

MAINE STATE LEGISLATURE

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STATE OF MAINE
DEPARTMENT OF EDUCATION
23 STATE HOUSE STATION
AUGUSTA, MAINE
04333-0023

PAUL RICHARD LEPAGE
GOVERNOR

ANGELA R. FAHERTY, Ph.D.
COMMISSIONER

March 1, 2011

Senator Brian D. Langley
Representative David B. Richardson
and Members of the Joint Standing Committee
on Education and Cultural Affairs

The Second Regular Session of the 124th Maine Legislature, enacted PL 2009, Chapter 553 which amended a number of sections in Title 20-A, Chapter 428-C: Job Creation Through Educational Opportunity Program were amended. Section A-17 was amended to read as follows:

“Sec. A-17. Report on progress in implementation. An accredited Maine community college, college or university, as defined in the Maine Revised Statutes, Title 20-A, section 1254!, subsection 1, shall report to the Department of Education in writing by February 1, 2011 and again by February 1, 2012 on efforts to promote and enroll individuals in the Job Creation Through Educational Opportunity Program and to train admissions and financial aid staff about the program. The department shall convey the information gathered pursuant to this section to the joint standing committee of the Legislature having jurisdiction over education and cultural affairs by March 1, 2011, and March 1, 2012. The State Tax Assessor shall report on implementation of the program to the joint standing committee of the Legislature having jurisdiction over education and cultural affairs by March 1, 2011, and March 1, 2012.”

Pursuant to this requirement, the report on efforts to promote the Opportunity Maine Program is hereby respectfully submitted to the Joint Standing Committee on Education and Cultural Affairs, for its consideration and reference.

Sincerely,

A handwritten signature in cursive script that reads "Angela R. Faherty".

Angela R. Faherty, Ph.D.
Commissioner of Education

State of Maine

DEPARTMENT OF EDUCATION

Joint Standing Committee on Education and Cultural Affairs

Report on Efforts to Promote the Opportunity Maine Program

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Pursuant to this requirement, the report on efforts to promote the Opportunity Maine Program is hereby respectfully submitted to Senator Langley, Representative Richardson, and Members of the Joint Standing Committee on Education and Cultural Affairs, this date, March 1, 2011.

Contextual Note:

To prepare for compilation of this report, in October 2010 the leadership of the Maine Association of Student Financial Aid Administrators (MASFAA) assisted with the design of a template for reporting how each degree-granting institution in Maine is promoting the Opportunity Maine Program. This template was then emailed to all financial aid administrators – noting that the Maine Department of Education would need to receive appropriate, per-campus replies by February 1, 2011. Institutional responses as to how the Opportunity Maine Program is being promoted appear throughout this report through the vehicle of the agreed upon template. Maine has 37 degree-granting institutions. Responses were received from 26 of the 31 eligible degree-granting institutions (as defined in Chapter 428-C). At the time this report was being finalized responses had not yet been received from 5 eligible institutions; 5 degree-granting institutions are not eligible to participate because their program offerings are at post-baccalaureate levels; and 1 degree-granting institution is not currently accredited (as defined in Chapter 428-C).

Prepared by: Harry W. Osgood, Higher Education Specialist, Maine Department of Education.

Opportunity Maine Program - Promotional Report for Academic Year – 2010-2011

Bates College*

	Promotion:	Description:	Implementation Date:
▶	Entrance Interview/Counseling	▶ In person ▶ Group	2010-2011 2010-2011
▶	Exit Interview/Counseling	▶ In Person	2010-2011
▶	Website	▶ Own Text – Bates Website ▶ Link to OppME ▶ Link to ME Revenue ▶ FAQs About OppME	2008-2009 2010-2011 2010-2011
▶	Award Letter	▶ Notification - OppME to All Students With 2011-12 Fee Information	2011-2012
▶	Admissions Literature	▶ All Students	2009-2010, 2010-2011
▶	Informational Literature forwarded to Other Departments	▶ Admissions ▶ Career Development Center ▶ Communications and Media Relations ▶ Dean of Student Affairs ▶ Student Financial Services	2010-2011 2010-2011 2010-2011 2010-2011 2010-2011
▶	Other: “Maine Day” – Each fall for prospective students from Maine high schools	▶ Presentation Panel by Admissions and Financial Aid Staff	2010-2011
▶	Other: Provision of Training Materials	▶ Admissions Personnel	2010-2011

* Additional information is provided on the following page.

