



WHERE IS MY MONEY GOING? FALL 2023



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STUDENT E-BILL



You have two different ways of viewing your McGill account charges under the Student Accounts section on [Minerva](#).

Firstly, your monthly E-Bill from McGill University is like a credit card statement. It summarizes the charges and payments for the current bill and establishes the payment due date. Charges through e-bill could include the following: tuition, various fees, health insurance, and others, etc. If you do not pay by the due date, you will be charged an interest 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. If you change course registrations (ex: drop/add) after the e-bill has been issued, these changes will then 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](#).

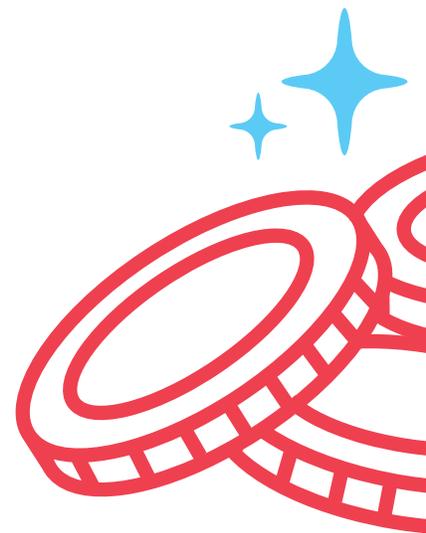


WHAT AM I PAYING FOR?

Here is an explanation of many of the fees you, as an undergraduate 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



For fees in categories 3 through 6, full-time refers to 9 credits or more, and part-time refers to less than 9 credits.



1 TUITION FEES

Your tuition fees at McGill University 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.

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.

QUEBEC STUDENTS

The Quebec basic tuition fee in 2023-2024 will likely be \$96.03 per credit, which represents a \uparrow 3% increase relative to 2022-23.

CANADIAN STUDENTS AND PERMANENT RESIDENTS

For students from the rest of Canada, the fee charged is a combination of the Quebec rate and the out-of-province supplement which totals \$299.74 per credit (\$96.03 + \$203.70).

INTERNATIONAL STUDENTS

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.





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	\$9.54 /credit, to a max. of \$143.10 /term	Supports Service Point, Enrollment Services, and other structures and facilities required for student registration.
Information Technology Charge ↑	TECH	\$9.32 /credit, to a max. of \$139.80 /term	Enhances certain technology services, training, and supports students in the use of new technology.
Transcripts & Diploma Charge ↑	TRSD	\$1.70 /credit, to a max. of \$25.50 /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	Ranges from \$56.78 to \$59.78 /term	McGill general administrative fee. A portion of the amount continues to be directed to Athletics (except in the School of Continuing Studies).
Copyright Fee ↑	COPY	\$1.09 /credit	Covers the cost of using material protected by copyright in compliance with all Quebec and Canadian copyright laws.



3 UNIVERSITY FEES

Some fees are charged to provide certain services to all students. These have been approved by the McGill's Board of Governors and any increase to them is approved by the respective Students' Society.

Examples of these include: Student Health, Mental Health, Career and Placement, Chaplaincy, Counseling, 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>\$194.88/term (full-time)</p> <p>\$117.07/term (part-time)</p> <p><i>(For undergraduate students on Downtown campus)</i></p>	<p>These fees support the following Student Services:</p> <ul style="list-style-type: none"> • Student Health Services, • Mental Health Services, Counseling 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 • And more...
Athletics and Recreation ↑	ATHF	<p>\$163.03/term (full-time)</p> <p>\$98.60/term (part-time)</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>

↑ : Increase in fee for 2023-2024



4 STUDENT-INITIATED FEES

There are specific fees that the University charges which have been initiated and approved by student referenda held by both the Students' Society of McGill University (SSMU) and the Post-Graduate Students' Society (PGSS).

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	Dedicated to sponsoring refugee students to study at McGill for a year under a program organized by the local committee of the World University Service of Canada.
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 noncredit resources including one-to-one individualized tutoring and small-group workshops.



