NOTE: The University is implementing e-billing for the 2005-06 academic year. A paper fee statement will no longer be mailed via Canada Post. An email will be sent to you notifying you of the arrival of your bill in Minerva. Please see the section entitled "Fee Statements and the e-bill" within this booklet for further information. Failure of the student to check email on a regular basis will in no way constitute grounds for the reversal of interest charges and/or late payment fees, should the bill not be paid.
The University reserves the right to make changes without notice in the published scale of fees.

The regulations, instructions and fee information outlined in this booklet represent official university policies and are accurate as of the date of publication. In some cases, the information may differ from faculty calendars, which were published at an earlier date. In the event of a discrepancy, the information in this booklet supersedes information from any other source. Students who do not abide by the regulations, and/or who owe the university outstanding amounts on their fee account from previous terms, will not be permitted to register for the 2005-2006 session, and if pre-registered, may risk being cancelled from the current (and any subsequent) term's courses.
INTRODUCTION

We extend a warm welcome to new and returning students for the 2005-2006 academic session. This booklet is a summary of the University regulations and instructions for payment of student fees. This book can be used to approximate how much you can expect to pay for a particular program. Be sure to consult the sections on Tuition and Compulsory Fees to obtain the most accurate estimate. Students should familiarize themselves with the various procedures described in this booklet.

MINERVA - YOUR INFORMATION SYSTEM

Minerva is McGill's web-based information system serving students, staff and faculty.

Students register and make course changes using Minerva, http://www.mcgill.ca/minerva-students. Students can also update their own personal information such as addresses, and emergency contacts, and make minor corrections (adding accents, changing upper/lower case letters) to their legal name. Class schedules, including course descriptions and spaces available in course sections, are accessible in Minerva.

Students can access fees and tax receipt information via the Student Accounts Menu of Minerva. This menu presents students with the following options:

- View your citizenship and Quebec residency status affecting your tuition and fees assessment;
- Account Summary by Term where student can view charges, credits and payments for all terms;
- Account Summary where students can view an overall summary of their account by type of charge or payment (not broken down by term);
- Tax Forms Menu where students can print their various tax receipts;
- e-Billing and e-Payment menu where students can view fee statements and associated flyers and choose to pay their fees either via internet banking or via pre-authorized debit (e-cheque).

E-mail

E-mail is one of the official means of communication between McGill University and its students. As with all official University communications, it is the student's responsibility to ensure that time-critical e-mail is accessed, read, and acted upon in a timely fashion. If a student chooses to forward University e-mail to another e-mail mailbox, it is that student's responsibility to ensure that the alternate account is viable.
Students have full access to their financial records. Appropriate officers or mandataries of the University will have access to those records if it is required in the carrying out of their duties. No other individuals or organizations will have access to fee information contained in a student's record unless the consent of the student is obtained. A form to provide the University with this authorization may be obtained at www.mcgill.ca/student-accounts/

Consult the Student Accounts website for tables of fees by faculty (based on full-time status).

Tuition

The University will charge the following tuition fees in 2005-2006 which vary according to the residence and citizenship status of the student.

Citizenship/Residency Status

The Ministère de l’Éducation, Loisir et Sport du Québec (MELS) requires all students who are citizens or permanent residents of Canada to provide proof of their status in order not to be charged the international rate of tuition fees and those who wish to qualify for the Quebec rate of tuition fees, must ALSO provide proof of Quebec residency along with proof of citizenship. Required documents MUST be submitted within the timeframe indicated in the calendar or at the website www.mcgill.ca/student-records/fees. A list of the categories of Quebec residents who qualify for the Quebec rate as well as the required application form is available at http://www.mcgill.ca/student-records/fees/poc/

Students must ALSO report any changes to their status, be it immigration or proof of residency/citizenship, with supporting documents, to the Admissions, Recruitment and Registrar’s Office. Requests must be submitted by the last day of classes of the current term in which the change of status has occurred. Documentation received after this time will affect fee rates for subsequent terms only.

If proof of status is submitted after a student has been billed, but before the document submission deadline, the tuition supplement will be waived. Any late payment and/or interest charges accumulated during the documentation evaluation period will not be waived.

Quebec Students

The 2005-2006 tuition fees for Quebec students who are Canadian citizens or permanent residents are $55.61 per credit or $1,668.30 for 30 credits.
Non-Quebec Canadian (Permanent Resident) Students

The 2005-2006 tuition fees for non-Quebec students who are Canadian citizens or permanent residents are $155.03 per credit or $4650.90 for 30 credits.

