

International Student



Étudiants Internationaux **SE CONNECTENT**

EFFECTIVE BUDGETING

Most students in Ontario have limited funds. Setting a budget is a good way to plan for your expenses and control your spending. It is important to consider all the costs of living and studying in Ontario to ensure your budget is reasonable and effective.

TUITION, FEES, AND MATERIALS

Your largest expense will be your tuition, which is usually paid each semester or term. Each school will also have fees for services, such as student activities. You will also need to pay for your own books and other materials required by your program. Most schools include estimates on their websites for these expenses.

HEALTH CARE

International students must purchase the University Health Insurance Plan (UHIP) while enrolled as a student. This is a mandatory expense. UHIP is also available to the spouses and children of international students. Learn more about the UHIP plan and rates at http://uhip.ca.

The Ontario Health Insurance Plan covers all permanent residents of the province. However, you must be a permanent resident for 90 days before coverage begins. If you plan to be-come a resident of Ontario after completing your studies, you will need to purchase private insurance during the transition from UHIP to OHIP.

HOUSING AND TRANSPORTATION

The costs of on-campus housing vary and often include mandatory meal plans. However, many students in Ontario rent off-campus apartments or houses and often share housing with other students. The cost of housing depends on the region, city, and neighbourhood in which you live.

An apartment or house close to campus may cost more than one further away, but you must factor in the cost of transportation. Public transportation is less expensive than owning a car, but walking or riding a bicycle is the least expensive.

Public transportation is less expensive than owning a car, but walking or riding a bicycle is the least expensive. Walking or cycling may not be possible in the winter months. Consider these options when deciding where you want to live. Some landlords include the costs of utilities (heat, electricity and water) in the monthly rentâ€"this is known as inclusive rent. If these utilities are not included, you will need to either pay extra to the landlord or set up your own accounts with the companies. Setting up your own utilities will include activation or installation fees.

TECHNOLOGY AND COMMUNICATION

While there are computer labs available on most campuses, most students in Ontario have access to a personal computer. Before purchasing a computer, find out if your program has any special platform or software requirements or recommendations.

You will probably need to purchase a new cellular or mobile phone that is compatible with Canadian service providers. Note that Canada has some of the most expensive mobile phone and data services in the world —rate plans are listed on each company's website.

There are many options for free Wi-Fi on campus and off, but many students choose to have Internet access at home.

Installing Internet service in your house or apartment is easy, but the installation and monthly fees can be expensive. Some landlords include the cost of Internet in the rent, or charge an extra fee for an existing service.



FOOD, CLOTHING AND INCIDENTALS

- Eating on campus is not always an economical choice. Restaurants, even fast food or take out restaurants, can be expensive in Ontario. It is far more economical and healthier to buy and prepare food at home.
- You will need clothing for both warm and cold weather in Ontario. Be sure to budget for a warm coat, hat, gloves, a scarf, as well as warm and waterproof boots. You may also need long underwear and heavy sweaters. Northern Ontario is much colder and for a longer time than Southern Ontario, but even the most southern parts of the province can have extreme temperatures.
- It is important to budget for incidentals like personal items, medicines, haircuts, and gifts. You must also budget the cost of doing laundry in coin-operated machines either in your building or at a laundromat nearby.

ENTERTAINMENT

Every student must take a break, so it is important to budget for social activities and entertainment. Socializing in coffee shops and bars or restaurants is a very common part of student life in Ontario. Attending concerts or music performances, movies, museums, and festivals also require money. Most students in Ontario have limited funds but still make socializing a priority —there are always free and low cost ways to have fun and stay on budget. Sightseeing is another type of entertainment cost. While you are living in Ontario, you may want to visit popular tourist sites. Weekend trips to cottages and camp grounds or visiting tourist destinations like Niagara Falls or cities like Toronto, Ottawa or Montreal (in Quebec) are popular activities in Ontario. For such trips, consider the costs of transportation, accommodation, and food.

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