5 STUDENTS' SOCIETY FEES

Every student at McGill University automatically belongs to at least two (2) types of Students' Societies.

The **first** is the Students' Society for students in the same type of degree: Undergraduate (Bachelors), Graduate (Masters and PhD), and Certificate. These fees could include the membership of:

SSMU: The Students' Society of McGill University which is the Society for all undergraduate students at McGill Downtown campus.

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.

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).





5 STUDENTS' SOCIETY FEES

Any undergraduate student is also a member of the Society of their respective Faculty Association and must thus pay a fee to that Society.

Examples include:

Arts Undergraduate Society (AUS), Education Undergraduate Society (EDUS), Engineering Undergraduate Society (EUS), Management Undergraduate Society (MUS), Medical Students' Society (MDSS), Nursing Undergraduate Society (NUS), Science Undergraduate Society (SUS), 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.



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, SSMU is able to provide various services to students and support student initiatives (student life) which includes more than 250 clubs, 17 services and 11 independent student groups (ISGs).

This covers the support of services such as McGill Student Emergency Response Team (MSERT), the SSMU Eating Disorder Center, the Sexual Assault Center, and much more. An extensive list of SSMU roles, involvement and policies can be found on the [SSMU website](#).

Additionally, SSMU has the mandate and mission to represent its Members, act as the official voice and establish liaison between undergraduate (downtown) students and the University.

Please note that part time: (- 9 credits) and full time: (+ 9 credits) per semester.

PROGRAM	ACRONYM	AMOUNT
Arts, Architecture (B.Sc. Arch), Education, Engineering, Music, Management, Nursing, Physical & Occupational Therapy, Science, and Arts & Science	SSMU	\$68.48 /term (full-time) \$33.24 /term (part-time)
Law, Dentistry, and Medicine	SSMU	\$50.31 /term (full-time) \$24.14 /term (part-time)



ADDITIONAL SSMU FEES

Additionally, the SSMU charges other fees to provide certain services which are run-by students. These fees have been proposed by students and approved by referenda. For more extensive descriptions, please visit the [Student Accounts website](#).



FEES MARKED WITH AN ASTERISK (*) ARE OPT-OUTABLE THROUGH THE STUDENT ACCOUNTS MENU IN MINERVA.

View Tuition Fee and Legal Status

Change Guest Access Privileges

Add or delete access privileges that determine what part of your record gu

Guest Access

Designate someone to see parts of your record.

Meal Plans

Students can purchase a Saver Meal Plan at the start of the Fall or Winter



Student Fee Opt-outs

Students may opt out of certain student fees during a limited opt-out period



FEES MARKED WITH TWO ASTERISKS () ARE OPT-OUTABLE THROUGH WWW.STUDENTCARE.CA.**

You can opt out of them on the Student Accounts section of Minerva during the opt-out period which runs in September for the Fall Term and January for the Winter Term. Students who opt out of some of the above fees may not benefit from the services offered by these groups.

(new) : Represents new fees for the 2023-2024 academic school year

SSMU SERVICES FEES

SSMU Services are entirely student-run groups located 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 (full-time) \$0.50 /term (part-time)	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	\$8.00 /term	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	Volunteer-run organization that brings together student musicians and promotes performance opportunities for bands and ensembles.
Referral Services* 	SSMF	\$6.03 /term	Directly funds SSMU Services: <ul style="list-style-type: none"> • McGill Students’ Nightline • Queer McGill • The Eating Disorder Resource and Support Centre • Union for Gender Empowerment

↑ : Increase in fee for 2023-2024

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SSMU SERVICES FEES

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
TVM: Student Television at McGill* 	SSTV	\$1.50/term (full-time) \$0.90/term (part-time)	Directly funds a student-run televised news and entertainment service.
The Plate Club* 	SSPL	\$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	SSMU Service that provides secular and apolitical resources, support, awareness, and education inspired by the heritage of the Arab world
Safety Services Fee* ↑    	SSSN	\$5.65/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)
Muslim Student Association* 	SSMA	\$1.55/term	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.