International Students

The 2005-2006 tuition fees for international Undergraduate students are as follows:

<table>
<thead>
<tr>
<th>Faculty</th>
<th>Per credit charges</th>
<th>Annual tuition based on 30 credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arts, Continuing Education Programs, Education, Law, Religious Studies</td>
<td>$399 per credit</td>
<td>$11,970</td>
</tr>
<tr>
<td>Arts &amp; Science</td>
<td>$420 per credit</td>
<td>$12,600</td>
</tr>
<tr>
<td>Management</td>
<td>$500 per credit</td>
<td>$15,000</td>
</tr>
<tr>
<td>Agricultural &amp; Environmental Sciences, Engineering (including Architecture) Music, Nursing, Physical &amp; Occupational Therapy, Science</td>
<td>$441 per credit</td>
<td>$13,230</td>
</tr>
</tbody>
</table>

Exemptions from Differential Fees

In accordance with the regulations prescribed by the Ministère de l'Éducation, Loisir et Sport du Québec (MELS) there are eight categories of exemption from international tuition fees; these are outlined below. A complete list of the guidelines and regulations can be read in the "Politique Relative aux Droits de Scolarité Exigés des Étudiants Étrangers par les Universités du Québec" on the MELS website: http://www.mels.gouv.qc.ca/ens-sup/ens-univ/Politique_etud_etr.pdf

Students wishing to qualify for one of these categories must complete an International Fee Exemption form which can be obtained from the Admissions, Recruitment and Registrar's Office website and provide all the relevant documents required for the category. Questions related to any of the above exemptions may be addressed to the Admissions, Recruitment and Registrar's Office.

For more information on the documents required for each exemption category and application procedures, please refer to the Admission, Recruitment and Registrar's Office website at http://www.mcgill.ca/student-records/fees/exemption/.
i. Citizens of France

ii. Citizens of those countries which have signed an agreement with the Ministère de l’Éducation, Loisir et Sport du Québec (MELS)

iii. Students admitted to Canada under section 7(1)(a) of the immigration Act - diplomatic, consular and other representatives of foreign countries, the UN, and other international agencies, their dependents and entourage

iv. Students whose status as a convention refugee has been accepted by the Canadian Government

v. Students enrolled in an eligible French degree program

vi. Students whose spouse or unmarried students whose parent holds a Temporary Work Permit valid for a position in Quebec

vii. Students employed by, or dependents of those employed by a recognized non-Governmental International Organization

viii. Students participating in a Fonds de la Recherche en Santé du Québec program

Farm Management & Technology

Students in this program are exempt from tuition fees, but pay the society and other compulsory student fees pertaining to the Macdonald Campus.

Medicine & Dentistry

Students in these faculties pay tuition fees on a per credit basis according to their status.

Quebec students: $55.61 per credit

Non Quebec Canadian (permanent resident): $155.03 per credit, see p. 5.

International students - Medicine*: $374.61 per credit
*except for students who are here on an agreement from Malaysia where the fees are set at $688.07 per credit.

International students - Dentistry: $595.35 per credit

The average number of credits per year is as follows:

<table>
<thead>
<tr>
<th></th>
<th>Yr 1</th>
<th>Yr 2</th>
<th>Yr 3</th>
<th>Yr 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicine</td>
<td>64</td>
<td>50</td>
<td>48</td>
<td>37</td>
</tr>
<tr>
<td>Dentistry</td>
<td>64</td>
<td>66</td>
<td>51</td>
<td>34</td>
</tr>
</tbody>
</table>
Graduate Studies

In thesis programs, students are charged a flat rate based on 15 credits per term.

In non-thesis programs, students are charged a flat rate (based on 15 credits per term) if they are registered full-time, or a per credit rate if they are registered for less than 12 credits.

In the M.B.A., M.L.I.S., S.T.M. and M.Ed. programs students are charged per credit.

Part-time, Qualifying, Special, Diploma and Certificate students will be charged tuition fees at the per credit rate and will be subject to student society fees, student services fees, registration and transcripts charges, and information technology charges.

Per Term Tuition Fees Master’s and Ph.D.

<table>
<thead>
<tr>
<th>Tuition</th>
<th>Quebec Students</th>
<th>Non-Quebec Canadians</th>
<th>International Students*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Master's or Ph.D.</td>
<td>Master's</td>
<td>Ph.D.</td>
</tr>
<tr>
<td>Full-time</td>
<td>834.15</td>
<td>2325.45</td>
<td>834.15</td>
</tr>
<tr>
<td>Half-Time</td>
<td>417.08</td>
<td>1162.73</td>
<td>417.08</td>
</tr>
<tr>
<td>Additional Session/Non-thesis extension</td>
<td>834.15</td>
<td>834.15</td>
<td>834.15</td>
</tr>
<tr>
<td>Non-resident</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
</tr>
</tbody>
</table>

*Programs which charge different fees:

MBA (international students) ...............$666.67 per credit
M.S. in Manufacturing Management .......$446.43 per credit
The International M.S. Program for Practicing Managers $42,500 US - all fees

Please consult the calendar of the Graduate and Postdoctoral Studies Office for further information related to these programs.

