

OTHER POLICIES RELATED TO FEES

The following sections describe other fee-related policies that may apply to your account.

Overdue Accounts

All tuition and fees assessed by the University must be paid in full or arrangements must be made to settle the debt.

Students' accounts are considered delinquent if they are not paid in full within 60 days after the bill is issued. McGill places a financial hold on these accounts, preventing students from obtaining official academic transcripts and from accessing Minerva for any registration functions. In the event that a student's account has a hold preventing registration or the release of transcripts, the University may require a guaranteed form of payment, for instance, a certified cheque or money order. Certain financial holds prevent the release of diplomas. Other financial holds can affect access to non-registration functions, for example Meal Plan Top-Ups.

Interest: Interest is charged on overdue balances at the monthly rate of 1.24% (14.88% annually), multiplied by the balance outstanding after the due date (within 2–3 days). The rate is evaluated each Spring, and then it is set for the following academic year. As of this publication, the interest rate of 1.24% (14.88% annually) is correct. See mcgill.ca/student-accounts/your-account/deadlines-and-penalties/overdue for more information.

Note: You should regularly verify your account balance on Minerva.

The University has no obligation to issue any transcript of record, award any diploma, or re-register you as a student if you do not pay your tuition fees, library fees, residence fees, or loans by their due date.

Information for Registered Students

If you register for a term but still owe amounts from previous terms, you must either pay your previous term account balance or make payment arrangements with the Student Accounts Office before the end of the course add/drop period. If you have financial difficulty, first contact the **Student Aid Office** to discuss the possibility of obtaining financial aid:

Brown Student Services Building
3600 rue McTavish, Room 3200
Montreal QC H3A 0G3

Telephone: 514-398-6013
Email: student.aid@mcgill.ca
Website: mcgill.ca/studentaid

If you fail to pay the previous term's fees or to make arrangements to settle your debt prior to the add/drop deadline, the University will cancel your registration in the current and subsequent terms.

Information for Students Who Are No Longer Registered

When students fail to settle their debt or reach a suitable payment arrangement, or fail to provide the Student Accounts Office with up-to-date contact information, the University refers these delinquent accounts to a collection agency. **If neither the University nor the collection agency is able to collect on the account, the University reserves the right to have the student reported to a credit bureau.** You should be aware that the University is entitled to use all legal means to obtain payment and that students are responsible for all costs associated with such actions.

Cancelling Registration for Non-Payment of Previous Term(s)

In accordance with the fee policies stated in Overdue Accounts and Information for Registered Students, before the University cancels your current and subsequent term registration(s), the Student Accounts Office will make all reasonable efforts to notify you if your account is delinquent, or if you owe more than \$100 from the previous term. The cancellation is effective the last day of the add/drop period unless you settle the account or make payment arrangements with the University by then. If you pay or make payment arrangements with the Student Accounts Office after the add/drop deadline and you want the University to reinstate your registration for the current or subsequent term(s), you must complete the *Request for Reinstatement* form (mcgill.ca/student-accounts/forms) and submit it to the Student Accounts Office, which will forward it to Enrolment Services for approval and processing. Your fee account will be charged a Reinstatement Penalty for the processing of the re-enrolment; exact fee amounts and further details are available on the Student Accounts website.

Acceptance of Fees vs. Academic Standing

Acceptance of fees by the University in no way guarantees that students will receive academic permission to pursue their studies. If it is subsequently determined that your academic standing does not permit you to continue, all fees paid in advance will be refunded.

For directions on requesting your refund online in Minerva, see mcgill.ca/student-accounts/your-account/requesting-refund.

Deferred Admission, Degree Transfers, Break in Enrolment

Deferred Admission: Students who defer their admission to the University will be subject to the tuition rates that are in effect for the term in which they are starting, and not the term in which they were originally admitted. This is of interest to International and Canadian non-Quebec resident students in particular programs where tuition rates have been guaranteed for the duration of their program as long as there is no break in enrolment or degree transfer.

Degree Transfers: International undergraduate students and students in non-research graduate programs who transfer degrees will be charged the tuition rate in effect for newly admitted students in the new degree in their term of transfer. Canadian non-Quebec resident

students will be charged the tuition rate in effect for newly admitted students in their term of transfer.

Break in Enrolment: Quebec Residents may need to reprove their fee status if they have been absent (i.e., not enrolled) for more than two terms (not counting the Summer term). Students may verify their legal status in Minerva (select the appropriate term) to confirm that the QC residency status is still active. *Terms for which students are recorded as being away on an officially approved leave of absence are not counted.*

Canadian non-Quebec resident students who are absent (i.e., not enrolled) for more than three terms (including the summer term), will be charged the tuition rate in effect for newly admitted students in the term in which they resume their studies.

International students in undergraduate or graduate level non-research programs who are absent (i.e., not enrolled) for more than three terms (including the summer), will be charged the tuition rate in effect for newly admitted students in the term in which they resume their studies. *A term of withdrawal from the University is included in the calculation of the break in enrolment when students are not charged tuition for that term. Terms for which students are registered on an officially approved leave of absence, exchange or study away program are not calculated as part of a break in enrolment.* This policy is not applicable to Visiting and Special students as international students in these categories always pay the fees of the new academic year.

Fees for Students in Two Programs

Students in two programs are normally billed additional fees for their second program. Depending on the level of the two programs (e.g., one at the undergraduate level versus one at the graduate level), you may incur both society and faculty fees and/or additional tuition fees. Consult the Student Accounts website at mcgill.ca/student-accounts/tuition-fees/general-tuition-and-fees-information/exchange-senior-citizens-part-time-and-double-program for further details.

You should consult the Student Accounts Office at student.accounts@mcgill.ca for information on tuition fees. Adjustments to bills are made throughout the term in cases where fees cannot be automatically calculated.

Students Taking Courses Extra to Their Program

Students who have been given permission by their department and Enrolment Services to take courses that are considered to be extra to their primary program, must request, in writing to their department, to have those courses flagged as extra to their program, and are required to pay additional tuition charges. Such assessment of fees will be processed after normal course add/drop deadlines have passed.

Please refer to the "Extra Courses" policy found at mcgill.ca/student-accounts/tuition-fees/general-tuition-and-fees-information/grad-studies-information.

Quebec Inter-University Transfer Agreements

If you are taking courses as part of the Quebec Inter-University Transfer (IUT) agreement, you are required to pay the fees at your home

university; see Quebec Inter-University Transfer Agreement. The agreement covers only the transfer of academic credits.

IUT students taking courses at McGill are required to pay additional course charges that are compulsory upon registration, such as special activity charges or course material costs.

The University reserves the right to refuse course registrations in non-government-funded activities.

Senior Citizens

Financial aid is available for students in need who are aged 65 or over and who are enrolled in full-time degree programs. Contact the Scholarships and Student Aid Office for more information at 514-398-6013.