

# Student Accounts

## "The Facts about Fees!"



### Service Point

3415 McTavish

Phone: (514) 398-7878

Fax: (514) 398-2656

Email: [student.accounts@mcgill.ca](mailto:student.accounts@mcgill.ca)

Web: [www.mcgill.ca/student-accounts/](http://www.mcgill.ca/student-accounts/)

*August 2016*

# Guest Access

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- Under the Student Accounts Menu
  - You may decide that a third party should be allowed to view your bills, pay them or view and print tax receipts.
  - You may delete privileges when you wish.
  - Guests will ONLY have access to the privileges you designate.
  - Student Accounts and Service Point can respond to questions from your guest ONLY about the information to which they have been granted access.

# How to set-up Guest Access

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- What is required?
  - Name of guest
  - Email address
  - Selection of secret word for authentication

## Guest Access

 The information you provide below allows the University to identify the person you designate as your **guest**. Your guest can access your student account record. You control what part of your record a guest can view by setting up his/her access privileges (you can change these access privileges at any time). Once set, your guest will receive an email describing his/her access privileges and how he/she authenticates and logs in to Minerva.

Once you grant access to a guest, your rights to access and act with respect to the information, as well as all other rights and obligations which you possess, including financial obligations, will remain unaltered. You will remain subject to policies and procedures of the University. However, your designated guest will be entitled to access your record by logging into Minerva with his or her own credentials, and will be permitted to view all your personal and account information contained in the pages to which access has been authorized. The Student Accounts staff may respond to questions regarding only the student account information that the guest has been authorized to view.

\* - indicates a required field.

### *Your guest's personal details*

|                 |  |
|-----------------|--|
| Title:          | <input type="text" value="Select..."/> |
| First Name: *   | <input type="text"/>                   |
| Middle Name:    | <input type="text"/>                   |
| Last Name: *    | <input type="text"/>                   |
| Suffix:         | <input type="text" value="Select..."/> |
| Relationship: * | <input type="text" value="Select..."/> |

*If your guest has a McGill email address, please use it below.*

|   |                      |
|---|----------------------|
| Email address of guest: *               | <input type="text"/> |
| Provide a secret word for your guest: * | <input type="text"/> |



Please do not use the **Back** button during or after the setup of your guest's record as this may cause multiple emails to be sent to your guest.

# What Your Guest Should Expect

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- Your guest will be contacted by email and provided with a link which they must use within 35 days.
- They will have a McGill ID which they will use to login to Minerva, with a default PIN that they must change the first time they log in.
- Your guest will see a Guest Menu on Minerva with the Student Accounts options they have access to.
- They may also update their own personal information, such as email address, address, and phone number in the Personal Menu.
- For more info: [www.mcgill.ca/student-accounts/parents-and-sponsors/guest-access](http://www.mcgill.ca/student-accounts/parents-and-sponsors/guest-access)

# The importance of e-Mail



- Any official McGill email sent to students will be addressed to your McGill E-mail Address.
- As a McGill student, you are given an Exchange mailbox and a McGill Email Address.
- Your email address is in the form of your [firstname.lastname@mail.mcgill.ca](mailto:firstname.lastname@mail.mcgill.ca).
- Use your McGill Username and McGill Password to log in to your email. You can verify your McGill Email Address, McGill Username and create/change your McGill Password in Minerva Personal Menu.

# Fees – how are they assessed and what are you paying for



## ■ Registration-related

- Tuition\*
- Health and Dental Insurance Plans\*
- Administrative Charges
- Student Services/Athletics & Recreation
- Student Society Fees
- Additional course charges – field trips, course costs for manuals, etc.

