

Pre-Arrival Workshop: Important Financial Information

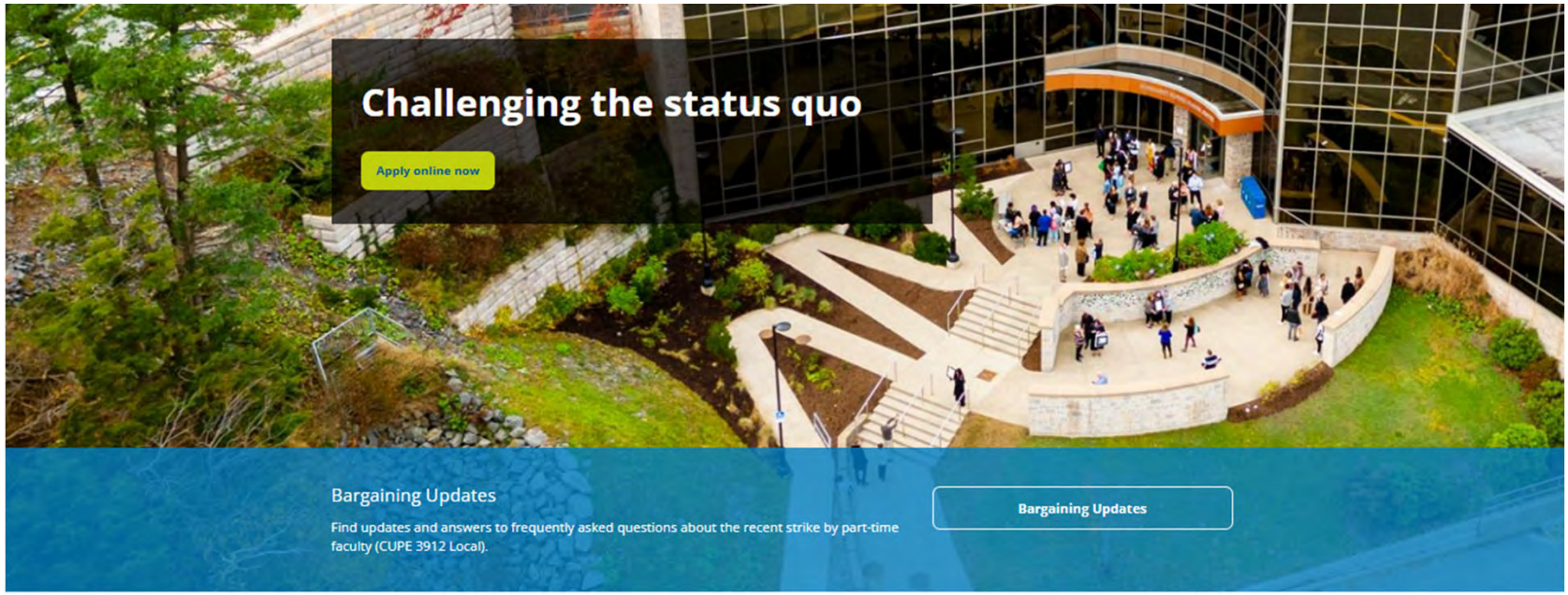
Emily Cheetham – Manager, Student Accounts

MOUNT SAINT VINCENT UNIVERSITY

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

Tuition & Fee Information



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

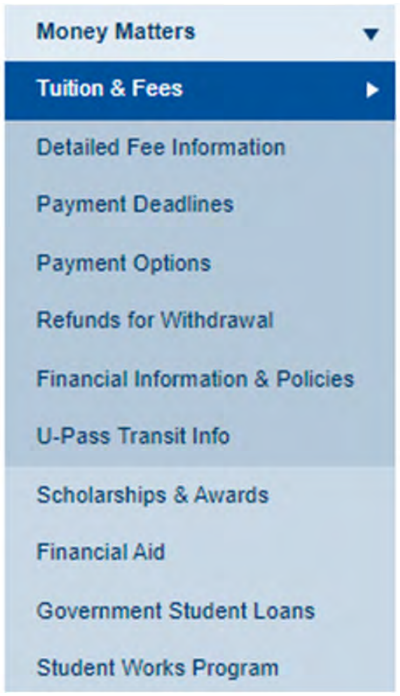
Viewbook

Campus tour videos

Apply today

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Important Menus on the Financial Services Website

