



WHERE IS MY MONEY GOING? FALL 2022



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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.

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





1 TUITION 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.





2 ADMINISTRATIVE FEES

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

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
Registration Charge	REGN	\$9.26/credit, to a max. of \$138.90/term	Supports Service Point, Enrollment Services, and other structures and facilities required for registration.
Information Technology Charge	TECH	\$9.05/credit, to a max. of \$135.75/term	Enhances certain technology services, training, and support to students in the use of new technology.
Transcripts & Diploma Charge	TRSD	\$1.65/credit, to a max. of \$24.75/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 \$58.04	A general administrative fee. This fee originated from increases in ancillary fees that were allowed by the Quebec Government.
Copyright Fee	COPY	\$1.06/credit	Covers the cost of using material protected by copyright.



3 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.





3 UNIVERSITY FEES

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
Student Services	SERV	<p>\$189.20/term (9+ Credits) Amounts for 9 Credits</p> <p>\$113.66/term (-9 Credits) Amount for Less than or more</p>	<p>These fees support the following Student Services:</p> <ul style="list-style-type: none"> • Student Health Services, • Mental Health Services, Counselling and Tutorial Services • Chaplaincy • Career Planning Service (CaPS, • Scholarships and Student Aid • International Student Services • Office for Students with Disabilities • Campus Life & Engagement(including assistance for Francophone students) • First Peoples' House.
Athletics and Recreation	ATHF	<p>\$158.28/term (9+ Credits)</p> <p>\$95.73/term (-9 Credits)</p>	<p>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.</p>



4 STUDENT-INITIATED FEES

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

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	\$4.00/term	Sponsors 4-5 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.



5 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.





5 STUDENTS' SOCIETY FEES

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 an 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.

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.

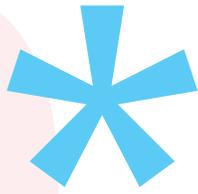


A

SSMU MEMBERSHIP FEES

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.

PROGRAM	ACRONYM	AMOUNT
Arts, Architecture (B.Sc. Arch), Education, Engineering, Music, Management, Nursing, Physical & Occupational Therapy, Science, and Arts & Science	SSMU	\$65.41 /term (9+ Credits) \$31.75 /term (-9 Credits)
Law, Dentistry, and Medicine	SSMU	\$48.05 /term (9+ Credits) \$23.06 /term (-9 Credits)



ADDITIONAL SSMU FEES

Additionally, the SSMU charges undergraduate students other fees 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 15 –29 for the Fall Term and January 16 – 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 2022-23 ACADEMIC SCHOOL YEAR.**



FEES MARKED WITH THREE ASTERISKS (*) ARE BOTH NEW AND OPT-OUTABLE FEES**

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.

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
Black Students' Network*	SSBN	\$1.00/term (9+ Credits) \$0.50/term (-9 Credits)	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 (-9+ Credits)	The Midnight Kitchen Collective is volunteer-run collective that offers weekly food pick-ups and a food bank service, as well as lunch.
Musicians' Collective*	SSCM	\$0.10/term (-9+ Credits)	Volunteer-run organization that brings together student musicians and promotes performance opportunities for bands and ensembles.
Referral Services*	SSMF	\$4.92/term (-9+ Credits)	Directly funds SSMU Services: <ul style="list-style-type: none"> • McGill Students' Nightline • Queer McGillthe Eating Disorder Resource and Support Centre • Union for Gender Empowerment
SSMU First Year Council*	SSYC	\$0.50/term (-9+ Credits)	Supports First Year Council activities and events which help orient first year students at McGill

