

MSVU Student Finance FAQ for Winter 2025

U-PASS Program

Q 1. I was an online student in the fall term, so I was not charged for the U-PASS Program in September; can I get a U-PASS now?

Yes, any full-time students who were not charged for the U-PASS in the fall term but are now enrolled full-time for the winter term will be automatically charged for the U-PASS. A charge of \$86.25 will be applied to the student account for the winter term.

Q 2. What is the cost of the Winter U-PASS?

The cost for the U-PASS is \$86.25.

Q 3. Can I pick up my U-PASS before I pay my tuition fees?

Yes, you can pick up your U-PASS before your tuition fees are due. Your tuition fee payment is due by January 13th. After the payment due date of January 13th, your tuition fees must be paid in full to obtain the U-PASS.

Q 4. How do I pick-up my U-PASS?

To pick up your U-PASS, you will need to bring your ID card to Financial Services in Evaristus Hall, where the U-PASS sticker will be applied, if you are eligible (you must be registered in at least 1.5 units of credit or an internship or co-op work term). If you are a new student, you must first obtain your ID card at the library.

Returning students can bring their previous ID card to Financial Services, where it will be updated. If a returning student has lost their ID card or requires a new one, they will need to go to the library, and there will be a \$10 replacement charge.

Q 5. How do I opt out of the U-PASS?

Students are only eligible to opt-out from the U-PASS program if they are on a co-op work-term or internship outside of the Halifax Regional Municipality, if they are solely in online courses, if they are no longer full-time in the winter term and have not picked up the U-PASS, or if they are studying outside of Canada. If you are in one of these situations and wish to opt-out, please complete the opt-out form [here](#) to request removal of the charge. The deadline to opt-out is January 13th, 2025.

Q 6. I was eligible for a fall U-PASS, but I never picked one up. Can I opt out of the U-PASS for the winter term if all my courses are online?

Yes, you can email financial.services@msvu.ca to request that the winter portion of the U-PASS charge be removed, but you must do so by January 13th, 2024.

International Student Medical

Q 7. If I opted out of the International Medical as I was out of the Country for the fall term, what would happen for the winter term if I am planning to come to Canada?

As agreed to in the out-of-country opt-out completed in the fall term, students who have decided to come to Canada for the winter term after completing the out-of-country opt-out in the fall term are required to advise Financial Services (financial.services@msvu.ca) as soon as possible when they come to Canada. They will now be charged the winter term—International Medical fee of \$440.50.

If you plan to arrive before January 1, 2025, you must purchase early arrival insurance at www.guard.me/msvu from the date of arrival to December 31st inclusive.

Q 8. I am starting classes at the Mount in January. Will I be charged International Student Medical fees?

Financial Services automatically charges all new international students attending the Mount for the winter term the international student medical fees effective January 1, 2025.

If you plan to arrive before January 1, you will need to purchase early arrival insurance at www.guard.me/msvu from the date of arrival to December 31st, inclusive.

Q 9. Do I have to pay for the International Student Medical coverage if I am studying from outside of Canada?

The International Student Medical Plan is only valid in Canada. Therefore, if you are starting your studies at the Mount in January and studying outside of Canada, you should submit the [Out-Of-Country Opt-Out Form](#) no later than January 13th, 2025.

If you already completed the out-of-country opt-out in the fall term and are still studying outside of Canada, you do not need to opt-out again.

Q 10. What is the coverage period of the Winter term international medical charge?

The coverage period is from January 1st, 2025, to August 31st, 2025.

Q 11. What is the cost of the Winter term international student medical coverage?

The cost for the international student medical coverage is \$440.50 for January 1st 2025 to August 31st 2025.

Q 12. If I am starting at the Mount in January and have a valid MSI Card, do I need the Mount international medical coverage?

If are beginning studies in the Winter term and you have a valid MSI card with coverage for January 1st onward, you may be able to opt out of the international student medical. You must submit the [MSI Card Opt-Out Form](#) by January 13th, 2025.

If your MSI card expires before the end of August 2025, you will be expected to send a copy of your updated card to Financial Services before the expiry date, or you may be enrolled in the GuardMe insurance plan. At that point (if required), it is charged on a prorated basis. You must ensure that you have ongoing international student medical coverage.

If you opt out because you have MSI coverage and are a full-time undergraduate student, you can enroll in the Student Union Health and Dental Plan for **\$549.29**. This plan covers you from January 1st to August 31st.

If you have MSI coverage and are not a full-time undergraduate student, you can purchase the part-time Students Union Health & Dental plan coverage at **\$818.69**.

