

M S M U N I F Y : S T U D Y I N

# CANADA

A N A G E N T ' S G U I D E I N C A N A D A

**MSM**  
**UNIFY**



01

**INTRODUCTION**

03

**OVERVIEW  
OF CANADA**

- 3 Overview
- 4 Provinces and Territories
- 5 Climate and Weather
- 6 Culture and Language

07

**CANADA  
AS A STUDY DESTINATION**

- 7 Academic Excellence
- 8 Quality of Life
- 9 Safety and Security
- Multicultural Environment
- 10 Work Whilst Studying
- Pro-immigration Policies

11

**CANADIAN EDUCATION SYSTEM**

- 11 Types of Post-Secondary Institutions
- Types of Designations
- 12 Designated Learning Institutions (DLI)
- Pathway Programs

14

**ADMISSIONS**

- 14 Admission into a Post-secondary Institution
- 15 Academic Requirements
- 16 Application Deadlines

17

**STUDENT PERMITS AND VISA**

- 17 Applying for a Student Permit

22

## FINANCIAL COSTS AND ESTIMATES

- 22 Tuition Fees
- 24 Living Expenses and Accommodations
- 24 Financial Aid

25

## WORKING IN CANADA

- 25 Part-Time
- 26 Eligibility
- 27 Post-Graduate Work in the Canada

28

## ARRIVAL IN CANADA

- 28 Things to do
- 30 Common Immigration Questions
- List of Airports in Canada
- 31 Airport transportation modes

32

## LIVING IN CANADA

- 32 Accommodation
- 33 Transportation
- 35 Banking and Money Matters
- 36 Dining and Food Options
- Internet and Cellphones
- 37 Leisure and Sports
- 38 Personal Safety

