

WHERE IS MY MONEY GOING?

2015-2016 STUDENT FEES EXPLAINED

DOCUMENT REVISED AS A RESULT OF THE FALL 2015 REFERENDUM PERIOD



STUDENT E-BILL

You have two different ways of viewing your McGill account charges on the Student Accounts section of Minerva.

Firstly, your monthly **e-bill** is like a credit card statement, in that it summarizes the charges and payments for the current bill and determines the payment due date. It is a snapshot of your account activity on the date it is issued. If you do not pay by the due date you will be charged interest at a rate of 1.24% per month (14.88% per annum), which will be reflected on your next statement.

The **Account Summary by Term** provides the most up to date view of all charges and payments. Should you change course registrations after the issue date, then these changes will be reflected either on the next e-billing cycle or via the Account Summary by Term on Minerva.

A list of important fee-related dates is available on the [Student Accounts website](#). Information about your e-bill and methods of paying your account is available on the [e-Billing and Your Account](#) page.

WHAT AM I PAYING FOR?

This section of the pamphlet provides an explanation of many of the fees you, as a McGill student, are paying for. There are seven categories of fees, which are:

- 1) Tuition Fees
- 2) Administrative Charges
- 3) University Fees
- 4) Student-Initiated Fees
- 5) Students' Society Fees
- 6) Independent Student Group Fees
- 7) University and Student Insurance Plan Fees

1. TUITION FEES

Your tuition fees at McGill will vary according to whether or not you are a Canadian citizen or permanent resident, a Québec resident, or an international student. They will also vary based on your faculty.

Additionally, in accordance with the regulations prescribed by the Ministère de l'Éducation, du Loisir et du Sport (MELS), there are eight categories of exemption from international tuition fees. Please consult the [Enrolment Services Legal Documents website](#) for complete information on these exemptions.

A breakdown of your student fees, as well as a description of each individual fee, is available on the [Student Accounts website](#). Here, you will also be able to find the tuition and ancillary fees that you are charged according to your program.

2. ADMINISTRATIVE FEES

McGill University also assesses certain administrative charges that have been approved by the University's Board of Governors. These are the current administrative fees:

Fee Name	Acronym	Amount	Description
Registration Charge	REGN	\$7.60/credit, to a max. of \$114.00/term	Supports Service Point, Enrollment Services, and other structures and facilities required for registration.
Information Technology Charge	TECH	\$7.42/credit, to a max. of \$111.30/term	Enhances certain technology services provided to students as well as provides training and support to students in the use of new technology.
Transcripts & Diploma Charge	TRSD	\$1.35/credit, to a max. of \$20.25/term	Allows students to order transcripts free of charge and covers the costs of producing diplomas and some of the costs associated with the Convocation ceremony.
General Administrative Charge	ADMN	Up to \$47.19	A general administrative fee. This fee originated from increases in ancillary fees that were allowed by the Quebec Government.
Copyright Fee	COPY	\$0.88/credit	Covers the cost of using material protected by copyright.

3. UNIVERSITY FEES

There are certain fees that are charged in order to provide certain services to all students. These fees have been approved by the Board of Governors and any increase to them is approved by the Students' Society. Some examples of these include Student Health, Mental Health, Career and Placement, Chaplaincy, Counselling and Tutorial, Office for Students with Disabilities, Off-Campus Housing, First People's House, Athletics, Scholarships and Student Aid, Campus Life & Engagement, and International Students Services. See [Student Services](#) for related links to the various services.

Fee Name	Acronym	Amount for 9 credits or more	Amount for less than 9 credits	Description
Student Services	SERV	\$144.91/term	\$87.06/term	These fees support the following Student Services: Student Health Services, Mental Health Services, Counselling and Tutorial Services, Chaplaincy, Career Planning Service (CaPS), Scholarships and Student Aid, International Student Services, the Office for Students with Disabilities, Campus Life & Engagement (including assistance for Francophone students), and the First Peoples' House.
Athletics and Recreation Fee	ATHF	\$130.83/term	\$79.13/term	Supports programs offered on the downtown and Macdonald campuses. The fee provides access to most athletics facilities, however registration to fitness and recreation courses, intramural sports, pay-as-you-go programs and/or the Fitness Centre carry a supplemental charge.

