

Non-Thesis Master of Social Work Payment Plan – FAQ

1. How much is the Master of Social Work (MSW) program at Memorial University?

The total program cost for Canadian students is \$12,000 CAD. Graduate students are also responsible for ancillary fees listed in the [Minimum Expense Form](#).

2. How do the payment plans work?

The master's payment plan at Memorial is set up to reflect how most master's degrees at Memorial are organized; most full-time masters programs are completed in two years (i.e. six semesters.) There are currently two payment plan options for masters programs at Memorial:

- A. Payment plan A is 6 payments over 6 semesters;
- B. Payment plan B is 9 payments over 9 semesters.

Full-time students are automatically placed on the 6-semester payment plan upon admission (Plan A), while part-time students are automatically placed on the 9-semester payment plan (Plan B). See tables below. The amounts include tuition only and do not include ancillary fees.

However, the full-time MSW program at Memorial can be completed in one year (i.e. three semesters) and the part-time program can be completed in two years (i.e. six semesters). Therefore, the MSW program does not align with Memorial's standard master's degree payment plan. As stated, full-time students are automatically placed on the 6-semester payment plan upon admission, while part-time students are automatically placed on the 9-semester payment plan. This sometimes leads to confusion and questions.

MSW Payment Plan A Full time students - 6 semesters	
Semester 1	\$2,000
Semester 2	\$2,000
Semester 3	\$2,000
Semester 4	\$2,000
Semester 5	\$2,000
Semester 6	\$2,000

MSW Payment Plan B Part time students - 9 semesters	
Semester 1	\$1,333
Semester 2	\$1,333
Semester 3	\$1,333
Semester 4	\$1,333
Semester 5	\$1,333
Semester 6	\$1,333
Semester 7	\$1,333
Semester 8	\$1,333
Semester 9	\$1,333

3. Can I change my payment plan?

The payment plan can only be changed from A to B, or vice versa, and can only be changed in the first semester of your program. To make a change, contact the School of Graduate Studies (SGS) at sgs@mun.ca. SGS recommends doing so in the first or second month of the semester. Please note changing full-time/part-time status after the first semester will not result in any adjustment in payment plans.

4. Will my tuition be affected by the number of courses I take?

Graduate tuition at Memorial University is charged on a semester-by-semester basis and reflects the cost of the graduate program, not the number of courses taken per semester.

5. What if I complete my program in fewer semesters than the number of semesters in the payment plan?

If you complete the program in fewer semesters than the number of semesters in the payment plan, you must pay the remaining program fee in a lump sum. You will not be approved to graduate until your account has been paid off. If you do not complete your program in the number of semesters listed in the payment plan, you will be required to pay a continuance fee for each additional semester required. Complete details can be found in the [Minimum Expense Form](#).

6. Can you provide an example?

Example 1: If a full-time Canadian student completes their MSW program in one year (three semesters), they are still on Payment Plan A, which spans 6 semesters. This means the student is expected to pay \$2,000 per semester, for a total of \$12,000. Since they only attended for 3 semesters, they would have paid $\$2,000 \times 3 = \$6,000$ during their time in the program. However, because the payment plan is based on 6 semesters, the student would still owe the remaining \$6,000 after completing the program.

Example 2: A Newfoundland MSW student was admitted full-time, thus was placed on payment plan A. However, the student did not complete their program in three semesters (as a full-time MSW student normally would). Instead, they switched their status to part-time after the first semester, and completed their program in three years (i.e. nine semesters). By the end of six semesters, they had paid their program in full. However, as they continued on for three more semesters, they were charged continuance fees for each of the three additional semesters. According to the [Minimum Expense Form](#), this student paid \$12,000 in regular tuition plus an additional \$1398 ($\466×3) in continuance fees (plus all ancillary fees.)

7. If I take a leave of absence, do I still make payments?

You are not responsible for payments while you are on a leave of absence. Once you return to your studies, your payments will resume.

8. Who can I contact if I have more questions?

For more information, please visit: <https://mun.ca/sgs/new-students/step9/>. You can e-mail School of Graduate Studies (SGS) at sgs@mun.ca with any questions you may have.