

# E-bills and e-pay

## “What do I need to know!”



### Service Point

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

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

*August 2017*

# 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



General tuition and fees  
information

Tuition and fees tables and  
rates

Undergraduate fees tables

Graduate fees tables

Continuing Studies fees tables  
2016/2017

Continuing Studies fees tables  
2017/2018

Rates Information

Summer Studies tuition and  
fees 2017

Non-tuition charges

## Tuition and fees tables and rates



Want to know approximately what you pay this year? Need a more comprehensive estimate so that you can budget accordingly? You've come to the right place. On the pages in this section, one for [undergraduates](#) and one for [graduates](#), you will be asked to self-identify based on your residency status and degree. Once you have, a table will appear depicting the tuition and fees you can expect to pay. It's as simple as that!



# 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.**

# Tuition Rates for Grad Students

In addition to the fee residency, a grad student's tuition rate is:

- Assessed at a flat rate for thesis students
  - 3-4 full-time terms for Masters students
  - 6-8 full-time terms for PhD students
  - Assessed Additional Session fees until initial thesis is submitted
  - Additional Sessions fees are charged in all three terms, including Summer
- Assessed at a flat rate or per credit for non-thesis students depending on the program and how many credits a student is registered for.
  - 3-4 terms of full-time/per credit
  - Once credits are completed assessed Non-Thesis Extension fee until degree requirements are completed

# Extra Courses

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- Extra courses not in a student's program
  - Assessed per credit for tuition and copyright fee for all courses taken outside of their program.
- Graphos courses
  - Assessed per credit for tuition and copyright fees
  - For thesis student, and non-thesis research Masters students, there is a bursary to cover the costs of the course. Applied to the account on a weekly basis.



# Newly admitted students

## On this page:

[Informational videos: Facts about Fees](#) | [Tuition and fees](#) | [What is charged through the fee account](#) | [When are bills issued](#) | [Health insurance](#) | [Letter of enrolment](#) | [Financial aid](#)

### 1. Informational videos: Facts about Fees!

By the end of July we will post informational videos for topics of interest for new students. This will include what is charged through the Student fee account, how billing works, and how to make payments.

In the meanwhile, you can review the 2016 presentation slides found here: [factsaboutfeespresentation2016.pdf](#)

### 2. Tuition and fees

The complete 2017-2018 [tuition and fee schedule](#) is available online. To find out more about what your first year will cost, please see: [www.mcgill.ca/accepted/accepting-your-offer/finances#cost](http://www.mcgill.ca/accepted/accepting-your-offer/finances#cost)

#### Deferrals for students with not proven fee residency status

The Ministère de l'Éducation et de l'Enseignement supérieur (MEES) 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. Those who wish to qualify for the Québec rate of tuition fees must also provide proof of Québec

[Get info](#)

## STUDENT ACCOUNTS IMPORTANT DATES

**10 Jul to 1 Aug** As of July 10, 2017, fee assessment for the Fall 2017 term will be available on Minerva under Account Summary by Term.

**31 Jul** July fee payment deadline

**7 Aug** New and Returning students to be issued e-bills on August 07, 2017 – fees due on August 31, 2017

# International Health Insurance

- Mandatory health insurance for International students (\$993 – single coverage in 2017/18)
  - Very few exemptions, but if you think you qualify you have until **Sept 30, 2017** to prove your exemption category
    - Apply for exemption by Aug 31, 2017 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 (\$203.44 (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 (\$454.71 (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



Registration Date	E-bill issued	Due date
Students registered by 6 August (midnight)	7 August	31 August
Students registered by 14 August (midnight)	15 August	31 August

- 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
- **Student Menu > Student Accounts Menu > E-Billing and e-Payment Menu**

# Minerva – Account Summary by Term vs e-billing and e-payment

McGill Minerva

UBAN

MAIN MENU	ICS	Security Admin	HR Admin	SR Admin	AR Admin	FAA Admin	Finance	Reports	Personal	Student	Employee	Applicant	Financial Aid/Awards	Guest	PL
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Search  [Go](#) [MENU](#) [SITE MAP](#) [HELP](#) [EN](#)

## Student Accounts Menu

**e-Billing and e-Payment Menu**  
View and pay individual e-Bills; view summaries of recent bills and payments, and transactions that have not yet appeared on a bill; request a billing email to be sent to another party.

**Account Summary by Term**  
An up-to-date list of charges, credits and payments for all terms.

# How to pay?



### e-Billing

#### Making a payment

[Make a payment within Canada](#)[Make a payment from outside of Canada](#)[Make a payment from the USA](#)[FAQs](#)[Deadlines and penalties](#)[Withdrawal from the University and/or Courses](#)

## Making a payment

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 upon request to the Student Accounts Office, any applicable deposit forfeitures, registration cancellation fees, or refund processing fees.

[Make a payment within Canada](#)[Make a payment from outside of Canada](#)[Make a payment from the USA](#)



## e-Billing

## v Making a payment

[Make a payment within Canada](#)[Make a payment from outside of Canada](#)[Make a payment from the USA](#)[FAQs](#)

## &gt; Deadlines and penalties

[Withdrawal from the University and/or Courses](#)[Requesting a refund](#)[Tax Receipts/Slips](#)[FAQ](#)

## Make a payment within Canada

- + **Online banking**
- + E-Payment (credit unions)
- + Cheque
- + HigherEdPoints (Aeroplan and TD points)





## e-Billing

## v Making a payment

**Make a payment within Canada**[Make a payment from outside of Canada](#)[Make a payment from the USA](#)[FAQs](#)

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## Make a payment within Canada

### — Online banking

McGill is registered as a bill with most Canadian banks

- Log into your online banking
- Add McGill as a bill (bill payee) and the account number is your McGill ID number (\*If a Guest is paying, please use the Student's ID, not the Guest ID)
- Pay the McGill bill
- It will take 1-3 business days for the payment to be received, and will be credited to your account around 1:30pm.
- If you paid by the due date, we will receive the payment before interest is charged.
- If you have a hold, the hold will lift when the payment is received and credited to your account.

### + E-Payment (credit unions)



# Ensure your payment reaches us on time

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- On-line banking payments take 1-3 business days to be received by McGill.
- International payments through CIBC International Student Pay or through Western Union GlobalPay for Students may take 2-5 business days
- Interest is charged on overdue accounts at the rate of 1.24% per month, additionally late payment charges may apply in November and March. See our website for details.

# e-Payment through Minerva

## e-Payment Options

- 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!



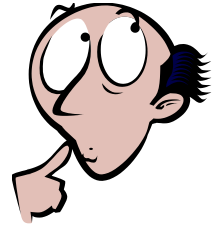
Coming in August 2017:



McGill



# Other Important Points



- **Tuition (admission) deposits** – released as a payment once tuition was assessed
- **Housing deposits** – released once housing is charged starting Sept 1, 2017
- **Residence (rent)** – charged per month
- **Guest Access** – see <http://www.mcgill.ca/student-accounts/parents-and-sponsors/guest-access>
- **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.



# McGill and Government Aid/funding



- **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 27th, Parent Plus loans will be disbursed August 28<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.
- **Awards/Fellowships/Stipends** – McGill internal and non-McGill external awards – should be on the student accounts by Sep 1. Disbursements for Winter are scheduled for early January and can be seen as pre-authorized credits for the Winter. Check on Minerva Financial Aid and Awards to see the disbursement Schedule for your funding.



# Thank you!



*Come visit us at Service Point  
on beautiful McTavish St.*



**McGill**