




Transcript


August 26, 2024, 12:48PM


 **Emily Cheetham** 12:30
Hi everybody, my name's Emily.
I'm just gonna give a couple more minutes for some more people to sign on and we'll get started in a minute or two here.
OK.
Suzie, do you think we're good to get going?


 **Suzie Cleversey** 15:18
Yes, everybody should be able to just pop in and out.

 **Emily Cheetham** 15:23
Perfect.

 **Suzie Cleversey** 15:23
You know something to deal with the lobby.

 **Emily Cheetham** 15:23
And you can see my OK.
And can you see my screen OK?

 **Suzie Cleversey** 15:28
Yes, I can hear your slides.

 **Emily Cheetham** 15:30
Perfect.
Thank you.

 **Suzie Cleversey** 15:32
So what?

 **Emily Cheetham** 15:37

Great.

OK, so I think we'll get started.

So hi everybody.

My name.

Is Emily Cheetham and I'm the manager of student accounts and other receivables here at the Mount.

And today, we're just going to go through some important financial information.

Just regarding fees and finances at the amount and what you can expect.

So the first thing we're going to go over is where can I view financial information on the MSVU website?

So when you go to msvu.ca right on the home page, there's a section called costs and financial support.

And to get to our website, you would just click the link right below there that says tuition and fees.

So under the section you've all probably seen before, but there's a lot of financial information in a couple things that I just really want to highlight and these are a few menus that are on that page.

Some important ones are the student online refund request form.

So if your account was ever overpaid and you wanted to request a refund, you would do it through this form.

The information release form, which is a privacy form that we're going to talk about a little later.

There's a link to that as well, and a really important one for first year students at this time of the year is our frequently asked questions.

So that's a document that we've created that has the answers to a lot of different financial questions and probably some more detailed answers to topics that we're going to cover today.

And it's a really great resource that you can use over on the menu on the left hand side year.

And there's other important topics you might be looking for like payment, deadlines, payment options, refunds for withdrawal.

That's a few drop a course.

How much of a percentage of a refund that you'll receive?

You can see the table there and we'll take a look at it as well and some financial information and policies.

And then you pass and transit info.

So next common question is where can I view my student account statements?

So where can I see how much I have to pay?

What the amount due is all the different charges and the answer for that is through my mount.

So again, if you go to Msvu CA up at the very top I've highlighted in yellow here, there's a link to my mount, and when you click on that you'll be brought to this page and you can click this green button to log in.

So it's the same place you would have gone to add your courses and register.

You can find your student account statements in here as well.

So once you're logged in, you'll be brought to a page that looks like this, and the important section is over here, which is Financial.

So your account activity statement that is where you can see your active student account and you can also access your tax documents during tax season, SO2 twos and T4, as those won't be issued until February.

But you could see those documents under this tax information tab once they're available.

If there's also a section here called money Matters that has some useful links that you might need so there's Scholarships, bursaries and student loans, so those will take you to the financial aid offices pages, questions about the U pass and then more financial matters would bring you to our website.

Once you click on the link that says account activity slash statement, you'll be brought to a page where you can select which term you would like to look at.

So our tuition is charged by term and your account balances are due by term.

So there's this drop down box you'll see up at the top and you could click on it to see all the different terms you've been registered at the mount and their current balance.

So in this case, we're looking at a student statement for fall 2023.

You'll see these three circles here that say charges, payments and balance.

So this Students charges are 87287, there's no payments on file yet, so they're balance is 87287.

There's then this button here that will say expand all or collapse all.

So if you expand all your page will look like this.

There's a charges section here and then it breaks down all the different charges on your student account and you can get even more detail by clicking on these Gray boxes and expanding them further.

So the tuition and fees will show which each course and the tuition for it.

If you are a Nova Scotia resident attending a Nova Scotia University, you received the Nova Scotia University student Bursary.

It's a bit of a mouthful, and that's a credit you receive per course.

You'll see that here as well.

There's other course related fees, so those would just be any mandatory fees, finance charges and miscellaneous down at the bottom here is the payment section.