## ■ Fee for service

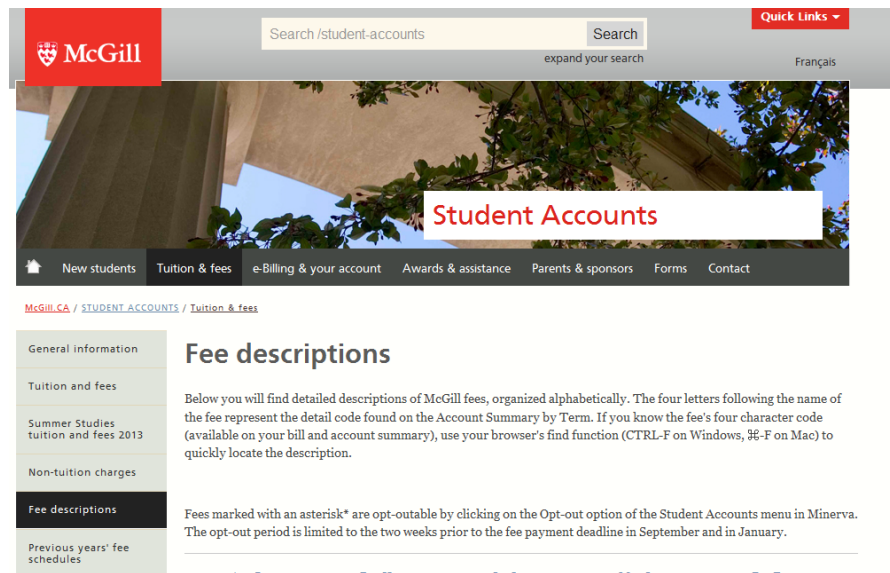
- Housing/Meal plans/oneCard\*
- Campus printing charges (uPrint)

\*More details on next slides



# Fee Descriptions

- Most fees are described on the Student Accounts website: [www.mcgill.ca/student-accounts/tuition-fees/fee-descriptions](http://www.mcgill.ca/student-accounts/tuition-fees/fee-descriptions)



The screenshot shows the McGill Student Accounts website. At the top, there is a search bar with the text 'Search /student-accounts' and a 'Search' button. Below the search bar is a navigation menu with links for 'New students', 'Tuition & fees', 'e-Billing & your account', 'Awards & assistance', 'Parents & sponsors', 'Forms', and 'Contact'. The main content area is titled 'Student Accounts' and features a section for 'Fee descriptions'. This section includes a sub-header 'Fee descriptions' and a paragraph explaining that fees are organized alphabetically and that users should use their browser's find function to locate specific fees. Below this text are five tabs labeled 'A-C', 'D-H', 'I-L', 'M-O', and 'P-Z'. The 'A-C' tab is currently selected, showing a list of fees starting with 'Access McGill (ACCS)'.

## A-C

### ▣ Access McGill (ACCS)

The Access McGill fee is collected by the University to make McGill accessible to students with disabilities. The fee is used to provide the services, equipment and facilities necessary to help make this happen, under the jurisdiction of the Director, Office for Students with Disabilities. This fee does not apply to Macdonald College students or students in the School of Continuing Studies.

The fee was first introduced in 1988. Any changes to the fee can only be made following student referendums conducted by both the Post-Graduates' Student Society (PGSS) and the Students' Society of McGill University (SSMU).

### ▣ Agri & Envir Sci U/G Society (AESU)

### ▣ Animal Science courses (ANS1)

## A-C

### + Access McGill (ACCS)





# Tuition Rates and Fee Status

- Undergraduate tuition is billed per credit, based on your status as a Quebec resident, out-of-province Canadian, International student, or International Fee Exemption.
- Tuition rates can be found on the Tuition and Fees pages of our website, including an easy to use fee calculator.
- CÉGEP students will normally have their residency status directly updated through an electronic file transfer from their CÉGEP. Please confirm in Minerva that this has been updated.
- Legal documents website: [www.mcgill.ca/legaldocuments](http://www.mcgill.ca/legaldocuments)
- The University will endeavor to identify students who are being charged a higher rate of tuition (International or Canadian Out-of-Province) than what they claimed in their admissions information, and defer interest on the difference between what they are being charged now, and what they will be charged once their legal documents are submitted to Enrolment Services. You will be notified by email that we have done this.
- **NOTE: Should your status change and results in a reduction of tuition fees, any late payment charges or interest that accumulates on the difference will be reversed.**

# View Tuition Fee and Legal Status

- Found on the Student Accounts menu in Minerva

## View Tuition Fee and Legal Status

### [Account Summary by Term](#)

Term

**Citizenship:** Canadian Citizen or Landed Immigrant  
**Proof:** Not yet received/processed  
**Fees currently calculated according to rules for:** International Students  
**Permanent Code:** [REDACTED]

