

Important Dates

Fall/Winter 2011-2012

Here are the steps to successfully complete the registration process and help you manage your account effectively.

1. **SOLAR – Select your courses**
2. **SOLAR and/or MUGSI – Complete and “confirm” your Payment Agreement (PA)**
3. **MUGSI – Check your registration status in My Academics/Program Course Status**
4. **Make your payment by the payment deadline date**
5. **Regularly review your Account Statement (MUGSI/My Student Accounts & Cashiers/Account Statement) to avoid additional administration fees / reduce the amount of interest charges.**

SECTION 1 - FINANCIAL DEADLINES

September 1 IMPORTANT	<ul style="list-style-type: none"> ▪ PAYMENT DEADLINE! All payments as outlined on your last confirmed PA are due ▪ September 1 payment deadline is waived <u>only</u> for monies coming from OSAP ▪ Fees for courses added after this date will be due upon registration ▪ The \$35 per-term Flex Payment Plan fee will be assessed to students who have not paid in full by this date ▪ A \$50.00 Late PA Fee will be charged if students complete the PA after this date
September 16	Last day for dropping (<i>please see definitions below</i>) Term 1 & 3 courses without incurring financial penalty. See the “Cancellation Schedule” on our website. http://www.mcmaster.ca/bms/student/SAC_students_fees.htm
September 30	Interest is charged at an annual rate of 14.4% (1.2% per month) subject to change. A full month’s interest is calculated on any unpaid balance on the last day of each month starting today.
December 15th	Payment in full due for students registered in Term 1 only. Non-payment will result in no access to grades, re-registration on SOLAR or transcripts. \$35 late payment fee will be assessed.
January 11	Last day for dropping (<i>please see definitions below</i>) Term 2 courses without incurring financial penalty. See the “Cancellation Schedule” on our website. http://www.mcmaster.ca/bms/student/SAC_students_fees.htm
January 15	Payment in full due for students using Flex Plan OSAP. Check your Account Statement in MUGSI (My Student Accounts and Cashiers / Account Statement) for any balance owing.
March 15th	Payment in full due for all full year students. Non-payment will result in no access to grades, re-registration on SOLAR or transcripts, etc. \$35 late payment fee will be assessed. Check your Account Statement in MUGSI (My Student Accounts and Cashiers / Account Statement) for any balance owing.
July 15	Payment in full due for all Grad Studies students. Non-payment will result in no access to grades, re-registration on SOLAR or transcripts, etc. \$35 late payment fee will be assessed. Check your Account Statement in MUGSI (My Student Accounts and Cashiers / Account Statement) for any balance owing.

SECTION 2 - PAYMENT AGREEMENT (PA) DEADLINES

June 6 – July 31	SOLAR Course Registration and PA opens (determined by Faculty and level). We recommend that you confirm your PA immediately after selecting your courses on SOLAR, however, if you are expecting OSAP, scholarships or bursaries, we encourage you to go back to reconfirm your PA as these amounts become available. Revisions can be made up to September 1. Please refer to this Getting Registered link for your specific registration dates and times.
June 6 – September 16	Students entering the PA for the first time will be able to confirm their PA. Revisions are accepted only up until September 1.
Late July	Entrance Scholarships begin to show on the PA. NOTE: Update your SIN # on MUGSI and update your Payment Agreement as this and other information becomes available. Click “Confirm” button!
September 1	A \$50 Late Registration Fee will be assessed for all registrations confirmed after today

September 16	<ul style="list-style-type: none"> Last day to add courses Last day to refer to the Payment Agreement – access to fees should now be only through the online student Account Statement
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SECTION 3 - RELATED DEADLINES / NOTES OF INTEREST

June 15	OSAP applications should be complete, with all supporting documentation submitted to the Financial Aid and Scholarship office in order for OSAP funding amounts to calculate against the total amount owing on the PA.
July 15	For students selecting EASIF on the PA (students who's fees will be paid directly to McMaster on their behalf by an outside agency/company External Agency/Company Scholarship) & who's agency requires fee confirmation, authorized EASIF forms must be submitted to the agency by this day to ensure payment is made by September 1.
August 1 - 10	SOLAR closes for sectioning, but Payment Agreement remains open for updates.
August 11 - 16	Staggered re-opening of SOLAR . Payment Agreement remains open for updates.
August 15	International Grad students who are sponsored are required to hand in their proof of sponsorship letter to GH, 209
August 23 – September 23	First OSAP loan release starts (~60% of total assessment). You must attend the release in person before any funds will be released. It's then you will negotiate the amount you will remit to your student account. We recommend you go early to limit late fees and interest charges. Please see below re: interest charges. Please click on this Student Financial Aid and Scholarship link for more information.
Week of Sept 19	Actual fees begin to appear on the student Account Statement (MUGSI / My Student Accounts and Cashiers / Account Statement).
January 2	Second OSAP loan release starts (~40% of total assessment). You must attend the release in person before any funds will be released. It's then you will negotiate the amount you will remit to your student account. We recommend you go early to limit late fees and interest charges. Please see the Student Financial Aid and Scholarship website for more information.

How to avoid course cancellation fees.

DROPPED COURSES – Any course dropped BEFORE the last day to add courses (Drop & Add) within a term. Dropped courses are removed from your student record, and although are NOT subject to cancellation fees, may have financial consequences (i.e. Reduce OSAP entitlement, loss of Entrance Scholarship, MSU Supplementary Fees)

CANCELLED COURSES – Any course cancelled AFTER the last day to add courses (Drop & Add) within a term. Cancelled courses remain on your student record and are indicated as “cancelled”. Cancelled courses are subject to cancellation fees, and may have other financial consequences (i.e. Reduced OSAP entitlement, loss of Entrance Scholarship or MSU Supplementary Fees).

How do I see my fees and/or balance owing?

PAYMENT AGREEMENT (PA) – The PA is the **mandatory**, second step of the SOLAR online registration process. It acts as an agreement between you and McMaster University confirming your intent to pay. This process **MUST** be completed by in order to be **fully registered**. The PA provides a complete summary of your fees upon confirmation, however it is only an interactive registration tool and **does not reflect any payments or actual balances owing**. For the Fall/Winter session, the PA is available starting **June 6**. We encourage you to confirm your PA upon selecting your courses the first time. If you make changes to your courses or as updated information from OSAP, bursaries, etc becomes available, you should re-enter the PA to reconfirm and save your changes. **Revisions can be confirmed until September 1.**

After September 1, the **PA should no longer be used** to verify fees. Students should access [Account Statements on MUGSI](#)

ACCOUNT STATEMENT – Your Account Statement is a current list of all financial activity and available **24/7 online** through MUGSI (MUGSI / My Student Accounts and Cashiers / Account Statement). All actual Fall/Winter activity will begin to appear during the week of **September 19**. Activity can be seen as far back as 2 years. Because tuition is not the only charge that can go on an Account Statement, **students are responsible** for reviewing all activity and balances **REGULARLY**. NOTE: For students whose parents are involved in the payment of fees, we encourage you to include them in viewing your Account Statement regularly, as **McMaster does not mail out “bills”**.