So if you were looking for a receipt for a payment that you had made, you could click on this payment section and you'd be able to print a receipt and see a list of all the payments that were made towards the fall term and then the balance here.

This is the Students balance.

For what was fall 2023, another useful link on this page is up in the top right hand corner and that says view statement.

So if you click view statement, it'll automatically download a PDF copy of your account statement for this term.

So a lot of students like to have a copy of that for their records.

So you can download that PDF at any time.

Our billing updates automatically?

Umm, so in its immediate.

So if you make a payment, say at our counters on debit and our staff posts it, then your account statement would update immediately for that.

If you drop a class or add a class, your statement will update automatically for that as well, so you can always check what's happening actively in your statement here.

So the next big question is when is your payment due?

So you can find our payment due dates on our website.

We also send out a number of emails at the start of each term advising of the payment deadlines.

Umm, so the fees for fall 2024 are due on September 11th and the fees for winter 2025 are due January 13th, 2025.

So tuition is due by term.

I know there's a page in your student activity statement that sometimes looks like both the fall and winter term are due on September 11th.

It's just a system error that we're trying to correct, so don't worry about that if you see it.

The fall term is due September 11th and the winter term is due January 13th.

September 11th is a really important date to remember as a lot of deadlines are around that date, so we will touch on that more in different slides.

But September 11th, I just want to note, is a really important date for you to remember.

Umm, just a little bit of information on withdrawing from classes.

So again, September 11th is an important date.

If you want to drop a class or switch to a different class, September 11th is the last date to do so without any academic or financial penalties.

Umm, after September 11th, the refund schedule that you see below here in blue applies and you have a declining pro rated refund so up to a September 11th you get 100% refund of your fall classes.

Then the week after it goes to 80% and it keeps going down.

If you decide not to attend your classes or your visas not approved, make sure that you drop your courses by September 11th, 2024.

OK, we refer to September 11th as the ad drop date.

So it's the last date to drop and get a full refund and it's the last date to add classes.

So after September 11th, you can't add classes without professor approval.

So again, an important date to remember.

So next, how do you make payment for your fees?

So we have a few payment options that we accept.

Umm, we do prefer electronic payments if possible, so if you're within Canada and have a Canadian bank account, the by far easiest way to make payment is to log into your online banking and you select pay a bill like as if you're gonna pay a power bill or your phone bill and you just search Mount Saint Vincent University and then it'll ask for an account number and your student ID number is the account number that you put in.

So we typically receive these payments within two to three business days.

Umm, if you're making payment internationally, we prefer convera UM, which used to be global pay for students.

Umm, with convera you would log on to their website and select the mount as the school you'd like to make payment to, and they'll give you a quote that you could bring to your bank and then wire it.

You can also just do a wire from your bank and all the information is on our website for how to do that with all of our bank account information.

If you are sending an international wire, we ask that you please stress to your bank to

put your name and student ID number in the notes section as it makes it a lot easier for us to post it to your student account when it's received.

I'd say that International wires can take up to a week to reach the mount, depending on where they're being sent from.

So for bank wires especially, please keep that in mind when you're sending them.
Umm.

And we don't accept credit cards for tuition residents or meal plan payments.

Umm, so credit card won't be an option that we accept at our counters, so you can also pay at our counters here in Everest US on the 2nd floor.

Sorry, just one second.

So you can also pay UM at our counters here at Everest US and we accept cash and credit cards.

But again, instead of bringing a large amount of cash to our counters, if you have a Canadian bank account, we really would prefer if you could do the online banking option.

Umm.

If there's some domestic students here, you may have applied for a government student loan.

So we received the loan files in mid August and we're working to have them all processed by the payment deadline.

I'm hoping to have the first round done by September 1st or September 4th.

Sorry, which is the first day of classes, so we're just about finished.

We're trying to finish up the rest of them this week to help with student loan processing.

It's important to make sure that you're enrolled full time for the time period covered by your loan.

So if you're registered as a student with a disability, then that's one unit per term, and other students, that's 1 1/2 units per term.

Umm, we confirm your enrollment with student assistants, your program and how much we charged for tuition.

Then we say, OK, their student account say owes \$5000 for the fall term.

