



Where is My Money Going?

Fall 2019

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 establishes 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 e-bill has been issued, 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?

Here is an explanation of many of the fees you, as a McGill student, are paying for.

Categories of Fees:

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

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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 et de l'Enseignement supérieur (MEES), 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.

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Administrative Fees

McGill University also assesses certain administrative charges that have been approved by the University's Board of Governors.

Administrative Fees

Fee Name	Acronym	Amount	Description
Registration Charge	REGN	\$8.42/credit , to a max. of \$126.30/term	Supports Service Point, Enrollment Services, and other structures and facilities required for registration
Information Technology Charge	TECH	\$8.23/credit , to a max. of \$123.45/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	\$1.50/credit , to a max. of \$22.50/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 \$50.97	A general administrative fee. This fee originated from increases in ancillary fees that were allowed by the Quebec Government
Copyright Fee	COPY	\$0.96/credit	Covers the cost of using material protected by copyright

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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.

University Fees

Fee Name	Acronym	Amounts for 9 Credits or More	Amount for Less than 9 Credits
Student Services	SERV	\$165.61/term	\$99.50/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.

Fee Name	Acronym	Amounts for 9 Credits or More	Amount for Less than 9 Credits
Athletics and Recreation	ATHF	\$143.96/term	\$87.07/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.

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Student-Initiated Fees

There are certain fees that the University charges which have been initiated and approved by student referenda.

Student-Initiated Fees

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
World University Services Canada Refugee Program	WUSC	\$2.00/term	Sponsors 2 refugee students to study at McGill for a year
McGill Writing Centre	WRIT	\$1.50/term	The McGill Writing Centre (MWC) is the University's central resource for written communication. The MWC Fee provides support for the Centre's non-credit resources including one-to-one individualized tutoring and small-group workshops.

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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 non-unionized 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

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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.

A.

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 services such as the McGill Student Emergency Response Team, the Sexual Assault Center, Drivesafe, Walksafe, and TVM. This fee also supports the improvement of student space within the William Shatner University Centre and across campus.

SSMU Membership Fees

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	\$59.33/term	\$28.80/term
Law, Dentistry, and Medicine	SSMU	\$43.58/term	\$20.91/term

B.

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 13 –27 for the Fall Term and January 17 – 30 for the Winter Term. Students who opt-out of some of the above fees may not benefit from the services offered by these groups.

Fees marked with two asterisks () represent NEW fees for the 2019-20 academic school year.**

C.

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.

SSMU Services Fees

Fee Name	Acronym	Amounts for 9 Credits or More	Amounts for Less than 9 Credits	Description
Black Students' Network*	SSBN	\$1.00/term	\$0.50/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	\$3.35/term	\$3.35/term	The Midnight Kitchen Collective serves free vegan lunches five days a week in the University Centre
Musicians' Collective*	SSCM	\$0.10/term	\$0.10/term	Volunteer-run organization that provides a public "jam space" within the SSMU building for all registered McGill students to book free of charge and coordinates and promotes performance opportunities for bands and ensembles
Referral Services*	SSMF	\$1.75/term	\$1.75/term	Directly funds SSMU Services; McGill Students' Nightline, Queer McGill, and the Union for Gender Empowerment

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Fee Name	Acronym	Amounts for 9 Credits or More	Amounts for Less than 9 Credits	Description
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
The Plate Club*	SSPL	\$0.14/term	\$0.14/term	Supports the Plate Club,, providing reusable dishware and cutlery at no cost to events and student groups on campus
Arab Student Network*	SSAS	\$0.50/term	\$0.50/term	SSMU Service that provides secular and apolitical resources, support, awareness, and education inspired by the heritage of the Arab world

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Fee Name	Acronym	Amounts for 9 Credits or More	Amounts for Less than 9 Credits	Description
Safety Network	SSSN	\$3.97/term	\$3.97/term	Directly funds the Safety Services - McGill Student Emergency Response Team (MSERT), Drivesafe, Walksafe, and the Sexual Assault Centre of the McGill Students' Society (SACOMSS)
Peer Support Centre*	SSPC	\$0.62/term	\$0.62/term	Supports the Peer Support Centre, a SSMU service offering free, in-person mental health support and resources to members of the McGill community.

D.

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.

