

Orientation Webinar

Important Financial Information

AUGUST 2025



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](#)

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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 10, 2025

Winter Term – January 14, 2026

Payment deadlines for Co-op Work-term Fees:

Fall Term – October 31, 2025

Winter Term – February 27, 2026

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?



[Future Students](#)[Academics](#)[Campus Life](#)[International](#)[Alumni & Donors](#)[Research](#)[About MSVU](#)

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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.](#)

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](#)

Money Matters

Financial matters are important to all students.

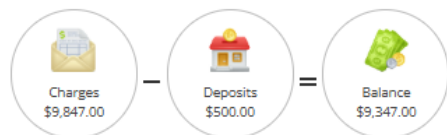
Learn what you need to know about [Scholarships](#), [Bursaries](#), [Student loans](#), [U-PASS](#) and so [much more financial matters](#).

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 2025 Fall - Balance: \$9,347.00 ▼

[View Statement](#)[Collapse All](#)

Charges	\$9,847.00	^
Tuition Fees	\$2,731.80	▼
NS Univ. Student Bursary	-\$384.90	▼
Room & Board	\$6,496.50	▼
Other Course Related Fees	\$1,003.60	▼

Deposits	\$500.00	^
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Click a deposit number to view a full copy of the payment receipt.

Deposit	Type	Date	Deposit Amount	Applied Amount	Other Amounts	Refund Amount	Remaining Amount
121410	Room DEPOSIT	2025-06-24	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00
Total			\$500.00	\$500.00	\$0.00	\$0.00	\$0.00

Balance	\$9,347.00
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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 2025 Term – September 10th, 2025

Winter 2026 Term – January 14th, 2026



Withdrawal from Classes

www.msvu.ca/tuition

- ❑ September 10th, 2025 - last date to drop Fall 2025 classes without academic or financial penalty
- ❑ Refund Schedule Applies after September 10th with declining pro-rated refund
- ❑ If you decide not to attend or visa not approved, make sure you drop your courses by September 10th, 2025

Tuition Refund Schedule

Withdrawal Date	Fall	Winter
Up to September 10	100%	100%
September 11 to September 17	80%	100%
September 18 to September 24	60%	100%
September 25 to October 1	30%	100%
October 2 to January 14	0%	100%
January 15 to January 21	0%	80%
January 22 to January 28	0%	60%
January 29 to February 4	0%	30%
After February 4	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 (at least 1.5 units or 1.0 units 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, 2025
- Stay on top of the status of your loan and address any outstanding items promptly



FURTHER SPECIFICS ON ACCOUNT CHARGES



INTERNATIONAL STUDENT MEDICAL

- ❑ International students beginning studies in September are automatically charged for September 1st, 2025 to August 31, 2026

- ❑ Opt Outs:
 - ✓ If you are taking courses from out of country
 - Complete opt out form – email financial.services@msvu.ca no later than September 10th, 2025
 - ✓ If you are covered under MSI (Nova Scotia Medical Services Insurance)
 - Send copy of MSI card to financial.services@msvu.ca by September 10th, 2025
 - Effective date must be September 01/25 or earlier
 - If expiry date is before August 31/26 will need to send copy of replacement card before expiry
 - If you have applied for an MSI card and are waiting to receive it, please send us an email.

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 10th, 2025







- Full-time domestic students beginning studies in September will automatically be charged for the Student Union Health & Dental Plan.
- The Student Union Medical plan is \$352.06 and the Dental Plan charge is \$202.23 for full-time students from September 1st to August 31st 2026.
- Students who opt-out of the International Student Medical insurance in September will also be automatically enrolled in the Student Union plans.
- 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



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 \$6000 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 \$8.00 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 Consultations, Occupational Therapist, Osteopath, Physiotherapist, Podiatrist/Chiropractist Consultations and Speech Therapist.



Who is eligible for the U-Pass?

All graduate and undergraduate students who are registered full-time (1.5 units or on a 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).



Fall/Winter Term U-Pass Fee

\$174.00



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
- ☐ 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 10th is the last date to add and drop courses without financial penalty – prorated refunds thereafter. It is also the opt-out deadline for the UPASS and insurance.
- The University Bursary program opens October 1st through Financial Aid – mark your calendars!



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)