4. STUDENT-INITIATED FEES

There are certain fees that the University charges which have been initiated and approved by student referenda. A few of these fees include:

Fee Name	Acronym	Amount	Description
Access McGill	ACCS	\$2.00/term	Used to provide the services, equipment and facilities necessary to help make McGill accessible to students with disabilities.
Athletics Facilities Improvement	ATHL	\$10.00/term	Allows for further construction of the McGill athletics facilities.
World University Services Canada Refugee Program	WUSC	\$0.50/term	Sponsors 2 refugee students to study at McGill for a year.

5. STUDENTS' SOCIETY FEES

Every student at McGill automatically belongs to at least **two** types of Students' Societies. The first is the **Students' Society** for students in the same type of degree (Bachelors, Masters, PhD, and Certificate). These fees include:

- **SSMU:** The Students' Society of McGill University which is the Society for all undergraduate students at the McGill downtown campus.
- **MACES:** The McGill Association of Continuing Education Students is for any student registered in courses in the School of Continuing Studies (Formerly the Centre for Continuing Education).
- **PGSS:** The Post-Graduate Students' Society is the Society for graduate student and postdoctoral candidates at both the McGill University downtown and Macdonald campuses
- **MCSS:** Macdonald Campus Students Society is the Society for all students enrolled at the Macdonald Campus.

Secondly, any undergraduate student is also a member of the Society of their respective **Faculty Association** and thus must pay a fee to that Society (e.g., AUS, MUS, SUS, EUS, etc.). In some cases, students may incur fees of more than one Faculty Association if they are in an interdisciplinary program in different faculties.

Besides paying a faculty association membership fee, students may also pay additional fees for different services provided by such association. These fees must be approved by the members of the association. A list of these fees can be found on the [Student Accounts website](#), or you can contact your faculty association directly for more information.

SSMU MEMBERSHIP FEE

All undergraduate students of the downtown campus are automatically members of the SSMU, and therefore pay the following membership fee according to their undergraduate program and their credit load. Through the SSMU Membership Fee, the SSMU is able to provide students with various services. This fee covers Clubs and student-run Services. This fee also supports the improvement of student space within the William Shatner University Centre and across campus.

Program	Acronym	Amount for 9 credits or more	Amount for less than 9 credits
Arts, Architecture (B.Sc. Arch) Education, Engineering, Music, Management, Nursing, Physical & Occupational Therapy, Science, and Arts & Science.	SSMU	\$42.95/term	\$31.76/term
Law, Religious Studies, Dentistry, and Medicine.	SSMU	\$20.64/term	\$15.03/term

Note: this fee was decreased as of Winter 2016, the above amounts reflect this decrease.

ADDITIONAL SSMU FEES

Additionally, the SSMU charges undergraduate students other fees in order to provide certain services. These fees have been proposed by students and approved by referenda. For [more extensive descriptions](#) please see the Student Accounts website.

* Fees marked with an asterisk are opt-outable. You can opt out of them on the Student Accounts section of Minerva during the opt-out period which runs from September 15 –29 for the Fall Term and January 15 – 29 for the Winter Term. Students who opt-out of some of the above fees may not benefit from the services offered by these groups. See the [descriptions of each fee](#) on the Student Accounts website for more information.

SSMU SERVICES FEES

[SSMU Services](#) are entirely student-run groups on campus that provide a variety of services to students, including support, referrals, awareness, education, and resources. All undergraduate students are members of all of SSMU's Services and can benefit from the resources they provide. These fees, unlike the SSMU Membership Fee, expire after a set period of time and their renewal must be approved by referenda.