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 (full-time), \$1.00 (part-time)	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	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	Monetary support for initiatives that aim to end discrimination and promote inclusiveness in the community
Community Engagement*	SSMT	\$0.72/term	Monetary support for charitable initiatives and community engagement.
Ambassador*	SSAM	\$2.00/term	Monetary support for groups that represent McGill and the SSMU at external conferences and competitions
Environment*	SSEN	\$1.25/term	Monetary support for student initiatives that benefit the environment and promote sustainable practices
Space*	SSSP	\$1.00/term	Monetary support for initiatives that aim to improve physical spaces on campus
Sustainability Projects (SPF)	SUST	\$0.55 per credit (up to 15 credits)	Funds projects that promote sustainable practices at the University.



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.

The SSMU commits to demonstrating leadership in matters of human rights, social justice and environmental protection, and to groups, programs, and activities that are devoted to the well-being of disadvantaged groups. We strive to ensure that all of our endeavors are undertaken with full respect for human dignity and bodily sovereignty and without discrimination on the basis of personal characteristics that include but are not limited to race, national or ethnic origin, colour, religion, sex, gender identification, age, mental or physical disability, language, sexual orientation or social class.

For more information about SSMU's advocacy priorities, please consult [SSMU Position Book](#).

OTHER SSMU FEES (ADVOCACY)

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
Black Affairs*	SSBA	\$1.50 /term (full-time), \$0.75 /term (part-time)	Serve to support BIPOC (Black, Indigenous and people of color) students on campus and will contribute to the ongoing effort of the SSMU to build capacity for institutional advocacy and equity for Black students.
Queer Equity Support	SSQE	\$1.09 /term	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.
Indigenous Equity Fee	SSIE	\$1.50 /term	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 (HEALTH AND JUSTICE)

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
Anti-Violence*	SSAV	\$0.45/term	Funds the implementation of the SSMU Gendered and Sexual Violence Policy (GSVP)
Keepmesafe	SSKS	\$2.75/term	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.
Legal Essentials Plan Fee*	SSLT	\$30.00/year (Students registered in Fall) \$20.00/year (Students registered in Winter but not in Fall)	The Legal Essentials would offer unlimited access to legal representation for housing, employment, academic, and human rights disputes, small claims support, and civil mediation where legal representation services would apply until the case is resolved, even after a student finishes their studies.
Virtual Health*	SSDL	\$44.85/year (Students registered in Fall) \$29.90/year (Students registered in Winter but not in Fall)	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).
Mental Health*	SSMM	\$4.00/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.
Menstrual Hygiene Products Fund Fee	SSHP	\$2.40/term	Provide tampons and pads free of charge to menstruating students on campus.

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OTHER SSMU FEES (EDUCATION)

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
Bursary Fund*	SSUB	\$8.50 /term (full-time) \$4.25 /term (part-time)	Bursary fund available through Scholarships and Student Aid.
SSMU Academic Support Services Fee*	SSSS	\$0.93 /term	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.
Student Support*↑	SSST	\$10.29 /term	Student Support is a startup committed to providing students with access to services that help ease their academic experience. This fee will provide McGill students access to Calm, ProWritingAid, and Udemy.