49

## NEED TO KNOW: PROMOTING CANADA

49

## NEED TO KNOW: PROMOTING EDUCATION INSTITUTIONS IN CANADA

50

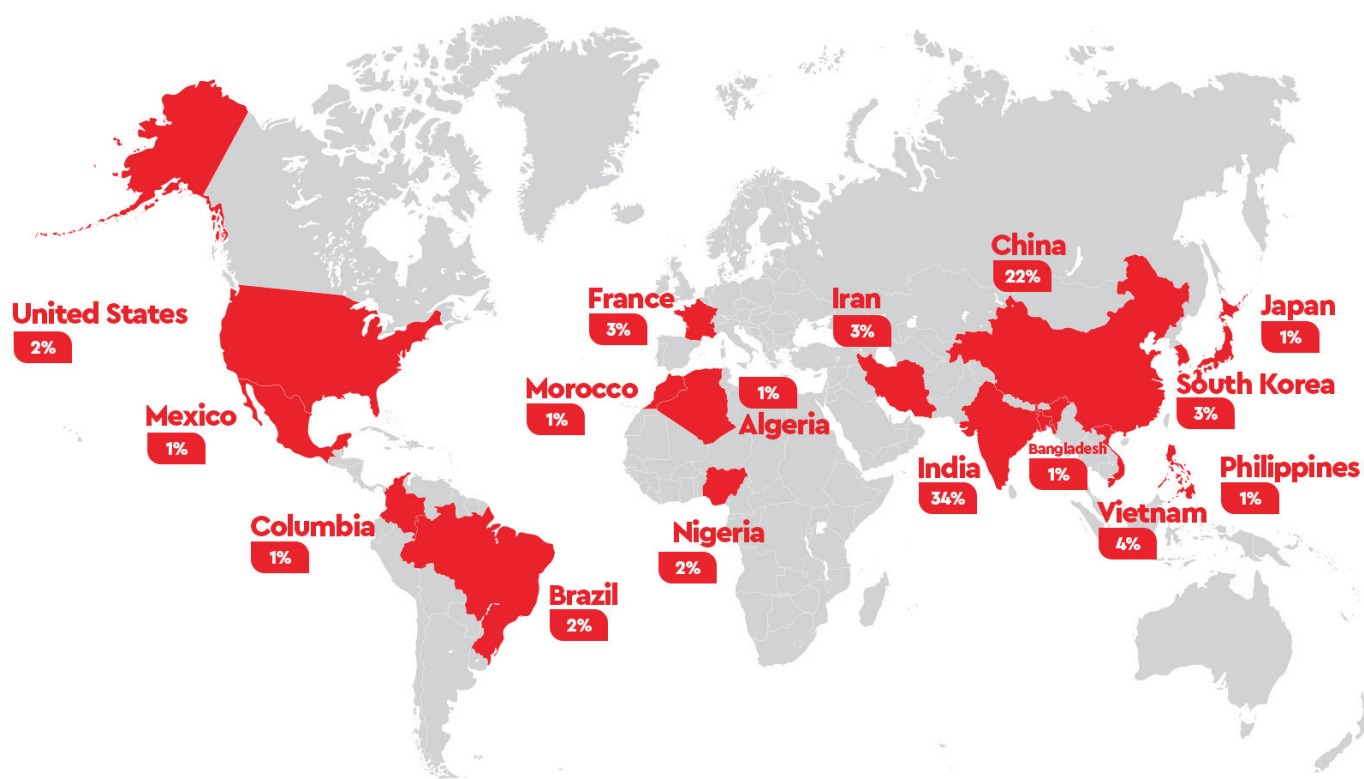
## MAKING EDUCATION ACCESSIBLE TO ALL

# INTRODUCTION

**Canada** is well-known across the world for its majestic mountains, towering glaciers, and untouched forests. But the country's allure does not end there. Amid the beautiful scenery lies vibrant, multicultural cities interwoven with a dynamic culture that give Canada its own distinct character.

More than that, Canada has a lot to offer international students in terms of quality education and work opportunities. Students seeking to study abroad are attracted to Canadian universities and colleges for the latter's academic excellence, affordability, post-study work opportunities, and safe living environment.

In 2020, there were **530,540** international students in Canada at all levels of study.



*Fig. 1. Percentage of Inbound International Students.  
Source: Canadian Bureau for International Education*



## INTRODUCTION

---

Around 96% of international students recommend the country as an ideal study destination and around 60% plan to apply for permanent residency.

- The quality of the Canadian education system
- Canada's reputation as a tolerant and non-discriminatory society
- Canada's reputation as a safe country

Canada has become a growing hub for international students. MSM Unify's Study in Canada is a comprehensive guide for recruitment agents and students who are planning to study in Canada. This guidebook provides:

- An overview of Canada as a study destination
- A look into the country's education system, its admission requirements and processes
- Information on student permits and visa application requirements and processes
- Details on employment options for students and post-graduates
- Helpful tips and useful information to prepare students for studying and living in Canada



# OVERVIEW OF CANADA

Canada is a country in the northern part of North America. Its 10 provinces and three territories extend from the Atlantic to the Pacific and northward into the Arctic Ocean, covering 9.98 million square kilometres, making it the world's second-largest country by total area.

Canada is sparsely populated, with the majority of its land area dominated by sweeping forests and tundra. Some 80% of the country's population resides near the southern border, where many of its urbanized cities are located.



Fig. 2. Map of Canada



## Provinces and Territories

Canada is made up of 10 provinces and three large territories. Its capital city is Ottawa, Ontario. The most well-known and largest metropolitan cities are Toronto, Montreal, and Vancouver, all of which are part of the Top 20 in the QS Best Student Cities 2019 list—with Montreal ranking the highest at the 6th spot.

