PAYMENT INFORMATION PACKAGE FOR FULL TIME GRADUATE STUDENTS

ACADEMIC YEAR 2017 -2018
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Just a reminder:
- Tuition is due term by term – January 1st, and May 1st.
- Monthly interest charges begin on all past due balances on the following dates:
  - January 30th – Winter 2018
  - May 29th – Spring/Summer 2018
- All your tuition and fees owing will be posted to your Student Center under Finances – Refer to page 2
- Your scholarship monies (excluding Research Scholarship) will be posted to your Student Center under View Financial Aid – Refer to pages 3 to 4
- Scholarship monies owed to you from your student account will be paid to you via direct deposit to your bank account or via cheque if banking information was not made available - Refer to pages 7 to 12
- You will only be paid on Friday, January 19th if you are fully enrolled by 8 p.m. on Tuesday, January 2nd

ALL SCHOLARSHIP MONIES WILL BE PAID TO YOU AND YOU ARE SOLELY RESPONSIBLE FOR PAYING ALL YOUR TUITION AND FEES.

In September,
- Review your direct deposit banking information in MOSAIC to ensure it is correct
- View/update your mailing/permanent address in MOSAIC
- Log into your student account on January 19, 2018 to review your scholarship payments and account balance owing
- If you are a new international student please provide a copy of your study permit to the School of Graduate Studies, GH-212
- Refer to HR website to determine where you are to send documents that they require (Contact & Deposit Information form, 2017 Federal TD1 Tax Exemption form, 2017 Ontario TD1 Tax Exemption form, and CUPE Local 3906 Unit 1 Dental Plan form):
  http://www.workingatmcmaster.ca/hris/employee/index.php

NOTE:
You will receive an email in early January outlining the dates on which pay will be received for the academic year and the gross amount in each form of pay.

The School of Graduate Studies is located in Gilmour Hall, room 212. It is on the second floor, beside the doors between MUSC and Gilmour Hall.
The following information is intended to help you understand the charges, funding, and payments made to you in MOSAIC (https://epprd.mcmaster.ca/psp/prepprd/?cmd=login&languageCd=ENG).

WHERE TO GO FOR QUESTIONS

- Questions about the graduate support you will be receiving this academic year should be directed to your department.
- Questions about how much tuition & fees you owe should be directed to the Student Account and Cashiers office via email at student.accounts@mcmaster.ca or in person at Gilmour Hall Room 209.
- Questions about all your scholarship bank deposit(s) or cheque should be directed to the School of Graduate Studies office via email at gradpay@mcmaster.ca or in person at Gilmour Hall Room 212.
- Questions about all your employment income bank deposit or cheque should be directed to the HR Service Centre via email at http://www.workingatmcmaster.ca/link.php?link=hrservices/hrservcent or in person at Campus Services Building room 202.
- Questions about TA/RA in lieu payments, CUPE Unit 1 dental, Social Insurance numbers, Personal Tax Credit Returns: TD1 & TD1ON can be found on the HR website located at http://www.workingatmcmaster.ca/hris/employee/index.php

McMaster IDs- Your person ID in MOSAIC is 9-digits. This is different from your MACID, which is required to login into many of McMaster’s systems. You must activate your MacID to be setup for e-mail with a university address. If this is not the e-mail address you normally check, please redirect your McMaster e-mail to an address you do monitor. This is the email address we use to contact students.

STUDENT ACCOUNT

Each student is responsible for all financial activity and balances on their Student Account. **Regular viewing throughout the year will minimize additional administration charges and avoid having a hold on your account which will block you from some essential services.** Holds on accounts can be viewed in MOSAIC via the Student Center tab. All charges due and scholarship support (excluding Research Scholarships) payable to you can be viewed on your student account.

**Viewing Charges Due in the MOSAIC Student Center module**

Once you have fully enrolled, (how to enroll link: gs.mcmaster.ca/academic-services/how-enroll), you will see all charges due posted on your student account by navigating to:

Student Center (tab) > Finances (heading) > other financial... -click down arrow and choose Charges Due and click » -Charges Due will be listed by term and the screen below will show the detail by charge.