↑ : Increase in fee for 2023-2024



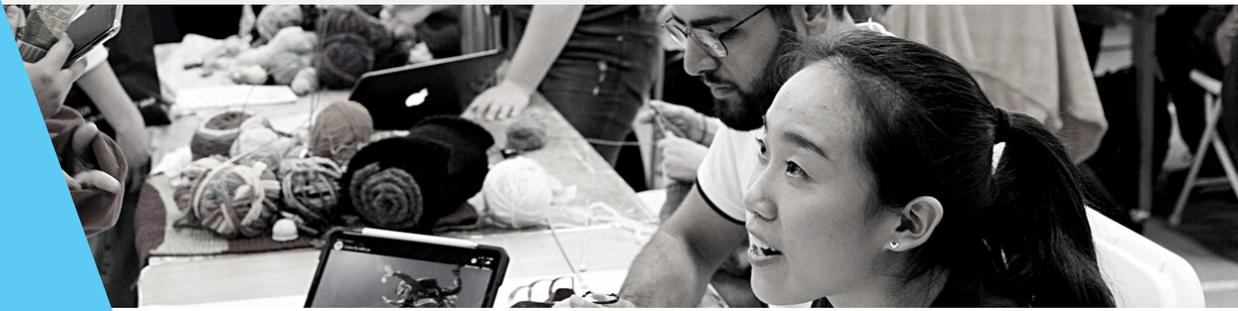
OTHER SSMU FEES (HOUSING AND GROCERY)

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
ECOLE Project* 	SSME	\$2.00/term	(ECOLE) is a sustainable living project that supports applied student research, alternative education, and community building.
SSMU UTILE Fee*	SSUT	\$6.53/term	This fee will go towards financing a student housing project with UTILE which will produce roughly 300 units and create the infrastructure for future affordable student housing projects.
SSMU Grocery Fee* (new)	SSGR	\$1.00/term	The SSMU proposed the creation of a grocery program, aiming to reduce food insecurity on campus and promote sustainable access to food for students.



OTHER SSMU FEES (CAMPUS DEVELOPMENT)

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
Daycare	SSMC	\$3.00 /term	Supports SSMU daycare and nursery for student parents.
Library Improvement Fund*	SSUL	\$8.50 /term (full-time) \$4.25 /term (part-time)	Support McGill Libraries (e.g., 24-hour library access)
University Centre	SSMS	\$9.44 /term (full-time) \$4.72 /term (part-time)	Pays for the lease the Students' Society signed with McGill University for occupying the University Centre.

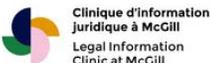


6 INDEPENDENT STUDENT GROUP FEES

Independent Student Groups (ISGs) are student-run organizations external to the SSMU, yet 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, and Medicine students: \$4.00 /term (full-time) \$2.50 /term (part-time) All other faculties: \$5.00 /term (full-time) \$3.00 /term (part-time)	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.
Daily Publication Society 	DALY	\$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

INDEPENDENT STUDENT GROUP FEES

FEE NAME	ACRONYM	AMOUNT	DESCRIPTION
McGill Tribune 	SSTB	\$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
Legal Information Clinic 	LAIC	\$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	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
MUSTBUS* 	SSBU	\$2.00/term	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.
IRSAM* (new) 	SSIR	\$1.00/term	The International Relations Students' Association of McGill (IRSAM) is the only student-run organization in the world to hold special consultative status with the United Nations' Economic and Social Council (ECOSOC), and the only organization affiliated with McGill University to be federally registered as a Canadian non-profit organization.



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. 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 by the International Health Insurance plan (Blue Cross) instead of the Student Care Health Plan. 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 plans, as well as the Virtual Health and Legal Essentials fees on the [Student Care](#) website. The Change-of-Coverage and Opt-out period is from August 23, 2022 to September 29, 2022. Students who opt-out by **August 28, 2023** will have the exemption applied to their fee account by the **August 31, 2023** payment due date.