Post-Graduate Medical Education (Residency Programs)

Medical Residents: Medical residents have a portion of their tuition funded by the Régie d’Assurance Maladie du Québec (RAMQ) as part of their agreement with the Ministère de la Santé et des Services Sociaux (MSSS). A resident registered for 52 weeks will be required to pay $700 (pro-rated according to the number of weeks enrolled). The following charges will be assessed, followed by the RAMQ's pre-authorized payment.
Permanent residents, Canadian citizens or Quebec residents:
Tuition: $55.61 per week of residency in the program.

International residents:
Tuition: $335.61 per week of residency in the program.

Medical Residents pay their annual tuition in full by October 28, 2005

Clinical Fellows, Clinical Research Fellows and Research Fellows: Students are charged according to the same fee structure as Medical Residents, except that there is no pre-authorized payment from the RAMQ as these students are not paid by the MSSS. Students are permitted to pay their annual tuition in three installments:

1st Installment due . . . . . . . . . . . . . . . . .29 AUGUST 2005
(includes administrative fees)

2nd Installment due . . . . . . . . . . . . . . . . .28 NOVEMBER 2005

3rd Installment due . . . . . . . . . . . . . . . . . . . . .28 MARCH 2006

Dental Residents: Students are charged according to the same fee structure as Medical Residents, except that there is no pre-authorized payment from the RAMQ as these students are not paid by the MSSS. In addition, non-Quebec Canadian or permanent residents are required to pay a supplement of $99.42 per week of enrollment bringing their tuition rate to $155.03 per week. Students are permitted to pay their annual tuition in three installments using the same schedule as clinical fellows. Please see above.

Non-Quebec Exchange Students

Incoming students on formal exchanges are exempt from regular tuition charges and compulsory per term charges. However, they are required to pay International Health Insurance at the single rate as well as additional course charges that are compulsory upon registration in a particular course. Such additional course charges may represent special activity charges or course materials.

McGill students going on exchange are required to pay all the regular fees associated with 15 credits (12 credits in the MBA program).

Quebec Exchange (Inter-University Agreements)

Students taking courses as part of the Inter-University Agreement are required to pay the fees at their home university. The Agreement, therefore, relates solely to the transfer of academic credits. International students in undergraduate programs will not normally be permitted to take IUT courses. The University reserves the right to refuse course registrations in non government-funded activities.
Senior Citizens

Senior citizens aged 65 and over, registered in credit courses, will be credited an amount equal to 50% of the Quebec tuition fee rate. Students at the graduate level registered as additional session or non-resident are not entitled to this benefit.

Part-Time Students

Part-time students will be charged tuition fees at the per credit rates and are also subject to student society fees, student services fees, registration and transcript charges and information technology charges.

Double Program Assessments

Students in two programs normally are billed additional fees for their second program. Depending on the level of the two programs, eg. one at the undergraduate vs one program at the graduate level, students may incur both society and faculty fees and/or additional tuition fees.

<table>
<thead>
<tr>
<th>Nature of two programs</th>
<th>Society &amp; Faculty fees</th>
<th>Tuition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two Programs at the Undergraduate level</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>1st program Undergraduate 2nd program Graduate</td>
<td>Yes</td>
<td>Yes if Graduate program is a flat-rate program</td>
</tr>
<tr>
<td>1st program Graduate(not Post-Graduate Medicine) 2nd program Graduate</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>1st program Post-Graduate Medicine - registered 52 weeks 2nd program Graduate</td>
<td>Yes</td>
<td>Yes if 2nd program is a non-thesis credit counting program</td>
</tr>
<tr>
<td>1st program Post-Graduate Medicine 2nd program Graduate Additional Session</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>1st program non-credit(Continuing Education) 2nd program Post-Doctoral</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>1st program Undergraduate 2nd program non-credit</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>
Students in two programs may consult the Admissions, Recruitment and Registrar's Office for information on tuition fees. Adjustments to bills will be made throughout the term when fees cannot be automatically calculated.

Compulsory Fees

Student Services

The Student Services fee is overseen by the Senate Committee on the Coordination of Student Services, a committee composed equally of students and University staff. Through the Office of the Dean of Students, these services are available on the Downtown and Macdonald campuses to help students achieve greater academic, physical, and social well-being.

The fee, complemented by revenue from the Quebec government, the University, and the generosity of donors, supports Athletics (including campus recreation and intercollegiate sports), Student Health (including Dental), Mental Health, Counselling and Tutorial, Chaplaincy, Career and Placement, Financial Aid and International Student Services, the Office for Students with Disabilities, First Year Students (including the Francophone Assistant), Off-Campus Housing, and the First Peoples' House. The Office of the Dean of Students also administers the academic integrity process as described in the Handbook of Student Rights and Responsibilities (see http://www.mcgill.ca/integrity/students/).