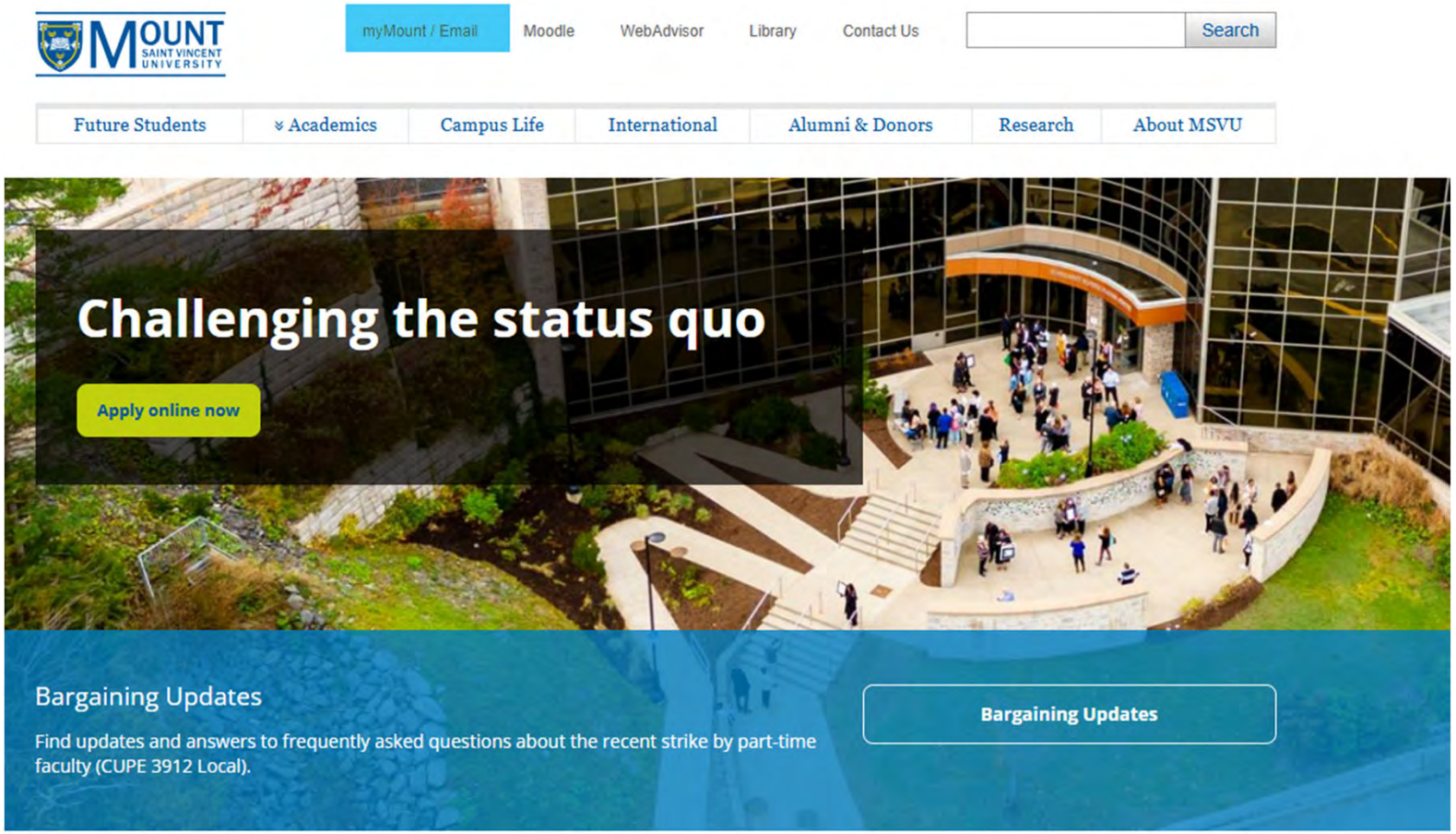




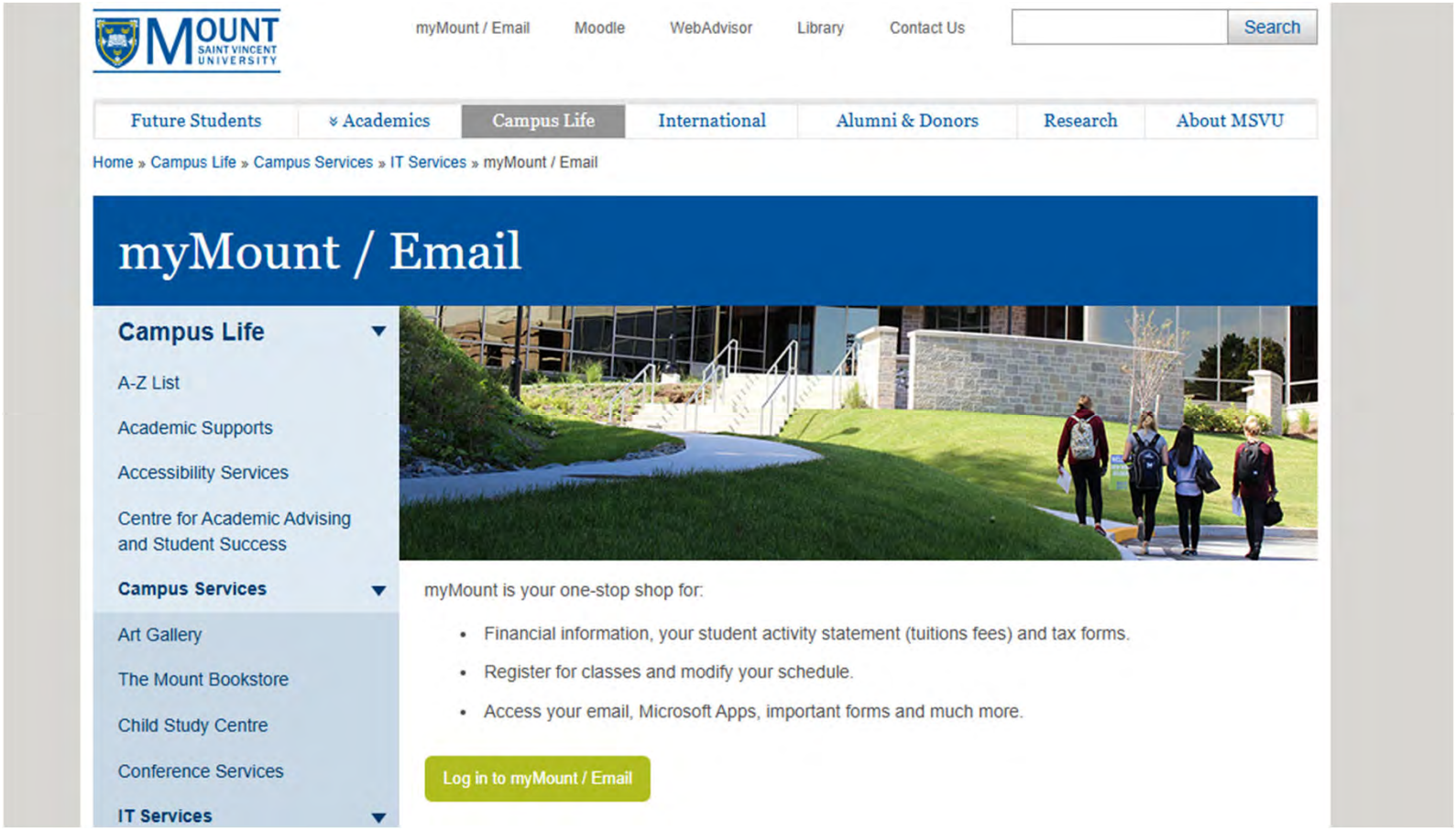


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Viewing Your Student Account Statements