Bates College

- ▶ Bates College has promoted the Maine Opportunity tax credit since the inception of the initial law in 2008. Beginning with exit interviews for graduates in spring 2008, information about the program was explained during in-person group exit interview sessions and printed materials were provided with exit packets. The following procedures have been implemented or are in the process of being implemented during the 2010-11 academic year:
- ▶ Updating the Maine Opportunity Tax Credit page on the Bates website with a description of the tax credit explaining eligibility and requirements for the program with a Frequently Asked Questions (FAQ), as well as links to the Maine Department of Education and Maine Revenue Services websites;
- ▶ Development of reports capturing student loan information from the college database to enable Bates to provide individual loan reports to graduating students; these loan reports will detail the types and amounts of loans borrowed while pursuing the Bates degree;
- ▶ Concurrent with the above item, amending exit reports in order to ensure that we identify students who borrowed only private alternative loans (these students are not required to complete exit interviews as is the case with federal student loans) so that they may take advantage of the Maine Opportunity Tax Credit;
- ▶ All graduating students with loans will be provided with information about the new provisions of the Maine Opportunity Tax credit per LD 1296 as part of required federal exit counseling or separately if they are private loan borrowers;
- ▶ Notification of the Maine Opportunity Tax Credit is being provided with 2011-12 cost and fee payment information to students receiving financial aid award letters and all other students as part of our cost of attendance and fee payment information;
- ▶ Admissions personnel are being providing with training materials containing a detailed description of the Maine Opportunity Tax Credit and are encouraged to make use of the information especially when describing the College to prospective students from Maine.
- ▶ Bates College hosts a "Maine Day" each fall where prospective students from Maine high schools are invited to campus to learn about the college, the application process and financial aid. Among the presentations to the visiting prospective students is an Admissions and Financial Aid panel. Staff from Student Financial Services participate in the panel and include an announcement of the Maine Opportunity Tax Credit with information describing Bates financial aid program.
- ▶ Admissions and financial aid operations at Bates are part of the Enrollment and External Affairs division of the college administration. Discussion of the Maine Opportunity Tax Credit will be included as an agenda item at an Enrollment and External Affairs divisional meeting. The divisions also include the offices of Communications and Media Relations and the Bates Career Development Center. We feel it is helpful for staff from these offices to be conversant in the qualities of the Maine Opportunity Tax Credit since they (particularly Career Development) are inclined to interact with graduates who could benefit from the program.

Opportunity Maine Program - Promotional Report for Academic Year: 2010-2011

Beal College

	Promotion:	Description:	Implementation Date:
▶	Entrance Interview/Counseling	▶ In Person When Direct Lending Promissory Note Signed by Students	Ongoing
▶	Posters	▶ Quantity:2 ▶ Locations: Student Lounge	Fall 2010
▶	Exit Interview/Counseling	▶ In Person and Mailed to Student	Ongoing
▶	Website	▶ Web Link to Opportunity Maine	Ongoing
▶	Award Letter	▶ Letter on Beal College Letterhead Introducing Opportunity Maine	Ongoing
▶	Emails	▶ Student Questions About Opp ME Responded to by Financial Aid	Ongoing
▶	Informational Literature forwarded to Other Departments.	▶ Several Conversations at Monthly Department Head Meetings	Fall/Spring each year
▶	Other:	▶ Graduation Meeting Held Each January	January Each Year

Opportunity Maine Program - Promotional Report for Academic Year: 2010-2011

Bowdoin College*			
	Promotion:	Description:	Implementation Date:
▶	Entrance Interview/Counseling	<ul style="list-style-type: none"> ▶ In person ▶ Group ▶ Online 	On-Going
▶	Exit Interview/Counseling	<ul style="list-style-type: none"> ▶ In Person ▶ Group ▶ Online 	On-Going
▶	Website	<ul style="list-style-type: none"> ▶ Link to OppME ▶ Link to Revenue ME ▶ Own text 	On-Going
▶	Emails	<ul style="list-style-type: none"> ▶ All students ▶ All seniors 	On-Going
▶	Facebook/Twitter/Other Social Media	<ul style="list-style-type: none"> ▶ All students ▶ All seniors 	On-Going
▶	Informational Literature forwarded to Other Departments.	<ul style="list-style-type: none"> ▶ Admissions ▶ Career Planning Center ▶ Dean of Student Affairs ▶ Alumni Office 	On-Going

* Additional information is provided on the following page.

Bowdoin College

- I. Opportunity Maine was promoted as indicated on the preceding summary document.
- II. At the exit interview sessions for graduating seniors, all students are given a packet including:
 - A. The Opportunity Maine Tax Credit Guidelines (reviewed and approved by the Maine Revenue Service).
 - B. The Bowdoin Opportunity Maine Tax Credit Worksheet (with data needed to apply for the credit).
 - C. A Borrowing Summary of all loans the student has taken while at Bowdoin to finance his/her degree.
- III. Students who leave prior to graduation or do not attend the exit interview receive the exit interview packet by mail.
- IV. Duplicate copies of guidelines, worksheets and borrowing summaries are available on request.
- V. Electronic records will be retained for no less than ten years following graduation or separation.

