

MSVU Student Finance FAQ for 2024-25

U-PASS PROGRAM

Q 1. How do I indicate I want the U-PASS?

Students who are full-time in the Fall term (more than 1.5 units of credit) or are on a co-op work-term or dietetic internship will be automatically charged for the U-PASS. It is a mandatory charge unless you are on a co-op work term or internship with no courses requiring you to come to campus or if all of your courses are online. A charge of \$172.50 will be applied to your student account for the Fall term.

Q 2. If I am taking all of my courses online or only have a co-op work-term, internship or practicum, do I have to take the U-PASS?

No, if all of your courses are online or your co-op work-term, internship or practicum is off-site, you can opt-out of the U-PASS program. If there is a charge on your account and you are in all online courses, just complete the [online opt out form](#) to have the charge removed.

Q 3. What is the cost for the U-PASS?

The cost for the U-PASS is \$172.50.

Q 4. 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. UPASS stickers are available for pick-up starting August 26th. After the payment due date of September 11th your tuition fees must be paid in full in order to obtain the U-PASS.

Q 5. How do I pick-up my U-PASS?

Eligible students can pick up the U-PASS in the library starting August 26th until September 6th and Financial Services in Evaristus Hall (student service counter on the second floor) from August 26th onward. Remember that you need your student ID in order to pick up the U-PASS. Student IDs are issued in 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 wishes to get a new one, they would need to go to the library (there is a \$10 charge for replacement ID cards).

Q 6. How do I opt out of the U-PASS?

Students are only eligible to opt out of the U-PASS program if they are on a co-op work-term, practicum or internship, if they are solely in online courses, if they are no longer full-time in the Fall term, or if they are studying outside of Canada. If you are in one of these situations and wish to opt out, just complete the [online opt out form](#).

International Student Medical

Q 7. If I am enrolled in classes at the University in the 2024 Fall Term and am an international student, will I automatically be enrolled in the International Student Medical Plan (ISM)?

Yes, you will be automatically enrolled in the ISM and a charge of \$654.00 added to your student account.

Q 8. If I am studying outside of Canada, can I opt out of the International Student Medical?

The International Student Medical (ISM) Plan is only valid in Canada. Therefore, if you are enrolled in courses at the Mount in the Fall term and studying outside of Canada, you are required to complete the out of country opt out form which can be completed electronically [here](#). The deadline to opt-out is September 11th, 2024.

If at any point during the Fall/Winter terms, after completing the opt out, you decide to come to Canada, you must advise Financial Services at financial.services@msvu.ca so that we can immediately enroll you in the International Student Medical Plan. Also note that we will automatically opt you out of the U-PASS if you have completed the out-of-country ISM opt-out.

Q 9. What is the coverage period of the International Student Medical charge?

The normal coverage period is September 1st, 2024 to August 31st, 2025. If you are graduating in the Fall term or only attending Fall 2024, please email financial.services@msvu.ca

Q 10. What is the cost of the International Student Medical coverage?

The cost for the International Student Medical coverage is \$654.00.

Q 11. If I have a valid MSI (Nova Scotia Provincial Health Insurance) Card, do I need the Mount International Student Medical coverage?

If you have a valid MSI card with coverage for September 1st onward, you may be able to opt out of the International Student Medical plan. You will be required to complete an [online opt out](#) form no later than **September 11th, 2024** and provide a copy of the front and back of your MSI Health card to Financial Services at financial.services@msvu.ca.

If you are still waiting for your card to be received, complete the online form by September 11th noting when you expect to have your card. We will do our best to accommodate students if the card is received by September 30th. If your MSI card has an expiry date prior to the end of April 2025, you will be expected to send a copy of your updated MSI card to Financial Services before the expiry date or you will be enrolled in the Guard.me plan at that point and charged on a prorated basis.

If you opt out because you have MSI coverage and you are a full-time, undergraduate or graduate student, then you will be automatically enrolled into the Students' Union Health and Dental Plan at a cost of \$549.29, which has coverage from September 1st, 2024 to August 31st, 2025. Please remember that this plan is only valid when you are in Canada and you must maintain your MSI health coverage in order to use it. You can opt out of the Student Union Health & Dental Plan if you have valid alternate health insurance coverage (through an employer, or through your family, for example) for the same period by going to www.studentbenefits.ca, selecting MSVUSU from the drop down box and then selecting OPT OUT on the left hand side of that page and following the instructions, including uploading your proof of alternate coverage.

