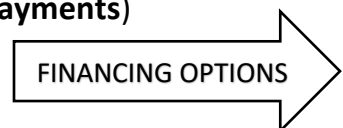


## Important Dates for Academic Year 2020-21

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Mid-June	<p>Fall Semester Invoices mailed home &amp; posted to Campus Café</p> <p>🕒 Time to apply for Private Student Loans (<b>elmselect.com</b> or any bank) or Parent PLUS loans (<b>studentloans.gov</b>) to cover balance. Contact Financial Aid with questions about loan types.  <i>Suggestion: Apply for 2x the fall balance to cover both semesters</i></p> <p>🕒 Time to set up a 4- or 5-month payment plan for fall semester balance (<b>mycollegepaymentplan.com/sjc-maine</b>)</p>
July 17 <sup>th</sup>	<p>Last day to pay Fall Semester Invoices (<b>sjcme.edu/payments</b>) or submit loans &amp; payment plans to be certified by SJC</p>
August 1 <sup>st</sup>	<p>Last day to waive health insurance and provide a copy of insurance card to Health &amp; Wellness Services  <b>(Campus Café &gt; My Info &gt; Web Services)</b></p>
August 20 <sup>th</sup>	<p>Last day to waive Tuition Insurance  <b>(Campus Cafe &gt; My Info &gt; Web Services)</b></p>
Mid-November	<p>Spring Semester Invoices mailed home &amp; posted to Campus Café</p> <p>🕒 Time to apply for Private Student Loans (<b>elmselect.com</b> or any bank) or Parent PLUS loans (<b>studentloans.gov</b>) to cover spring semester balance. Contact Financial Aid with questions about loan types.</p> <p>🕒 Time to set up a 4- or 5-month payment plan for spring semester balance (<b>mycollegepaymentplan.com/sjc-maine</b>)</p>
December 11 <sup>th</sup>	<p>Last day to pay Spring Semester Invoices (<b>sjcme.edu/payments</b>) or submit loans &amp; payment plans to be certified by SJC  <i>Unpaid accounts will receive \$300 late fee</i></p>



## Options for Financing Your 2020-21 Balance

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### Nelnet Campus Commerce

- Administered through Nelnet Campus Commerce
- 4- or 5-month terms available (starts July 1<sup>st</sup> for 5 month or August 1<sup>st</sup> for 4 month)
- \$60 nonrefundable enrollment fee
- For more information, visit: [mycollegepaymentplan.com/sjc-maine](http://mycollegepaymentplan.com/sjc-maine)  
or call 800-609-8056

### Federal Direct Parent PLUS Loan

- Available to parents of undergraduate dependent students.
- Fixed interest rate of 5.30% for loans first disbursed on or after July 1, 2020
- 10-year repayment plan that typically begins 60 days after the loan is fully disbursed; options available to defer payments while student is enrolled at least half-time.
- Parent is solely responsible for loan (endorser is also responsible if applicable).
- Annual maximum amount borrowed is determined by the cost of attendance less any other awarded financial aid.
- To apply for a loan and to sign the Loan Agreement, sign into:  
[www.studentloans.gov](http://www.studentloans.gov) The parent borrower signs in with his or her FSA ID.



*When setting up loans estimate the amount you'll need for the entire academic year.*

### Private Student Loans

- Unlike a federal loan, this loan is offered by a bank or other credit institution.
- Loan is in the student's name; however, a creditworthy co-signer is typically required.
- Options to defer payments while in school.
- Approval and interest rates are based on the creditworthiness of the student borrower and co-signer and vary from lender to lender.
- Applicant must compare rates, terms, repayment options, loan limits and fees.
- To begin your search regarding Private Student Loan lenders, go to:

<http://www.elmselect.com/link/query?schoolid=504>

IMPORTANT DATES