*(Note: There is no list for 2020.)*

The 10 provinces are:

- **Alberta**
- **British Columbia**
- **Manitoba**
- **New Brunswick**
- **Newfoundland and Labrador**
- **Nova Scotia**
- **Ontario**
- **Prince Edward Island**
- **Quebec**
- **Saskatchewan**

The three territories are:

- **Northwest Territories**
- **Nunavut**
- **Yukon**



## Climate and Weather

Canada's climate varies widely across its vast area because of its sheer size and highly diverse physical geography. Its climate ranges from mainly arctic weather in the north, to characteristically hot summers in the southern regions. The country has four distinct seasons: winter, spring, summer, and fall or autumn.

The west coast of British Columbia, including Vancouver, has a moderate climate year-round with seasons that are less distinct from one another. It has summers that aren't as warm and winters that are not as cold as its neighboring provinces like Toronto and Montreal. The farther north you go, the colder it gets and the heavier the precipitation.

SEASON	MONTHS	SEASON HIGHLIGHTS AND CONDITIONS
Winter	December to February	Winters are cold and snowy. Temperatures often stay below freezing, accompanied by snowfall. Some regions have moderate winters with little snow, while others experience much fiercer weather conditions.
Spring	March to May	This season brings warmer days and is generally pleasant and is highlighted by the arrival of blooming tulips. Snowfall can last until April in some regions.
Summer	June to August	Summers in Canada have weather that ranges from hot and humid to temperate, with daytime temperatures between 20°C/70°F and 30°C/86°F or higher.
Autumn or Fall	September to November	The weather starts to get colder during this season and boasts a spectacular autumn foliage that has many people travelling to witness its beautiful autumn landscapes.

Table 1 – Weather and Climate Conditions in Canada



## Culture and Languages

**Canada** is a multicultural country and has become a hub for many students coming from different places across the globe. With exceptional course offerings in its schools and a promise of law and order, Canada has become an attractive study destination among international students.

The official languages of Canada are English and French, but there are also over 200 other languages spoken in the country, including Mandarin, Spanish, Italian, and Tagalog.

English and/or French are spoken by **98.2%** of Canadians, with **75.4%** of the **population having English** as their first spoken language and **22.8% speaking French** as children. The rest (1.8%) did not have French or English as their first official language spoken.



# CANADA AS A STUDY DESTINATION

It's no secret that Canada is one of the most popular countries in the world, having consistently ranked in the international list of the most beautiful countries. Canada ranked second in the 2020 Overall Best Countries Ranking by U.S. News and World Report.

With its affordable tuition fees, reputation for academic excellence, post-study work opportunities, and cultural diversity, Canada easily became a hub for international students and the ideal destination for immigrants across the globe, attracting 341,000 immigrants in 2019 and 184,370 new permanent residents in 2020.



## Excellent Canadian Education

Canada is recognized worldwide for its educational institutions that provide high-quality education. Many of these institutions are partners of MSM Unify.

In terms of higher education, Canada has 10 of the top 250 universities worldwide as reported in the **QS Top Universities Ranking 2021**. The Canadian government invests substantially in education, which is testament to the importance and value it puts in the sector. In fact, Canada has one of the highest rates of post-secondary education completion. **Over 68% of Canadians aged 25 to 64 have attained post-secondary education**, which is 24% above the OECD average of 44%.

The country's educators are highly trained and often come from different regions of the world, bringing in diverse perspectives to the Canadian classroom. The faculty is among some of the most qualified academic professionals in the world as the country continually brings in more excellent educators with the promise of a high quality of life and academic and research investments.



## Quality of Life

The year 2020 is the fifth consecutive year that Canada ranked No. 1 overall in the Quality of Life subranking in the Best Countries rankings by U.S. News and World Report.

The cost of living in Canada – from housing and transportation to tuition – is lower than in most countries. It also offers relative safety and stability in living with laws that respect the rights of all individuals and communities.