SSMU Funding Committee Fees

Fee Name	Acronym	Amounts for 9 Credits or More	Amounts for Less than 9 Credits	Description
Campus Life*	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
Club Fund*	SSCF	\$2.75/term	\$2.75/term	Ensures a stable and secure source of funding to support student clubs and services that foster student life on campus through the creation of the Club Fund
Equity*	SSEQ	\$0.50/term	\$0.50/term	Monetary support for initiatives that aim to end discrimination and promote inclusiveness in the community
Charity*	SSMT	\$0.52/term	\$0.52/term	Monetary support for charitable initiatives and community engagement

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Fee Name	Acronym	Amounts for 9 Credits or More	Amounts for Less than 9 Credits	Description
Ambassador*	SSAM	\$2.00/term	\$2.00/term	Monetary support for groups that represent McGill and the SSMU at external conferences and competitions
Environment*	SSEN	\$1.25/term	\$1.25/term	Monetary support for student initiatives that benefit the environment and promote sustainable practices
Space*	SSSP	\$1.00/term	\$1.00/term	Monetary support for initiatives that aim to improve physical spaces on campus

E.

Other SSMU Fees

These 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.

Other SSMU Fees

Fee Name	Acronym	Amounts for 9 Credits or More	Amounts for Less than 9 Credits	Description
Bursary Fund*	SSUB	\$8.50/term	\$4.25/term	Bursary fund available through Scholarships and Student Aid
Daycare	SSMC	\$2.69/term	\$2.69/term	Supports SSMU daycare and nursery for student parents
ECOLE Project*	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)
SSMU Menstrual Hygiene Products	SSHP	\$0.90/term	\$0.90/term	Provide 10 tampons and 10 pads free of charge to menstruating students on campus for eight cycles. Data will be collected after the first year on the implementation of this service, at which point the SSMU will determine how many supplies and what types of supplies to purchase for the following year

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Fee Name	Acronym	Amounts for 9 Credits or More	Amounts for Less than 9 Credits	Description
Mental Health*	SSMM	\$0.40/term	\$0.40/term	Supports student-run mental health initiatives, the annual Mental Health Awareness week, Mental Health Coordinator student staff hours, funding of student staff to coordinate SSMU's mental health initiatives and advocate for improved University-run services, as well as contribute to creating a Mental Health fund
Anti-Violence*	SSAV	\$0.45/term	\$0.45/term	Funds the implementation of the SSMU Gendered and Sexual Violence Policy (GSVP)
Sustainable Projects Fund	SUST	\$0.55/credit (max. \$8.25/term)	\$0.55/credit (max. \$8.25/term)	Funds projects that promote sustainable practices at McGill University
University Centre	SSMS	\$7.59/term	\$3.80/term	Pays for the lease the Students' Society signed with McGill University for occupying the William Shatner University Centre

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Independent Student 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.

Independent Student Fees

Fee Name	Acronym	Amounts for 9 Credits or More	Amounts 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 in both print and online— the McGill Daily in English, and Le Délit in French
McGill Tribune	SSTB	\$4.00/term	\$4.00/term	Operating on campus since 1981, the Tribune is an independent student-run newspaper publishing print and online content on a variety of topics

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Fee Name	Acronym	Amounts for 9 Credits or More	Amounts for Less than 9 Credits	Description
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

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Insurance Plan Fees

To ensure student access to affordable and comprehensive health-care coverage, the SSMU has offered a health and dental plan for many years. Today this health and dental plan is administered by Studentcare, a student health plan administrator, which provides superior coverage for only \$195.00 per year for health coverage and \$150.00 per year for dental coverage.

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 Student Care Health Plan, unless specifically exempted. For more information, visit the [*International Student Services*](#) website.

Insurance Plan Fees

Type of Fee	Acronym	Amount Per Year
Health Plan	SSMH	\$195.00
Dental Plan	SSMD	\$150.00

Opting Out/Enrolling

OPTING OUT: Students can opt out of the SSMU Health & Dental plan on the [Studentcare](#) website. The Change-of-Coverage and Opt-out period is from August 22, 2019 to September 27, 2019.

ENROLLING: New winter semester students can enroll in the Health & Dental Plan on the [Studentcare](#) website between January 17th and January 31st 2020

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

Helpful Resources

Student Accounts

mcgill.ca/student-accounts

Minerva

mcgill.ca/minerva-students

Student Aid

mcgill.ca/studentaid/

Health & Dental Insurance

Studentcare.ca

SSMU

ssmu.ca

This document, annually produced by the Students' Society of McGill University, is designed to help familiarize students with their fees. It was revised during the month of July, 2019. If you need more information about your student fees, please refer to the resources provided above.

Please direct any questions regarding the content of this pamphlet to:

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