If you are not a full-time student and therefore not eligible for the Students' Union Health and Dental plan, you should recognize that in opting out of your International Student Medical plan, you will then only have MSI as your health coverage. MSI 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 12. 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 country.

Q 13. How do I access my international health policy number or card?

Once your enrolment into the international health coverage is fully processed, 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). Students who have signed up to attend the International Student Orientation in August will receive their welcome letter prior to that event. Other students will receive their welcome letters in the latter part of September. If you require your policy number sooner because you want to add coverage for one or more dependents or because you are ill, please contact financial.services@msvu.ca.

Q 14. 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 in order to do so. You will pay for this health coverage on the Guard.me site when you request the coverage.

Q 15. I will only be attending classes for the Fall term and not the Winter term. Can I be enrolled in the International Student Medical just for the Fall term at a reduced cost?

Yes, if you are graduating in December or you will not be staying for the Winter term for other reasons, you can email financial.services@msvu.ca to request that your enrolment in the plan is

only for the Fall term. An adjustment will then be processed and the cost for the Fall term only will be \$228.75.

Students' Union Medical and Dental

Q 16. I am registered at the Mount in the Fall term. Will I automatically be enrolled in the Students' Union Medical & Dental Plan?

We automatically enroll domestic full-time (1.5 units per term) undergraduate and graduate students in the Students' Union Medical & Dental plan in the Fall term. This includes on-campus and online students. The cost of the plans is \$549.29. We also enroll full-time international students who opt out of the International Student Medical Plan because they have MSI Health Coverage.

If you are a student with a registered disability with a full-time Student Loan, we will automatically enroll you in the Students' Union Medical & Dental.

If you are registered with Accessibility Services on campus and considered a full-time student, you can contact our office at financial.services@msvu.ca and request to be added into the plan. We will send an email to students registered with Accessibility Services in August to ask if you would like to be enrolled.

Q 17. Can I opt out of the Students' Union Medical & Dental Plans?

If you have alternate extended health coverage (not MSI), you can opt out of the Students' Union Medical & Dental Plans by going to www.studentbenefits.ca, select MSVUSU from the drop-down menu, then on the second page, select OPT OUT from the menu located to the left in blue and follow the instructions, including uploading your proof of alternate coverage. The deadline to opt out is September 11th, 2024.

Q 18. I want to add my family to my Students' Union Medical & Dental Plan.

To add family members to your Students' Union Medical & Dental Plan, please go to www.studentbenefits.ca, select MSVUSU from the drop-down menu, then on the second page, select ADD DEPENDANTS from the menu located to the left in blue and follow the instructions. Please note that there is an additional cost for family coverage and the deadline to add dependents is September 11, 2024.

Q 19. How do I access my Students' Union Medical plan card and what does it cover?

To access your benefits, print benefit cards or submit claims you will need to register for an online account with our benefit provider, the Campus Trust, at www.studentbenefits.ca. Select MSVUSU from the drop-down menu, then on the second page, select REGISTER NOW from the menu located to the left in blue and follow the instructions. Please note that this can only be

done after the listing of eligible students is sent to the insurance company which is usually by the third week of September.

Q 20. I am a part-time student in the Fall term. Will I automatically be enrolled in the Students' Union Medical & Dental Plan?

We do not automatically enroll part-time students (normally students taking less than 3 courses) in the Students' Union Medical & Dental plan. If you wish to be enrolled in the Students' Union Medical and Dental Plan, please go to www.studentbenefits.ca, select MSVUSU from the drop-down menu, then on the second page, select OPT IN from the menu located to the left in blue and follow the instructions. The cost of the opt in plans is \$818.69 and the deadline to opt in is September 11, 2024.

Sponsored Students

Q 21. 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 (e.g., tuition, mandatory fees, books, residence & meal plan, Student Union health and dental plan, transit U-PASS, etc.)
4. Timeframe 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 as per the directions on their letter.

Q 22. My sponsor does not cover the Students' Union Medical & Dental Plan. What do I need to do?

If your sponsor does not cover the Students' Union Medical & Dental Plan, you will need to either opt out of the coverage each September (if you have alternative coverage) **OR** pay for the coverage yourself by the payment due date, which is September 11th, 2024.

Q 23. 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, at time of purchase, that the costs are covered by your sponsorship.