Undergraduate Students
(depending on government funded vs de-regulated status)

<table>
<thead>
<tr>
<th>Credits</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>9 credits and over</td>
<td>$192</td>
</tr>
<tr>
<td>1-8.5 credits</td>
<td>$115</td>
</tr>
</tbody>
</table>

Graduate students:

- Full time: $192
- Part/Half time: $115
- Additional session: $63
- Non-thesis extension

Post-Graduate Medical Education:

<table>
<thead>
<tr>
<th>Duration</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>40 - 52 weeks</td>
<td>$192</td>
</tr>
<tr>
<td>01 - 39 weeks</td>
<td>$115</td>
</tr>
</tbody>
</table>

Student Society Fees

Student society fees are compulsory fees collected on behalf of student organizations. Fees must be approved by the student body through fee referenda according to the constitutional rules of the association or society.

Changes to student society fees are voted upon by the students during the Spring referendum period. Some fees are pro-rated for part-time students.

Annual fees at the undergraduate level range from $320 - $722.
Fees at the graduate level range from $125 - $634, depending on the student's classification and program.

For more detailed information see the major Student Society websites:
http://www.pgss.mcgill.ca/
http://www.ssmu.mcgill.ca/
http://www.macdonald.mcgill.ca/mcss/

Registration Charge

All students in courses and programs will be assessed a per term registration charge as follows:

Undergraduate students and graduate students whose fees are charged on a per credit basis:
$6.63 per credit to a maximum of $99.45 per term

Graduate students whose fees are charged on a flat rate basis:
- Full-time: $99.45
- Half-time/additional session: $49.73
- Non-thesis extension

Post-Graduate Medical Education:
- 40 - 52 weeks: $99.45
- 01 - 39 weeks: $49.73

Information Technology Charge

The purpose of the information technology charge is to enhance certain technology services provided to students as well as to provide training and support to students in the use of new technology. A per term charge will be assessed as follows:

Undergraduate students and graduate students whose fees are charged on a per credit basis:
$5.95 per credit to a maximum of $89.25 per term

Graduate students whose fees are charged on a flat rate basis:
- Full-time: $89.25
- Half-time/additional session: $44.63
- Non-thesis extension

Post-Graduate Medical Education:
- 40 - 52 weeks: $89.25
- 01 - 39 weeks: $44.63

Transcript Charge

The University will charge a per term transcript charge to all students. This will entitle students to order transcripts free of charge and will be assessed as follows:

Undergraduate students and graduate students whose fees are charged on a per credit basis:
$.60 per credit to a maximum of $9.00 per term
Graduate students whose fees are charged on a flat rate basis:  
  Full-time: .................................. $9.00  
  Half-time/additional session/  ...................... $4.50  
  Non-thesis extension

Post-Graduate Medical Education:  
  40 - 52 weeks ................................. $9.00  
  01 - 39 weeks ................................. $4.50

**Copyright Fee**

All Quebec universities pay an annual fee to Copibec (a consortium that protects the interests of authors and editors) for the right to photocopy material protected by copyright.

Undergraduate students and graduate students whose fees are charged on a per credit basis:  
$.63 per credit to a maximum of $9.45 per term

Graduate students whose fees are charged on a flat rate basis:  
  Full-time: .................................. $9.45  
  Half-time/additional session/  ...................... $4.73  
  Non-thesis extension

**Other Charges**

There are a variety of other charges that may be posted to your student fee account, for instance, DAS and Lab Charges, Residence long distance and equipment charges, additional meal plan charges, etc. This list is not meant to be comprehensive, but an indication that other charges may appear. The office responsible for the charges will be able to provide further details if required.

With regards to Long Distance charges, students are able to see the detailed backup for these charges at www.mcgill.ca/rezphone and log in as you would to Minerva.

**Student Health Insurance Plans**

**Canadian and Quebec Residents**

All undergraduate students are automatically covered by their respective society's Health and Dental Plan (MCSS or SSMU).

The cost of these plans is as follows:  
  Macdonald Campus Students' Society (MCSS) . . . $144.60  
  Students' Society of McGill University (SSMU) . . . $184.60

For details on what is covered by this plan as well as opt-out procedures, please refer to the information contained on the Web at www.aseq.com.

Graduate students classed as Canadian full-time or additional session/non-thesis extension as well as all Post-doctoral candidates are
automatically covered by their society's Health and Dental Plan (PGSS). Students without valid Canadian Medicare, please see the University administered health plan section on the Student Accounts website. In 2005-2006 this plan will cost $463. Students not charged during the fall term for insurance fees can choose to enroll directly at the PGSS office during the January adjustment period. For details on what is covered by this plan as well as opt-out procedures, please refer to the information contained at www.pgss.mcgill.ca.

