MAINE · STATE AID REFERENCE

Maine State Aid Cheat Sheet (2027-28)

A two-page reference for counselors and families. Free to copy, print, and share.

Maine runs on one form and one date: the FAFSA, received by **May 1**. There is no state portal and no separate state application. Three changes land on the Class of 2027 and make older handouts wrong: free community college became permanent in April 2026 but now covers **tuition only** and requires a **full year living in Maine** before admission, and free early college (Aspirations) now has an **18-credit lifetime cap**. Verified against the Finance Authority of Maine (FAME), the Maine Community College System (MCCS), and Federal Student Aid, October 2026.

The Programs at a Glance

Program	What it pays and who qualifies
Maine State Grant (need-based, FAME)	Up to **$2,500** a year full time, up to **$1,250** at least half time (2026-27). Maine residents seeking a first undergraduate credential at an eligible Maine college, with a Student Aid Index (SAI) at or below the cap: **10,000** for 2026-27, well past the Pell line (about 6,655). The FAFSA is the application. Paid to the college. Out-of-state schools do not qualify, except possibly NEBHE Tuition Break enrollees. 2027-28 figures not yet published.
Free College Scholarship (MCCS, last-dollar)	**100% of tuition** at the seven community colleges for the Class of 2026 and later, after Pell and the state grant. Mandatory fees no longer covered (they still are for 2024 and 2025 grads). Must have lived in Maine a full year before admission and while enrolled. No income or age limit; part time allowed; HiSET or GED counts. 150% of program time. One associate degree. No scholarship form: apply to the college and file the FAFSA. Full-time tuition $2,880 (Apr 2026).
Aspirations (early college)	Tuition-free college courses in high school: up to 12 credits a year and, from the Class of 2027 on, **18 in total**. Publicly funded high schools and registered home-instruction students. Through the counselor and partner college.
Tuition Waivers (FAME)	**Foster Care:** full tuition waived at UMaine System campuses, community colleges, and Maine Maritime for students in Maine foster care, or adopted or in permanency guardianship with a DHHS subsidy, at graduation. Opens March 1, first-come, mailed, by postmark. **Public Servant:** children and spouses of firefighters, police, and EMS killed in the line of duty. No deadline. Both renew up to five years.
Educators for Maine (forgivable loan)	$5,000 a year for undergraduates (2026-27) heading into teaching, speech pathology, school counseling, or child care. 3.0 GPA, full time. Forgiven by working in Maine; otherwise repaid at 5%. 2027-28 cycle not yet posted.
Also worth knowing	**Student Loan Repayment Tax Credit:** up to $2,500 a year, $25,000 lifetime, for Maine residents repaying loans (the job can be out of state). **Alfond Grant:** $500, automatic only for babies born 2013 or later; most of the Class of 2027 has it only if a NextGen 529 was opened before age one. **NEBHE Tuition Break** for other New England publics.

Deadlines to Post on Your Wall

Program	Deadline	Where it's submitted
2027-28 FAFSA	Open since September 23, 2026. File now.	studentaid.gov
UMaine Early Action	**December 1, 2026**. Complete application gets the top of the in-state merit range.	UMaine admission application
UMaine INSPIRE Maine	**March 1, 2027** FAFSA, and every March 1 after	FAFSA
Maine State Grant	**May 1, 2027**, FAFSA received. Every year.	FAFSA only
Free College Scholarship	No scholarship deadline. Class of 2027 enrollment window not yet published.	Community college application + FAFSA
Tuition Waiver (Foster Care)	Opens **March 1, 2027**. First-come, by postmark.	Mailed FAME application + FAFSA + acceptance letter
Educators for Maine	May 1 in the 2026 cycle; 2027 cycle not yet posted	FAME application + FAFSA

The federal FAFSA deadline (June 30, 2028) is not a Maine deadline. FAME extended May 1 in 2024 and 2025 after federal FAFSA problems; do not plan on it again.