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Financial

- Account Activity/Statement
- Tax Information

Quick Links

- Bookstore
- Dates and Deadlines
- My Email
- myMount Self-Service
- Office Apps
- Where to eat
- Registration Form for a Person Requiring Assistance During an Emergency

Mentors and stay connected with events.
Learn more about getting involved.



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.

services that will help you achieve your goals.
Get Academic Support

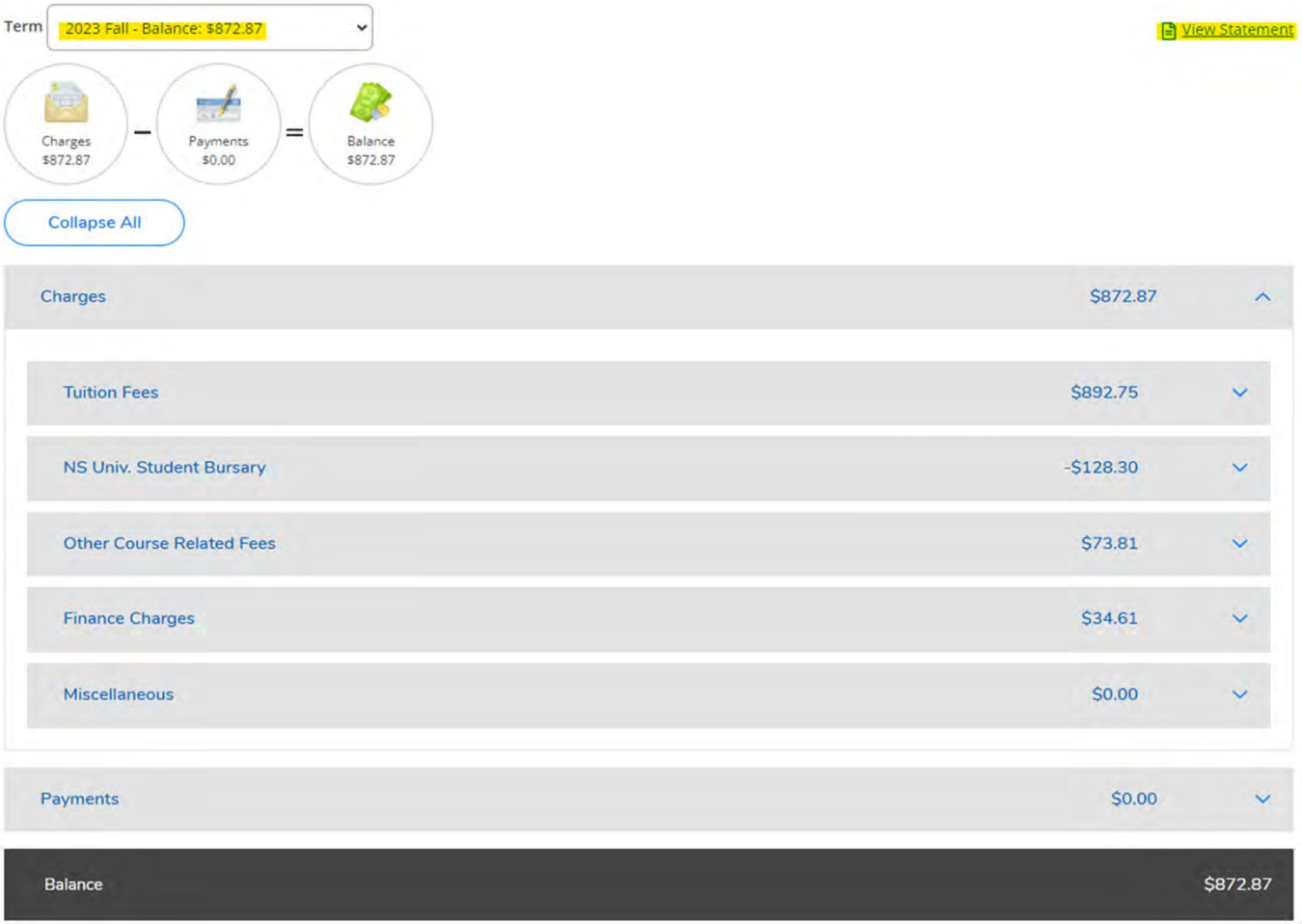


Ready to Graduate?

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.

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

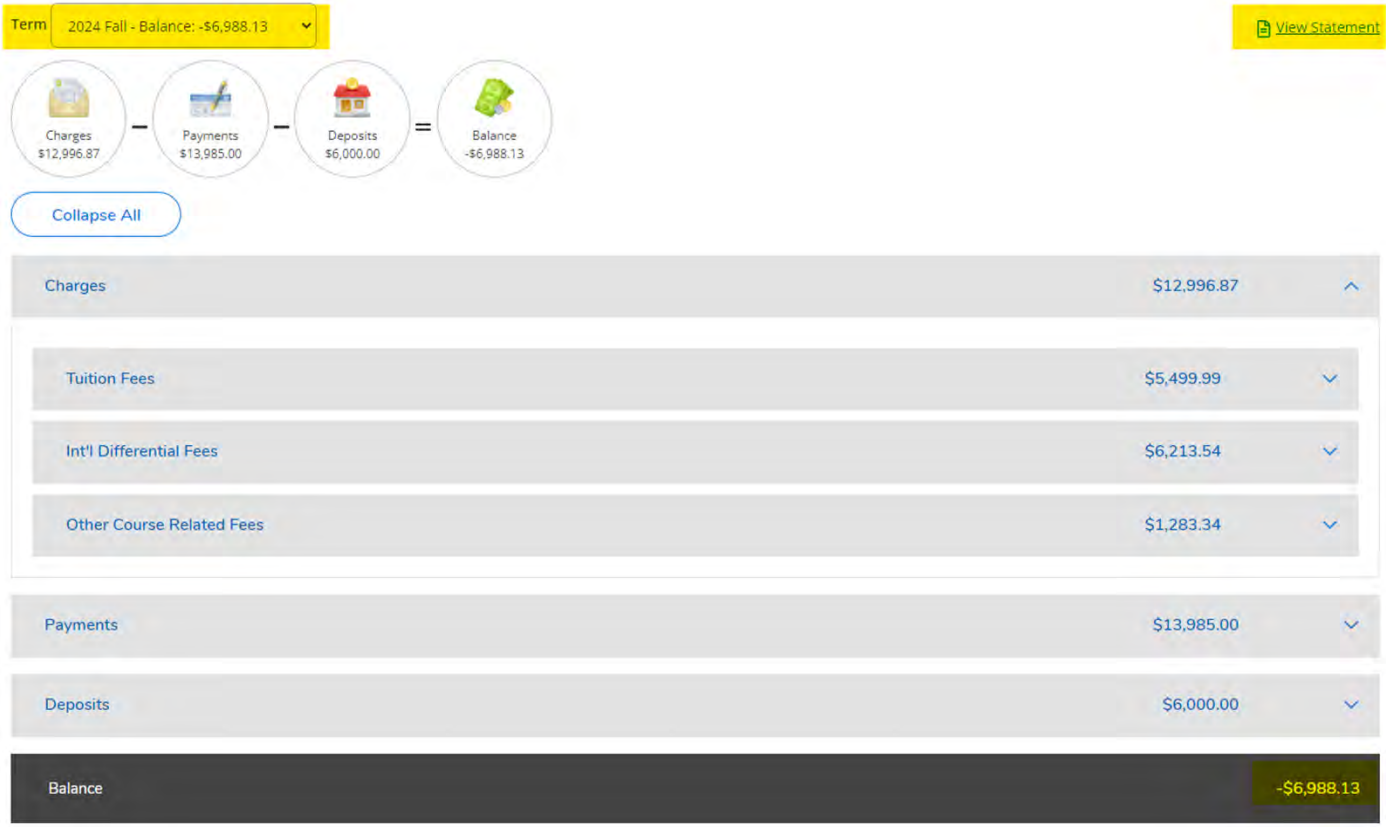
You can expand each of the gray boxes for more detailed account information. You can download a PDF statement by clicking “View Statement” on the right-hand side.



