

Orientation Webinar

Important Financial Information

AUGUST 2024



WHERE CAN I VIEW FINANCIAL INFORMATION ON THE MSVU WEBSITE?



Challenging the status quo since 1873

[Apply now](#)

Check out our campus tour videos

Explore our academic buildings and centres, as well as our residence buildings!

[Campus Tour Videos](#)

Equity, Diversity, Inclusion & Accessibility

MSVU is committed to efforts that advance EDIA across all facets of our University and in the community.

[MSVU is a Dimensions participating institution.](#)

Costs & Financial Support

How much does a degree cost? How do I pay for it? Find the answers and resources you need.

[Tuition and fees](#)

[Scholarships & Awards](#)

Visit, Ask & Apply

[Admissions requirements](#)

[Application deadlines](#)

[Connect with a recruiter](#)

[Viewbook](#)

[Campus tour videos](#)

[Apply today](#)

Important Menus and Information on the Financial Services Pages of msvu.ca

Money Matters ▼

Tuition & Fees ▶

Detailed Fee Information

Payment Deadlines

Payment Options

Refunds for Withdrawal

Financial Information & Policies

U-Pass Transit Info

Scholarships & Awards

Financial Aid

Government Student Loans

Student Works Program

Student Online Refund Request Form

Student Information Release Form

2024 Summer Session Information

Frequently Asked Questions

Important payment dates

Payment deadlines (except for co-op work-term fees):

Fall Term – September 11, 2024

Winter Term – January 13, 2025

Payment deadlines for Co-op Work-term Fees:

Fall Term – October 31, 2024

Winter Term – February 28, 2025

Contact information & office hours

General inquiries can be directed to:

Financial Services

166 Bedford Highway

Halifax, NS B3M 2J6

Email: financial.services@msvu.ca

Phone: 902-457-6277

Fax: 902-443-1414

Current Financial Services/Registrar Office Hours:

Monday to Friday – 8:30 a.m. to 4:00 p.m.



WHERE CAN I VIEW STUDENT ACCOUNT STATEMENTS?



Challenging the status quo since 1873

[Apply now](#)

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[Campus Tour Videos](#)

myMount / Email

Campus Life

- A-Z List
- Academic Supports
- Accessibility Services
- Athletics - Home of the Mount Mystics
- Centre for Academic Advising and Student Success

Campus Services

- Art Gallery
- The Mount Bookstore
- Child Study Centre
- Conference Services

IT Services

- I'm New to the Mount
- Forgot/Change My Password
- Software Catalogue



myMount is the University's portal, providing you with personalized access to a number of services, including: Office 365, WebAdvisor, course registration, financial information and email.

[Log in to myMount / Email](#)

Keep your information private:

1. Protect your username and password.
2. Sign out of myMount and close all browser windows when you are finished.

FAQs

How do I login?

Use your **Mount email address** and password to log in. The email address naming convention is: `firstname.lastname@msvu.ca` and may also include a number. **Forgot my Password**

- ✓ `captain.crow@msvu.ca`
- ✗ `ccrow`



Classes and Registration

- [Add/Drop/Register Classes](#)
- [Program Requirements](#)
- [Grades](#)
- [My Schedule](#)
- [Moodle Classes](#)
- [Unofficial Transcript](#)
- [Exams](#)

Financial

- [Account Activity/Statement](#)
- [Tax Information](#)

Quick Links

- [Bookstore](#)
- [Dates and Deadlines](#)
- [My Email](#)
- [myMount Self-Service](#)
- [Office Apps](#)
- [Where to eat](#)

New at MSVU - Get Involved

The student experience is about more than just academics.

So get involved with a [society](#), cheer on our [Mystics Teams](#) and stay connected with [events](#).

[Learn more about getting involved and being new at MSVU.](#)

Money Matters

Financial matters are important to all students.

Learn what you need to know about [Scholarships](#), [Bursaries](#), [Student loans](#), [U-PASS](#) and so [much more financial matters](#).

Academic Support

Your success is our success.

Connect with the [Centre for Academic Advising and Student Success](#), the [Library](#), [Accessibility Services](#) and many more [student services](#) that will help you achieve your goals.

[Get Academic Support](#)

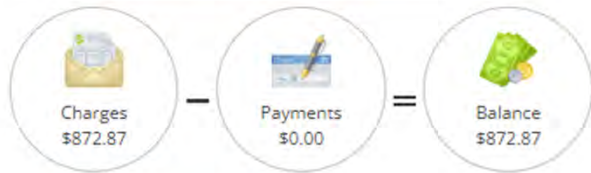
Ready to Graduate?

If you are planning to graduate in the next year, [check that you have the courses required](#). Submit the [application to graduate](#) and [pay your fee](#).