SSMU SERVICES FEES

CONT'D

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
TVM: Student Television at McGill*	SSTV	\$1.50 /term (9+ Credits) \$0.90 /term (-9 Credits)	Directly funds a student-run televised news and entertainment service
The Plate Club*	SSPL	\$0.14 /term (-9+ Credits)	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 (-9+ Credits)	SSMU Service that provides secular and apolitical resources, support, awareness, and education inspired by the heritage of the Arab world
Safety Network	SSSN	\$4.32 /term (-9+ Credits)	Directly funds the Safety Services - McGill Student Emergency Response Team (MSERT), Drivesafe, Walksafe, and the Sexual Assault Centre of the McGill Students' Society (SACOMSS)
Muslim Student Association*	SSMA	\$0.99 /term (-9+ Credits)	This fee is charged to all undergraduate downtown campus students and is used to fund the Muslim Student Association. This fee will be used by the Muslim Student Association to provide appropriate support, resources, awareness, and education about Islam to the entire student body.
MUSTBUS***	SSBU	\$2.00 /term (-9+ Credits)	The McGill Bus Co-op is a student-run transportation service to connect McGill campus to Downtown Toronto, Manhattan and Boston by bus service on weekends and holidays.
Black Affairs**	SSBA	\$1.50 /term (9+ Credits) \$0.75 /term (-9 Credits)	The fee levy would serve to bolster the institutional capacity of Black Affairs on campus, contributing to the ongoing effort of the SSMU to build capacity for institutional advocacy and equity for Black students.

B

SSMU SERVICES FEES

CONT'D

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
The Plate Club*	SSPL	\$0.14/term (-9+ Credits)	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 (-9+ Credits)	SSMU Service that provides secular and apolitical resources, support, awareness, and education inspired by the heritage of the Arab world
Safety Network	SSSN	\$4.32/term (-9+ Credits)	Directly funds the Safety Services - McGill Student Emergency Response Team (MSERT), Drivesafe, Walksafe, and the Sexual Assault Centre of the McGill Students' Society (SACOMSS)
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MUSTBUS***	SSBU	\$2.00/term (-9+ Credits)	The McGill Bus Co-op is a student-run transportation service to connect McGill campus to Downtown Toronto, Manhattan and Boston by bus service on weekends and holidays.
Black Affairs**	SSBA	\$1.50/term (9+ Credits) \$0.75/term (-9 Credits)	The fee levy would serve to bolster the institutional capacity of Black Affairs on campus, contributing to the ongoing effort of the SSMU to build capacity for institutional advocacy and equity for Black students.

B

SSMU SERVICES FEES

CONT'D

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
Queer Equity Support**	SSQE	\$1.09/term (-9+ Credits)	This bursary aims to fulfill the systemic issue of queer students not receiving enough support in academia, and also facing more barriers to employment, formal scholarships, and familial support. Additionally, it is to provide support to grassroots research that will further build the support systems of the queer community, that non-queer community members are not able to identify.
Student Support***	SSST	\$9.99/term (-9+ Credits)	Student Support is a startup committed to providing students with access to services that help ease their academic experience. This new fee will provide McGill students access to Calm, Grammarly, and Udemy for a period of 1-year in order to first test usage rates in hopes of running another referendum for the full 5-year term.
Virtual Health***	SSDL	\$44.85/term (-9+ Credits)	The SSMU Virtual Health Services fee was created to address the challenges of accessing health care within Montreal and Canada. Virtual Health Care (provided by Dialogue), offered through SSMU in partnership with Studentcare, is an online platform that gives students unlimited bilingual access to nurses and physicians 24/7 via a mobile or web app from anywhere in Canada. It allows students to consult with a licensed doctor or nurse within 60 minutes during regular hours (8 am - 8 pm) and within 120 minutes after regular hours (8 pm - 8 am).



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, and their renewal must be approved by referenda.

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
Campus Life*	SSUC	\$2.00 /term (9+ Credits) \$1.00 /term (-9 Credits)	Provides financial assistance for projects, events, and initiatives of an academic, social, or athletic nature held on McGill campus
Club Fund*	SSCF	\$3.57 /term (-9+ Credits)	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	\$1.00 /term (-9+ Credits)	Monetary support for initiatives that aim to end discrimination and promote inclusiveness in the community
Community Engagement*	SSMT	\$0.72 /term (-9+ Credits)	Monetary support for charitable initiatives and community engagement.
Ambassador*	SSAM	\$2.00 /term (-9+ Credits)	Monetary support for groups that represent McGill and the SSMU at external conferences and competitions
Environment*	SSEN	\$1.25 /term (-9+ Credits)	Monetary support for student initiatives that benefit the environment and promote sustainable practices
Space*	SSSP	\$1.00 /term (-9+ Credits)	Monetary support for initiatives that aim to improve physical spaces on campus

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.