### Highlights: OECD Better Life Index

- The average household net-adjusted disposable income per capita is USD 30,854 a year, which is lower than the OECD average of USD 33,604 a year.
- Life expectancy in Canada is 82 years, which is two years higher than the OECD average of 80 years.
- About 73% of people aged 15 to 64 in Canada have a paid job. The OECD employment average is 68%.
- Around 91% of adults aged 25–64 have completed upper secondary education, well above the OECD average of 78%.
- Overall, Canadians are satisfied with their way of life, having given it a 7.4 grade on average, higher than the OECD average of 6.5.

## Safety and Security

Another reason why students choose Canada as their preferred study destination is that it's a relatively safe place to live in. Many parents are often worried to send their children abroad to study, but knowing that the country is one of the safest places in the world puts their mind at ease. The Canadian government ensures that international students enjoy the same rights as any Canadian.

Canada ranked in the Top 10 of the Global Peace Index 2020 by the Institute for Economics & Peace

SEASON	
1	Iceland
2	New Zealand
3	Portugal
4	Austria
5	Denmark
6	Canada
7	Singapore
8	Czech Republic
9	Japan
10	Switzerland

Fig. 3 - The 10 Countries with the Highest State of Peace

## Cultural Diversity

Canada is known to have welcoming citizens who receive multiculturalism with open arms. In fact, the multiculturalism policy was adopted way back in 1971 by Pierre Trudeau's Liberal government. The policy acknowledges that Canadians come from a wide variety of cultural backgrounds, and that all cultures have inherent value. Canada was the first to adopt this kind of policy and it will be celebrating its 50th anniversary in 2021.

With this, Canadians are very accepting of people coming from different cultural backgrounds, and even deemed their "diversity as their strength," as stated by Prime Minister Justin Trudeau. Canada incorporates the cultures of many ethnicities, making it the perfect place for international students to call their second home. In the 2016 Census, 7,540,830 people (21.9% of the Canadian population) were immigrants.

Statistics Canada reported that the country's population surpassed the 38-million mark between July 1, 2019 and June 30, 2020 to reach an estimated 38,005,238 on July 1, 2020. Canada's population grew by 76,000 in the first three months of 2020, with 82% of the growth coming from immigration.

In its 2020 Annual Report, the Immigration, Refugees and Citizenship Canada (IRCC) states that in 2019, 827,586 international students held valid study permits in Canada.



## Working Whilst Studying

One of the things that make Canada an attractive study destination for students is the possibility of being able to work while studying. International students can work in Canada for up to 20 hours per week while classes are in session. During scheduled breaks, such as the summer or winter holidays and spring break, students are allowed to work more than 20 hours.

Learn more about this in detail at the **Working Part-Time** section of this guidebook.

## Pro-Immigration Policies

The majority of Canadians have favorable views on immigration, with only one-third of citizens who think immigration levels are too high. The generally positive views on immigration mainly come from their multiculturalism policy, which influences many of its people to welcome individuals from different cultural backgrounds and sees diversity as part of their national identity.