[Learn more about graduating.](#)

Term **2023 Fall - Balance: \$872.87** ▼

[View Statement](#)



[Collapse All](#)

Charges		\$872.87	^
Tuition Fees	\$892.75	▼	
NS Univ. Student Bursary	-\$128.30	▼	
Other Course Related Fees	\$73.81	▼	
Finance Charges	\$34.61	▼	
Miscellaneous	\$0.00	▼	
Payments		\$0.00	▼
Balance		\$872.87	



WHEN IS MY PAYMENT DUE?



Payment Due Dates are found in the myMount account under the Money Matters tile or at msvu.ca/tuition.

Students must pay the required fee instalment by each term's payment deadlines (listed below) in order to complete their registration and keep their course selections for that term.

Payment deadlines:

Fall 2024 Term – September 11, 2024

Winter 2025 Term – January 13, 2025



Withdrawal from Classes

www.msvu.ca/tuition

- September 11, 2024 - last date to drop Fall 2024 classes without academic or financial penalty
- Refund Schedule Applies after September 11th with declining pro-rated refund
- If you decide not to attend or visa not approved, make sure you drop your courses by September 11th, 2024

Tuition Refund Schedule

Withdrawal Date	Fall	Winter
Up to September 11	100%	100%
September 12 to September 18	80%	100%
September 19 to September 25	60%	100%
September 26 to October 2	30%	100%
October 3 to January 13	0%	100%
January 14 to January 20	0%	80%
January 21 to January 27	0%	60%
January 28 to February 3	0%	30%
After February 3	0%	0%



HOW DO I MAKE MY PAYMENT?



Payment Options

www.msvu.ca/tuition

- Electronic payment preferred:
 - Within Canada – bill payment option through online banking (app or browser) – your 7-digit student ID number is the account number

 - International payments – preferred option Convera for students (formerly Global Pay for Students) – also have bank wire option

 - Allow 2 to 3 days for receipt and posting

- Credit cards are not accepted for tuition and residence payments



Student Loan

- We begin processing loan files in mid-August and work to have all files processed by the payment deadline.
- Ensure you are registered full-time (3 academic courses or 2 academic courses for students with a registered disability)
- MSVU confirms your enrolment, program and tuition and indicates tuition fees to be paid to University, any remaining funds are sent to the student's bank account
- We will send an email to you if your loan is not sufficient to cover fees
- 5 to 7 days for funding to be received (monitor myPath for NS)



Student Loan Agreement Form

- If there is a delay with your student loan, please complete Student Loan Agreement Form at www.msvu.ca/tuition
- Gives extension until end of September for loan to be received
- Interest/late fees still apply after September 30th
- Stay on top of the status of your loan and address any outstanding items promptly



FURTHER SPECIFICS ON ACCOUNT CHARGES



INTERNATIONAL STUDENT MEDICAL

- Automatically charged - \$654.00 for September 1, 2024 to August 31, 2025

- Opt Outs:
 - ✓ If you are taking courses from out of country
 - Complete opt out form – email financial.services@msvu.ca no later than September 11th, 2024
 - ✓ If you are covered under MSI (Nova Scotia Medical Services Insurance)
 - Send copy of MSI card to financial.services@msvu.ca by September 11th, 2024
 - Effective date must be September 1/24 or earlier
 - If expiry date is before Aug 31/25 will need to send copy of replacement card before expiry

- Students who opt-out of the International Student Medical with an MSI card, will be automatically enrolled in the Student Union plan.

- If you will receive your MSI card prior to December 31st, 2024 then please email financial.services@msvu.ca



INTERNATIONAL STUDENT MEDICAL

- You cannot opt out from Guard.me based on other types of insurance you may purchase
- You will receive welcome letters in latter part of September with your policy #
- Access your card through www.guard.me/msvu once you receive welcome letter
- Can add and pay for dependent's coverage through Guard.me website once you have policy #
- If card is needed sooner, email financial.services@msvu.ca



www.guard.me/msvu



Home

Current Students

Early Arrivals

Add a Dependent

Visiting Scholars

Outbound Students

Policy Documents

Submit a Claim

Find a Canadian Clinic

mobileDOCTOR

Healthcare Access Card

keep.meSAFE

My Account

About Us

Contact Us



STUDENT MEDICAL INSURANCE PLAN

[guard.me](#) gives you the peace of mind that you are in good hands, in case an unforeseen event happens while you are away from home.



Students' Union Health & Dental








Opt-Out Deadline: September 11th, 2024

- All full-time domestic students will automatically be charged for the Student Union Health & Dental Plan.
- Students who opt-out of the International Student Medical insurance in September will also be automatically enrolled in the Student Union plans.
- The Student Union Medical plan is \$342.06 and the Dental Plan charge is \$207.23
- If you have alternate coverage, you can opt-out of the Student Union insurance plans by visiting www.studentbenefits.ca.
- Part-time students can opt-in to the plan by emailing patti.gentile@msvu.ca. The part-time student fee is \$818.69.