**NOTE:** For the 2017-2018 academic year the Charges Due will be available to view by early December.

Information regarding graduate tuition and fees are Available on the Student Accounts and Cashiers website:
http://www.mcmaster.ca/bms/student/SAC-fees_grad.html

Provisions for opting-out of the GSA Dental plan are available on the GSA website:
https://gsamcmaster.org/2017/01/31/health-dental/
INTERNATIONAL STUDENTS only Information on UHIP is available on the International Student Services (ISS) website:
https://iss.mcmaster.ca/our-services/university-health-insurance-plan-uhip.html

Information on UHIP Appendix #1
Information on Student Authorizations Appendix #2

TYPES OF PAYMENTS – Please read carefully
Graduate students may receive up to 3 separate bank deposits or cheques, depending on the type of funding they are receiving –
1. Scholarship Funds (excluding Research Scholarships)
2. Research Scholarships
3. Employment Income

1. SCHOLARSHIP FUNDS (GRADUATE SCHOLARSHIP, ENTRANCE SCHOLARSHIP, DEPARTMENT SCHOLARSHIP, EXTERNAL SCHOLARSHIPS, TUITION SCHOLARSHIPS, & TRIAGENCY AWARDS.)

These Scholarships funds are paid through the Student Center module in MOSAIC. This is T4A income, which means that if you are enrolled full-time, these payments are not taxable. These funds can be viewed under the View Financial Aid Awards section in MOSAIC and will be paid directly to your student account as a lump sum per term. The payment schedule for these Scholarship payments is available in Appendix #3.

IMPORTANT- Please review Enrolling in Direct Deposit pages 7 to 12.

Viewing your Scholarship(s) (excluding Research Scholarship) in the MOSAIC Student Center module

Your scholarship support for the current academic year will be posted to your student center by September 1st.
To view your scholarship support for the current academic year, please log into MOSAIC and go into your Student Center. Go to the Finance section and select the View Financial Aid Awards section.
Next select the current Aid Year.

**Financial Aid**

**Select Aid Year to View**

**Click the aid year you wish to view**

<table>
<thead>
<tr>
<th>Aid Year</th>
<th>Institution</th>
<th>Aid Year Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>McMaster University</td>
<td>Aid Year 2015 - 2016</td>
</tr>
<tr>
<td>2016</td>
<td>McMaster University</td>
<td>Aid Year 2014 - 2015</td>
</tr>
</tbody>
</table>

When you click the current Aid year, you will be taken to a Financial Aid summary page that shows your scholarship funding (excluding Research Scholarships).

**Financial Aid**

**Aid Summary**

**Aid Year 2016 - 2016**

Select the term hyperlinks below to see more detailed information.

### Aid Year Totals

<table>
<thead>
<tr>
<th>Aid Type</th>
<th>Award Description</th>
<th>Category</th>
<th>Offered</th>
<th>Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incourse</td>
<td></td>
<td></td>
<td>21,118.80</td>
<td>21,118.80</td>
</tr>
</tbody>
</table>

Currency used is Canadian Dollar.

### Terms

#### 2016 Spring/Summer

<table>
<thead>
<tr>
<th>Aid Administrator</th>
<th>Aid Type</th>
<th>Award Description</th>
<th>Category</th>
<th>Offered</th>
<th>Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grad Studies</td>
<td>Incourse</td>
<td></td>
<td></td>
<td>2,200.00</td>
<td>2,200.00</td>
</tr>
</tbody>
</table>

**Term Totals**

<table>
<thead>
<tr>
<th>Offered</th>
<th>Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,300.00</td>
<td>3,300.00</td>
</tr>
</tbody>
</table>

#### 2016 Winter

<table>
<thead>
<tr>
<th>Aid Administrator</th>
<th>Aid Type</th>
<th>Award Description</th>
<th>Category</th>
<th>Offered</th>
<th>Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grad Studies</td>
<td>Incourse</td>
<td></td>
<td></td>
<td>3,300.00</td>
<td>3,300.00</td>
</tr>
</tbody>
</table>

**Term Totals**

<table>
<thead>
<tr>
<th>Offered</th>
<th>Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>8,599.40</td>
<td>8,599.40</td>
</tr>
</tbody>
</table>

#### 2015 Fall

<table>
<thead>
<tr>
<th>Aid Administrator</th>
<th>Aid Type</th>
<th>Award Description</th>
<th>Category</th>
<th>Offered</th>
<th>Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grad Studies</td>
<td>Incourse</td>
<td></td>
<td></td>
<td>3,400.00</td>
<td>3,400.00</td>
</tr>
</tbody>
</table>

**Term Totals**

<table>
<thead>
<tr>
<th>Offered</th>
<th>Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>8,959.40</td>
<td>8,959.40</td>
</tr>
</tbody>
</table>

Currency used is Canadian Dollar.

