

Financial Aid FAQ's

Answers to the Questions We Get Asked the Most



GENERAL

How many credits do I need to take to receive financial aid?

Generally, you need to be enrolled at least part-time (6 credits or more) to be eligible for financial aid; however, some students can be enrolled in as few as 3 credits (1 class) and may still qualify for a Pell grant. Check with the Financial Aid Office for your specific eligibility.

How will I find out about my financial aid award?

SMCC typically receives your FAFSA approximately 1 week after you file. You can view your application and award information online on the My SMCC Student Portal under My Maine Guide>My Money> Check your Financial Aid Status.

If I have been suspended at another college, will I be eligible for financial aid?

In most cases, yes; however, you will need to check in with the SMCC Financial Aid Office after you have filed your FAFSA to be sure.

Why do I need to fill out more forms for financial aid?

Some students are randomly selected for verification by the Department of Education. If you are selected for verification, there will be some additional documentation that SMCC is required to collect before you will receive your financial aid award letter.

Does financial aid pay for summer classes? There is financial aid available for summer classes for some students. Pell grant-eligible students may be able to get Pell grant funding for summer courses, and SMCC usually has a limited amount of summer scholarships available. Check with the Financial Aid Office for your specific eligibility.

If I take out loans, when will I need to start repaying them? How will I get information about this?

You will be required to start repayment on your student loans 6 months after you graduate or cease to be enrolled for at least 6 credits. Your loan servicer and ECMC will contact you when you enter your 6-month grace period. It is imperative that you keep your address, phone number and email up to date.

FILLING OUT THE FAFSA

How often do I need to fill out the FAFSA?

You need to fill out a new FAFSA for each academic year. It is available online at [FAFSA.gov](https://fafsa.gov)

Is there a deadline for filing the FAFSA?

The FAFSA is available starting on October 1 every year. We recommend filing early, but if you forgot to file, you can still file the FAFSA anytime during the regular academic year (fall or spring semester).

Who can help me fill out the FAFSA?

The SMCC Financial Aid Office staff is always available to assist you with FAFSA completion. Call or email us or stop in to see us!

What should I do if my FAFSA username/password doesn't work?

You can go to <https://studentaid.ed.gov/sa/log-in-help> for troubleshooting, stop by the SMCC Financial Aid Office for assistance or call 1-800-4FED-AID.



For more information visit the Financial Aid Office or contact us at **207-741-5518** or finaid@smccME.edu.

OTHER

How can I find my bill?

Visit the MySMCC online student portal and select My Maine Guide> My Money> Check Your Account Balance>Course and Fee Statement.

If I register for classes today, when will my payment be due?

Payments for the fall are due on August 1. Payments for Spring are due December 20. If you register after the due date, your payment is due within 48 hours. Don't forget to ask the Billing Office about payment plan options.

I'm planning to apply for housing. Can financial aid cover my deposit?

In some cases the deposit can be covered. You will need to have received enough financial aid to cover all of your tuition, fees, room and board and the deposit to qualify.

Will financial aid cover my books? How does this work?

If your semester financial aid exceeds the costs of your semester tuition, fees and room and board (if on-campus,) a book allowance will automatically be set up to cover up to the full amount of your books. You can use your allowance at the SMCC Bookstore, in person or online (www.bkstr.com/smccmestore) starting 2 weeks before the first day of the term.

If my financial aid award is more than my bill, what happens to the extra money?

Any financial aid amount that exceeds your SMCC charges will be refunded to you in the form of a paper check. Checks are distributed to eligible students starting the end of the fifth week of the semester.

How can I apply for scholarships?

Visit the MySMCC online student portal and select My Maine Guide>My Money>SMCC Foundation Scholarships (available between March and early September). Also regularly check the Explore Outside Scholarships link.

How can I find out about available on-campus jobs?

Visit the MySMCC online student portal and select My Maine Guide> My Money>Find an On-Campus Job. Most jobs are posted the Saturday before the first day of the fall semester.

How can I find out if I am eligible for an on-campus job?

You must have a FAFSA on file to be hired for an on-campus job. For more information visit the MySMCC online student portal and select My Maine Guide>My Money>Find an On-Campus job. Contact the SMCC Financial Aid Office if you have questions.



Estimated Costs Per Semester

Please note, these are estimates based on taking 12 credits per semester. You may enroll in more or fewer credits. Your individual costs may vary.

	In-state	Out-of-state
Tuition & Fees (12 credits)	\$1,496	\$2,624
Books	\$700	\$700
Room & Meal Plan <i>(if applicable)</i>	\$4,744	\$4,744

To determine your specific estimated costs, use our tuition calculator available online at

www.smccME.edu/tuitioncalculator

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