Choose a Student Organization or Login

To opt out or to view your plan information, start by selecting your school organization from the drop-down menu below:

- Select your Student Plan 
-  Cape Breton University Students' Union, CBUSU
 -  Holland College Student Union, HCSU
 -  Mount Allison Students' Union, MASU
 -  Mount Saint Vincent University Students' Union, MSVUSU
 -  New Brunswick College of Craft and Design, NBCCDSA
 -  Northwestern Polytechnic

Account Login

Username *

Password *



Student's Union Health & Dental Plan

- Home
- Opt In
- My Coverage
- Login
- Download Centre
- Register Now
- Opt Out
- Provider Search
- Benefit Card Info
- Drug Search
- Direct Deposit Info
- Add Dependants
- Change School
- Student Wellness



Welcome!

Welcome to your student health and dental benefits plan!

This is available to all eligible domestic students here at Mount Saint Vincent University. The benefit plan portal offers a variety of services and is designed to be user and mobile-friendly. It provides an online single-point-of-contact to access your current information and manage your benefits. It even has a digital copy of your Benefit card!

We are pleased to offer you all the services you need on the website. We have been working with many dental offices, pharmacies and health practitioners in your area to ensure that they offer direct billing so you pay less out of pocket.

Some of the services found on our portal include:

Claim Submission - allows you to submit claims and receive payment confirmation. If you use a provider that offers direct billing, you won't need to do this!

Benefit Cards - pay-direct benefits are available online and can be saved to your smartphone for easy access. Just show this card to the front desk to see if your provider will direct bill.

Direct Deposit - add or update your banking information for quick reimbursement.

Download Centre - view or print a copy of the benefit booklet, brochures, and forms.

My Profile - update contact information and password

Your MSVU Students' Union runs this health and dental plan during your time at MSVU. If you have any feedback regarding this plan, we'd love to hear from you!

+ Health Benefits

+ Dental Benefits

DOWNLOAD

HEALTH BENEFITS AT A GLANCE

Accidental Dental	\$2,000 per injury
AD&D	See Schedule of Losses
Ambulance	\$2,000 per student year
Counselling	\$500 per student year
Eye Exam	\$50 every 24 months
Eye Wear	\$100 every 24 months
Health Practitioners*	\$60 per visit up to \$1000 combined
Hearing Care	\$500 every 60 months
Medical Equipment**	\$2,000 per student year
Orthotics**	\$150 per student year
Prescription Drugs	70% up to \$2,000 \$8.99 max. dispensing fee
Travel Benefit	\$5,000,000 per coverage period
Tutorial Benefit	\$15/hour, \$1,000 max. per disability

Leave a message

*This is a basic overview of your health plan, created as an easy way to assist students to maximize coverage. Complete descriptions of all benefits, including specific limits, are listed in your booklet. If there is a discrepancy between this document and the Booklet, the Booklet will prevail.
 **Health Practitioners Include Acupuncturist, Chiropractor, Dietitian, Massage Therapist, Naturopath, Counsellor, Occupational Therapist, Osteopath, Physiotherapist, Podiatrist/Chiropract Consultants and Speech Therapist



Who is eligible for the U-Pass?

All graduate and undergraduate students who are registered full-time (3 academic courses, co-op work term or dietetic internship) at MSVU in the term for which the U-Pass is being issued (mandatory if at least one on-campus course).



U-Pass Fee

\$172.50



U-PASS Program

- All graduate and undergraduate students who are registered full-time in credit course work at MSVU in the term for which the U-Pass is being issued, will receive a U-Pass.
- Great value – a bus pass purchased through Halifax Transit is ~\$90/month
- Pick up your ID Card from the Library
- Once you have your ID card, go to Financial Services in Evaristus Hall to get the U-PASS sticker if eligible
 - UPASS stickers can also be picked up in the Library from August 26th to September 6th, 2024
- Can only opt out if you are 100% in online courses or on a co-op work term with no courses that require you to come to campus



OTHER INFORMATION OF NOTE?



Information Release Form

This form must be completed by the student in order for a parent or additional persons, other than the student, to have access to that student's enrolment and/or financial information.



Other Important Information

- Carefully read the emails that the University sends you so that you don't miss important information!
- September 11th is the last date to add and drop courses without financial penalty – prorated refunds thereafter.



FAQ?

Read the Frequently Asked Questions document in myMount or msvu.ca/tuition – most of your questions will be answered there.

STILL HAVE QUESTIONS?

Email: Financial.Services@msvu.ca

Visit Evaristus Hall Service Counter (2nd Floor)