**NOTE:** The “View Scheduled Disbursement Dates” indicated above is the first day of each term ie. September 1, January 1, May 1. It is not the date that the monies are disbursed to your bank account.
Viewing your Scholarship Payment Information in the MOSAIC Student Center module

To view a record of these payments, you must login into the Mosaic portal. A paper statement will not be mailed to your department. Once you have successfully logged into MOSAIC, the navigation path is:

Home > Main Menu > Student Center (tab) > Finances (heading) > Payments

This will take you to the Payment History tab. This will allow you to see the Scholarship funding you will be receiving.

Payment History

<table>
<thead>
<tr>
<th>Date Paid</th>
<th>Payment Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015/09/17</td>
<td>C, 05, GS</td>
<td>1,000</td>
</tr>
<tr>
<td>2015/09/17</td>
<td>Ontario Graduate Scholarship</td>
<td>5,000</td>
</tr>
<tr>
<td>2015/06/01</td>
<td>EFT Payment</td>
<td>1,000</td>
</tr>
<tr>
<td>2015/05/13</td>
<td>C, 05, GS</td>
<td>1,000</td>
</tr>
</tbody>
</table>

Total Posted Payments for this view: 9,241.03

Currency used is Canadian Dollar.
If you click on the Paid Amount, you will be taken to a new screen that shows you the amount of funding you should receive as an A/P Refund. A/P Refund stands for Accounts Payable Refund and is the amount you should receive in your bank account.

### 2015/09/17 Ontario Graduate Scholarship

<table>
<thead>
<tr>
<th>Payment Breakdown</th>
<th>Term</th>
<th>Applied Payment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admin Service Fee</td>
<td>2015 Fall</td>
<td>22.29</td>
</tr>
<tr>
<td>Athletics &amp; Rec Building Fee</td>
<td>2015 Fall</td>
<td>36.15</td>
</tr>
<tr>
<td>GSA Fee</td>
<td>2015 Fall</td>
<td>56.64</td>
</tr>
<tr>
<td>GSA Capital Building Fee</td>
<td>2015 Fall</td>
<td>60.00</td>
</tr>
<tr>
<td>Student Services</td>
<td>2015 Fall</td>
<td>119.64</td>
</tr>
<tr>
<td>GSA Dental Insurance Plan</td>
<td>2015 Fall</td>
<td>170.00</td>
</tr>
<tr>
<td>HSR GSA Sept-August</td>
<td>2015 Fall</td>
<td>182.70</td>
</tr>
<tr>
<td>GSA Health Insurance Plan</td>
<td>2015 Fall</td>
<td>186.00</td>
</tr>
<tr>
<td>Scholarship</td>
<td>2015 Fall</td>
<td>1,060.00</td>
</tr>
<tr>
<td><strong>A/P Refund</strong></td>
<td><strong>2015 Fall</strong></td>
<td><strong>3,620.58</strong></td>
</tr>
<tr>
<td><strong>Total Payment Amount</strong></td>
<td></td>
<td><strong>5,100.00</strong></td>
</tr>
</tbody>
</table>

Or you can view your payment(s) via > [Student Center (tab) > Finances (heading) > Account Inquiry](#)

2. **RESEARCH SCHOLARSHIP**

   THESE scholarship funds are paid through the HR module in MOSAIC. These scholarship funds are provided by your supervisor and is T4A income, which means that if you are enrolled full-time, scholarships, fellowships and bursaries received are not taxable. These funds can be viewed on your pay statement and will be paid directly to you via direct bank deposit as a lump sum per term. The payment schedule for these Scholarship payments is available in Appendix #3.

   IMPORTANT- Please review Enrolling in Direct Deposit pages 7 to 12.

3. **EMPLOYMENT INCOME**

   THESE employment monies are paid through the HR module in MOSAIC. Teaching Assistantships (or Research Assistantships in lieu of Teaching Assistantships) are employment funds from work performed on campus and is T4 income. These monies are covered in the CUPE Unit 1 collective agreement. These funds less applicable deductions will be paid biweekly directly to you via direct bank deposit. These funds can be viewed on your pay statement. The payment schedule for these monies is available in Appendix #3.

   IMPORTANT- Please review Enrolling in Direct Deposit pages 7 to 12.
GRADUATE STUDENT CHARGES & PAYMENT INFORMATION (2017 – 2018)

Viewing your Pay Statement in the MOSAIC HR module

To view a record of your payment, you must login into the Mosaic portal. A paper statement will not be mailed to your department.

Once you log into MOSAIC you will be able to view your pay statement under Important Links.

An explanation of the Pay Statement is in Appendix #4.