For specific information about the fee structure for your program of study, please refer to the [Student Accounts](#) site and your Fee Booklet. Please note:

1. Regardless of the information above, if you are in a program with a Special Fee Structure, your fees will be assessed according to that fee structure.
2. If you are a Canadian born outside Quebec or a Landed Immigrant and believe you are entitled to pay Quebec fees, visit the [Legal Documents](#) site to determine if you should submit a claim.
3. If you are an international student, please refer to the [Legal Documents](#) site for information concerning your immigration documents.
4. For PhD students, "non-Quebec Canadian" and "Quebec" tuition fees are the same. For more information, see [PhD fees and charges](#).

# International Health Insurance

- Mandatory health insurance for International students (\$993 – single coverage in 2016/17)
  - Very few exemptions, but if you think you qualify you have until **Sept 30, 2016** to prove your exemption category
    - Apply for exemption by Aug 31, 2016 in order to avoid interest on the unpaid balance
    - Supporting documents for exemption should be emailed to [international.health@mcgill.ca](mailto:international.health@mcgill.ca)
  - Accept coverage on Minerva (Student menu > International Student Health Insurance Coverage Form)
    - Exchange students who are here for one or two terms may select their coverage and will then be reassessed: \$331 (one term); \$662 (two terms)
  - Pick up health card at Service Point
  - [www.mcgill.ca/internationalstudents/health/](http://www.mcgill.ca/internationalstudents/health/)

# Student Society insurance plans

- Students can opt-out of the plans, although certain societies have conditions, such as proving alternative coverage. For details, go to [www.studentcare.ca](http://www.studentcare.ca) and select the relevant society
- Dental insurance only for international students
  - Charged in the Fall term for the year
  - Students' coverage depends on which student society they are under – costs vary (\$163.55 (MCSS); \$100.00 (SSMU); \$176.87 (PGSS))
- Supplemental health and dental insurance for non-International students
  - Supplemental to provincial health insurance charged in the Fall for the year
  - Students' coverage depends on which student society they are under – costs vary (\$262.97 (MCSS); \$245.00 (SSMU); \$419.06 (PGSS))

More information:

[www.mcgill.ca/student-accounts/tuition-fees/non-tuition-charges/insurance](http://www.mcgill.ca/student-accounts/tuition-fees/non-tuition-charges/insurance)

# Your e-Bill



- As long as a student was registered by August 14<sup>th</sup>, they were billed in August (4<sup>th</sup> or 15<sup>th</sup>) with a due date of August 31<sup>st</sup>.
- The next e-bill will be on September 8<sup>th</sup> and will reflect any changes that have occurred since your initial billing (i.e. course changes, changes in fee residency, housing and meal plan charges etc)
- Email notifications are sent to your McGill email address when your e-bill is ready to be viewed in Minerva; **no paper bills are mailed out.**
- Access your e-bill in Minerva ([www.mcgill.ca/minerva/](http://www.mcgill.ca/minerva/) or [my.mcgill.ca](http://my.mcgill.ca)):
  - **Student Menu > Student Accounts Menu > E-Billing and e-Payment Menu**

# Your e-Bill (cont)



- McGill produces monthly bills. They reflect your previous billed balance, plus new charges (e.g. course changes, rent, uPrint, etc.), then less payments to show your new balance due.
- Bills are produced at the beginning of the month, due by the end of the same month
  - Exception: December e-bill due first week of January
- Important inserts attached to your e-bill.
- E-bills are static, a new e-bill is issued monthly.
- Account Summary by Term shows the current balance.

# Minerva - View e-Bills

## View e-Bills

Aug 22, 2013 01:31 P



- If a statement date is underlined, you may click on it to view the e-bill. E-bills are only available to view on Minerva for 18 months. If you need to view an earlier bill that is not underlined, contact the Student Accounts office at (514) 398-7878.
- Click on the title of an insert to view the document.

Note that the e-bill is a snapshot in time and will only reflect payments or charges posted to the fee account as of the day prior to the statement date. View the Account Summary by Term to see an up-to-date list of charges, credits and payments for all terms.