Opportunity Maine Program - Promotional Report for Academic Year: 2010-2011

CMMC College of Nursing and Health Professions

	Promotion:	Description:	Implementation Date:
▶	Entrance Interview/Counseling	<ul style="list-style-type: none"> ▶ In person ▶ Group 	At Yearly Freshmen Orientation
▶	Posters	<ul style="list-style-type: none"> ▶ Quantity: 1 – Bulletin Board ▶ Locations: Student Mail Room 	On-Going – Entire Board is Opportunity Maine
	Exit Interview/Counseling	<ul style="list-style-type: none"> ▶ In Person 	
▶	Website	<ul style="list-style-type: none"> ▶ Link to Opportunity Maine 	Link to Opportunity Maine on College's Website
▶	Award Letter	<ul style="list-style-type: none"> ▶ Will Provide an Informational Page About Opportunity Maine in On-Going Award Letters 	March 2011
▶	E-mails	<ul style="list-style-type: none"> ▶ All students ▶ All seniors 	On-Going – Have Always Sent E-mails About the Opportunity Maine Program
▶	Informational Literature Forwarded to Other Departments.	<ul style="list-style-type: none"> ▶ Admissions 	

Opportunity Maine - Promotional Report for Academic Year: 2010-2011

Colby College*

	Promotion:	Description:	Implementation Date:
▶	Entrance Interview/Counseling – Loan Selection Process (Pre-Entrance Interviews)	<ul style="list-style-type: none"> ▶ In person ▶ Group ▶ Web-Based – All Borrowers 	June, 2011
▶	Magazine Article – Colby Magazine	Headline: “Opportunity Maine Slows Brain Drain”	Published 2008 (now online)
▶	Publication and Web Site:	Headline: “Fighting Brain Drain”	Published 2009 (now on line)
▶	Exit Interview/Counseling	<ul style="list-style-type: none"> ▶ In Person ▶ Group ▶ Written Material 	May, 2008 January, 2011
▶	Website	<ul style="list-style-type: none"> ▶ Link to OppME ▶ Link to Revenue ME ▶ Own text 	2010-2011 2010-2011 2010-2011
▶	Award Letter – Information Sheet Attached to Newly Admitted Students’ Award Letters	▶ Aid Eligible Applicants	2010
▶	Admissions Literature	▶ Financial Aid Brochure	June, 2011 (Published Annually)
▶	Emails	▶ All Borrowers	2008-2009, 2010-2011, 2011-2012 (2 Per Year)
▶	Facebook/Twitter/Other Social Media	▶ Magazine Articles – Students, Parents and Alumni	2008 and 2009
▶	Informational Literature forwarded to Other Departments.	<ul style="list-style-type: none"> ▶ Admissions ▶ Career Planning Center ▶ College Relations ▶ Alumni Office 	1/11/08 2010 Updated 2010-2011

* Additional information is provided on the following pages.

Colby College

- I. The Opportunity Maine Program was promoted as indicated on the attached table.
- II. At exit interview sessions for graduating seniors, all students are given a packet including:
 - A. Opportunity Maine Tax Credit Guidelines.
 - B. A summary of all loans the student has taken while at Colby to finance his/her degree.
- III. Students who leave prior to graduation or do not attend the exit interview receive the exit interview packet by mail or email online.
- IV. Duplicate copies of guidelines, worksheets and borrowing summaries are available on request.
- V. Electronic records will be retained for no less than ten years following graduation or separation.

In addition to the printed materials listed in the preceding table, we share information with parents and prospective students when we discuss their financing options with them during the admission application process. Although we do not encourage students to borrow any more than is necessary, and we make every effort to make grants and work-study opportunities available to them so they can minimize their borrowing, we have found that students continue to borrow to help reduce their parents' contributions. Student loans have been a particularly important resource during the current economic downturn.

It will be interesting to see how many students who came to us from other states will remain in Maine to take advantage of the tax credit. We note that, at the point of matriculation, some of them express interest in this opportunity.