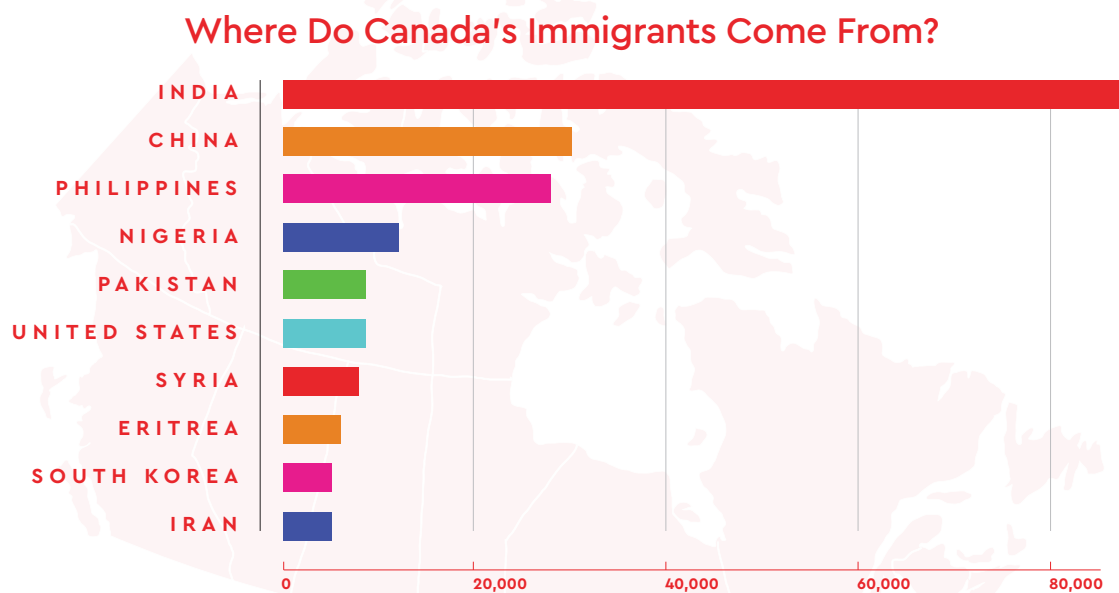


Fig. 4 – Top Countries of Origin For New Permanent Residents, 2019  
Source: Immigration, Refugees and Citizenship Canada

Some countries only allow students to work in the country until after they've graduated. Canada extends its welcome to post-graduate students with programs that help them get Canadian work experience, a permanent residency, and an eventual transition to citizenship.

The Post-Graduation Work Permit Program (PGWP) allows students who have graduated from a designated learning institutions (DLIs) to obtain an open work permit. It is one of the many perks that attract international students to study in Canada.

Learn more about this in detail at the **Post-Graduate Work in Canada** section of this guidebook.

# CANADIAN EDUCATION SYSTEM

The Canadian Education System is made up of Primary, Secondary, and Post-Secondary (Tertiary) education. The first two consist of schools that teach students up to grade 12, with primary ranging from 1st to 8th grade, and secondary ranging from 9th to 12th grade.

Tertiary education, which is more commonly known as post-secondary, comprises colleges, universities, private career colleges, vocational and technical schools where students can earn degrees, post-graduate degrees, diplomas, and certificates.

The Canadian Education System also has flexible study pathways available for all learners, which is one of the main reasons why the country is so attractive to prospective international students.

Post-secondary institutions in Canada have a great relationship that makes it easier for students to transition from one level to another or transfer to different types of educational programs in different institutions. Courses completed at one institution can be recognized and accredited in another, which also ensures that students do not retake the same courses.

## TYPES OF POST-SECONDARY INSTITUTIONS

### Universities

Universities offer programs that lead to different types of degrees in many different disciplines and subjects.

### Colleges and Institutes

Colleges and institutes usually offer one- to three-year programs. They issue diplomas and certificates that qualify graduates to work in specific jobs in many different fields.

Formally recognized types of colleges and institutes include:

- Private colleges
- Community colleges
- Colleges of applied arts or applied technology
- Institutes of technology or science
- Collèges d'enseignement général et professionnel in Quebec

## TYPES OF DESIGNATIONS

Designations are earned when one completes a program of study. These are the types offered by the Canadian post-secondary education system:

### Degrees

Degrees are usually granted by universities after the completion of an academic program. There are three types:

- **Bachelor's degree:** a basic degree that takes three to four years to complete.
- **Master's degree:** a more advanced degree, taken after an undergraduate degree that usually takes one to three more years of study.
- **Doctoral degree:** the most advanced degree type, which follows a master's degree and requires three or more years of study and research.

### Diplomas

Given after the completion of a college program with three categories:

- **Regular diploma** - granted at the completion of an accredited two-year program
- **Advanced diploma** - granted at the completion of an accredited three-year program
- **Post-graduate diploma** - granted at the completion of one to two years of study following a regular or advanced diploma or bachelor's degree.