Fee	Acronym	Amount for 9 credits or more	Amount for less than 9 credits	Description
Safety Network Fee	SSSN	\$3.97/term	\$3.97/term	Directly funds the Safety Services - McGill Student Emergency Response Team, Drivesafe, Walksafe, and the Sexual Assault Centre of the McGill Students' Society (SACOMSS).
Black Students' Network*	SSBN	\$0.40/term	\$0.20/term	The Black Students' Network is a SSMU Service dedicated to addressing the interests and needs of Black students on campus and raising awareness of issues concerning Black peoples to the McGill community.
Midnight Kitchen*	SSMK	\$3.33/term	\$3.33/term	The Midnight Kitchen Collective serves free vegan lunches five days a week in the University Centre.
Organic Campus*	SSOC	\$0.22/term	\$0.22/term	Organic Campus sells near-cost organic vegan and gluten free lunches and snack food in the University Centre.
Referral Services*	SSMF	\$1.75/term	\$1.75/term	Directly funds 3 SSMU Services; McGill Students' Nightline, Queer McGill and the Union for Gender Empowerment.
SSMU First Year Council*	SSYC	\$0.50/term	\$0.50/term	Supports First Year Council activities and events which help orient first year students at McGill.
TVM: Student Television at McGill*	SSTV	\$1.50 / term	\$0.90 / term	Directly funds a student-run televised news and entertainment service.

SSMU FUNDING COMMITTEE FEES

The SSMU has several [funds](#) that student groups may apply to for financial support. These funds are funded by the following student fees. Like the fees for SSMU Services, these fees expire after a set period of time and their renewal must be approved by referenda.

Fee	Acronym	Amount for 9 credits or more	Amount for less than 9 credits	Description
Ambassador Fee*	SSAM	\$2.00/term	\$1.00/term	Provides financial assistance for students hosting or participating in academic competitions and conferences.
Campus Life Fee*	SSUC	\$2.00/term	\$1.00/term	Provides financial assistance for projects, events, and initiatives of an academic, social, or athletic nature held on McGill campus.
Charity Fund*	SSMT	\$0.51/term	\$0.51/term	Supports projects which foster community building between the McGill community and external communities.
Environment Fee*	SSEN	\$1.28/term	\$1.28/term	Funds sustainable initiatives by student groups and aims to promote a culture of sustainability on campus.
Equity Fee*	SSEQ	\$0.51/term	\$0.51/term	A source of monetary support for initiatives that aim to end discrimination and promote inclusiveness in the community.

OTHER SSMU FEES

These fees are miscellaneous fees that have been proposed by students and approved by referenda. They expire after a set period of time and their renewal must be approved by referenda.

Fee	Acronym	Amount for 9 credits or more	Amount for less than 9 credits	Description
Bursary Fund*	SSUB	\$8.50/term	\$4.25/term	Bursary fund available through Scholarships and Student Aid.
Daycare Fee	SSMC	\$2.56/term	\$2.56/term	Supports SSMU daycare and nursery for student parents.
ECOLE Project Fee*	SSME	\$2.00/term	\$2.00/term	The Educational Community Living Environment (ECOLE) is a sustainable living project that supports applied student research, alternative education, and community building.
Library Improvement Fund*	SSUL	\$8.50/term	\$4.25/term	Support McGill Libraries (e.g., 24 hour library access).
McGill Writing Centre Fee	WRIT	\$1.50/term	\$1.50/term	Supports the McGill Writing Centre, which offers one-to-one individualized tutoring and small-group workshops.
Sustainable Projects Fund	SUST	\$0.51/credit (max. \$7.65/term)	\$0.51/credit (max. \$7.65/term)	Funds projects that promote sustainable practices at McGill University.
University Centre Fee	SSMS	\$6.10/term	\$3.05/term	Pays for the lease the Students' Society signed with McGill University for occupying the William Shatner University Centre.