Colby College**OPPORTUNITY MAINE TAX CREDIT GUIDELINES**

In consideration of reimbursement by the State of Maine for educational loan payments through the Educational Opportunity Tax Credit (36 M.R.S.A. § 5217-D), the taxpayer acknowledges that:

1. The taxpayer is a Maine resident;
2. The taxpayer attended and obtained an associate's or bachelor's degree from an accredited Maine community college, college, or university, and that all degree-related coursework was performed at an accredited Maine community college, college or university. (Off-campus study programs count as credits from the home institution.)
3. As an undergraduate student, the taxpayer lived in Maine while pursuing the above- mentioned degree, except during periods when the student was not taking classes, or when it was reasonably necessary to live outside Maine to perform academic work as part of a Maine institution's academic programs (such as study abroad and transfer programs).
4. The taxpayer has lived and worked in Maine during any period where he/she seeks to claim the educational opportunity tax credit. He/she may move from Maine at any time, but may not claim the credit for tax periods while a non-resident of Maine.
5. The taxpayer agrees to maintain records relating to loan payments claimed under the educational opportunity tax credit for five (5) years after those payments are claimed.
6. The taxpayer agrees, with respect to educational loans, that: 1. He/she may only claim the educational opportunity tax credit with respect to loans that are part of his/her financial aid package and that have a repayment term of at least 8 years; 2 . Prepayments are not eligible for the educational opportunity tax credit. 3. He/she may refinance the education loans only if they remain separate from other debt.
7. The taxpayer acknowledges his/her responsibility to provide the source, principal amount, interest rate, and term of any loans that were part of his/her financial aid package.
8. The taxpayer acknowledges his/her right to take advantage of forbearance and deferment provisions in loan agreements without forfeiting the right to claim the educational opportunity tax credit when payment resumes.
9. The taxpayer releases the institution to transfer or disclose any personal information necessary in administering the Opportunity Maine Program.

FOR MORE INFORMATION: Maine Revenue Service at: <http://www.maine.gov/REVENUE/forms/> (search: "Opportunity Worksheet")

Opportunity Maine at: <http://www.opportunitymaine.org/about.php>

Colby College

Colby College at: http://www.colby.edu/admissions_cs/financial_aid/loans.cfm
(2010-11) [Letterhead]

OPPORTUNITY MAINE TAX CREDIT WORKSHEET

Name:

Colby ID#:

Upon graduation, this section is to be completed by the student, in anticipation of filing for the Opportunity Maine tax credit.

1. A bachelor's degree from Colby College was awarded to me on: *Merged Grad Date*
2. The degree required 128 academic credits. Of my degree credits, (#) _____ were earned after January 1, 2008. Therefore, (# divided by 128) _____ % of the degree coursework was completed after January 1, 2008. (Most graduates who have been full-time each semester will have earned 7/8 (87.5%) of the credits required for the degree after January 1, 2008). For purposes of claiming the Opportunity Maine tax credit, the following figures may be required.

Graduation Year	Annual Principal Cap	Loan Principal Cap	4-Year Monthly Benchmark Loan Payment
2008	\$6,973 (est.)	\$27,892 (est.)	\$321 (est.)
2009	\$7,631	\$30,524	\$339
2010	\$7,865	\$31,460	\$351
2011	TBD	TBD	

3. My total educational loan borrowing for my Colby degree was: \$ _____
4. My total educational loan borrowing does / does not (circle) exceed the 4-year principal cap.

Colby College

Loans that were certified by Colby College: (Complete this section from the loan repayment schedule provided by each lender.)

1. Source: _____

2. Source: _____

Principal: _____ Term: _____ Interest Rate: _____

Principal: _____ Term: _____ Interest Rate _____

3. Source: _____

4. Source: _____

Principal: _____ Term: _____ Interest Rate: _____

Principal: _____ Term: _____ Interest Rate _____

Opportunity Maine Program - Promotional Report for Academic Year: 2010-2011

College of the Atlantic

	Promotion:	Description:	Implementation Date:
▶	Entrance Interview/Counseling	<ul style="list-style-type: none"> ▶ In person ▶ Group ▶ Mailings 	Since Program Inception
▶	Posters	▶ Class Project for Campus and Community	Commenced January 17, 2011
▶	Exit Interview/Counseling	<ul style="list-style-type: none"> ▶ In Person ▶ Group 	Since Program Inception
▶	Website	▶ Link to OppME on Financial Aid Page	January, 2011
▶	Award Letter	▶ Information and URL in Outgoing Letters	On-Going With 2011-2012 Admissions Letters
▶	Admissions Literature	▶ Under Development	In Progress
▶	Emails	<ul style="list-style-type: none"> ▶ All students ▶ Faculty ▶ Staff 	2008, 2009, 2010 Annually
▶	Facebook/Twitter/Other Social Media	▶ Under Consideration	2011
▶	Informational Literature forwarded to Other Departments.	▶ Admissions	2008, 2009, 2010

