The following information is intended to help you with understanding the charges, funding, and payments to you in MOSAIC.

WHERE TO GO FOR QUESTIONS

- Questions about the anticipated graduate support you are receiving this academic year should be directed to your department.
- Questions about how much tuition & fees are owing can 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 hrservicecentre@mcmaster.ca 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 at the following link: http://www.workingatmcmaster.ca/hris/employee/teachingassistants/

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 Statement. 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 via the Student Centre Tab. All charges due and scholarship support payable to you can be viewed on your account. We recommend reviewing your account once per month.

Once you have logged into MOSAIC, you are able to view your Student Account in Student Centre:
select the **Account Activity** link in the drop down menu, under the Finances Tab:

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:

http://gsa.mcmaster.ca/health-plan.html

**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

**Viewing Charges posted on Your Account**

Once you have fully registered, ([how to enroll link](gs.mcmaster.ca/academic-services/how-enroll)) you will see all charges due posted on your account either via the **Account Activity** link provided above or 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 detail by charge will be listed in below in the screen.
Viewing Your Scholarship Support posted on Your Account

Your scholarship support for the current academic year will be posted to your student center by January 11th.

To view your scholarship support for the current academic year, please log into MOSAIC and go into your Student Centre. Select the Pending Financial Aid tab in the Finance Section.

Next select the current Aid Year.

Financial Aid

Select Aid Year to View

Click the aid year you wish to view

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

Aid Summary

Aid Year 2015 - 2016

Select the term hyperlinks below to see more detailed information.

<table>
<thead>
<tr>
<th>Aid Year</th>
<th>Aid Administrator</th>
<th>Aid Type</th>
<th>Category</th>
<th>Offered</th>
<th>Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Grad Studies</td>
<td>Incourse</td>
<td>Scholarship</td>
<td>5,559.40</td>
<td>5,559.40</td>
</tr>
<tr>
<td></td>
<td>Grad Studies</td>
<td>Incourse</td>
<td>Scholarship</td>
<td>3,559.40</td>
<td>3,559.40</td>
</tr>
<tr>
<td></td>
<td>Grad Studies</td>
<td>Incourse</td>
<td>Dept GS Scholarship</td>
<td>10,000.00</td>
<td>10,000.00</td>
</tr>
<tr>
<td><strong>Aid Year Totals</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>21,118.80</strong></td>
<td><strong>21,118.80</strong></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>Dept GS Scholarship</td>
<td>Scholarship</td>
<td>3,300.00</td>
<td>3,300.00</td>
</tr>
<tr>
<td><strong>Term Totals</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>3,300.00</strong></td>
<td><strong>3,300.00</strong></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>Dept GS Scholarship</td>
<td>Scholarship</td>
<td>5,559.40</td>
<td>5,559.40</td>
</tr>
<tr>
<td>Grad Studies</td>
<td>Incourse</td>
<td>Dept GS Scholarship</td>
<td>Scholarship</td>
<td>3,300.00</td>
<td>3,300.00</td>
</tr>
<tr>
<td><strong>Term Totals</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>8,859.40</strong></td>
<td><strong>8,859.40</strong></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>Dept GS Scholarship</td>
<td>Scholarship</td>
<td>5,559.40</td>
<td>5,559.40</td>
</tr>
<tr>
<td>Grad Studies</td>
<td>Incourse</td>
<td>Dept GS Scholarship</td>
<td>Scholarship</td>
<td>3,400.00</td>
<td>3,400.00</td>
</tr>
<tr>
<td><strong>Term Totals</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>8,959.40</strong></td>
<td><strong>8,959.40</strong></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.

Calculation 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 (GRADUATE SCHOLARSHIP, ENTRANCE SCHOLARSHIP, DEPARTMENT SCHOLARSHIP, EXTERNAL SCHOLARSHIPS, & TUITION BURSARIES)**

**THESE Scholarships funds** are paid through the Campus Solutions module in MOSAIC. This is T4A income, which means that if you are enrolled full-time, scholarships, fellowships and bursaries received are not taxable. These funds 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.
GRADUATE STUDENT CHARGES & PAYMENT INFORMATION (2016 – 2017)

---

Viewing your Statement in Campus Solutions

To view a record of these payments, you must login into the Mosaic Portal (mosaic.mcmaster.ca). 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’re receiving and the amount of the refund anticipated.

