


Frequently Asked Questions

Summer 2011



Ask McMaster

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We encourage you to try the  button located on our main web page for all your financial questions (<http://www.mcmaster.ca/bms/student/>). Since you are here now, here are some on-the-spot answers to popular questions.

When do I register for Spring/Summer and how do I get Fully Registered?

Registration should be completed by May 1st. All important Dates and Deadlines are highlighted on our Important Dates and Deadlines sheet (http://www.mcmaster.ca/bms/student/pdf/SAC_dates_deadlines_summer.pdf). Steps to complete the Registration process: 1) Select and verify your courses on SOLAR. 2) SOLAR/MUGSI – Complete and “Confirm” your online Payment Agreement. 3) MUGSI – Check your registration status in My Academics / Program Course Status. 4) Make your payment by the deadline date. 5) MUGSI - Regularly Review your Account Statement (My Student Accounts and Cashiers/Account Statement).

I completed my Payment Agreement (PA) online but have since changed my course load. Should I amend my PA?

Yes, for a more accurate summary of your fees, you are encouraged to re-enter and reconfirm your PA as you make changes and as updated information is available such as OSAP and bursary amounts, etc. Revisions can be made up to and including May 6. Please ensure to click “Confirm” to save your changes.

How do I make changes to my PA after May 6?

Revisions are not accepted after May 6. You will be responsible for following through with the payment as you have last confirmed. If you have made changes to your academic course load, the correct fees will be charged to your Account Statement after May 11th.

My payment isn't showing on the PA. Where is it?

The PA is a registration tool used to get you fully registered, and used only during the registration period. The PA provides a complete summary of your fees upon confirmation, however, it does not show payments or balances owing. All payments and balances owing show on your Account Statement (MUGSI / My Student Accounts and Cashiers / Account Statement). After May 11th, all financial activity including fee calculations from the Payment Agreement will appear on your Account Statement

It's after May 6, 2011 and I've just registered in SOLAR. Can I still go into the Payment Agreement?

Once you have completed your academic registration you will be prompted enter and complete the Payment Agreement. However, you won't be fully registered until your payment in full or the appropriate documentation has been processed by the Student Accounts and Cashiers Office (GH 209). **You will be assessed a \$50.00 Late Payment Agreement Fee upon registration.**

Can I post-date my payment?

All methods of payment (including online/telephone banking) can be post-dated until May 1st. For students registering after May 1st, payment is due upon registration.

How do I make a payment?

McMaster prefers online methods to pay your fees. Credit cards are not accepted as a method of payment. For more information and details on online methods available, please click on http://www.mcmaster.ca/bms/student/pdf/SAC_payment_methods_summer.pdf

What if I can't pay in full by May 1?

If you cannot pay in full by May 1, you should select the Summer Flex Plan on your Payment Agreement. You will be given a minimum required payment that will be due May 1. The balance will be due in full on the last day of your classes. All balances owing will be subject to monthly interest charges (1.2% monthly compounded to 14.4% annually). Balances which are not paid in full by the last day of classes will be assessed a \$35 Late Payment Fee.

Will I get a bill saying how much I owe?

No. Your last confirmed Payment Agreement is your most accurate record of what you are required to pay. After May 11th, all financial activity should be reviewed on your Account Statement on MUGSI (MUGSI / My Student Account and Cashiers / Account Statement). It's a student's responsibility to be regularly reviewing all activity and balances owing. Please note: For students who's parents are involved in the payment of fees, we encourage you to include them in viewing your Account Statement regularly.

Where will I find any important messages?

Periodically, we may send you ecards through your email and put messages on MUGSI. Please activate your MacID and enable your McMaster email. We encourage you to check both frequently.

Can I defer my payment?

You may be able to make special arrangements with one of our financial counsellors. Please drop by the Student Accounts and Cashiers office at Gilmour Hall, Room 209 before May 1 if you feel you need to discuss your situation. You may also contact a credit representative at: student.accounts@mcmaster.ca or telephone: (905) 525-9140 Ext: 24478. Note: a \$35.00 deferment fee may be assessed if a deferment agreement is reached.

I tried to access the Payment Agreement upon registration and was told I must fill out a paper Payment Arrangement Form.

The online Payment Agreement process is available only to students who have access to register on SOLAR. All other students must complete the paper Payment Arrangement Form and submit it with their payment to Student Accounts and Cashiers (GH 209).

I have an account overdue from a previous session. Can I still register?

No. Accounts from previous sessions must be settled in full before you will be able to register in a new session. To view your current balance, please go to MUGSI / My Student Accounts and Cashiers / Account Statement and make arrangements for payment.

What is MUGSI?

McMaster University Gateway to Student Information. Students may access MUGSI to view their Account Statements, Payment Agreement as well as various financial and academic systems such as your grade report and program /registration status. We strongly encourage students to visit their account on MUGSI frequently.

I didn't apply for OSAP in time but I have received an assessment.

If we have received notice of your application, you will be able to use this option on the Payment Agreement. Once an assessment has been received, the PA will display and calculate the amount expected. If the Payment Agreement does not detect any assessment information, it may not appear on your PA. If you were given an assessment recently, please be patient and try the Payment Agreement in a few days. If you are still having difficulty please contact the Office of Student Financial Aid and Scholarships to verify your assessment and their progress.

How does OSAP work?

If you have applied/submitted an application addendum by April 1st and/or have received an assessment amount, you will be able to select OSAP as a Funding Option on your Payment Agreement. Once your loan is ready, you will be required to go in person to pick up and negotiate your funding certificates before any money is released to you or your student account. OSAP loans are time-sensitive so please arrange pick up as soon as they are ready. Please refer to the Student Financial Aid and Scholarships website for more information. <http://sfas.mcmaster.ca/>