Statements for 260555555 Jane Smith

| Statement Date      | Due Date     | Amount Due | Inserts  |
|---------------------|--------------|------------|--|
| <u>Aug 07, 2013</u> | Aug 30, 2013 | \$1,313.11 | <a href="#">SSMU Where's my money going 13</a> <a href="#">SSMU H and D Information 2013</a> |
| <u>Jul 04, 2013</u> | Jul 31, 2013 | \$0.00     |  |
| <u>May 02, 2013</u> | May 28, 2013 | \$0.00     |  |
| <u>Apr 08, 2013</u> | Apr 26, 2013 | \$183.33   |  |
| <u>Mar 07, 2013</u> | Mar 28, 2013 | \$7.25-    | <a href="#">Notice - Online Refund Request</a>   |
| <u>Feb 07, 2013</u> | Feb 28, 2013 | \$7.25-    | <a href="#">Notice - Online Refund Request</a>   |
| <u>Jan 11, 2013</u> | Jan 31, 2013 | \$0.00     |  |
| <u>Dec 11, 2012</u> | Jan 07, 2013 | \$867.48   |  |
| <u>Dec 07, 2012</u> | Jan 07, 2013 | \$1,690.52 |  |



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# How to Pay?

- The easiest way, Internet Banking from Canadian bank accounts!
  - Set up McGill University as a “new payee” with your McGill **student** ID is your account number. Guests should enter the **student’s** ID, *not their Guest ID*.
  - If you don’t feel comfortable using online banking, you can still set up the bill with a teller at the bank, and then pay through the teller or an ATM.
  - Payments take 1-3 business days to be received by McGill.
  - Do not pay by credit card, as it will be taken as a cash advance.

# How to Pay? (cont)

- Alternatives
  - Pre-authorized debit for Canadian and US bank accounts – download an agreement from the e-Payment Options page
    - You can specify the Canadian amount you wish to pay from a Canadian or US bank via the e-Payment Options menu. This amount will be deducted from your bank account within two business days.
    - The agreement can be cancelled at any time upon notifying the Student Accounts Office.
    - Can be set up with the student or Guest's bank account.
    - *Convenient feature! – post-dated payments*

# e-Payment through Minerva

## e-Payment Options

Mary Jo McCullogh  
Aug 22, 2013 01:40 PM



- For your convenience the amount due on your last e-Bill is shown below along with the current balance.
- If you have a balance owing, interest is charged only on the balance of the charges that were previously billed.

### Account Balance for [REDACTED]

Account Balance Today: \$1,313.11

|                       |                 |
|-----------------------|-----------------|
| Latest Billed Amount: | \$1,313.11      |
| Bill Date:            | 07-AUGUST -2013 |
| Payment Due Date:     | 30-AUGUST -2013 |

[View e-Bill](#)

## Online Payment Methods



**Internet Banking:** The easiest and most efficient method to pay your fees is via your bank's on-line banking service. This is the same method you may use to pay your other bills, such as your utility bills. Your payment should be reflected on your account as early as the next banking day. You may make a payment to McGill University from the following banks. Thank you!



**Western Union Business Solutions:** International students can choose to make a payment to McGill by using the Western Union Bank to Bank Transfer for International Students. This method allows you to pay fees in your own currency.



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# e-Payment Options (cont)

**Pre-authorized Debit (e-cheque):** You have registered yourself for a pre-authorized debit to your bank account. The information that we have on file follows. If it matches the bank account from which your payment should be withdrawn, please proceed to make a payment. If the information below is incorrect, please contact one of our service representatives at (514) 398-7878 during regular business hours before initiating a payment.

## Your Bank Account Information

| Bank Name        | Account Number | Account Type |
|------------------|----------------|--------------|
| Bank Of Commerce | *****632       | Chequing     |

Make a pre-authorized debit payment

# How to Pay (cont)

## ■ Alternatives (cont)



### ■ Western Union GlobalPay for **International Students**

- Get quote through Western Union website
  - Enter Canadian dollar amount to pay and the currency you want to pay it in.
- Pay by wire at the bank within 72 hours of getting quote
- McGill receives funds 2-6 business days later
- Notes:
  - May be considered a domestic money transfer, so limited bank charge.
  - No charges by McGill or Western Union.
  - The reference number from the quote must always be included in the wire payment.
  - You need a new quote for each payment, never re-use a previous quote.
- If your currency is not listed, you can contact Student Accounts for alternative payment methods.