Will request that \$5000 be sent directly to the mount and any additional funding gets sent to your bank account.

If your loan isn't sufficient to cover your fees, then we will send you an email to let you know and it can take up to a week for the funding to actually be received by the

mount.

But you can always check your my path to see or your other provincial portal to see if your loans been confirmed yet.

If you applied for student loan and you think there's going to be a delay, so this is only for students who applied for a government student loan through their province, you can fill out the student loan agreement form which is available on our website, and we've also provided links in the emails that we've sent out and it gives you an extension until the end of September for your student loan to be received.

Interest and late fees will apply after September 30th, but we just ask if you fill out this agreement form to really keep an eye on your portal and make sure they're not waiting for you to submit any documents, OK?

So we're going to speak about a few charges that you might have questions about that you'll see on your student account.

So if you're an international student attending the mount, you're automatically charged the for the International Student Medical insurance, the period of coverage for this is September 1st, 2024 to August 31st, 2025.

And this is a mergency medical insurance.

There's only two options to opt out.

The first is if you're taking courses from out of country, and the second is if you have a provincial MSI card.

Umm for both of these options you can send an email to financial.services@msvu.ca umm or we have sent out a few emails with links to the forms.

So if you look back in your emails and it would have come from myself and you would be able to fill out an online form to OPT out again, we mentioned that September 11th was a really important date.

So September 11th is the last date to submit either of these opt out forms.

If you opt out of the International student medical with an MSI card, we automatically enroll you in the student union Medical and Dental plan, which is.

An extended health and dental plan, so it provides greater coverage than just having an MSI card.

If you've applied for an MSI card and you believe you're gonna receive it before the end of December, just send us an email and we might be able to prorate the charges to just September to December for you.

Unfortunately, you can't opt out of this insurance if you've purchased other types of insurance yourself.

This coverage is mandatory, so the only options to opt out or if you aren't in the country or if you have an MSI card.

You'll receive welcome letters in September with your policy number if you registered to attend the International student orientation.

That's happening this Thursday and Friday.

You may have your policy number sooner, so we're trying to get those out this week.

You can access your card through the Guard Me website.

Once you receive your welcome letter and you can also add dependence onto the policy through the Guard Me website and this is what the website looks like here.

So once you have your policy number, you could go on and get your policy documents, submit a claim, add dependents.

They have lots of options there and if you ever have any questions you could contact our office as well.

For domestic students and students who opted out of the international plan with the provincial health card, you'll be charged for the student Union health and dental plan.

So the student union medical plan is 34206 and then the dental plan is 20723.

If you have alternate coverage through a family member or your place of employment, you can opt out of these plans by visiting www.studentbenefits.ca.

The deadline to do so is September 11th, 2024, so again the September 11th date you would need to upload proof of alternate coverage so that could be a letter from the insurance company you're covered under, or just a photo of a benefit card that has your name on it.

You can do that through their website if you're registered part time, you can opt into the plan, but there is a higher cost and it's 81869 for part time students.

But you do have that option.

This is just to look at what the student Benefits website looks like, so when you go there, you'll have to type in your school.

And if you just type in msbu, it's under the MSVU students union and you'll be given your login information and over on the left hand side here there's the option to opt out.

Once you're in the site, OK, so just make sure you have your proof of alternate coverage and the deadline is September 11th, 2024 to be able to opt out.

So next we'll talk a little bit about the U pass.

So all graduate and undergraduate students who are registered full time at the

mount will be issued a U pass, so you'll be charged on your student account in the fall term.

It's one 7250 and that gives you unlimited use of the buses and the ferry service in the HRM, and it is a mandatory program.

So it is really great value because a bus pass purchased through Halifax Transit is typically around \$90.00 a month.

But you'll be charged 17250 for eight months to get your U pass sticker, you pick up your ID card from the library and then you can come to our financial services counters.

Or we have someone in the library for the next two weeks who's going to be issuing you past stickers as well.

So starting today, we are issuing the stickers, so as long as you have a valid student ID card and are registered full time, you can come and pick up the sticker.

You can only.