**International students** are also members of the dental insurance plans of the student societies to which they belong and are required to pay these premiums as follows:

- Students' Society of McGill University ................. $ 98.20
- Macdonald Campus Students' Society .................. $ 76.92
- Post-graduate Students' Society (incl Post-Docs) ...... $ 225

See p. 11 for the web site locations where further information as well as opt-out procedures may be found.

**University Administered Health Plan (International and Canadian students)**

Canadian students from outside the province of Quebec should check with their own provincial medicare office to ensure the validity of their health coverage while studying at McGill. Students without valid Medicare will not be able to use the PGSS Health plan, and will need to withdraw.

If you are a recent permanent resident of Canada or a Canadian citizen who has been living abroad, you may not be eligible for provincial health insurance coverage, or you may have to wait for three months after your arrival to qualify. To ensure adequate health insurance coverage, you may enroll in the group plan offered through International Student Services (ISS). For more information, visit www.mcgill.ca/internationalstudents/.

By McGill Senate regulation, ALL students who do not have Canadian citizenship or Permanent Resident status, as well as their accompanying dependents, must participate in a compulsory health insurance plan administered by the University. This policy applies as well to students who may be exempt from international fees. The health insurance premium will be billed on September 1, 2005. The 2005/2006 rates will only be established late in the spring term after publication.

The rates for 2004-2005 were:
- Single: $663.00
- Dependent: $1,680.00
- Family: $3,189.00
For more information on 2005/2006 rates for students and dependents, consult the ISS’s website after June 15, 2005.

All International students must confirm their insurance status (enrolment or exemption) by coming in person to International Student Services no later than September 30, 2005. A Blue Cross certificate will only be issued when the student signs the insurance contract. Any later request for an exemption will only be applied for the following term(s). Students starting in January 2006 must confirm their status no later than January 30, 2006.

In general, the policy provides coverage similar to that of Quebec Hospitalization and Quebec Medicare. Students should note that maternity benefits are restricted.

International students who will not reside in Quebec during the academic year and students with valid Quebec Medicare cards at the time of registration must request exemption status by September 30, 2005. All inquiries concerning the International Student Health Insurance plan should be directed to:

International Student Services Office
TEL (514) 398-6012
FAX (514) 398-7352
EMAIL: International.health@mcgill.ca
www.mcgill.ca/internationalstudents/

Student Housing Charges

Student housing charges will appear on the Minerva e-bill on a monthly basis. For more detailed information please contact the:

Student Housing Accounts Office (Downtown Campus)
Student Housing Office
3641 University Ave.
Montreal, Québec H3A 2B3
Telephone (514)398-5539

Administrative Fees

Late Registration

After regular registration deadline:
- All eligible returning students, except Special students and graduate part-time students .................. $50
- Special students and graduate part-time students. .... $20
As of the second day of classes
- All students except Special students and graduate part-time students .................................$100
- Special students and graduate part-time students. .... $40

Minimum Charge upon withdrawal
(or for newly admitted students, the deposit) .............$100
Returned cheques .......................... $20
Re-reading Exam Paper
(refundable in some faculties) $35

Late Payment
-charged on balances > $100 as of the end of October
(end of February for the Winter term) $25
Interest on outstanding balance 1.3%
(15.6% annually)

Duplicate Student I.D. Card $20
Supplemental Examination $35
Thesis Examination Charge
(and resubmission fee, if applicable)
- Master's thesis $75
- Ph.D. thesis $100

Late Course Change fee
(each change after deadline for course change) $25
Graduation Fee (compulsory*) $60

(*) Students will be charged a graduation fee in their graduating year according to the following schedule: February graduation - end of November; May graduation - end of February; and October graduation - end of March. Students added to the graduation lists late will be charged accordingly.

FEE STATEMENTS AND THE E-BILL

The Student Accounts Office is pleased to announce that e-billing will be available in August. Paper bills will only be mailed in August and September after which time the bills will only be available on Minerva. Starting in August, students may view their e-bill under the Student Accounts menu item "e-Billing and e-Payment". Emails will be sent to the official McGill email address as notification that the bill is available to review.

Returning students in the Fall term: Students who register during the regular registration period will be mailed a fee invoice early in August, due on August 29th.

Newly admitted students in the Fall term: Students who register during the month of August will receive their fee invoice early in September, due on September 28th.

Returning students in the Winter term: The Winter term fees will be assessed early in December at which time the fee invoice will be sent via Minerva, due on January 5th.

Newly admitted students in the Winter term: Students who register during the month of December will receive their fee invoice via Minerva early in January, due on January 31st.