Opportunity Maine Program - Promotional Report for Academic Year: 2010-2011

Husson University

	Promotion:	Description:	Implementation Date:
▶	Entrance Interview/Counseling	<ul style="list-style-type: none"> ▶ In person ▶ Online 	January 1, 2008
▶	Posters	<ul style="list-style-type: none"> ▶ Quantity: 5-10 ▶ Locations: Throughout Campus 	January 1, 2008
▶	Exit Interview/Counseling	<ul style="list-style-type: none"> ▶ In Person ▶ Online 	January 1, 2008
▶	Website	▶ Link to OppME	January, 2008
▶	Facebook/Twitter/Other Social Media	▶ All Students	January 2011
▶	Informational Literature forwarded to Other Departments.	<ul style="list-style-type: none"> ▶ Admissions ▶ Career Planning Center 	2008, 2009, 2010, 2011 2008, 2009, 2010, 2011

Opportunity Maine Program – Promotional Report for Academic Year: 2010-2011

Maine College of Art

	Promotion:	Description:	Implementation Date:
▶	Exit Interview/Counseling	<ul style="list-style-type: none"> ▶ In Person ▶ Group – If Student Does Not Attend Exit Interview OppME Information/Materials Mailed With Exit Packet 	January, 2010

Opportunity Maine Program – Promotional Report for Academic Year: 2010-2011

Maine Community College System*

	Promotion:	Description:	Implementation Date:
▶	Entrance Interview/Counseling	<ul style="list-style-type: none"> ▶ In person ▶ Group 	
▶	Exit Interview/Counseling	<ul style="list-style-type: none"> ▶ In Person ▶ Group 	Spring 2011 Spring 2011
▶	Website	<ul style="list-style-type: none"> ▶ Link to OppME ▶ Link to Revenue ME ▶ Own text (See Comment Below and Following Pages) 	2009, 2010, 2011 - The MCCS Website Updated to Reflect Most Recent OppME Changes and Maine Revenue Services Tax Credit Forms
▶	Emails	<ul style="list-style-type: none"> ▶ All students 	2010, 2011
▶	Informational Literature forwarded to Other Departments.	<ul style="list-style-type: none"> ▶ Admissions ▶ Career Planning Center ▶ Financial Aid Staff 	2009, 2010, 2011 2009, 2010, 2011 2009, 2010, 2011
▶	Other:	<ul style="list-style-type: none"> ▶ Printed Copies of the MCCS Website Available On Each Campus (See Following Pages) 	2010, 2011
▶	Other: Visit http://www.mccs.me.edu/opportunitymaine.html	<ul style="list-style-type: none"> ▶ MCCS Developed a Comprehensive Website to Inform Students and Parents About the OppME Program 	2010, 2011

* Additional information is provided on the following pages.

Maine Community College System

The MCCS OppME Website is: <http://www.mccs.me.edu/opportunitymaine.html>

All seven MCCS colleges' websites link to this site as well (see, for example, Central Maine Community College at www.cmcc.edu/financial_aid_and_southern_maine_community_college_at_www.smccme.edu/admissions/paving-for-college/opportunity-maine-tax-credit). The colleges also make printed copies of the MCCS website available at each college (see copy that follows), and the colleges will include Program information in their loan exit counseling materials distributed to students later in the spring of 2011. Other efforts include a direct e-mail to students at our largest college notifying them of the tax credit. To implement and supplement these efforts, the colleges' admissions and financial aid staff have been informed about the important requirements and benefits of this Program.

MCCS financial aid officers continue to note that, despite their promotional efforts, community college students are not likely to become leading beneficiaries of this Program. This is because community college students pay the lowest tuition in Maine and often qualify for grants instead of loans. As a result, the more likely beneficiaries of this Program are those students who take out higher loans to attend more expensive schools. Many private college students are indeed taking advantage of the Program's publicly subsidized tax credit, but MCCS financial aid officers continue to promote the Program with the hope that the Legislature's significant simplification of the Program during the Second Session of the 124th Legislature will increase community college student participation.

Opportunity Maine Program Information Provided to Maine Community College System Students

Opportunity Maine Tax Credit Introduction

The Opportunity Maine program provides a tax credit to help cover the payment of some student loans for eligible Maine students who graduate from a Maine community college and then work and pay taxes in Maine. No matter which community college you attend, you may get information about this program from this site.

MCCS Average Annual Tuition and Fees

For the 2010-11 academic year, MCCS average tuition and fees are \$3,300. Tuition and fees for all subsequent academic years will be posted to this site by August 1st of each calendar.

Annual Credit Limit

The Opportunity Maine program establishes an annual credit limit, otherwise known as a "principal cap." This limit will be adjusted annually. For students graduating in 2011 with an associate degree from a community college, the limit is \$3,300.

