

Important Dates

Spring/Summer 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.**

March 15	All Fall/Winter session tuition, residence, and meal plan fees must be paid in full to avoid being blocked from SOLAR/Grade Report. Check your Account Statement in MUGSI (My Student Accounts and Cashiers / Account Statement) for any balance owing.
March 21	SOLAR Registration and the PA open. Please refer to the “Getting Registered” website for more information. http://registrar.mcmaster.ca/registered/getregistered.html While we recommend that you confirm your PA immediately after selecting your courses on SOLAR, 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 May 1.
April 1	<ul style="list-style-type: none"> ▪ For students selecting EASIF on the PA (who’s fees will be paid by an outside agency/company) & who’s agency requires fee confirmation, authorized EASIF forms must be submitted to the agency by this day to ensure payment is made by May 1st. ▪ OSAP application/addendums should be completed by this date in order to select OSAP as a Funding Option and have it calculate on the PA.
April 15	International Graduate Students who are being sponsored, are requested to have their Proof of Sponsorship letter handed in to GH 209 by this date.
April 30	First day of Term 1 and Term 3 courses
May 1	<ul style="list-style-type: none"> ▪ PAYMENT DEADLINE! All payments as outlined on your last confirmed PA are due May 1. Payment deadline is extended <u>only</u> for monies coming from OSAP ▪ A \$50.00 Late PA Fee will be charged if students complete the PA after this date ▪ Fees for courses added after this date will be due upon registration
April 30–June 15	First OSAP release – (for students registered in an OSAP eligible course load in Term 1). Remember you MUST go in person to negotiate all funding certificates before any money can be released. It’s recommended to go early to avoid late payment fees. See the Office of Financial Aid & Scholarship’s website for more information. http://sfas.mcmaster.ca/osap.html
May 4	<ul style="list-style-type: none"> ▪ Last day for dropping (<i>please see definitions below</i>) Term 1 or 3 courses without incurring financial penalty. See the “Cancellation Schedule” on our website http://www.mcmaster.ca/bms/student/SAC_students_fees.htm ▪ Registrations after this date require a payment in full AND a visit to the Student Accounts and Cashiers office in order to become Fully Registered
May 9 – onward	Tuition fees begin to appear on the Account Statement on MUGSI (MUGSI/My Student Accounts and Cashiers/Account Statement).
May 31	Starting today, 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.
June 15	Last day of term 1 classes – For students registered in Term 1 only - All balances owing are due in full to avoid a \$35 Late Payment Fee . Students with balances owing after this date will be blocked from SOLAR/grade report. Check your Account Statement in MUGSI (My Student Accounts and Cashiers / Account Statement) for any balance owing.
June 18	First day of term 2 classes
June 18 – Aug 3	Second OSAP release – (for students registered in an OSAP eligible course load in Term 2 and 3). Remember you MUST go in person to negotiate all funding certificates before any money can be released. See the Office of Student Financial Aid & Scholarship's website for more information. http://sfas.mcmaster.ca/osap.html
June 22	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
August 3	Last day of term 2 and 3 classes – All balances owing are due in full to avoid a \$35 Late Payment Fee . Students with balances owing after this date will be blocked from SOLAR/grade report. Check your Account Statement in MUGSI (My Student Accounts and Cashiers / Account Statement) for any balance owing.

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 is an agreement between you and McMaster University that you intend 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 made, balances owing or fees for future changes in course registration**. For the summer session, the PA is available starting **March 21st**. We encourage you to confirm your PA upon selecting your courses the first time. If you make changes to your courses or as information like OSAP, bursaries, etc becomes available, you should re-enter the PA to reconfirm and save your changes. **Revisions can be confirmed until May 4**. Students registering after this date (for term 2) should still confirm a PA, but must visit Student Accounts office (GH 209) to get fully registered.

Fees confirmed from your PA will show on your Account Statement as of **May 9**. Then, the **PA should no longer be used** to verify fees.

ACCOUNT STATEMENT – Your Account Statement is current list of all financial activity. It is available **24/7** online through MUGSI (MUGSI / My Student Accounts and Cashiers / Account Statement). All Summer activity will begin to appear as of **May 9**. 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"**.