It is important to understand that MSI coverage is not a comprehensive Health Plan. It covers basic health coverage, such as visits to medical practitioners and the hospital, but it does not cover prescription costs, etc.

Q 13. I do not have MSI coverage but have other health insurance. Can I opt out of the Guard.me plan?

No, we only allow opt-outs if you have provincial MSI health coverage or are out of the country.

Q 14. How do I access my international health policy number or card?

Once your enrolment into the international health coverage is fully processed (in the latter part of January), you will receive a welcome letter from Guard.Me with instructions on how to access your policy information through the Guard.Me microsite (www.guard.me/msvu). If you require your policy number sooner because you want to add dependents' coverage or because you are ill, please get in touch with financial.services@msvu.ca

Q 15. I want to add my family to my international medical plan.

To add family members to your international medical plan, you will go to the Guard.Me microsite (www.guard.me/msvu). You will need to have your policy number to do so. You will pay for this additional health coverage on the Guard. Me site when you request the coverage.

Students' Union Medical and Dental

Q 16. I opted out of the Student Union health plan in the fall, but now I no longer have coverage through my parents' plan. Can I go back to the Student Union health plan?

If your family coverage has expired, you can contact the Students' Union health plan administrator to discuss being added to the plan. You can email Patti Gentile via email patti.gentile@msvu.ca

Q 17. How do I access my Students' Union health plan card, and what does it cover?

To access your health card once you are on the plan, see what the plan covers, or submit a claim, go to www.studentbenefits.ca and type in MSVUSU. All plan coverage items are listed in the quick links to the left of the page.

Q 18. I am starting my studies at the Mount in January. Will I automatically be enrolled in the Students' Union Health & Dental Plan?

We do **not** automatically enroll students in the Student Union Health & Dental plan in the winter term. If you are beginning studies in January and wish to be enrolled in the plans, you can contact the Health Plan Administrator, Patti Gentile, at patti.gentile@msvu.ca. The full-time plan costs \$549.29, and the part-time plan is \$818.69.

Sponsored Students

Q 19. I am sponsored by a third party. How do I set this up with the University?

To be set up as a sponsored student, the University must receive a letter from your sponsor on letterhead or from a company email stating the following:

1. The name of the company paying the funding and contact name with contact information (address, phone number and email address)
2. The name and Student ID of the student being sponsored
3. The coverage, list items covered
4. Time frame of the coverage

Email the sponsorship letter to Financial.services@msvu.ca before the payment due date each term. We will then code your account and invoice your sponsor each term per their letter's directions.

Q 20. My sponsor does not cover the Students' Union Health & Dental Plan. What do I need to do?

If your sponsor does not cover the Student Union Health & Dental Plan. In that case, you must either opt out of the coverage each September (if you have alternative coverage) **OR** pay for the coverage yourself by the payment due date. **You must opt out every September.** You do not have to do anything for the winter term unless you wish to opt into the plan (See Q19).

Q 21. My sponsor covers books. How do I access this coverage from the Mount bookstore?

If your current sponsorship letter states it covers related text costs and the letter has been sent to Financial Services, we will notify the bookstore of your coverage so you can purchase your books from the bookstore. Just advise the bookstore when you purchase that your sponsorship covers the costs.

Mount Scholarship and Outside Scholarship

Q 22. I have a Mount Entrance Scholarship, and I do not see it credited to my account, or I feel the amount is incorrect; what do I do?

Entrance Scholarship questions can be directed to Kylie.Taves@msvu.ca

Q 23. I have a Mount In-Course Scholarship, and I do not see it credited to my account, or I feel the amount is incorrect; what do I do?

In-Course Scholarship questions can be directed to Financial.aid@msvu.ca

Q 24. I have a scholarship letter from an outside source (not a Mount scholarship). Who do I send the letter to for notification or invoicing?

You can email the scholarship letter to Financial.Services@msvu.ca for notation on your account and for invoicing, should that be required.

Q 25. I have a credit from my Mount scholarship or an outside scholarship on my account. How do I access the credit?

If you are still full-time in at least 9-10 courses over the fall and winter terms, you can request a refund of your Mount scholarship funds. Scholarship refunds will not be processed for payment before January 23rd, 2025. If you have dropped below 9 courses, you will have your Mount scholarship either prorated or removed, depending on the number of courses in which you are registered.

For scholarships from external organizations, you must be in at least 6 courses unless the scholarship letter specifies different requirements. Students must follow the registration rules as outlined in your scholarship letter. **The Student Online Refund Request form can be found on the left-hand panel at www.msvu.ca/tuition.**

Bursaries

Q 26. I have an In-Course Bursary and do not see it credited to my account, or I feel the amount is incorrect. What do I do?