Enrolling in DIRECT DEPOSIT

Your payments for scholarship and employment will be deposited directly into your bank account. This method of payment is mandatory. Depending on the type of payment(s) you receive you may have to update the information in 2 places –

A. Student Center - SCHOLARSHIP FUNDS (GRADUATE SCHOLARSHIP, ENTRANCE SCHOLARSHIP, DEPARTMENT SCHOLARSHIP, EXTERNAL SCHOLARSHIPS, TUITION SCHOLARSHIPS, & TRI AGENCY AWARDS)

And

B. Human Resources - RESEARCH SCHOLARSHIP, TA, and/or RA in lieu of TA.

Before enrolling in Direct Deposit:

The most important thing you need in order to begin is your **correct banking information**.

**NOTE: DO NOT enter the number on your bank card.**
Your correct banking information can be found at the bottom of any cheque belonging to the account you want your payment deposited. Example below (from the bottom of the cheque).

1. The first three numbers are the cheque number (not required for this enrolment).
2. The next five numbers are the transit number (branch number) - REQUIRED.
3. The next three numbers are the financial institution number (bank code) - REQUIRED.
4. The remaining numbers are your bank account number - REQUIRED.

If you don't have cheques, this information is available by contacting your bank directly. Many banks provide this information online, under the secured account information section.

Once you have your correct banking information you can enroll in Direct Deposit.

A. Setting up or updating your banking information in the MOSAIC Student Center module

If you are paid the following monies - SCHOLARSHIP FUNDS (GRADUATE SCHOLARSHIP, ENTRANCE SCHOLARSHIP, DEPARTMENT SCHOLARSHIP, EXTERNAL SCHOLARSHIPS, TUITION SCHOLARSHIPS, & TRI AGENCY AWARDS), you must setup banking information in MOSAIC. If you don’t provide banking information, a cheque will be mailed to the mailing address that is listed in the Personal Information section on MOSAIC.

Navigate to the Mosaic Portal.

Type in your Mac ID into the ‘Mac ID’ field.

Type your password into the ‘Password’ field.

Click the ‘Sign In’ button.
1. Click the ‘Student Center’ tab. In the ‘Finances’ section, click the ‘other financial’ drop-down list.
2. Select the ‘Enroll in Direct Deposit’ list item.

3. Click the ‘go’ button (blue double-arrows).
4. In the ‘direct deposit’ tab, click the ‘Enroll in Direct Deposit’ button.

5. Enter the needed Bank Details and click ‘Next’ to finish setting up the direct deposit.

6. You should receive a green check-mark once the banking information is added. **THERE ARE 5 MORE STEPS TO COMPLETE THE ENROLMENT PROCESS.** Continue to follow the prompts to complete this process.
7. You will need to agree to the Terms and Conditions.
8. Finally, click the "SUBMIT" button, and your information will be successfully added.

B. Setting up or updating your banking information in the MOSAIC HR module

If you are paid the following monies – RESEARCH SCHOLARSHIP, TA, and/or RA in lieu of TA, you must complete the Contact & Deposit form which is available at the following link:


The completed form must be sent to the HR Service Centre, CSB - 202

If you don’t provide banking information, you will have to pick up your cheque(s) from the following offices:

Research Scholarship payment – The School of Graduate Studies office – Gilmour Hall (GH) – Room 212
TA/RA in lieu employment payment – HR Service Centre office – Campus Services Building (CSB) – Room 202

Setting up or updating your address in the MOSAIC Student Center module

1. Sign into mosaic and select Student Center

![Mosaic Student Center](https://example.com/mosaic_student_center.png)

It is important that all address information is correct and up to date in MOSAIC to ensure you receive all important information in a timely manner. You can add a new address or edit an existing address. Your mailing address is the first address that is taken into consideration if you’re receiving mail from the University.
In the **Personal Information** header, select the address type you wish to add/modify.

When you select a Permanent or Mailing Address, it will prompt you to either 1) Edit or existing address or 2) Add a new address.

**Addresses**

View, add, change or delete an address.
1. TO EDIT AN EXISTING ADDRESS

To edit an existing address in MOSAIC, select the edit button. In this example, we will be updating our mailing address.

**Addresses**

View, add, change or delete an address.

<table>
<thead>
<tr>
<th>Address Type</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mail</td>
<td></td>
</tr>
<tr>
<td>Permanent</td>
<td></td>
</tr>
</tbody>
</table>

**ADD A NEW ADDRESS**

In the **Edit Address** section, fill in the correct address. Select OK when you are complete.

**Edit Address**

If this is a Canadian Address, simply enter the Canadian Postal Code in the Postal box and the proper city and province will be populated for you.