There's only U M1 option to opt out, and that's if you're in 100% online courses or on a Co-op work term with no courses that require you to come to campus.

So if you have a course that requires you to come to campus, unfortunately you can't opt out of the U pass program and there's no exceptions to that.

So it's only if you're in 100% online classes or on a Co-op work term with no courses that require you to come to campus.

OK.

And then once you have the sticker on your ID card, it's good for the next 8 months.

So some other important information we have the information release form, so we are very strict in Financial Services about privacy and following privacy laws.

So in order to discuss your student account details with anybody other than yourself, we need you to complete an information release form.

The link to this can be found on our website or by sending us an email.

So basically on the form you'll just write your name and student ID, and then the people that were allowed to discuss your financial information about there's two checkboxes, one for financial information and one for your registration information.

So this means that, say, a parent makes a payment on your student account, and they'd like a receipt, or to ask how much your balance is.

Without this form completed, unfortunately we can't discuss that information with them, so it's very important that if there's anyone you'd like to discuss to have that access to that, you fill out this form.

Once it's completed, you can just email it to our office and we'll note your file of the name of the person that we can discuss your information with.

If you'd like to remove that access, you can always send us an email and we'll take the form off your file, OK.

Some other important information.

Just be carefully read the emails that are sent by the university so I know it's a busy time of the year and your emails probably getting inundated and it's a lot to manage at first.

But the emails from financial services are very important.

Umm, they include a lot of important deadlines and opt out information and we just really wanna make sure that you're not missing any of that again, September 11th, we discussed a lot of reasons why it's an important date to remember last day to add classes last day to drop classes and get a full refund and the deadline to OPT out of the U pass and both types of insurance.

So please keep that date in mind if you need to do any opt outs.

And then again, I just wanted to say that our FAQ is available on our website that provides a lot of great financial information and we're always available at financial.services@msvu.ca.

Our emails monitored Monday to Friday within business hours and we also have counters on the 2nd floor of Everest US with two staff.

If you'd ever like to speak to somebody in person, they're they're Monday to Friday, 8:30 to 4:30.

OK.

And I think that's everything that I have presented to say, but I'm sure we can take some questions, they Suzie.



Suzie Cleversey 38:15

There's a question in the chat, so we must know how to opt out of the US.



Emily Cheetham 38:17

OK.

How to opt out of the U pass so we sent a couple of emails in the past week that has the link to the U pass opt out form.

You can also email financial.services@msvu.ca and we can send you the link to the form as well and it's on our website.



Suzie Cleversey 38:40

This next question is how long it's gonna be passed out.



Emily Cheetham 38:44

So do you pass as valid from September 1st to April 30th if you register in summer classes, there is an option for a summer you pass as well, but the sticker that you're gonna receive and in the next week or two that one is just valid from September until April.



Suzie Cleversey 39:04

Someone else asks when you go to financial activity.

Doesn't automatically consider your scholarship when you don't fees.



Emily Cheetham 39:12

Yep.

So all scholarships and bursaries from the mount should be applied to student accounts by now, I believe they've all been posted.

If you don't see a scholarship or award on your account that you expected to receive, you can always send us an email or the financial aid office and we can look into that for you.

But everything should be up to date at this time.



Suzie Cleversey 39:41

That's one of the questions burning the chat, but we still have fun.

Funny when also wanted to speak or ask questions in this.



Emily Cheetham 39:49

OK.



Suzie Cleversey 39:51

Performance.

Umm, someone says they're qualified for novascotia or expect from them and Scotia, but did not affect me.

So I think that wouldn't have.

EC **Emily Cheetham** 40:05

OK, so you could email financial.services@msvu.ca and I'll just ask you a couple questions about your eligibility and if we determine you're eligible, then I can put the Nova Scotia bursary on your account.

 **Suzie Cleversey** 40:24

OK.

The next question is someone is going to be dropping or winter semester, so if they get the you pass them out, they get to keep it everything, everything.

EC **Emily Cheetham** 40:34

So so once the U pass is issued on your student ID card, we can't take it back or process any kind of refund.