Payment History

<table>
<thead>
<tr>
<th>Date Paid</th>
<th>Payment Type</th>
<th>Paid Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015/09/17</td>
<td>OS</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>2015/09/17</td>
<td>Ontario Graduate Scholarship</td>
<td>$5,000.00</td>
</tr>
<tr>
<td>2015/06/01</td>
<td>EFT Payment</td>
<td>$1,000.00</td>
</tr>
</tbody>
</table>

Total Posted Payments for this view: $7,001.02

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.
GRADUATE STUDENT CHARGES & PAYMENT INFORMATION
(2016 – 2017)

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>Total</td>
<td></td>
<td>1,630.58</td>
</tr>
</tbody>
</table>

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

2. RESEARCH SCHOLARSHIP

THESE scholarships 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 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.

3. EMPLOYMENT INCOME

THESE employment funds are paid through the HR module in MOSAIC. Teaching Assistantships (or Research Assistantships in lieu of Teaching Assistantships) are monies 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. The payment schedule for these monies is available in Appendix #3.
Viewing your Statement in the HR Module

To view a record of your payment, you must login into the Mosaic portal (mosaic.mcmaster.ca). 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.

DIRECT DEPOSIT

Your payments for scholarship and employment will be deposited directly into your bank account. **This method of payment is mandatory.**

Setting up or updating your banking information in Campus Solutions

If you are paid the following monies - SCHOLARSHIP FUNDS (GRADUATE SCHOLARSHIP, ENTRANCE SCHOLARSHIP, DEPARTMENT SCHOLARSHIP, EXTERNAL SCHOLARSHIPS, & TUITION BURSARIES), **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.
1. Sign into mosaic and select **Student Centre**

   ![Mosaic screenshot](image1)

   - **Finances**
     - **Account Inquiry**
     - **Financial Aid**

   - **Account Summary**
     - **What I Owe**
     - **Financial Aid**

2. Select the **Account Inquiry** link under the Finances tab

   ![Mosaic screenshot](image2)

3. Select **Account Services**

   ![Mosaic screenshot](image3)
4. Select **Bank Accounts**

*If you are changing your direct deposit banking information, please go to instruction #5. If you are adding banking information, please go to instruction #6.

5a) if you are changing your direct deposit banking information, you must delete your old information first. Select the **Trash Can icon**.
5b) the next screen will prompt you to ensure this action is correct. Select YES

My Bank Accounts

Are you sure you want to delete [Bank Account Name]?

YES NO

6) Add banking information by selecting Add Bank Account

My Bank Accounts

You have not created a bank account profile. Click the Add Account button to add new bank account details.

ADD ACCOUNT

7) Add your new or updated banking information. Please exercise caution when entering in your banking information. Errors when entering this information can result in not being paid and lost payments.

- Nickname: This is a name for the account
- Account Type: This is a drop down selection – select if your account is a chequing or savings account
- Bank Code: This is the 3 digit number
- Branch: This is the 5 digit number
- Account Number: this is the longest selection of digits, ranging from 7-10 digits – this not the number on your bank card
- Confirm Account Number: re-enter in the account number
- Account Holder: name tied to account
<table>
<thead>
<tr>
<th>Account Inquiry</th>
<th>Electronic Payments/Purchases</th>
<th>Account Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Deposit</td>
<td>Tax Forms</td>
<td>Bank Accounts</td>
</tr>
</tbody>
</table>

**Manage My Bank Accounts**

**Add Bank Account Details**

Enter the bank and account details below and click next to proceed. If your bank is not listed, please contact the Student Accounts and Cashiers Office.

Bank Details

- **Nickname**
- **Account Type**
- **Bank Code**
- **Branch**
- **Account Number**
- **Confirm Account Number**
- **Account Holder**

Bank Location is Canada
Currency used is Canadian Dollar

**Setting up or updating your banking information in HR**

If you are paid the following monies – RESEARCH SCHOLARSHIP, TA, and/or RA in lieu of TA, **you** must complete the Employee Contact & Deposit Information form which is available in our office: Gilmour Hall room 212, or at the following link:


The completed form should 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

- Once all fields are entered in correctly, select **NEXT**

8) **It will ask you to confirm if you have successfully added in your banking information.**
Setting up or updating your address in Campus Solutions

1. Sign into mosaic and select Student Centre

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.

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

**ADD A NEW 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.

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

✔️ The Save was successful.
2. **ADD A NEW ADDRESS**

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

The next screen will prompt you to enter in your address information. Once you have done so, select OK.

**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.

![Address Input Fields](image)

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.

Addresses

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.