All bursary questions can be emailed to Financial.aid@msvu.ca

Q 27. I have a credit on my account from my Mount entrance bursary. How do I access the credit?

If you have a Bursary credit, you may submit a [Student online Refund Request](#). Such requests will be processed for payment starting January 23rd, 2025.

Student Loans

Q 28. What are the registration requirements for my student loan to be processed?

To ensure that your loan can be processed as quickly as possible by the University, you should make sure that you are registered in the total number of courses that you plan to take but, at a minimum, in at least three courses (1.5 units of credit) in each of the fall and winter terms for a 34-week loan and in the relevant term for a 17-week loan.

For a student with a recognized disability **per the loan agency**, the registration requirement is at least two courses (1 unit of credit) per term.

Remember that waitlisted courses and non-credit courses do not count as registered courses.

Registration requirements can vary by provincial loan agency, so make sure you know the required registration rules outlined by your loan agency.

Q 29. I am on a letter of permission at another university. Do I need to let Financial Services know this for my student loan?

If you are taking a course or courses at another university, you can ask for a letter of permission; you will need to email Financial.services@msvu.ca a copy of your letter of permission, a current copy of your schedule showing the course(s), and a current copy of your account statement so we can use this information when calculating your cost and course load for your loan with the Mount.

Q 30. How much will the University take for fees from my student loan in January?

The University will take 100% of your fees owing, subject to the loan amount being sufficient. If the available loan amount is not enough to cover your outstanding fees, you will receive an email advising of the remaining outstanding balance to be paid by the deadline of January 13th, 2025.

Q 31. My student loan will not be in before the payment due date of January 13th. What do I do?

If your loan will not be in by January 13th, you will need to fill out the [Student Loan Agreement Form](#), which will give you an extension to January 31st to allow you time to have your loan processed. A late payment fee of \$50 will apply after the January 13th, due date, plus interest at the rate of 1% per month.

Q 32. What do I do if I find out I will not receive a loan or enough loan funds to cover my tuition fees?

If you do not receive enough funds or are not approved for a student loan, you can look at alternative methods of payment, such as a bank line of credit (you will require a co-signer), or you must contact Financial Services to discuss your situation. You can email Financial.services@msvu.ca.

Q 33. I have a credit on my account after my student loan was applied to my account. How do I go about obtaining this credit in a refund?

As long as you are still full-time in the required number of credited courses for your student loan application, you can request a credit refund to your account. See **REFUNDS** below for directions on requesting a refund.

If you have fallen below full-time, the credit will be refunded to the National Student Loans Service Centre to pay down your debt. Our office will notify your provincial loan agency, as well as NSLSC of your withdrawal.

There are repercussions to dropping to part-time studies when you received a full-time government student loan:

- **Dropping below full-time can result in a notation on your Government Loan file. Two notations can suspend you from the Government Student Loan Program for 12 months, and if you have three notations you can be suspended from the program for 3 years.**
- **You may also incur Overawards in your loan funding. Overawards are funds you should not have received (such as funding meant for living expenses) and they will be deducted from your future funding applications.**

Q 34. I have my BC or Alberta loan or other loan form to be processed. Where do I send the loan form(s)?

You can email the forms to Financial.Services@msvu.ca for processing.

Q 35. Who should I contact if I have questions concerning my Student Loan?

If you have questions regarding your loan application, you should contact your Provincial Loan agency or Financial.aid@msvu.ca. If you have questions about your loan as it pertains to your account with the University, you should email Financial.Services@msvu.ca

Q 36. Who do I contact if I have a Student Loan form that the university needs to fill out?

You should email the forms for processing to Financial.aid@msvu.ca.

Payment Due Date and Late Fee/Interest

Q 37. What is the payment due date for Winter 2025?

The payment due date for Winter 2025 is January 13th, 2025, except for Co-op work term fees, which are due by February 28th, 2025.

Q 38. Will I be charged a late fee if I do not pay my account on time?

If your funds will not be paid by the payment due date, you must contact Financial.services@msvu.ca to avoid any hold-ups in account access or de-registration. All accounts not paid in full on the due date (January 13th for the Winter 2025 term) will be charged a \$50 late payment fee the next day and any interest that may accrue until the account is paid in full. Interest is applied at the end of each month at a rate of 1% per month, compounded monthly.

Q 39. If I cannot pay my account, can I pay the \$50 late payment fee and not worry about it?

While students are charged the \$50 late payment fee, they cannot forgo payment until it can be made. Students must obtain permission for an extension or a payment plan in order to remain registered in courses. Please note that payment arrangements are granted in extenuating circumstances and will not be approved every term.