So once it is on your card, you are charged the full amount and it will be on your ID card from September to April.

 **Suzie Cleversey** 40:54

In the next question is when wrong siblings Fellowship slash bursary appear in the subject?

EC **Emily Cheetham** 41:01

So if you've applied for the sibling discount, I believe I'm up to date with processing those, so it should already be on the account of the sibling with the lower tuition fees.

Again, if you don't see it there, then just send us an email at Financial dot Services and I can take a look into it for you.

Umm, but I was pretty sure they were up to date unless you sent it in over the weekend.

 **Suzie Cleversey** 41:30

For the upcoming cleaner deadline., you only have to pay for the house and let's say for fall England.

EC **Emily Cheetham** 41:37

So the September 11th deadline is just for the fall 2024 semester.
Winter 2025 isn't due until January 13th, so you have around another four months until you have to worry about winter.
For now, it's just the fall 2024 balance that you owe.



Suzie Cleversey 41:58

This question is do I have to do anything to ensure MSVU this meeting?



Emily Cheetham 42:05

So if you're paying, if you have a Canadian bank account and you're paying through online banking, as long as your account number is your student ID number, it should reach us within two to three business days.

If you're paying through an international wire payment, then I would give it one week to show up on your student account.

If after one week you don't see your payment there, I would recommend sending us an email along with the swift copy of your payment receipt, and we can look into the payment further for you, but give it a few days to process and then if you don't see your payment, I would send us an email and we can look into it for you.



Suzie Cleversey 42:49

It's on the next question is how you buy for the person.



Emily Cheetham 42:53

Umm, so if you're if you mean the Nova Scotia student bursary, that's for students who are Nova Scotia citizens and attended Nova Scotia University.

So that should automatically be applied based on your application information.

So on the information that you provided to admissions, if you think that there's been a mistake and it's been missed, you can definitely send us an email for other bursaries.

Those are actually I'm coordinated through the financial aid team in the Registrar's office.

So if you have questions about bursaries that are available at the Mount, I'd recommend you email financial.aid@msvu.ca and they can provide more information on the different bursary programs.

I know there is one program that opens on October 1st and you would all receive an email on how to apply for that.



Suzie Cleversey 43:54

OK, let me ask question is, are there extensions if you have a student loan or line of credit to a Canadian bank instead of government?



EC Emily Cheetham 44:03

We don't provide extensions for any reason other than government student loan processing because we know there can be delays with the government student loans, which is why they're so extensions till September 30th.

All other forms of payment are due in full by the September 11th deadline.



Suzie Cleversey 44:26

To somebody says they made the payment of the fees, but it's not reflected on your.



EC Emily Cheetham 44:31

OK.

If it's been more than a few days, if you paid through a Canadian bank account, or if it's been a week and you applied through a wire payment, then please send us an email at financial.services@msvu.ca and one of my staff would be happy to look into it for you to see what's going on.



Suzie Cleversey 44:54

OK.

So first question is what if your weight listed for 1st and get another later time on the extra payment be added to the payment buckets?



EC Emily Cheetham 45:03

Yeah.

So if you're waitlisted for a course, the fees will appear on your student account once you're off the wait list and registered in the class.

Umm.

So the payment for that class would still be due by September 11th if you'd previously made a payment for your balance before that class, you'd have to make a

second payment by September 11th to cover those fees.
So September 11th is the last day to add a class, and it's also the payment deadline.
So if you're added into the class on September 11th, you're expected to make payment that day.



Suzie Cleversey 45:44

If it takes 3 days, you know universally to see the pain of the interesting, at least.
In other words, my string.



Emily Cheetham 45:52

Yes, you can always send us an email.
Just saying you were added into the off the waitlist today and we'll note your account that your payments in process and you won't be penalized for that.



Suzie Cleversey 46:08

And we all kind of asking questions in the chat and that's what's to everyone of them.



Emily Cheetham 46:13

Hmm.



Suzie Cleversey 46:27

Wait, wait.
If we register for winter semester passes in the fall, when we not be charged.