# How to Pay (cont)

- Not exactly recommended but possible
  - Print your e-bill and send it with a cheque to the Student Accounts office.
    - Disadvantages – slow and will take longer to appear on your account. Allow at least 3 working days once the payment is received by the office to process the payment. Hence **5 days in the mail + 3 days to process = 8 days before payment is credited!**
- **Not accepted:** in-person payments at Service Point, cash or credit cards

# Your Student Fee Account is **YOUR** Responsibility

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- Check your e-Bills in order to avoid the consequences of not paying
  - Monthly interest of 1.24% on unpaid billed balance after the due date.
  - Late payment fine at the end of October and February.
  - Hold that prevents registration, requesting transcripts, and receiving diploma when the outstanding balance of \$100 is more than 60 days overdue.
  - Possible registration drop if money is owed for a previous term.

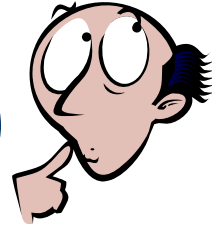


# Other Important Points



- **Tuition (admission) deposits** – released as a payment once tuition was assessed
- **Housing deposits** – released once housing is charged starting Sept 1, 2016
- **Residence (rent)** – charged per month
- **Meal plans** – charged per term in Aug/Sept & Jan
- **Meal Plan Top-ups** – also for students not living in residence
- **oneCard** – automatic charge for all undergrads in residences
- **Overpayments** – set up as a deposit to be applied towards future charges, cannot request a refund for living expenses
- **Refunds** – On Minerva “Direct Deposit Bank Accounts” for Canadian accounts encouraged as there is a charge for cheque refunds.
  - Students can request a refund on Minerva if they have a credit (negative) balance
  - Explicit over payments will be held to be applied towards future charges.
  - Living expenses should not be sent to the University.

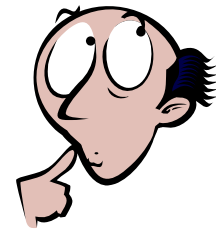
## Other Important Points (cont)



- **Scholarships** – McGill internal and non-McGill external awards – should be on the student accounts by early Aug for Undergrads (early Sept for Grads). (disbursements for Winter are schedule for early January and can be seen as pre-authorized credits for the Winter).
- **US Government Loans** (Direct Loans) – payable to the fee account, refunds are treated with priority. Sub and Unsub loans will only be disbursed for Freshman (U0) students on September 23<sup>rd</sup>, Parent Plus loans will be disbursed August 24<sup>th</sup>.
- **Deferrals** while waiting for government aid: [www.mcgill.ca/student-accounts/awards-assistance/tuition-fees-payment-deferral](http://www.mcgill.ca/student-accounts/awards-assistance/tuition-fees-payment-deferral)
- **Sponsored students** – sponsors must notify the University in writing on their corporate letterhead.
- **Library fines** – must deal with the Library directly

# Your starting point for further information!

- **Minerva:**
  - Account Summary by Term on Minerva vs. the e-bill
  - Recent Payments, e-Bills, and Unbilled Transactions
  - Tax receipts, direct deposit, refunds, and much more!
- **Student Accounts website:** [www.mcgill.ca/student-accounts](http://www.mcgill.ca/student-accounts)
  - Lots of FAQ's [www.mcgill.ca/student-accounts/your-account/faq](http://www.mcgill.ca/student-accounts/your-account/faq)
  - More information on Guest Access
  - Fee calculators – to provide reasonable estimates of fees for the year
  - Important Dates



# Questions?

*These slides will be available in PDF format at*  
[www.mcgill.ca/student-accounts/forms](http://www.mcgill.ca/student-accounts/forms)



*Thank you!*

*Presenters: Mary Jo McCullogh, Kevin Clément, Jessica Lalonde  
of the Student Accounts Office*