Maine Community College System

To Claim Your Tax Credit

To claim your tax credit from the degree you earned at a Maine community college, you must meet the program's residency and other eligibility requirements; graduate from a college; get a copy of your final transcript that shows your degree earned; and then complete and submit the Maine Revenue Service's "Credit for Educational Opportunity Worksheet for Individuals." This worksheet is located online at www.maine.gov/revenue/forms/credits/2p10/10_edu_opp_indiv.pdf (http://www.maine.gov/revenue/forms/credits/2010/10_edu_opp_indiv.Ddf). If you need help identifying the loan amounts that you need to complete this form, you can ask your college's financial aid office and/or consult these sources:

1. National Student Loan Database

First, go to the website of the National Student Loan Database (NSLDS) available at http://www.nsls.ed.gov/nsls_SA/ (http://www.nsls.ed.gov/nsls_SA/). This is where you will find information about your subsidized and unsubsidized federal Stafford loans and Perkins loans, as well as the guarantee agencies for each student loan. At this NSLDS website, you can create an account for yourself and view the about your loans. You will need your personally identifiable number (PIN) to access your NSLDS account. It is the same PIN that you use for the FAFSA and provides access to your information on other U.S. Dept. of Education sites. If you lose or forget your PIN, you can obtain a duplicate (or an original) at: <http://www.pin.ed.gov/PINWebApp/pinindex.jsp> (<http://www.pin.ed.gov/PINWebApp/pinindex.jsp>). You should also review the "Master Promissory Note" that you received from your lender when you obtained the loan. If you do not know who your lenders are, you should go to the NSLDS website referenced above.

If you have any questions about NSLDS, you may also call the Federal Student Aid Information Center toll free at 1-800-4-FED-AID or TDD 1-800-730-8913. Their hours of operation are SAM to Midnight (Eastern Time), Monday through Friday, and 9AM to 6PM (Eastern Time) on Saturdays. You may also send an e-mail (<mailto:Studentaid@aied.gov>) to the Federal Student Aid Information Center.

2. Finance Authority of Maine

Next, if you have a loan guaranteed by the Finance Authority of Maine (FAME), you should review your "Notice of Guarantee" provided to you by FAME. You should also review your "Exit Interview Letter" provided to you by FAME. FAME is the entity (known as the "guarantor") that promises to repay the lender in the event you default on your loans. If you do not have copies of these documents, you may call FAME at (207) 623-3263 or 1-800-228-3734 or email FAME at education@famemaine.com (<mailto:education@famemaine.com>) for assistance. FAME'S normal hours of operation are Monday through Friday, 8 AM to 5 PM.

3. Other Alternative or Private Lenders

If you have also received alternative or private loans, you may contact the lenders of those loans for up-to-date information about your principal and rate of interest. Such lenders include, but are not limited to, Maine Education Loan Association (MELA).

Maine Community College System

More Information about the Program

Answers to additional questions about how the Opportunity Maine program works are available from your college financial aid office and/or the following sources:

1. Opportunity Maine, an organization that promotes the program, at <http://www.opportunitymaine.org/ODportunity-main-prooram/frequently-asked-questions/> (<http://www.opportunitymaine.org/ODportunity-main-prooram/frequently-asked-questions/>):
2. The Maine Revenue Service, the state agency that provides the tax credit, at www.maine.gov/revenue/forms/credits/2010.htm (<http://www.maine.gov/revenue/forms/credits/2010.htm>). The Maine Taxpayer Service Center provides walk-in taxpayer assistance at 26 Edison Drive in Augusta and is open Monday through Friday from 8:00 a.m. to 4:30 p.m. A phone directory for Maine Revenue Services is also available at http://www.maine.gov/revenue/homepage_files/telephone.html (http://www.maine.gov/revenue/homepage_files/telephone.html); and
3. The laws that created the program, available at <http://www.mainelegislature.org/legis/statutes/20-A/title20-Ach428-C.pdf> (<http://www.mainelegislature.org/legis/statutes/20-A/title20-Ach428-C.pdf>) and <http://www.mainelegislature.org/legis/statutes/36/title36sec5217-D.html> (<http://www.mainelegislature.org/legis/statutes/36/title36sec5217-D.html>).

Finally, please note that, as recommended by the American Association of Community Colleges, the MCCS recommends loans only for those students who absolutely cannot afford to pay by other sources. Loans in general create debt that can last for some time, so if you can afford college without using loans, we encourage you to do so even if you qualify for this tax credit.