Emily Cheetham 46:35

Yep.
So when you register for winter classes, at this time the fees will show up on your student account statement, but they aren't due until January 13th, so you'll be able to see how much you owe for the winter term immediately.
But it's not due until January 13th, 2025.



Suzie Cleversey 46:59

And she is.

Someone asks, is it right that I need to use my Canadian bank to deposit money and in my student Account and then I use that money to pay for tuition and fees?

 **Emily Cheetham** 47:14

Umm, so when you make a payment to your student account?

UM, it'll automatically be applied to your tuition in broom fees.

So you just need to make one payment to the mount and we'll apply it to your student account balance.

That's currently outstanding.

So if you make a payment from your Canadian bank account, will automatically apply that to your fall term fees.

 **Suzie Cleversey** 47:42

You're subscriber 11 crossing again line to add the drop only your voice.

 **Emily Cheetham** 47:46

No.

So you have a lot more time to add and drop classes for the winter term, so each semester has an add and drop date which is always the payment deadline.

So for the fall term, the last day to add and drop classes is September 11th.

And then for the winter term, the last date to add and drop classes is January 13th, 2025.

So you have a lot of time to add classes for the winter term and drop them at no cost.

You have until January 13th.

 **Suzie Cleversey** 48:18

It Nicolle does add that we should register for winter process ASAP because they do.

 **Emily Cheetham** 48:25

Mm-hmm.

Yep.

 **Suzie Cleversey** 48:28

OK.

Christian is, I have confirmation through my car.
That's not reflected on the financial side like that.

 **Emily Cheetham** 48:37

Yeah.

So that is normal.

Umm.

We've been confirming loans for the last week or so and it takes around 7 to 10 days for the government to physically send the money to the mount so we can apply it to your student accounts.

So what happens is when I confirm your student loan, I say how much money we need to pay your student account balance and then we asked student loan to send that money to us and I flag your account as paid.

I say it's paid just pending the money actually arriving at the mount, so I'd say probably over the long weekend we'll receive all the student loan money and you'll actually see the student loan payments in your statement and it'll bring your balance to 0.

 **Suzie Cleversey** 49:27

You're saying this question is how can I get reinsurance number if I won't be able to point to the national orientation?

 **Emily Cheetham** 49:33

So you'll receive it by mid September at the very latest you'll receive an email with your policy number if you need it sooner than that because of an emergency, you can always reach out to our office and we can assist, but mid September you should definitely have an email with your international student medical policy number.

 **Suzie Cleversey** 49:59

It's question is if you send the money on September 11th and it takes a few days to go through while you get in trouble.

 **Emily Cheetham** 50:08

So September 11th is the payment deadline.

If you're making payment on September 11th, I'd recommend that you send proof of

payment by email to our office.

So we can flag that your payment is in progress.

If you're making an international wire payment, I would really recommend making it before September 11th in case there's any delays.

Yes, UM.

But if you send us a copy of the receipt on the 11th, we can flag your account as having an payment pending.



Suzie Cleversey 50:43

And then students use their debit cards Accounts.



Emily Cheetham 50:48

Yes, if you have a Canadian debit card then you can pay at our counters.

In Everest desk.

But that's only with a Canadian debit card.

I know some countries have a version of a credit of a debit card.

Sorry that they try to pay with at our counters, but any International cards automatically process as a credit card on our machine and we do not accept credit card as a form of payment for tuition.

So if you want to pay with a debit card at our counters, it has to be from a Canadian bank.



Suzie Cleversey 51:23

Is it safe to wait until the end of the long weekend figure at the beginning?

September, before filling out the signing, the student non agreement form.

But yeah, they were worried.

They're payment policy.



Emily Cheetham 51:37

Yep, you can fill out the student loan agreement form any time before September 11th, so you have up until September 11th to complete it.

I'd recommend actually waiting a little bit before filling it out, because a lot of student loans come through within the next two weeks, so it's very likely that we'll receive your loan before the payment deadline.

If you're wondering if your loan is in our queue to process, or you have any questions

about what you see in your my path account, you can always send us an email and we can help you out.

I know it's confusing the first time you apply and there's a lot to understand, so we're always happy to help and explain what you see either in your my path or your other portals.