A delinquent account results in a hold being placed on your account with consequences such as inability to register for subsequent terms, obtain confirmations of enrolment, transcripts or access grades from the university, potential **deregistration** (removal from classes) and or **restricted registration** (payment is required in full before you can register). **The University expects students to have their finances in place before registration so fees for each term can be paid in full for that term's payment due date.** It is essential to arrange your funds before registration and discuss any account late payments with Financial Services well before the payment deadline.

Payment Methods

Q 40. What payment methods are accepted at Mount?

Internet banking is the preferred method of payment for students with Canadian Bank Accounts. Below are the methods of payment for tuition and housing. **Note that a credit card is not an acceptable form of payment for tuition and housing.**

1. **Internet banking**—used for Canadian bank accounts, using the Bill Payment function, setting up Mount Saint Vincent University as the payee, and using the student's seven-digit student ID number as the account number when prompted. It can take 2-3 banking days for the University to receive electronic funds, so be aware of your payment due dates.
2. **Convera for Students**—This service is available to most Countries for out-of-country payments. The link to our page for instructions and a direct link is [Convera for Students](#). It can take 2-3 banking days for the University to receive electronic funds, so be aware of your payment due dates.
3. **Bank Wire**—Should your Country not have access to Convera for Students, you can send your funds via a bank wire, which is a payment transfer from one bank to another. The link to our page for bank wire directions is [Bank Wire Payment](#). It can take 7-10 banking days for the University to wire payments, so be aware of your payment due dates.
4. **Cheques**—Cheques should be made out to "Mount Saint Vincent University" and should have the student's name and ID number on the bottom of the cheque.
As of December 2024, Canada Post is on strike and mail is not being delivered to campus. We ask that you refrain from paying your student account by mailing cheques at this time.

Typically, cheques can be mailed to Mount Saint Vincent University, Attention: Financial Services, 166 Bedford Highway, Halifax, N.S. B3M 2J6. Please take into consideration the

mailing time so that your payment is in on time and does not incur late fees. Cheques can also be dropped off at our counters in Evaristus.

Q 41. Can I pay my outstanding balance in instalments?

Students are expected to plan for their attendance at the University, including arranging for payment of fees by the fee payment deadline each term. Should you experience unforeseen circumstances requiring additional flexibility on the timing of your fee payment, you must contact financial.services@msvu.ca to discuss your situation before the payment deadline of January 13th, 2025. We are always willing to work with you to reach an acceptable arrangement for you and the University.

Course Withdrawal

Q 42. Am I allowed to try a course for a few days and drop it if I do not like it without charge?

The last date to drop Winter 2025 courses at no charge is January 13th. Any courses dropped after this date will be charged a prorated drop fee as per the [Tuition Refund Schedule](#).

Q 43. Is there a schedule that shows me the percentage I will be charged if I drop a course after it has started?

The Tuition Refund Schedule can be found [here](#). If courses are dropped, your statement on MyMount will update immediately to reflect any changes.

Q 44. What should I do if I registered for courses but then decided not to attend the Mount?

You should either drop all of your courses before the last date to drop winter courses without financial penalty (January 13th) **OR** you can email registration@msvu.ca and copy financial.services@msvu.ca to let us know if you are not attending classes. It is important to do one or the other, as non-attendance does not constitute withdrawal, and you could be left with fees owing on your account.

Student Refunds

Q 45. How do I request a refund from my student account?

To request a refund from your student account, please complete the [Student Online Refund Request form](#) (on the left-hand panel of the web page).

Q 46. How often are refunds processed?

Refund cheques are produced near the end of each week. A refund request normally takes 5 to 7 business days to process, except at the start of term, when refunds are usually not processed until January 23rd, 2025.

Q 47. I paid my school fees via Wire or Convera for Student; can I have my refund as a cheque?

All refunds for payments made via Convera for Student or Bank Wire are sent via Bank Wire to the bank account from which the funds originated. Please email financial.services@msvu.ca to begin the wire refund process.

Q 48. How long does it take to receive a refund using a Bank Wire?

It can take several weeks to receive funds sent back via Bank Wire as it takes time to collect the student's banking information, verify it, and have the bank process the wire. Please email financial.services@msvu.ca for more information on wire refunds.

Q 49. I paid my fees via Internet Banking or Cheque. How will the refund be delivered?

Refunds within Canada are usually paid by cheque made payable to and mailed to the student. On the refund online request form referenced above, you will be asked to confirm your current mailing address.

Other Questions

Q 50. Who should I contact if I have questions concerning my student account?

You should email Financial.Services@msvu.ca.