Financial Literacy Peer Education Program

The UMF Financial Literacy Peer Education has a mission to increase the financial literacy of UMF students by providing them with student led informational programming regarding personal finance, student loan borrowing, default prevention, and financial aid. The Financial Literacy Peer Education Program, otherwise known as FinLit, provides comprehensive education concerning personal financial well-being including but not limited to:

- Understanding student loans and repayment options
- Budgeting
- Smart saving habits
- Debt management and reduction
- Tax credits, scholarships and loan forgiveness options for graduates who work in Maine

FinLit presents information in the form of skits, workshops, presentations, and visual media created and presented by student Peer Educators. Students seeking further financial guidance may also request one-on-one meetings with a Peer Educator.

The University of Maine System plans to invest $1.2 million to expand our successful Peer-to-Peer Financial Literacy Program across Maine's seven public universities. When fully implemented, UMF's Financial Literacy Peer Education Program will grow to include further outreach efforts to middle and high school and community college students to instill Maine students with the habits and awareness needed to make informed decisions about their personal finances and avoid excessive debt.

Contact Us!

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Financial Literacy Peer Education Coordinator
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207-778-7840

UMF Financial Literacy Peer Education Program

Important Dates

February 3rd
Last Day to Drop a Full Semester Course

February 17th
President’s Day - No Classes Held

March 14th-22nd
Spring Break

UMF has a March 1st priority deadline for the FAFSA.

The completed FAFSA must be received at the Federal Processor by March 1. This is not a postmark date. We recommend mailing the FAFSA by mid February to ensure its timely arrival.

Need More Information?

Mary Ellms
Coordinator of First-Year Experience
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207-778-7476

Created by Anastasia Drew
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What is Consent?

Consent is permission for something to happen or an agreement to do something. Consent is about respecting others' boundaries. Consent is about communication. Consent is clear, coherent, willing, and ongoing. It is important to discuss consent with your student and encourage them to learn more about it. Resources for students who have experienced or who are still experiencing sexual assault, domestic violence, dating violence, sexual exploitation, stalking, and sexual harassment can be found in the next column. While directing your student to resources is beneficial, it is also important to support them by:

- Listening
- Being patient
- Believing them
- Withholding judgment

Consent is active. It is expressed through words or actions that create mutually understandable permission. Consent it never implied, and the absence of a no is not a yes. Silence is not consent. "I'm not sure," "I don't know," "Maybe," and similar phrases are not consent.

Consent is coherent. Someone who cannot make rational, reasonable decisions because they lack the capacity to understand the "who, what, when, where, why or how" of the situation cannot consent. People who are asleep or in another vulnerable position cannot consent.

Consent is willing. Consent is never given under pressure. Consent is not obtained through psychological or emotional manipulation. Consent cannot be obtained through physical violence or threat.

Consent is ongoing. Consent must be obtained at each step of physical intimacy. If someone consents to one sexual activity, they may not be willing to go further.

Title IX Resources

Title IX is part of the Education Amendments of 1972. It is a federal civil rights law that prohibits discrimination on the basis of sex in education programs and activities. Under Title IX, discrimination on the basis of sex includes pregnancy discrimination, sexual harassment or sexual violence, such as rape, sexual assault and sexual coercion. Title IX also requires that equal opportunity in athletics be provided. Listed below are some on and off campus resources for UMF students.

- **Hope Shore**
  Deputy Title IX Coordinator & Assistant Director of Student Life
  131B Olsen Student Center
  hope.shore@maine.edu
  207-778-7188

- **Amie Parker**
  Title IX Coordinator & Human Resource Director
  Merrill Hall, Suite 102
  amie.parker@maine.edu
  207-592-3618

- **UMF Counseling Services**
  Franklin Hall
  252 Main Street
  Farmington, ME 04938
  207-778-7034

- **UMF Student Health Center**
  245 Main Street
  Farmington, ME 04938
  207-778-7200

- **Sexual Assault Prevention and Response Services (SAPARS)**
  144 High Street
  Farmington, ME 04938
  207-778-9522

- **Safe Voices**
  207-778-6107

**Confidential Resources**