and families/Maine Financial Aid.aspx](http://www.famemaine.com/files/Pages/education/students%20and%20families/Maine%20Financial%20Aid.aspx)) website.

The following career-specific financial aid programs are offered by the state of Maine for its resident students.

- **The Educators for Maine Program** – Educators for Maine is a forgivable loan program for students pursuing degrees and careers in teaching, speech pathology and child care. Eligibility is strictly determined on the basis of merit, and applicants will be required to submit a 500 word essay which will be reviewed for grammar, style and content. Undergraduate students may receive up to \$3000 per year in forgivable loans, while graduate students are eligible to receive up to \$2000 per year. Recipients must agree to a predetermined term of service working within the state as a teacher or child care provider. Students who fail to discharge their service contract will be required to repay the loan in full.
- **Doctors for Maine's Future Scholarship** – This program provides valuable scholarships to students who are enrolled in an approved medical school program within the state. Applicants must be legal residents of Maine, and must have received a baccalaureate degree from an accredited state four-year college or university. Eligible candidates will receive a scholarship for up to 50% of their total annual tuition costs, or \$25,000, whichever is less. The scholarship is renewable for up to four years.
- **The Maine Dental Education Loan Program** – This is a forgivable loan program designed to encourage and support students pursuing post-graduate studies in dentistry. Eligible applicants may receive up to \$20,000 per year in forgivable loans, not to exceed a four year aggregate of \$80,000. Participants in the Dental Education Loan Program must agree to provide primary care at an eligible dental care facility in an underserved community in Maine.
- **The Maine Health Professionals Loan Program** – This is a need-based low interest loan program designed to assist students who are pursuing degrees and careers in medicine, dentistry and veterinary science. Applicants must be residents of Maine, and must be enrolled in an accredited program of allopathic, osteopathic, veterinary medicine, or dentistry at an approved state medical school. Eligible students may borrow up to \$25,000 annually for no more than four years.
- **The Maine Veterinary Medicine Loan Program** – This is a need-based forgivable loan program for students pursuing a Doctor of Veterinary Medicine degree. To be eligible, students must be residents of Maine, must be enrolled in an approved Veterinary School with the intention of practicing livestock veterinary medicine in an area of the state suffering a shortage of qualified veterinarians. Students may borrow up to \$25,000 annually, for a maximum of four years. Full or partial loan forgiveness will be available to graduates who fulfill a service contract with the state.
- **The John R. Justice Grant Program** – This program provides loan repayment assistance to public defenders and state prosecutors who agree to work within the state for a minimum of three years. Applicants must be full time employees of the state or local government, and funds can be applied to any outstanding Federal loans. The maximum award amount is \$2400.

The state of Maine is determined to help its residents achieve their post-secondary educational goals. By offering grants, scholarships and loan forgiveness programs, they hope to encourage more students to pursue a college education. For further details on these programs, and for information on college savings plans, please visit the dedicated website for the Financial Authority of Maine (<http://www.famemaine.com/index.aspx>).

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