Add a new address

1280 Main Street W
Hamilton ON L8S 4L8

Date new address will take effect 2015/09/01

Save

Return to Current Addresses

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

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 HR

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


The completed form should be sent to the HR Service Centre - Campus Services Building (CSB) – Room 202
Appendix #1

GRADUATE STUDENTS

IMPORTANT HEALTH INSURANCE INFORMATION

PERMANENT RESIDENTS

who require health coverage under the

ONTARIO HEALTH INSURANCE PLAN
(OHIP)

may apply at the Service Ontario Health Card Services office.
Health card service centres are listed at the following link:

https://www.services.gov.on.ca/locations/start.do?locate=EN

You must bring three original documents to prove
citizenship/immigration status, residency in Ontario and identity. Please refer to the Ontario Health Coverage Document List available at:


VISA STUDENTS

UNIVERSITY HEALTH INSURANCE PLAN
(UHIP)

Please refer to the following link for more information:

https://iss.mcmaster.ca/our-services/university-health-insurance-plan-uhip.html
GRADUATE VISA STUDENTS

Visa students are required to present their

STUDENT AUTHORIZATIONS

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 authorizations are renewed.

Failure to do so will result in the withholding

Of your scholarship and/or employment payment(s).

NOTE: New regulations for international students effective June 1, 2014. Please visit the links below for complete information:

http://www.cic.gc.ca/english/study/study-changes.asp
# Appendix #3

## Graduate Students Payment Schedule 2016 - 2017

<table>
<thead>
<tr>
<th>TA, RA in lieu of TA, Sessional Faculty Payments, Temp/Casual Payments</th>
<th>All Scholarship Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid Biweekly</td>
<td>Paid Lump Sum Per Term</td>
</tr>
<tr>
<td><strong>September to December</strong></td>
<td></td>
</tr>
<tr>
<td>September 16, 2016</td>
<td>September 16, 2016</td>
</tr>
<tr>
<td>September 30, 2016</td>
<td>January 20, 2017</td>
</tr>
<tr>
<td>October 14, 2016</td>
<td>January 20, 2017</td>
</tr>
<tr>
<td>October 28, 2016</td>
<td>September 30, 2016</td>
</tr>
<tr>
<td>November 11, 2016</td>
<td>January 20, 2017</td>
</tr>
<tr>
<td>November 25, 2016</td>
<td>January 20, 2017</td>
</tr>
<tr>
<td>December 9, 2016</td>
<td>January 20, 2017</td>
</tr>
<tr>
<td>December 23, 2016</td>
<td>January 20, 2017</td>
</tr>
</tbody>
</table>

| **January to April**                                                 |                          |
| January 20, 2017                                                     | January 20, 2017         |
| February 3, 2017                                                     | February 17, 2017        |
| March 3, 2017                                                        | February 17, 2017        |
| March 17, 2017                                                       | March 17, 2017           |
| March 31, 2017                                                       | March 17, 2017           |
| April 13, 2017                                                       | April 13, 2017           |
| April 28, 2017                                                       | April 13, 2017           |

| **May to August**                                                    |                          |
| May 12, 2017                                                         | May 12, 2017             |
| May 26, 2017                                                         | May 26, 2017             |
| June 9, 2017                                                         | June 9, 2017             |
| June 23, 2017                                                        | June 23, 2017            |
| July 7, 2017                                                         | July 7, 2017             |
| July 21, 2017                                                        | July 21, 2017            |
| August 4, 2017                                                       | August 4, 2017           |
| August 18, 2017                                                      | August 18, 2017          |

*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.*

**PLEASE NOTE THERE IS NO PAYMENT FOR THE PERIOD OF DECEMBER 18, 2016 TO DECEMBER 31, 2016 (pay date January 6, 2017).**
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.

The amount deposited into your bank account.
GRADUATE STUDENT CHECK LIST (2016 – 2017)

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 2017
  - May 31st – Spring/Summer 2017
- All your tuition and fees owing will be posted to your Student Center under Financial Aid
- All your scholarship monies will be posted to your Student Center under Financial Aid
- 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
- You will only be paid on Friday, January 20th if you are fully registered by 4:30 p.m. on Friday December 16, 2016.

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

In January,

☐ Review your direct deposit banking information in MOSAIC to ensure it is correct
☐ View/update your mailing/permanent address in MOSAIC
☐ Review your student account on January 11, 2017 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 the following HR website to determine where you are to send documents that they require:
  http://www.workingatmcmaster.ca/hris/employee/teachingassistants/

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.