



# Orientation Webinar: Important Financial Information

Emily Cheetham – Manager, Student Accounts



# Topics we will cover:

- Where to view your account statements
- How to read your account statements
- Payment deadlines & payment options
- Insurance Programs and the UPASS
- Privacy and Information Release Forms

# **Where can I view my tuition and fee information?**

# Challenging the status quo

[Apply online now](#)

## Bargaining Updates

Find updates and answers to frequently asked questions about the recent strike by part-time faculty (CUPE 3912 Local).

[Bargaining Updates](#)

## Equity, Diversity, Inclusion & Accessibility

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

[MSVU pledges continuation of EDIA in research initiatives: Dimensions updates](#)

## 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 on the Financial Services Website

Money Matters ▼
<b>Tuition &amp; Fees ▶</b>
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

<b>Student Online Refund Request Form</b>
<b>Student Information Release Form</b>
<b>2024 Summer Session Information</b>
<b>Frequently Asked Questions</b>

## 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](mailto: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 my Student Account Statements?**

[myMount / Email](#)[Moodle](#)[WebAdvisor](#)[Library](#)[Contact Us](#) [Search](#)[Future Students](#)[Academics](#)[Campus Life](#)[International](#)[Alumni & Donors](#)[Research](#)[About MSVU](#)

# Challenging the status quo

[Apply online now](#)

## Bargaining Updates

Find updates and answers to frequently asked questions about the recent strike by part-time faculty (CUPE 3912 Local).

[Bargaining Updates](#)

## myMount / Email

### Campus Life

[A-Z List](#)[Academic Supports](#)[Accessibility Services](#)[Centre for Academic Advising  
and Student Success](#)

### Campus Services

[Art Gallery](#)[The Mount Bookstore](#)[Child Study Centre](#)[Conference Services](#)

### IT Services



myMount is your one-stop shop for:

- Financial information, your student activity statement (tuitions fees) and tax forms.
- Register for classes and modify your schedule.
- Access your email, Microsoft Apps, important forms and much more.

[Log in to myMount / Email](#)



### 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.](#)


Here is an example of a Student Account that has a balance owing for the Fall 2023 Term.

You can expand each of the gray boxes for more detailed account information. You can download a PDF statement by clicking “View Statement” on the right-hand side.


Term 2023 Fall - Balance: \$872.87 [View Statement](#)

Charges  
\$872.87

-

Payments  
\$0.00

=

Balance  
\$872.87

[Collapse All](#)

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

# **When is my payment due?**

## **Payment Due Dates are found in your myMount account under the Money Matters tile or at [msvu.ca/tuition](https://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.

**Winter 2026 Term – Payment is due January 14, 2026**

There are financial penalties applied to accounts not paid in full by the deadlines each term.



## Withdrawal from Classes:

- ☐ January 14<sup>th</sup>, 2026 - last date to drop Winter 2026 courses without academic or financial penalty
- ☐ Refund Schedule Applies after January 14<sup>th</sup> with declining pro-rated refund
- ☐ If you decide not to attend or visa not approved, make sure you drop your courses by January 14<sup>th</sup>, 2026 to avoid financial penalties

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%

# What are my payment options?

## Payment Options:

### ☐ Electronic payment preferred:

- Within Canada – bill payment option through online banking (app or browser) – your 7-digit student ID number is the account number
  - Processing: 2-3 days
- International payments – preferred option Convera for students (formerly Global Pay for Students) – also have bank wire option
  - Processing: 7-9 days

### ☐ Credit cards are not accepted for tuition and residence payments

- International debit cards are not accepted at the Financial Services counters



**convera**



# Government Student Loans

National Student Loans  
Service Centre (NSLSC)



- We begin processing loan files in mid-December 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](http://www.msvu.ca/tuition)
- Gives extension until end of January for loan to be received
- Interest/late fees still apply after January 14<sup>th</sup>, 2025
- Stay on top of the status of your loan and address any outstanding items promptly

# Other Student Related Fees

## International Student Medical:



- ☐ International students beginning studies in Winter 2026 are automatically charged - \$440.25 which covers students from January 1, 2026 to August 31, 2026.
- ☐ You cannot opt out from Guard.me based on other types of insurance you may purchase
- ☐ You will receive welcome letters January with your policy #
- ☐ Access your card through [www.guard.me/msvu](http://www.guard.me/msvu) once you receive welcome letter
- ☐ You can add and pay for dependent's coverage through Guard.me website once you have policy #
- ☐ If policy information is needed sooner, email [financial.services@msvu.ca](mailto:financial.services@msvu.ca)

# International Student Medical Opt-Outs:

There are only two options for students to opt-out of the international student medical insurance coverage:

1. If you are taking courses from out of country
  - Complete opt out form no later than January 14, 2026
  
2. If you are covered under MSI (Nova Scotia Medical Services Insurance)
  - Complete opt-out form by January 14, 2026
  - Effective date on card must be January 1, 2026 or earlier
  - If the expiry date on card is before Aug 31, 2026 will need to send copy of replacement card before expiry





## Student Union Medical and Dental Plan



- Full-time domestic students beginning studies in January will not automatically be charged for the Student Union Health & Dental Plan.
- Students can email [patti.gentile@msvu.ca](mailto:patti.gentile@msvu.ca) if they wish to be enrolled in the insurance plan.
- The Student Union Medical plan is \$352.06 and the Dental Plan charge is \$202.23 for full-time students from January 1<sup>st</sup> to August 31<sup>st</sup> 2026.
- Part-time students can opt-in to the plan by emailing [patti.gentile@msvu.ca](mailto:patti.gentile@msvu.ca). The part-time student fee is \$823.69.

## Login by Choosing a Student Organization

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

Mount Saint Vincent University Students' Union, MSVUSU

GO

Select your Student Plan >

Provider Portal



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

# www.studentbenefits.ca



## 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 12 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	\$500 per student year
Prescription Drugs	70% up to \$2,000 \$8.00 max. dispensing fee
Travel Benefit	\$5,000/visit per coverage period
Tutorial Benefit	\$45/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: Acupuncture, Chiropractic, Massage, Naturopath, Occupational Therapist, Physiotherapist, Speech Therapist, and Speech Therapist.

## UPASS Program:

The U-Pass is a sticker you add to your student ID card, which provides unlimited bus and ferry service in the HRM.

Instead of buying bus tickets or monthly passes, full-time students can use the U-Pass.



**U-Pass Fee – Winter term**

**\$87.00**

# UPASS Program

- ☐ All graduate and undergraduate students who are registered full-time 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
- ☐ Students can only opt out if they are 100% in online courses or on a co-op work term outside of Halifax Regional Municipality



# Student 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 financial information.

The form is available on our website at [msvu.ca/tuition](https://msvu.ca/tuition)



## Do you have any questions?

Financial Services has a Frequently Asked Questions document in myMount or [msvu.ca/tuition](https://msvu.ca/tuition) – most of your questions will be answered there.

Email: [financial.services@msvu.ca](mailto:financial.services@msvu.ca)

Visit our office: Evaristus Service Counter (2<sup>nd</sup> floor)

Phone: 902-457-6277







**MOUNT**  
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UNIVERSITY

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[msvu.ca](http://msvu.ca)