Starting in October, students who have any balance, except zero, may expect to be notified that a bill has been delivered to Minerva.
3rd Party Notification: Students may request a notification of their balance to be sent via email to other persons who may be responsible for payment of the fee invoices. Up to three additional recipients may be identified by adding an alternate Student Billing email address, eg. their parent's address via Minerva under the "e-Billing and e-Payment" menu.

TUITION DEPOSITS

New undergraduate students as well as students in certain graduate departments are required to confirm their acceptance of the offer of admission on www.mcgill.ca/minerva-students/applicants and pay the required deposit by credit card (Visa or Mastercard) at that time.

All deposits will be applied to the Fall or Winter fees as long as the student enrolls. Should a student not register the deposit is forfeited.

Faculties and departments shown below require deposits as follows:

Undergraduate Faculties (excl. Medicine & Dentistry) $200
Medicine $500
Pre-Med Admissions $300

Dentistry $2000
Pre-Dentistry Admissions $1000

Graduate & Postdoctoral Studies
- Law Programs, Dip. Housing, Music Programs,
  Architecture Programs, M. Urban Planning, MLIS $200
- Dip. Public Accountancy $250
- MMM, MBA, MBA Exchange Program,
  Communication Sciences & Disorders Programs $500

PROCEDURE FOR PAYMENT OF FEES

Acceptance of fees by the University in no way guarantees that students will receive academic permission to pursue their studies. If it is subsequently determined that the academic standing does not permit the student to continue, all fees paid in advance will be refunded on application to the Student Accounts Office.

The Student Accounts website is updated on a monthly basis with information on the payment due dates.

All payments remitted to the University will be applied to the oldest debt from the oldest term first. However, payments made as a result of a request for a deposit, e.g. Student Housing, will typically be applied to Student Housing charges, even if that charge is not the oldest.
Methods of Payment

- telephone/internet banking

The most efficient means of paying student fees is through telephone or internet banking. McGill is registered with most of the major Canadian banks for this payment of bills service. Please allow two working days for your payment transaction to be reflected on your fee account. Links to the major banks are found on the Minerva e-Billing and e-Payment menu for your convenience.

- pre-authorized debit (e-cheque)

Students can complete the pre-authorized debit (e-cheque) agreement (which may be downloaded from either Minerva or http://www.mcgill.ca/student-accounts/forms/) to authorize the University to debit their bank account for an amount pre-determined by the student on the e-payment menu on Minerva.

- by mail

Students may choose not to avail themselves of the on-line methods of fee payment described above. Please note, however, that the University is not responsible for mail service; therefore, if a payment is received past the fee deadline indicated on your statement, interest and/or a Late Payment Fee may be assessed.

Return envelopes will be provided with the first fee statement in August and September, but as of October should you need to make additional payments, mail it with a copy of your e-bill to:

McGill University - Student Accounts Office  
James Administration Building, Room 301  
845 Sherbrooke St. W.  
Montréal, Québec  
H3A 2T5

Cheques, money orders or bank drafts should be made payable to "MCGILL UNIVERSITY" in Canadian funds:

To ensure that your account is correctly credited, you must print your family name and McGill ID number on the front of the cheque or money order.

Students should be aware that a cheque not drawn on a Canadian bank must be presented by the University to the bank upon which it is drawn. This can take two to three months and fees are deemed not to have been paid until the funds have been received by the University from the bank. **Payments under $100 will be refused.** To avoid this situation, an international draft in Canadian funds drawn on a Canadian bank should be requested from the bank in your own country.
wire transfers

Wire transfers will only be accepted for the amount of tuition and ancillary fees. Amounts in excess of the annual fees as stated in the University calendars, and on the Student Accounts website, may be returned to the sender. Funds for living expenses MUST be directed to the student's own financial institution.

If you wish to transfer funds by wire transfer to cover registration fees prior to leaving your country, such a transfer should be made in CDN $ to McGill account number: 000 3582, Transit number: 00001 003, Royal Bank of Canada, 1 Place Ville Marie, Montreal, Québec H3C 3A9. Your name and student number should be used as the reference. Note that all incoming wire transfers greater than $1000 are subject to a $10 bank fee deducted at source by the University's bank on all payments received from institutions outside of Canada.

Student Banking Needs

There are a total of six Automatic Banking Machines (ABMs) on campus. The 6 below provide withdrawal and transfer services.

- Laird Hall entrance, Macdonald Campus
- Burnside Hall, basement
- McIntyre Medical Building (5th floor)
- McConnell Engineering Building (main floor)
- Bronfman Building (basement, Cafeteria)
- Bishop Mountain Hall Residence (main floor, north entrance)

There are many banks in the downtown area which are available to service the needs of the student population. It has been noted that at the beginning of the school year, banks in close proximity to the downtown campus experience long line-ups particularly in the case of out-of-province students wanting to open accounts. Students who wish to meet with a banking officer are advised to make an appointment to avoid long delays.