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
Bursary Fund*	SSBN	\$8.50 /term (9+ Credits) \$4.26 /term (-9 Credits)	Bursary fund available through Scholarships and Student Aid
Daycare	SSMC	\$3.00 /term (-9+ Credits)	Supports SSMU daycare and nursery for student parents
ECOLE Project*	SSME	\$2.00 /term (-9+ Credits)	(ECOLE) is a sustainable living project that supports applied student research, alternative education, and community building
Library Improvement Fund*	SSUL	\$8.50 /term (9+ Credits) \$4.25 /term (-9 Credits)	Support McGill Libraries (e.g., 24-hour library access)
University Centre	SSMS	\$8.94 /term (9+ Credits) \$4.27 /term (-9 Credits)	Pays for the lease the Students' Society signed with McGill University for occupying the University Centre

OTHER SSMU FEES

CONT'D

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
Mental Health*	SSMM	\$4.00/term (-9+ Credits)	Supports student-run mental health initiatives, the annual Mental Health Awareness week, Mental HealthCoordinator 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 (9+ Credits)	Funds the implementation of the SSMU Gendered and Sexual Violence Policy (GSVP)
Sustainable Projects FundSUST	SUST	\$0.55/credit (max. \$8.25/term)	Funds projects that promote sustainable practices at McGill University
SSMU Menstrual Hygiene Products	SSHP	\$2.40/term (9+ Credits)	Provide tampons and pads free of charge to menstruating students on campus.
Indigenous Equity Fee	SSIE	\$1.50/term (9+ Credits)	The fund serves three main purposes. First, funding the activities of the SSMU Indigenous Affairs Committee and the salary of the Indigenous Affairs Commissioner. Secondly, it is used to finance projects led by Indigenous student groups, or Indigenous equity-seeking groups on campus. Thirdly, it is a source of financial support for Indigenous undergraduate students at McGill. Any Indigenous student would be able to apply to the fund for financial assistance for anything from groceries to tuition.

OTHER SSMU FEES

CONT'D

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
SSMU Academic Support Services Fee*	SSSS	\$0.93/term (9+ Credits)	The SSMU Academic Support Service Fee is an opt-outable fee, 0.93 per semester, payable by all full-time and part-time SSMU members. Approved in the Fall 2019, this fee is to start in Winter 2020 and to be charged until Winter 2025 (inclusive). The fund supports the expansion of Open Educational Resources, SSMU Tutoring, and SSMU MiniCourses, as well as the creation of fairly compensated notetaker positions and examination prep courses at a more affordable price than for-profit companies.
SSMU UTILE Fee	SSUT	\$6.53/term (9+ Credits)	This fee will go towards financing a student housing project with UTILE. This will produce roughly 300 units and create the infrastructure for future housing projects
Keepmesafe	SSKS	\$2.75/term (9+ Credits)	KeepmeSafe is a mental health counselling service, this fee will give students access to licensed counsellors with minimum wait and services via the organizations app.



6 INDEPENDENT STUDENT GROUP 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.

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
CKUT Radio*	CKUT	Law, Dentistry, Medicine students: \$4.00 /term	A volunteer-powered campus-community radiostation based at McGill that focuses on alternative music, news, and spoken word programming, broadcasting 24/7 at 90.3 on the FM dial
		All other faculties: \$5.00 /term (9+ Credits)	
		Law, Dentistry, and Medicine students: \$2.50 /term	
		All other faculties: \$3.00 /term (-9 Credits)	
Daily Publication Society	DALY	\$6.00 /term (-9+ Credits)	The DPS publishes two independent student-run campus newspapers in both print and online— the McGill Daily in English, and Le Délit in French



INDEPENDENT STUDENT GROUP FEES

CONT'D

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
McGill Tribune	SSTB	\$4.00/term (-9+ Credits)	Operating on campus since 1981, the Tribune is an independent student-run newspaper publishing print and online content on a variety of topics
Legal Information Clinic	LAIC	\$4.50/term (-9+ Credits)	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 (-9+ Credits)	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