The Rules That Trip Families Up

- **Too much for Pell is not too much for Maine.** Pell stopped near an SAI of 6,655 for 2026-27; the state grant reached 10,000. The families in between skip the FAFSA and lose up to $2,500 a year.
- **May 1 means received.** Not started, not saved. A FAFSA that arrives May 2 gets no Maine State Grant for that year.
- **The college decides.** The financial aid office reviews SAI and enrollment and puts the grant on the offer. If it is missing and the SAI is 10,000 or less, ask.
- **Half time is the floor.** Below half-time enrollment, the state grant stops. Full time pays more.
- **Nothing renews by itself.** New FAFSA every year for the state grant, Free College math, and every UMaine need program.

Maine State Grant: Check These Things Early

1. What is the SAI? It is on the FAFSA Submission Summary.

At or below the cap (10,000 for 2026-27) and the grant is in play. Between about 6,655 and 10,000 the student gets no Pell but can still get the Maine State Grant, which is the case families most often miss.

2. Will the FAFSA be received by May 1?

List every Maine college on it. The FAFSA is the only application; there is no state form to file.

3. Is it a Maine college, at least half time, toward a first credential?

Any Maine public or private college that handles federal aid qualifies. Out-of-state schools do not, except possibly NEBHE Tuition Break enrollees. Ask FAME before a transfer after a finished associate degree.

Enrollment	2026-27 maximum	Notes
Full time	**$2,500 a year**	Sent to the college as a credit on the student's account
At least half time	**Up to $1,250 a year**	Same
Below half time	Not eligible	Ask the aid office before dropping a class

FAME sets the amount and SAI cap each year from funding and can change them at any time. 2027-28 figures were not published as of October 2026.

Counselor Calendar: What to Tell Students When

When	What has to happen
Sophomore and junior year	Count Aspirations credits used. The Class of 2027 and later get 18 tuition-free in total (12 max per year, May 1 to April 30). Spend them on courses that transfer: composition, college math, intro sciences. Create FSA IDs with a personal email and the name exactly as on the Social Security card.
Senior fall	File the FAFSA now (open since Sept 23). UMaine applicants: complete application by **December 1**. Recent movers aiming at community college: check the move-in date against the full-year residency rule.
Jan to March 1	UMaine INSPIRE Maine wants the FAFSA by **March 1**. Foster Care Tuition Waiver opens **March 1**: mail it with a hand postmark from the post office counter. Educators for Maine has opened in February in past cycles.
April to May 1	Compare aid offers. Look for the Maine State Grant line if the SAI is 10,000 or less. **May 1:** FAFSA received for the state grant, and a common commitment date.
Once enrolled	New FAFSA every year: May 1 for the state grant, March 1 for INSPIRE. Stay at least half time (state grant) or full time (INSPIRE). Free College runs 150% of program time and one associate degree.

Three Mistakes That Cost Maine Students Money

- **Following the state's calendar at UMaine.** The in-state merit award is set at admission and only Early Action applicants (Dec 1) are considered for the top of the range, for all four years. INSPIRE Maine wants the FAFSA by March 1.
- **Assuming free college is free.** For the Class of 2027 it is tuition only. Fees, books, and gas are the gap unless Pell and the state grant cover them first. A $0 Free College line usually means the grants already paid tuition.
- **Spending early college credits casually.** The 18-credit cap means a course that will not transfer is a course the family pays for later. Plan the remaining credits before senior fall.

The footnote on free college

Posters say free community college. For a 2027 graduate the scholarship pays **tuition only**, after grants; requires a **full year living in Maine immediately before admission** (a recent move can fail it, and a spring start can fix it); lasts **150% of program time**; and funds one associate degree. MCCS has published two different enrollment windows (within two years of graduating, or a Class of 2026 deadline of Summer 2029), and none yet for 2027. Gap-year students: confirm with MCCS at **207-629-4000** before deciding.

Free Resources: No Account, No Cost, No Data Collection

Maine State Grant and FAME programs	**famemaine.com** (Maine Grant and Tuition Programs)
Free one-on-one FAFSA help from the state	**FAME, 800-228-3734**
Free College Scholarship rules and the seven colleges	**mccs.me.edu/free-college**
Our full Maine state aid guide	**collegereadyparent.org/maine**
Scholarships at 400+ colleges, all 50 states	**collegereadyparent.org/college-scholarships**

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