Opportunity Maine Program – Promotional Report for Academic Year: 2010-2011

Maine Maritime Academy (MMA)

	Promotion:	Description:	Implementation Date:
▶	Entrance Interview/Counseling	▶ Group	Fall 2008 Orientation
▶	Exit Interview/Counseling	▶ In Person	Spring of Each Year
▶	Website	▶ Link to OppME ▶ Link to Revenue ME ▶ Own text	Fall 2008 Spring 2011 Fall 2008
▶	Award Letter	▶ Information Provided in Every Financial Aid Award Letter	Summer 2008
▶	Emails	▶ All students ▶ All seniors	Fall of Every Semester Spring of Each Year

Opportunity Maine Program – Promotional Report for Academic Year: 2010-2011

New England School of Communications (NESCom)

	Promotion	Description	Implementation/ Date
▶	Exit Interview/Counseling	▶ In Person	May 2010
▶	Website	▶ Link to OppME ▶ Own text	January, 2008
▶	Emails	▶ All students	January, 2008 Each Semester
▶	Facebook/Twitter/Other Social Media	▶ All students	January 2008 Each Semester

Opportunity Maine Program – Promotional Report for Academic Year: 2010-2011

Saint Joseph's College

	Promotion:	Description:	Implementation Date:
▶	Exit Interview/Counseling	▶ Group ▶ Online	Spring 2008 Fall 2010
▶	Website	▶ Link to OppME	Spring 2008
▶	Emails	▶ Link to OppME	Spring2010

Opportunity Maine Program– Promotional Report for Academic Year: 2010-2011

Thomas College

	Promotion:	Description:	Implementation Date:
▶	Entrance Interview/Counseling	▶ In Person – As Needed on a case By-Case-Basis ▶ Group – Held For All Incoming Students and Verbally Told About Program	January 2008 Fall 2010
▶	Posters	▶ Copy of OppME Site Page On Student Financial Services Bulletin Board	2010
▶	Exit Interview/Counseling	▶ All Students Required to Attend Individual Exit Interview Sessions. Materials About the Program and Borrowing Information Provided. ▶ Packets are Mailed When Non- Attendance Occurs.	2008 2008

▶	Website	▶ Link to OppME – provided at: www.thomas.edu/fa/otherlinks.asp	2008
▶	Award Letter	▶ Insert Provided in All Initial Student Award Letters	2008
▶	Informational Literature Forward to Other Departments	▶ Admissions Office Provided With Program Information and Link on Website	Spring2010

* Additional information is provided as follows.

All students will receive an insert with their initial financial aid award explaining the Opportunity Maine Program.

1. Students interested in Opportunity Maine are directed to Student Financial Services and/or the Opportunity Maine Program site.
2. All students are given a borrowing summary during exit interviews along with a letter of explanation on how to file for the tax credit. Students who do not attend an exit interview are mailed the information.
3. Copies of all materials are available to students upon request.
4. Electronic records are retained for no less than ten years following graduation or separation.

Opportunity Maine Program – Promotional Report for Academic Year: 2010-2011

Unity College

	Promotion:	Description:	Implementation Date:
▶	Exit Interview/Counseling	▶ Online	January, 2011
▶	Website	▶ Link to OppME	March 1, 2011
▶	Award Letter		March 1, 2011
▶	Emails	▶ All Students ▶ All Seniors	March 1, 2011 February 14, 2011
▶	Informational Literature forwarded to Other Departments.	▶ Admissions	February 14, 2011
▶	Other: Scholarship List	▶ OppME Listed on Scholarship Profiles – Financial Aid Office	

Opportunity Maine Program – Promotional Report for Academic Year: 2010-2011

University of New England

	Promotion:	Description:	Implementation Date:
▶	Entrance Interview/Counseling	▶ In person	2008, 2009, 2010, 2011
▶	Mailings	▶ All Students	
▶	Exit Interview/Counseling	▶ In Person	2008, 2009, 2010, 2011
▶	Website	▶ Link to OppME ▶ Own text	2009, 2010, 2011 2009, 2010, 2011
▶	Emails	▶ All students ▶ Senior Seminars	2009, 2010, 2011 2010, 2011

Opportunity Maine Program – Promotional Report for Academic Year: 2010-2011

University of Maine

	Promotion:	Description:	Implementation Date:
▶	Entrance Interview/Counseling	▶ In person – FA Advisors Aware of OppME and Access Program Information to Share With Students	On-Going
▶	Newspaper Article	▶ Headline: “Tax Break Aims to Lessen Student Debt” – Maine Campus	October 4, 2010
	Exit Interview/Counseling	▶ Email Notification – All Students	May, 2011
▶	Emails	▶ All students ▶ All seniors Applying to Graduate	9096 Emails Sent 12/17, 2010 – April, 2011, July 2011, Nov., 2011
▶	Facebook/Twitter/Other Social Media	▶ All students	Spring, 2011
▶	Informational Literature forwarded to Other Departments.	▶ Admissions	Fall, 2011