Income Tax Receipts

Income Tax Receipts (T2202A, Relevé 8, and Quebec Tuition receipt) will be available on Minerva for the previous calendar year by the end of February. The amount deemed eligible is a deduction for provincial tax purposes and a tax credit according to federal tax regulations. Income Tax receipts will not be issued for unpaid balances due to the university.

Scholarship Tax Receipts (T4A’s and Relevé 1) are expected to be mailed by the end of February. It is hoped that they will be available on Minerva in 2006, but check the Student Accounts website early in January for news on their availability. T4A’s are issued for scholarships and awards and for exemptions from tuition related to staff dependent bursaries. Since these benefits are recorded in a student's fee account at the time of assessment, the Winter term amount will in all likelihood be paid in December and therefore be taxable income in the calendar year 2005.
PAYMENT PENALTIES

**Interest:** Interest will be charged after the due date at the monthly rate of 1.3% (15.6% annually).

**Late Charges:** Students who still have an outstanding balance greater than $100 on their account as of October 28th and February 28th will be charged a late payment charge of $25 in addition to interest.

*The University shall have no obligation to issue any transcript of record, award any diploma or re-register a student in case of non-payment of tuition fees, library fees, residence fees or loans on their due date.*

Access to Minerva for the Registration functions will be denied until these debts are paid in full or arrangements made to settle the debt. Students who register in a given term who have amounts owing from previous terms must make payment arrangements with either the Student Aid Office or the Student Accounts Office prior to the end of the course add/drop period. Failure to do so will lead to the current term’s registration being cancelled.

REFUND POLICY WITH RESPECT TO UNIVERSITY OR COURSE WITHDRAWAL

Overpayments will automatically be applied against the following term or may be refunded on request after the course withdrawal deadlines. Interest will not be paid on credit balances.

Students are encouraged to access Minerva to verify their balance. Note that students can now have their refunds deposited directly to their bank account. This is highly recommended as this will cut down the waiting time for a cheque to be produced. The Refund Request is available at www.mcgill.ca/student-accounts/refund/ along with the Direct Deposit Request (which need only be completed once, unless banking information changes).

Students who have accessed Minerva and who drop their last course from September 1st through the withdrawal period with full refund, will be deemed to have withdrawn from the University. They will be automatically charged a minimum charge of $100 (or their deposit fee if newly admitted) to cover administrative costs of registration. Students who discontinue their classes without taking steps to drop their courses will be liable for all resulting tuition and other fees. Students who have withdrawn from the University and who subsequently wish to re-enroll must follow the procedures for re-admission.

Fees for the term in which the student withdraws are refundable as indicated below:
**Fall Term (Winter Term) Refunds**

Up to and including September 18 (January 22)
- Returning students - 100%* (less minimum charge of $100)
- New students - 100%* (less registration deposit or minimum charge, whichever is higher)

After September 18 (January 22)
- No refund

*includes tuition and compulsory student fees.

Note: The dates above also apply to individual course withdrawal. Any request to exceptionally withdraw after these dates must be submitted for consideration to the Student Affairs Office of a student's faculty. Students who are granted the permission to exceptionally withdraw after these dates must request a refund of Health Insurance premiums directly from the office administering the particular health plan.

If students wish to discuss the refund policy applicable to a special case, they must contact Student Records in the Admissions, Recruitment and Registrar's Office.

Music students who, in special circumstances such as illness or injury, are given permission to withdraw from practical instruction after the end of the Course Change period will be charged $65 per week for 1-hour lessons ($97.50 for 1½ hours) up to a maximum equivalent to the total fees charged for the course.

Full refunds for practical instruction will be given up to the last Friday of the Course Change period.

**SCHOLARSHIPS**

**Fall Term:** McGill scholarships or awards are normally credited to the recipient's fee account by mid-August. These awards have the effect of reducing the student's outstanding balance.

**Winter Term:** Students will be able to view upcoming Winter term scholarships or awards on Minerva once processed by the Student Aid Office. These awards are post-dated and will be released (if a registration exists) to the student's fee account in January prior to Winter fees being due.

Please note that overpayments on scholarships or bursaries are refundable only after the official course add/drop period for each term.

**Staff Dependent Scholarship**

Students who are dependents of McGill staff members may qualify for
a staff dependent scholarship. Those who do not meet the academic requirements for a scholarship may convert the scholarship to a waiver. The waiver is then taxable to the parent (staff member). Such students should contact the McGill Benefits Office at 398-4900 for further information regarding eligibility criteria.

