

A. Academic Fees

N.B.: Academic fees for 2015-2016 are listed below. For 2016-2017 rates, please refer to the University's website at www.stthomas.ca/fees.

1. Full-Time Students

a. Tuition Fees (2015-2016 rates)

These fees include all the regular charges of the University for the full academic year

Journals	\$564.30	
Educational materials	\$1,496.00	
Social Work (post degree)	\$8,645.00	\$17,335.00

b. Health Insurance

Full-time, Canadian students have the option to participate in a student health plan which provides supplementary coverage for prescription drugs and major medical expenses not included in provincial Medicare plans. For international students who are not eligible to be insured under provincial hospital and medical plans, the University health plan also helps cover the costs of basic medical and hospital expenses. Fees for these plans are established over the summer months. Participation in the student health plan is mandatory unless proof of other medical insurance is presented upon registration. Proof of other medical insurance is required to be presented on an annual basis for returning students who wish to opt out of the student health plan. Additional coverage for dependents is available at an extra cost. Coverage under the health plan extends from September 1 to August 31 of the following year.

Health Plan Fees: 2015-2016 rates	Dental Plan Fees: 2015-2016 rates
Single: \$237.52	Single: \$80.00
Family: \$472.94	Family: \$185.33
International Health Plan: \$630.00	

Dental coverage is optional. Students who wish to opt out of either plan must submit a complete waiver form no later than October 14, 2016. No proof of other coverage is required to opt out of the dental plan.

c. Students' Union Fee

The Students' Union requires all full-time students to pay an annual fee to support student organizations. The fee is currently \$250.25:

\$137.00	Students' Union fee
\$86.25	Universal Bus pass fee
\$27.00	Media fee

The Students' Union fee is not refundable and is payable on or before registration. For full-time students entering in January, the Students' Union fee is \$139.50.

d. Confirmation Deposit

To confirm acceptance of admissions offers, accepted students must submit a \$100 deposit. For students accepted prior to May 1, the deadline for submission of the confirmation deposit is May 15; for students offered admission after May 1, the deadline is 30 days following the offer. This is an advance payment and will be applied against

2. Scholarship and Bursary Students

Registration is not complete until fees have been paid or a satisfactory arrangement has been made with the Registrar's Office. Scholarship students should notify the Registrar's Office of their acceptance of their scholarship in order to complete their September registration requirements. Students depending on government student aid programs are

The deposit will also be forfeited if a student withdraws from residence any time during the year.

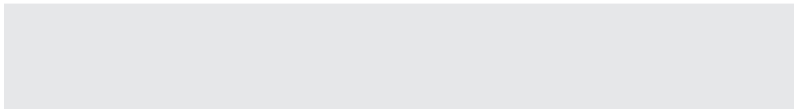
Space is limited and returning students are encouraged to apply and to pay the \$300 residence deposit as early as possible for the upcoming year.

Room assignments will be mailed out on June 1 and names of roommates will be mailed out on August 1.

3. Other Charges

- **Damage deposit:** A deposit of \$250 is required of new students upon first coming into residence. This deposit is subject to charges for damages to the University property while students are in residence. Damages attributed to an entire house as well as damages to an individual may be charged against the damage deposit. The unexpended portion will be refunded, upon request, within one year of withdrawal from residence. Damage costs in excess of \$250 will be billed to the student.
- **Laundry fee:** \$65
- **Key replacement:** \$25 per key
- **House dues (in support of the activities of the house committee):** \$50 all houses. \$25 for students moving in after the Christmas break.

4. Schedule of Payment



Month of withdrawal:

September:	pay 40% of the full year cost
October:	pay 50% of the full year cost
November:	pay 60% of the full year cost
December:	pay 70% of the full year cost
January:	pay 80% of the full year cost
February:	pay 90% of the full year cost
March:	pay 100% of the full year cost
April:	pay 100% of the full year cost

$N_t = F_t \left(\frac{1}{1+r} \right)^t + F_{t+1} \left(\frac{1}{1+r} \right)^{t+1} + F_{t+2} \left(\frac{1}{1+r} \right)^{t+2} + \dots$