But yes, you do have until September 11th to fill out that agreement form.



Suzie Cleversey 52:29

It is student loans are matically paid for everything, or do you have to go in?



Emily Cheetham 52:34

So with government student loans, they send us a file that shows your program and how many.

And sorry, whether you applied full time or part time.

And they also show us how much funding you've been approved for.

So when the loan file comes to us, I'll take a look at what your student account balance is and say that your student loan is for \$6000 and your student account balance is \$5000.

What would happen is I would say, OK, they have \$6000 available and they owe the Mount 5000.

So I would ask that Student assistant send the mount \$5000 and it will automatically be applied to your student account and then the remaining \$1000 would be deposited to your bank account.

So yes, they will pay up to the maximum that you've been assessed for.

So in the same situation, say your student loans for \$4000 and your student account balance is \$5000.

I would request all 4000 to cover your student account and then I'd send you an email that says your student loan didn't cover everything you owe the mount, and by September 11th you need to pay the remaining \$1000.

So if you have the funding available, it will cover everything.

If you don't have enough funding to cover your full balance, then we'll send you an email.

I hope that was clear, but if you have any other questions you can always send us an email about your specific situation in your loan and we can answer that for you.



Suzie Cleversey 54:19

This is supposed to clear.



Emily Cheetham 54:20

OK, perfect. OK.



Suzie Cleversey 54:20

Thank you.

In Timothy, another question E single.

OK.

Somebody asked for the weather to be recorded, but that's already being recorded.

When when it was good to have twice.

And the next question is how do I get an MSI file?



Emily Cheetham 55:11

Umm, so I think that that question is best directed to the International Center on campus.

I know that they have a lot of experience with helping students through that process, so I'd really recommend emailing.

I believe it's International at msvu.ca and they'd be the best to give you information on the MSI card process.

I don't really feel educated enough to be able to answer that question.



Suzie Cleversey 55:51

Umm the the feed for school the combinations?

Is it covered this semesters so.



Emily Cheetham 55:59

Yeah.

So on your student account statement, it will show the residence fees divided up per term.

So if you remember, let me go back to.

This page so we remember when we said if you're on the fall 2023 term in the charges section, there'll be an option here that shows residence and meal plan fees

and it'll show your residence and meal plan for that semester.

Then if you go to the drop down box and select winter 2025, it'll also show your residence and meal plan fees for that semester.

So they're divided 5050 between the fall and winter terms.

So the fall terms residents and meal plan is due on September 11th and then the winter terms residents and meal plan is due January 13th.



Suzie Cleversey 56:52

The next question is for which date when we collect, our Student might be.



Emily Cheetham 56:57

Umm so you should be able to get your student ID card starting well today.

You should be able to go and pick it up and then the U pass and staff members and the library as well.

So you could get your student ID card and then get your U pass sticker right afterwards in the library.

Starting today, I know if you're part of the international student orientation, they kind of do a campus tour and they would take you around to get your ID card.

And they'll also take you to our counters to get your U pass sticker.



Suzie Cleversey 57:33

There's question is, if I'm reading online courses, do I need an ID card?



Emily Cheetham 57:40

If you're opting out of the U pass then you don't need an ID card for the U pass sticker.

But I I don't think in general you need honestly.

I don't think you have to pick up a student ID card.

UM, that's up to you.

I know that you can mail in to get like to order one remotely if you're an online student, you could request one through the library and there's information on their website.

It is required if you want to get a U pass, but otherwise at least on a Financial side it's not required.



Suzie Cleversey 58:21

It's gonna add the distance ID card it's.



Emily Cheetham 58:26

OK.



Suzie Cleversey 58:30

So you don't need it, but you can still get the next question is, by the way, get the health insurance company.



Emily Cheetham 58:32

Mm-hmm.

So I'm not sure which one you're asking about specifically, but for the International student medical, you'll get an email in mid September with your policy number and it'll give you information on the Guard Me website for how to access a policy card. If you'd like it for the student union insurance, you'll be able to get your card right on the student union Student Benefits website as soon as you're enrolled, so that's around mid September as well.