**English Courses for Francophones**

Students who have been admitted to a Bachelor's level program for the Fall term are eligible to take either ESLN 150 or ESLN 299 and be reimbursed for tuition at the Quebec rate upon completion of the course. Administrative fees applicable to the course are also reimbursed. The amount will be reimbursed to the student's fee account in mid-September and will be reported on a 2005 T4A (scholarship income) slip.

**DEFERRED PAYMENT**

**Students Sponsored by Third Parties**

Students whose fees will be paid by an outside agency such as the Department of Veterans Affairs, C.I.D.A., or a foreign government must have written evidence to that effect. Students in any of the above categories should supply the Student Accounts Office with the appropriate documentation. When a third party has agreed to pay fees on behalf of a student, payment will be recorded on the fee account thereby reducing the balance the student must pay. If the third party does not pay the promised fees within 90 days of invoicing, the student will be ultimately responsible for paying the fees plus the late payment fee and accrued interest. Refer to www.mcgill.ca/student-accounts/third/ for further details.

**Students receiving Government Aid**

Students are encouraged to pay their tuition promptly upon receipt of their government assistance. Interest on outstanding tuition is charged monthly beginning in August for returning students and in September for new students. Students who have applied for government assistance for full-time studies by June 30th will be entitled to an exemption of interest and/or late payment charges effective upon receipt of their student aid at either the:

- **Student Aid Office**
  3600 McTavish Street, Suite 3200
  Montreal, Québec H3A 1Y2
  Telephone: (514) 398-6013/14/15
  Email: student.aid@mcgill.ca

- **Macdonald Campus Student Services**
  Centennial Centre, Suite CC1-124
  Ste. Anne de Bellevue, Quebec H9X 3V9
  Telephone: (514)398-7992
  http://www.mcgill.ca/macdonald-studentservices
Students are reminded that tuition and student housing fees have first call upon financial aid received from any source.

**Graduate Awards/Teaching Assistantships**

Graduate students who are recipients of awards where funds are paid directly to them (e.g. MRC, NSERC, etc.) are normally required to pay their fees by the payment due dates.

Students who are dependent on the income received from either Teaching Assistantships, stipends and/or fellowships in order to pay their tuition should consult with the office responsible for their pay (either with their graduate department or on the Graduate and Postdoctoral Studies Office web site http://www.mcgill.ca/gps/) to see if they qualify for a deferral of their fees. Arrangements can then be made with the department to request a deferral through the Student Accounts Office. The department will normally recommend that the student arrange for regular deductions at source to pay tuition. This may be accomplished by completing the form "Student Fee Payroll Deduction Authorization" found at http://www.mcgill.ca/hr/forms/#PAYROLL. Generally, the deferral is only in effect until April by which time all fees must be paid.

**STUDENT ACCOUNTS OFFICE INFORMATION**

Who are we?

**Accountant:** Ms. Mary Jo McCullogh (398-2315)

**Acting Supervisor:** Ms. Pat Champagne (398-2490)

**Data Administration Officer:** Mr. Kevin Clément (398-2377)

**Reports & Financial Administrator:** Ms. Nila Kolomiichenko (398-2890)

**Loans Officer:** Ms. Carol Pisimisis (398-3902)

**Collections Officer:** Ms. Blanka Fortin (398-3901)

**Collection Assistant:** Ms. Luisa Di Dio (398-6982)

**Customer Service:**

Ms. Cheryl McKnight; refunds, prepayments

Ms. Lori Baylis (398-3189) (on leave); sponsored students, graduate medicine students, ministry candidates

Ms. Seema Anandilal; funding through McGill Departments; External scholarships, staff dependent scholarship/waivers

Ms. Micheline Riendeau; bank payments, telebank/internet payments
Counter Staff:
Ms Lisa Vawer, Ms Jennifer Viens, Mr Gilles Tassé

Where are we?

Student Accounts Office
James Administration Building, Room 301
845 Sherbrooke Street West
Montreal, Québec H3A 2T5

Telephone: (514) 398-3900
Fax: (514) 398-2656
e-mail: student.accounts@mcgill.ca
website: www.mcgill.ca/student-accounts/

We appreciate the importance of customer service to McGill students. Please feel free to contact us, either directly at the office, or by e-mail should you have any comments or questions concerning your fee account.

Business Hours

9:00 to 17:00 Monday to Thursday
10:00 to 17:00 Friday
except for statutory holidays, Christmas closing, Monday June 27th and Monday July 4th and and summer Fridays between June 24th and August 12th (inclusive)

Here are some ways in which you could help us to improve our service:

• During peak periods when trying to reach us by telephone be sure you have exhausted all other possible information sources. Be sure to check our website (see above) or Minerva for the latest information.
• When you have questions regarding courses or registration they should be directed to your faculty. This includes questions regarding late course changes, withdrawal, late registration, etc.
• Finally, check your student newspapers for fee announcements throughout the year.