7 INSURANCE PLAN FEES

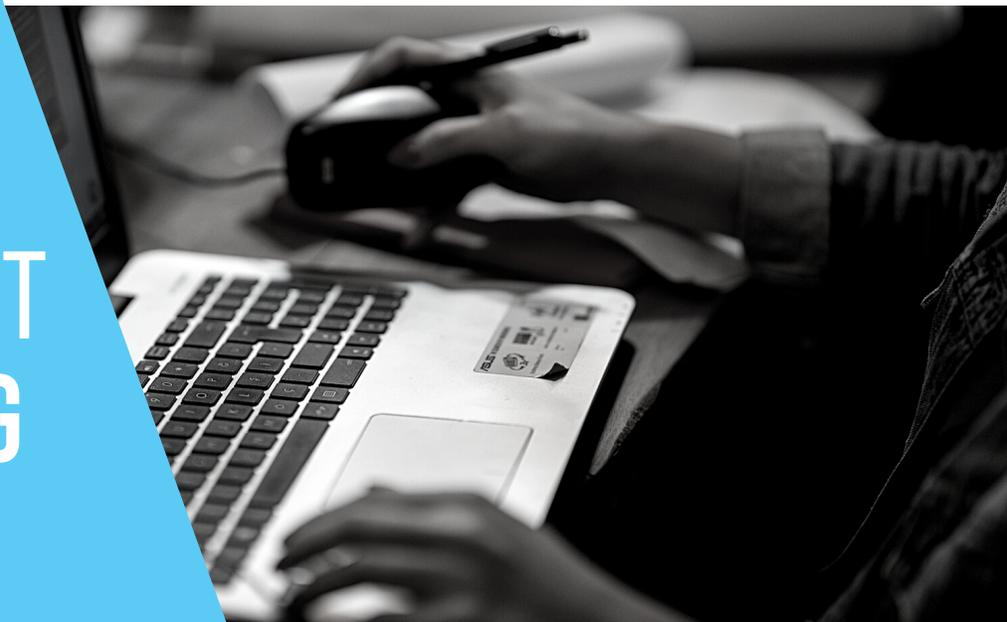
To ensure student access to affordable and comprehensive health-care coverage, the SSMU has offered a health and dental plan for many years. Today this health and dental plan is administered by Studentcare, a student health plan administrator, which provides superior coverage for only \$195.00 per year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



FEE NAME	ACRONYM	AMOUNT
Health Plan	SSMH	\$195
Dental Plan	SSMD	\$150

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 23, 2022 to September 29, 2022**.

SIGNING UP

Newly enrolled students in the Winter term, including newly admitted students and those who are continuing in Winter, but didn't enroll in the previous Fall semester, will be automatically charged 8/12 of the Fall term amounts for the Health and Dental plan. The opt-out period for this group begins on **December 16th** and ends on **January 31st**.

If you have any questions regarding the Health & Dental Plan, including enrollment 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

STUDENT AID

mcgill.ca/studentaid

MINERVA

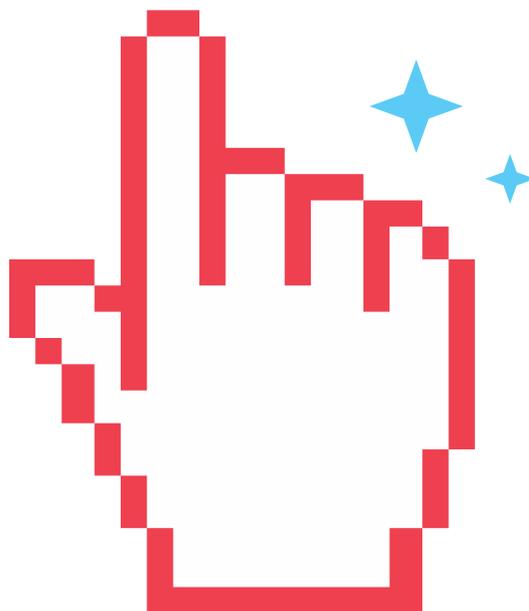
mcgill.ca/minerva-students

HEALTH & DENTAL INSURANCE

Studentcare.ca

SSMU

ssmu.ca





This document, bi-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 June, 2022. 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:



Marco Pizarro
Vice-President Finance
finance@ssmu.ca



STUDENTS' SOCIETY OF MCGILL UNIVERSITY