Mount Scholarship and Outside Scholarship

Q 24. 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 25. 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 26. I have a scholarship letter from an outside source (not a Mount scholarship). Where do I send the letter for notification or invoicing?

You can email the scholarship letter to Financial.Services@msvu.ca for notation on your account and for invoicing should it require such.

Q 27. I have a credit (an overpayment) on my account from my Mount scholarship or an outside scholarship. 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 September 26th, 2024. 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 outside scholarships, you must be in at least 6 courses unless the scholarship letter specifies different requirements. Students must follow the registration rules as outlined in their scholarship letter. **The Student Online Refund Request form can be found on the left-hand panel at www.msvu.ca/tuition** . Please ensure your address in your myMount is up to date.

Bursaries

Q 28. I have a Mount Entrance Bursary and I 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 29. I have a credit (an overpayment) on my account from my Mount entrance bursary. How do I access these funds?

A [Student Online Refund Request](#) may be submitted if you have a Bursary credit. Such requests may be processed for payment starting September 19th, 2024. Please make sure your address in your myMount is up to date.

Student Loans

Q 30. When will the University begin confirming student loans?

Usually, the University will start receiving loans in our electronic portals in mid-August and will begin processing them right away, and continue processing them as they are received. We will confirm your loan based on the number of classes registered at time of processing (excluding waitlisted courses). **Therefore, it is very important that you are registered in all of your Fall and Winter courses by then to facilitate loan processing.** Failure to register in, at least, the number of courses that you indicated in your student loan application, may result in a reduction in your loan funding from your preliminary assessment, once the University confirms your loan.

Q 31. 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 on a Letter of Permission, you will need to email Financial.Services@msvu.ca requesting the "Confirmation of Registration at a Host University Form." You will give this form to the Student Accounts or Financial Aid Office at your host university to complete. Once completed, please send to financial.services@msvu.ca and we will use this information when calculating your cost and course load for your loan with the Mount. This must be done before loans are processed (mid-August).

Q 32. How much will the University take for fees from my student loan in September?

The University will take 100% of your Fall fees owing plus 10% of your Winter fees owing if you have a 34-week loan, subject to the loan amount available to the University being sufficient. If the available loan amount is not sufficient to cover your outstanding fees, an email will be sent to you advising of the remaining outstanding balance you are responsible for paying.

Q 33. 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 full 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 are aware of your required registration rules as outlined by your loan agency.

Q 34. My student loan will not be in before the payment due date of September 11th. What do I do?

If your loan will not be in by September 11th you will need to fill out the [Student Loan Agreement form](#) by **September 11th**, which will give you an interest-free extension until September 30th, to allow you time to have your loan processed. Should your loan not be processed by September 30th, **you must have an alternative method of payment**. A late payment fee of \$50 will apply after the September 30th date plus interest at the rate of 1% per month compounded monthly.

Q 35. 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 your student loan was not approved, 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 the possibility of a limited payment plan. You can email Financial.Services@msvu.ca.

Q 36. I have a credit (an overpayment) 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 credit courses as per your Government Loan Agency's rules, you can request a refund of the credit on your account. See **REFUNDS** below for directions on requesting a refund.

If you have fallen below full time or the required number of course as per your Loan Agency's requirements, then the refund will go back to National Student Loans Service Centre (NSLSC) to be applied to your loan borrowings and a Confirmation of Withdrawal will be sent to NSLSC to let them know you have dropped below full-time or withdrawn.

Dropping below full time can result in a notation on your Government Loan file, which can suspend you from the Government Student Loan Program for 12 months if you have had one other prior notation on your file. If you have two notations on your loan file you can be suspended from the program for 3 years. As well, you will incur Overawards in your loan funding. Overawards are funds you should not have received as you fell below full time. These Overawards will be deducted off any future loan awards.

Q 37. If I have excess funding once my tuition is paid, can I spend that on other things?

It is very important that students budget their funding for the full academic year. Students often think they will be receiving enough student loan in the Winter term to cover their Winter term fees but this is often not the case. The majority of the loan funds are received in the Fall term. Even if your preliminary loan assessment indicates that you will be receiving a provincial loan in January, that amount can be changed based on your pre-study report to confirm Summer earnings or other factors.

Please budget your funds carefully and set aside any additional loan funding you receive for future semesters.