6. INDEPENDENT STUDENT GROUP FEES

Independent Student Groups are student-run organizations, external to the SSMU, that exist on campus. These groups have been formally recognized by the SSMU for their value and their benefit to undergraduate students. These fees expire after a set period of time and their renewal must be approved by referenda.

Fee	Acronym	Amount for 9 credits or more	Amount for less than 9 credits	Description
CKUT Radio*	CKUT	Law, Dentistry, and Medicine students: \$4.00/term All other faculties: \$5.00/term	Law, Dentistry, and Medicine students: \$2.50/term All other faculties: \$3.00/term	A volunteer-powered campus-community radio station based at McGill that focuses on alternative music, news, and spoken word programming, broadcasting 24/7 at 90.3 on the FM dial.
Daily Publication Society	DALY	\$6.00/term	\$6.00/term	The DPS publishes two independent student-run campus newspapers that produce both print and online content – the McGill Daily in English, and Le Délit in French.
McGill Tribune	SSTB	\$3.00/term	\$3.00/term	Operating on campus since 1981, the Tribune is an independent student-run newspaper publishing print and online content on a variety of topics.
Legal Information Clinic	LAIC	\$4.50/term	\$4.50/term	A student-run free legal information service, providing student advocacy, referral services, commissioner of oaths services, and general legal information to students.
QPIRG McGill*	QPIR	\$5.00/term	\$5.00/term	A non-profit organization that promotes social and environmental justice, supporting research and grassroots mobilization and hosting events on campus including Rad Frosh and Culture Shock

7. INSURANCE PLAN FEES

To ensure student access to affordable and comprehensive healthcare coverage, the SSMU has offered a Health and Dental Plan for many years. Today this Health and Dental Plan is administered by ASEQ, a student health plan administrator, which provides superior coverage for only \$120.00 per year for Health and \$100.00 per year for Dental.

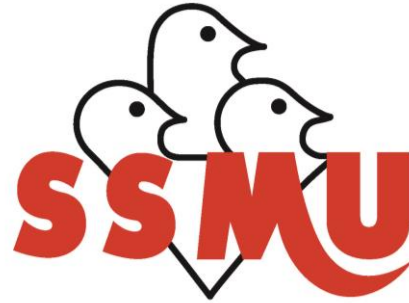
It is important to note that International students are only eligible for the Dental Plan and are charged automatically for the International Health Insurance plan (Blue Cross), instead of the ASEQ Health Plan, unless specifically exempted. For more information, visit the [International Student Services](#) website..

Type of Fee	Acronym	Amount per year
Health Plan	SSMH	\$120.00
Dental Plan	SSMD	\$100.00

Opting out: Students can opt-out from the SSMU Health and Dental plan directly through ASEQ at the [I Have a Plan](#) website. The opt-out period is from August 23, 2015 to September 29, 2015.

Enrolling: Students admitted during the winter term can enrol directly through ASEQ at [I Have a Plan](#) between January 15 and January 29, 2016.

If you have any questions regarding the health and dental plan, including enrolment or opting out, please visit the [I Have a Plan](#) website, consult your ASEQ information brochure which is available with your e-bill, or call ASEQ at 514-789-8775 or 1-866-795-4435 from Monday to Friday 9 am to 5 pm.



This brochure, annually produced by the Students' Society of McGill University, is designed to help familiarize students with their fees. It was revised during month of November 2015. If you need more information about your student fees, please refer to the resources provided below. Please direct any questions regarding the content of this pamphlet to:

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Helpful Resources

- Student Accounts: www.mcgill.ca/student-accounts/
- Minerva: www.mcgill.ca/minerva-students/
- Student Aid: www.mcgill.ca/studentaid/
- Health & Dental Insurance: www.ihaveaplan.ca
- SSMU: www.ssmu.ca