<table>
<thead>
<tr>
<th>Country:</th>
<th>Canada</th>
<th>Change Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address 1:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Address 2:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Address 3:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Address 4:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

City: Hamilton Province: ON Postal:  

The next screen will require you to confirm your new address. Verify your address change and correct the effective date.
You must receive the following message for a successful address change.

**Change Address**

**Save Confirmation**

![Checkmark] The Save was successful.

![OK]

2. **ADD A NEW ADDRESS**

Select the **Add a New Address** button in the Personal Information screen.

**Addresses**

View, add, change or delete an address.

<table>
<thead>
<tr>
<th>Address Type</th>
<th>Address</th>
<th>edit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanent</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

![Add A New Address]

The next screen will prompt you to enter in your address information. Once you have done so, select OK.
The next screen will require you to confirm your new address. Verify your address change and correct the effective date. You will also be required to select an Address Type (on the right).

*Please note* mail sent from the University will use your mailing address. It is important that your mailing address is correct.

Once you verified your address, selected an Address Type, select SAVE.

You must receive the following message for a successful address change.

Add a new address

Verify your address information below and select the address type(s) associated with it on the right.

An asterisk (*) to the right of a type indicates that another address is already associated with this type. If you choose this type, you will automatically override the previous address. Any type that is grayed out is for display only or is otherwise unavailable for association with an address.

You must receive the following message for a successful address change.
GRADUATE STUDENT CHARGES & PAYMENT INFORMATION (2017 – 2018)

Change Address

Save Confirmation

✔️ The Save was successful.

OK

Congratulations! You have now edited/updated your address in MOSAIC!

Setting up or updating your address in the MOSAIC HR module

If you are paid the following monies – RESEARCH SCHOLARSHIP, TA, and/or RA in lieu of TA, you must complete the Contact & Deposit form available at the following link:

http://www.workingatmcmaster.ca/hris/employee/index.php

The completed form should be sent to the HR Service Centre - Campus Services Building (CSB) – Room 202
GRADUATE STUDENTS

IMPORTANT HEALTH INSURANCE INFORMATION

**PERMANENT RESIDENTS** who require health coverage under the **ONTARIO HEALTH INSURANCE PLAN (OHIP)**

Please refer to the following link for more information:


**VISA STUDENTS** who require health coverage under the **UNIVERSITY HEALTH INSURANCE PLAN (UHIP)**

Please refer to the following link for more information:

GRADUATE VISA STUDENTS

Visa students are required to present their STUDY PERMIT to the School of Graduate Studies upon their arrival at the University, (i.e. at the time of their first registration in September, January or May) and each time such permits are renewed. Failure to do so will result in the withholding of your scholarship(s) and/or employment payment(s).

Please refer to the following link for more information:

http://www.cic.gc.ca/english/study/
## Graduate Students Payment Schedule 2017 - 2018

<table>
<thead>
<tr>
<th>TA, RA in lieu of TA, Sessional Faculty Payments, Temp/Casual Payment</th>
<th>All Scholarship Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Paid Biweekly</strong></td>
<td><strong>Paid Lump Sum Per Term</strong></td>
</tr>
<tr>
<td><strong>January to April</strong></td>
<td><strong>May to August</strong></td>
</tr>
<tr>
<td>January 19, 2018</td>
<td>May 11, 2018</td>
</tr>
<tr>
<td>February 2, 2018</td>
<td>May 25, 2018</td>
</tr>
<tr>
<td>February 16, 2018</td>
<td>June 8, 2018</td>
</tr>
<tr>
<td>March 2, 2018</td>
<td>June 22, 2018</td>
</tr>
<tr>
<td>March 16, 2018</td>
<td>July 6, 2018</td>
</tr>
<tr>
<td>March 29, 2018</td>
<td>July 20, 2018</td>
</tr>
<tr>
<td>April 13, 2018</td>
<td>August 3, 2018</td>
</tr>
<tr>
<td>April 27, 2018</td>
<td>August 18, 2018</td>
</tr>
</tbody>
</table>

*MCMaster will send these payments to the bank by the above dates. It may take 3 to 5 business days from the above dates before the monies are deposited into the employees bank account.*

*Payment forms received after the start of term initial cutoff date will be processed on an individual basis.*
McMaster’s New Pay Statement Explained

Before-tax deductions include RRSP and pension contributions, union dues, etc. They occur before payroll taxes are withheld from employee paycheques.

After-tax deductions include donations, parking payments, disability insurance, etc. They occur after payroll taxes and before-tax deductions are deducted from the paycheque.

Employees will be able to see their leave balances, including vacation time, personal days, etc.