OPTING OUT

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 2/3 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 [Student Care](#) 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

SSMU

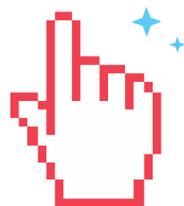
ssmu.ca

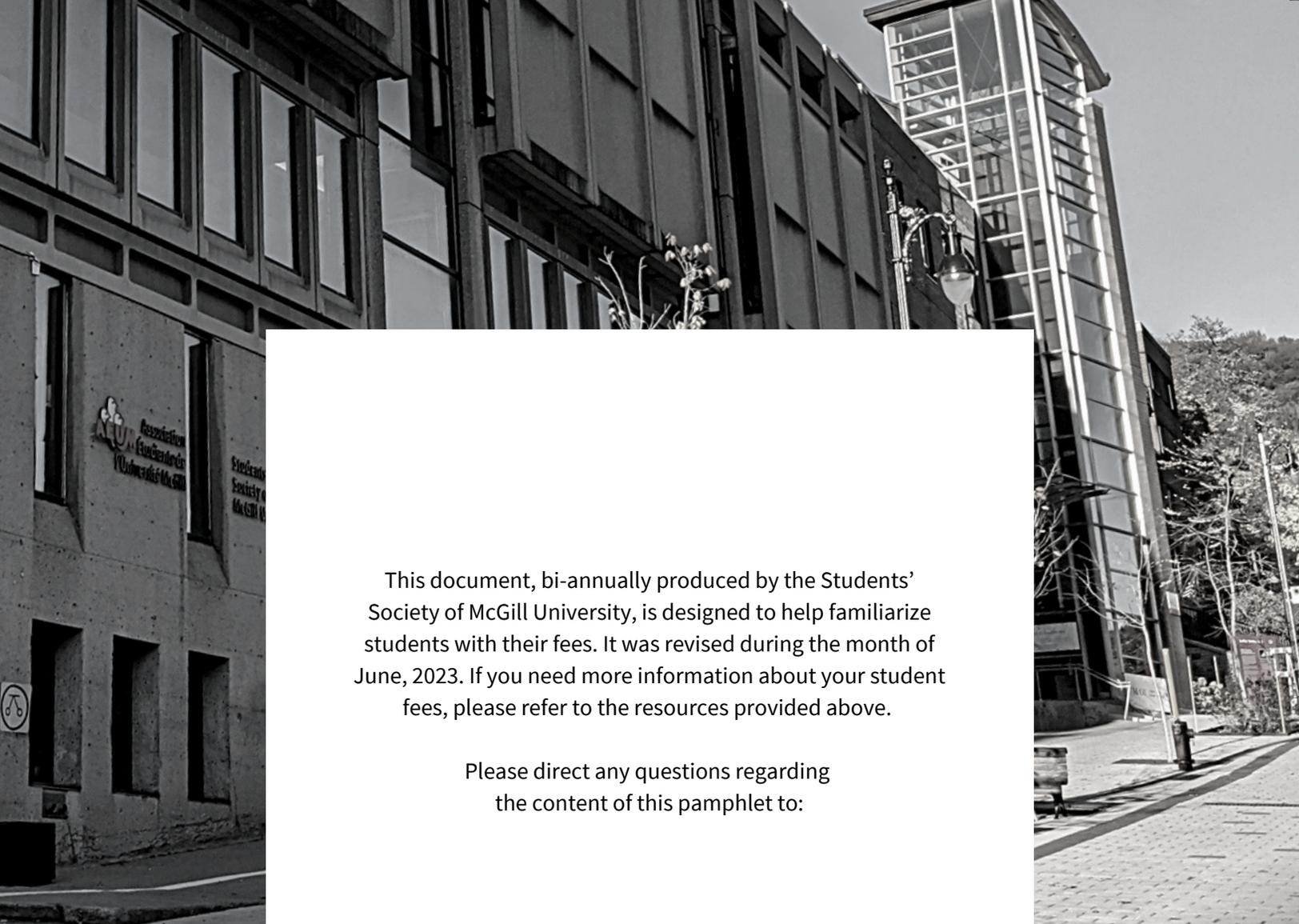
STUDENT AID

mcgill.ca/studentaid

HEALTH & DENTAL INSURANCE

studentcare.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, 2023. 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:

Vice-President Finance
finance@ssmu.ca



STUDENTS' SOCIETY OF MCGILL UNIVERSITY