



International Student
CONNECT



Étudiants Internationaux
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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 become 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 rent—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.