Q 38. I have a BC, Alberta, or other loan form that needs to be processed. Where do I send the loan form(s)?

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

Q 39. Who should I contact if I have questions concerning my Student Loan?

If you have questions about 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 40. Who do I contact if I have a Student Loan form that needs to be filled out by the University?

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

Payment Due Date and Late Fee/Interest

Q 41. What is the payment due date for Fall 2024?

The payment due date for Fall 2024 is September 11th, except for Co-op work term fees, which are due by October 31st.

Q 42. Will I be charged a late fee if I do not pay my account on time?

You must contact Financial.Services@msvu.ca if your funds will not be paid by the payment due date to avoid any hold ups in account access, or course de-registration. All accounts not paid in full on the due date (September 11th for the Fall 2024 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

There are other consequences of non-payment. Please see Question 44 for details.

Q 43. If I cannot pay my account, can I just pay the \$50 late payment fee and not worry about it?

While students are charged the \$50 late payment fee, it does not mean that they can just 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.

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, loss of technology access, potential **de-registration** (removal from classes) and or **restricted registration** (payment is required in full before you can register for new classes).

The University does expect students to have their finances in place prior to registration so fees for each term can be paid in full for that term's payment due date. It is important to plan ahead and have your funds arranged prior to registration and to discuss any late payment with Financial Services well before the payment deadline.

Payment Methods

Q 44. What are the payment methods accepted at the Mount?

Internet banking is the preferred method of payment for students with a Canadian Bank Account. Below are the methods of payment for payment of tuition and housing. **Note that 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 (not e-Transfer) function and by 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** – Available to most countries for out-of-country payments. The link to our page for the instructions and direct link is [Convera for Students](#). It can take 7-10 banking days for the University to receive international 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 direction is [Bank Wire Payment](#). It can take 7-10 banking days for the University to receive international electronic funds, 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. 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 in order

to have your payment in on time to not incur late fees. Cheques can also be dropped off at the Financial Services counters, located on the second floor of Evaristus Hall.

Q 45. Can I pay my outstanding balance in instalments?

Students are expected to plan for their attendance at university, including arranging for full payment of fees by the payment deadline each term. Should you experience unforeseen circumstances that require some additional flexibility on the timing of your fee payment, you must contact Financial.Services@msvu.ca to discuss your situation. We are always willing to work with you to try to reach an acceptable arrangement for both you and the University.

Course Withdrawal

Q 46. Am I allowed to try a course for a couple of days and drop it if I do not like it without charge?

The last date to drop Fall and full-year courses with no charge is September 11th. Any courses dropped after this date will be charged a prorated drop fee as per the [Tuition Refund Schedule](#).

Q 47. Is there a schedule that shows the percentage I will be charged if I drop a course after it has started?

The Tuition Refund Schedule can be found [here](#).

Q 48. If I registered for courses but then decided not to attend the Mount, what should I do?

You should either drop all of your courses before the last date to drop Fall and full-year courses without financial penalty (September 11th) **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.

Q 49. If I do not receive my student visa by the payment deadline of September 11th, what should I do?

If you do not receive your student visa by the September 11th payment deadline, you should withdraw from your courses. After September 11th there are financial penalties if courses are dropped and you will be responsible to pay those fees. There may also be academic repercussions to missing classes at the start of term.

Student Refunds

Q 50. 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 51. How often are refunds processed?

Refund cheques are produced near the end of each week. It normally takes 5 to 7 business days for a refund request to be processed, except at start of term when refunds will not be processed until September 19th, 2024.

Q 52. I paid my school fees via Wire or Convera for Students; can I have my refund in the form of a cheque?

All refunds for payments made via Convera for Students or Bank Wire, are sent via a Bank Wire to the bank account from which the funds originated. You can email financial.services@msvu.ca for more information on initiating a wire refund.

Q 53. How long does it take to receive a refund using a Bank Wire?

It can take several weeks to receive funds being sent back via Bank Wire as it takes time to collect the banking information from the student, verify the information, and have the bank process the wire.

Q 54. I paid my fees via Internet Banking or Cheque. How will the refund be delivered?

Refunds within Canada will usually be paid in the form of a 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. Refund cheques can also be held for pick-up at the Financial Services counters, located on the 2nd floor of Evaristus Hall (this is our preferred delivery method).

Other Questions

Q 55. Who should I contact if I have questions concerning my student account?

You should email Financial.Services@msvu.ca