Opportunity Maine Program – Promotional Report for Academic Year: 2010-2011

University of Maine at Farmington

	Promotion:	Description:	Implementation Date:
▶	Entrance Interview/Counseling	▶ In person	On-Going Since Program Inception
▶	Exit Interview/Counseling	▶ In Person	On-Going
▶	Website	<ul style="list-style-type: none"> ▶ Link to OppME ▶ Link to Revenue ME ▶ Web Listings ▶ Own text 	2008, 2009, 2010, 2011 2010, 2011 On-Going Since Program Inception
▶	Emails	<ul style="list-style-type: none"> ▶ All students ▶ All seniors 	On-Going On-Going
▶	Informational Literature forwarded to Other Departments.	<ul style="list-style-type: none"> ▶ Admissions ▶ Career Planning Center 	2009, 2010, 2011
▶	Other: Staff Training	▶ All Financial Aid and Admissions Staff	Summer, 2010

Opportunity Maine Program – Promotional Report for Academic Year: 2010-2011

University of Maine at Fort Kent

	Promotion:	Description:	Implementation Date:
▶	Entrance Interview/Counseling	<ul style="list-style-type: none"> ▶ In person ▶ Group ▶ Parents 	July, Aug., Sept. – 2010 January, 2011
▶	Exit Interview/Counseling	■ In Person - Seniors	Spring, 2011
▶	Website	<ul style="list-style-type: none"> ▶ Link to OppME Via UMS Website ▶ Own text 	On-Going
▶	Emails: Reference and Link to OppME is Sent With Every Notice of Loan Disbursement. To Date, 800 such Notices Have Been Sent to Students	<ul style="list-style-type: none"> ▶ All students ▶ All seniors 	On-Going On-Going
▶	Informational Literature forwarded to Other Departments.	<ul style="list-style-type: none"> ▶ Admissions ▶ Enrollment Management ▶ Student Affairs ▶ Student Support Services/TRIO 	On-Going On-Going On-Going On-Going
▶	Other: UMFK's New "Online Orientation" Initiative Will Reach All Online Students With the OppME Information	<ul style="list-style-type: none"> ▶ "Online Orientation" Initiative 	2011-2012 On-Going
▶	Other: OppME Will be Introduced During Financial Aid Presentations at Area High Schools	<ul style="list-style-type: none"> ▶ Area High School FA Presentations 	2011-2012 On-Going

Opportunity Maine Program – Promotional Report for Academic Year: 2010-2011

University of Maine at Presque Isle

	Promotion:	Description:	Implementation Date:
▶	Entrance Interview/Counseling	<ul style="list-style-type: none"> ▶ In person ▶ Group 	On-Going
▶	Posters/Flyers	▶ Distributed at Various Locations Across Campus	On-Going
▶	Exit Interview/Counseling	<ul style="list-style-type: none"> ▶ In Person ▶ Group 	On-Going
▶	Website	▶ Link to OppME Via UMS Website	On-Going
▶	Award Letter – Includes Overview of OppME and Its Benefits	▶ All Loan Eligible Students	On-Going
▶	Emails	<ul style="list-style-type: none"> ▶ All students ▶ All seniors 	On-Going
▶	Informational Literature forwarded to Other Departments.	<ul style="list-style-type: none"> ▶ Admissions ▶ Career Planning Center 	On-Going
▶	Other: OppME Training	▶ Financial Aid Staff	Annually

Opportunity Maine Program – Promotional Report for Academic Year: 2010-2011

University of Southern Maine

	Promotion:	Description:	Implementation Date:
▶	Entrance Interview/Counseling	▶ Online – Refer Students to FA Home Page Containing OppME Home Page	January, 2008 On-Going
▶	Posters	▶ When Available Posters Have Been Displayed in High Student Traffic Areas	Since Program Inception
▶	Exit Interview/Counseling	▶ Online – Refer Students to FA Home Page Containing OppME Home Page	January, 2008 On-Going
▶	Website	▶ Link to Revenue ME – Link to UMS Web Page Containing a Link To Maine Revenue Services ▶ Own Text – UMS OppME Web Page	December, 2010 On-Going
▶	Emails	▶ All Students – Email to All Students During Fall Semester – Highlighting the Program and Referring Them to Website on FA Home Page	Began Fall, 2008 On-Going
▶	Other: Regularly Work With Students Who Visit FA Office or Call With Questions Regarding the OppME Program	▶ Individual Students	On-Going