And then if you're asking about an MSI card I had said previously that that's the best question for the International Center.

Umm, so they're the best to contact if you have.

If you have questions about how to get an MSI card.



Suzie Cleversey 59:26

So something is going back to using a debit card.

Please, they said.

I think I'm not clear about the Gibbon.

Students can use debit card from Canadian banks to pay for tuition fees right after making a payment.

I will get a receipt to my invoice for your email to my bank email.



Emily Cheetham 59:43

OK.

Yep.

So if you have a debit card from a Canadian bank, you can come and pay it.

Our counters and Everest is with the physical card.

The one thing to know with that is that there is typically a limit for how much you can pay by debit per day, and it's typically around \$1000.

So if you'd like to make payment in full, what I'd recommend is to log into your online banking for your Canadian bank account, and you can use the pay a bill function to pay your fees.

And there's typically a lot higher of a limit to pay that way.

So if you have any questions or you'd like some help making payments, say through the app on your phone for the first time, you can always come to our counters and the staff can show you how to set up the payment, and then once it's set up, you can use it every semester from your Canadian bank account.

But if you would like to make a payment with the Canadian debit card, you can definitely come to our counters and do that.

After you make the payment, you can download a receipt.

So on this page that I'm sharing here under the payment section, there's an option to download your receipts and all your payments will also show up on this view statement.

You can also download that and it will show a record of all the payments that you've made, and we do not automatically email out receipts because they are available through self service for you to download.



Suzie Cleversey 1:01:24

Are there any last states to get the youth passed?

The student ID cards.



Emily Cheetham 1:01:28

Nope, there's no last date.

I'd recommend getting it as early as you can, just so you get the full value out of it, but if you've been charged, we'll give them out right until I'd say probably the end of March next year.

We'll still put it on your card for you, but you have to get the value.


I'd recommend getting it as early as you can.





Suzie Cleversey 1:01:51


The library also will replace their student.
Because there's not.
But he was anything.


 **Emily Cheetham** 1:01:57
Mm-hmm.

 **Suzie Cleversey** 1:02:04
So confirm that this will Nexus suit so to confirm the Mount will collaborate with my student loan and we'll use my student loan to pay off my balance.
However, receive an email if I do not have enough money to cover the cost of the system.


 **Emily Cheetham** 1:02:20
Yep, that's exactly right.
Ellie, we'll request as much as we can to pay your account balance.
If there's not enough funding available to cover your full balance, then we'll send you an email letting you know that that's the case.
I always recommend checking your balance before the September 11th deadline just to make sure everything looks good.
Umm but Yep, that's exactly right.
Did anyone else ohh.

 **Suzie Cleversey** 1:03:27
The last questions? Ohh.
As a full time student, do we need a library?


 **Emily Cheetham** 1:03:41
And you should just be able to use your student ID card that you can pick up in the library.


 **Suzie Cleversey** 1:03:48
See you soon.
90 parties and library.


 **Emily Cheetham** 1:04:08
Umm.


 **Suzie Cleversey** 1:04:19
All sounds great.


 **Emily Cheetham** 1:04:19
We will.

 **Suzie Cleversey** 1:04:20
Session only.
Thank you.

 **Emily Cheetham** 1:04:22
Yeah.
Thanks, Nicolle.
And if anyone else, if you any questions that you have, you can always email financial.services@msvu.ca or myself or my team will get back to you as soon as possible.

 **Suzie Cleversey** 1:04:49
The contact information for financial services and chat, the slides and the transcription will be posted to that side.
It's very much, I believe me.
Thanks for coming into this.

 **Emily Cheetham** 1:05:11
Yes, of course.
Thinking you guys all have a good rest of your day. Umm.

 **Suzie Cleversey** 1:05:21
Before ending.
Thank you everyone for coming.



Nicolle Bowes Cashen 1:05:25

That was awesome, Emily.

Thank you so much.

Nicely done.

See you later.

This.

Wow. No.

Yeah.

No, that's not something nice.

Perfect.

Ohh the \$10.00 left right.

Actually like \$9.90.

□ **Nicolle Bowes Cashen** stopped transcription