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

This means that their account is overpaid, since it is a negative number. This credit will be used towards future tuition and fees.



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Payment Deadlines

Payment Due Dates are found in your 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.

Winter 2027 Term – Payment is due January 13th, 2027

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

Withdrawal from Classes:

- January 13th, 2026 - last date to drop Winter 2027 courses without academic or financial penalty
- Refund Schedule Applies after January 13th with declining pro-rated refund
- If you decide not to attend or visa not approved, make sure you drop your courses by January 13th to avoid financial penalties

Withdrawal Date	Fall	Winter
Up to September 16	100%	100%
September 17 to September 13	80%	100%
September 14 to September 30	60%	100%
October 1 to October 7	30%	100%
October 8 to January 13	0%	100%
January 14 to January 20	0%	80%
January 21 to January 27	0%	60%
January 28 to February 4	0%	30%
After February 4	0%	0%

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 business days
  - International payments – preferred option Convera for students (formerly Global Pay for Students) – also have bank wire option
    - Processing: 5-7 business days
- Credit cards are not accepted for tuition and residence payments
  - International debit cards are not accepted at the Financial Services counters

Other Student Related Fees

International Student Medical:

- International students beginning studies in Winter 2027 are automatically charged - $440.50 which covers students from January 1, 2027 to August 31, 2027.
- You cannot opt out from Guard.me based on other types of insurance you may purchase
- You will receive welcome letters in January with your policy number
- Access your card through 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 due to emergency, email financial.services@msvu.ca

- 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.

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 13, 2027

2. If you are covered under MSI (Nova Scotia Medical Services Insurance)
    - Complete opt-out form by January 13, 2027
    - Effective date on card must be January 1, 2027 or earlier
    - If the expiry date on card is before Aug 31, 2027 you will need to send copy of replacement card before expiry

msi
NOVA SCOTIA MEDICAL SERVICES INSURANCE

UPASS Program:

The UPASS 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 UPASS.



UPASS Fee for Winter Term - $89.00

UPASS Program

- ❑ All graduate and undergraduate students who are registered full-time at MSVU in the term for which the UPASS is being issued, will receive a U-Pass. Full-time enrolment is at least 1.5 units per term (1.0 units for students with a disability).
- ❑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 UPASS 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



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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

Do you have any questions?

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

Email: financial.services@msvu.ca

Visit our office: Evaristus Service Counter (2nd floor)

Phone: 902-457-6277



Glossary of Terms Discussed

Add/Drop Deadline: The date each term, usually the payment deadline, that students must drop courses by to receive a full refund. It is also the last date students can add new courses for the current term.

Guard.Me: The insurance company used by MSVU for international student medical insurance.

Information Release Form: A document students must complete if they wish to give a third party (friend, family, sponsor, etc.) access to their financial or registration information.

International Student Medical: International Students are automatically signed up and charged for an annual emergency medical insurance.

MSI Card: A provincial health card for Nova Scotia Medical Services Insurance.

myMount: Where students can register for classes, view financial information and more.

UPASS: A sticker you add to your student ID card, which provides unlimited bus and ferry service in the HRM.



msvu.ca