## CERTIFICATES

These are given after the completion of academic programs of nine to 30 credits that are taken in a year or less by full-time students.

## DESIGNATED LEARNING INSTITUTIONS

Provinces and territories approve, or "designate," schools that can admit international students. These are known as designated learning institutions (DLI).

To acquire a student permit, your acceptance letter must be from a DLI. Otherwise, your application will be rejected. All primary and secondary schools in Canada are DLIs. For post-secondary institutions, the Canadian government has recently updated its admission policies for international students because of the travel restrictions resulting from the COVID-19 pandemic. Only DLIs with a COVID-19 readiness plan are allowed to reopen to international students. You can learn more about the policy and the list of DLIs [here](#).

## PATHWAY PROGRAMS

Students who wish to study in Canada may first attend a prerequisite or preparatory program to prepare themselves for the conditions or requirements of their main study program of choice. Pathway programs ensure that international students meet the qualifications needed by post-secondary institutions in Canada as study levels vary from country to country.

Most pathway programs come in the form of English language courses. These are designed to bring up the students' language skills to meet the required level for admission in their desired institution program.

*The details about the visa for students are discussed in the section 'Student Visa.'*

### TYPES OF PATHWAY PROGRAMS

There are cases when a prospective international student receives a Letter of Acceptance to a Canadian Designated Learning Institution (DLI) and the offer is conditional and requires the student to prove his or her language ability in English or French, Canada's two main languages.

In this case, the international student may first attend a language course as a pathway program and transfer to the main study program after completing the language course.

There are two types of pathway programs for language courses:

**Standard:** A student undergoes a language course where they will take a recognized language test, such as IELTS or TOEFL. The language course may include preparation sessions for these tests.

**Seamless:** Some receiving institutions have agreements with language schools to accept students who have finished their language courses, without the need for recognized test results.

Meanwhile, **Academic Pathway Programs** offer foundation courses in subjects such as math, science, and business to students in order to improve on a particular subject to meet the prerequisite course requirements for admission into their program of choice.





A close-up photograph of a person's hands signing a document. The person is wearing a light blue shirt and is holding a black pen with a silver tip. The document is white and has some faint text and a red stamp. The background is blurred, showing other people in a similar setting. In the top left corner, there is a red and white geometric graphic.

# ADMISSIONS

Now that you have an idea what it's like to study in Canada, you are ready to take the next step. Read to find out about the admission requirements for programs a student is interested in. Take note that requirements may vary by institution or program. Requirements may also change over time as updates are made by institutions or the Canadian government, so we encourage agents to check for updates on official websites.

## Admission into a Post-secondary Institution

Important requirements for admission include a student's past academic performance and records as well as English language skills. It is best to check the specific university or college of the study program to determine their requirements as some institutions require supplementary information such as resumés and reference letters to further assess whether or not a student is suitable for the program.

## Academic Requirements

All universities and most colleges require a secondary school diploma (or equivalent) for admission into an undergraduate program. This means a student must have completed Grade 12 or its equivalent to be allowed into the program.

For postgraduate degree programs, Canadian universities typically require a student to complete a bachelor's Degree, while regular and advanced diplomas are accepted for admissions into a postgraduate diploma or certificate program. Some institutions may accept work experience as a substitute for the required degree, depending on the student's circumstance.

### COMMON ADMISSIONS REQUIREMENTS OF CANADIAN INSTITUTIONS

- Graduation certificate/diploma
- Filled-in Application form
- Resume or CV
- A letter of intent
- Evidence that you can support yourself financially during your studies in Canada
- Two letters of academic reference that attest to the student's preparation for a master's or doctorate study, including letter from employers

### GRADE POINT AVERAGE (GPA)

In addition to the secondary school diploma or proof of degree completion, students will also be asked for their transcript of records or report card, listing the grades earned by the student in each course. The GPA determines if a student meets the academic criteria and the requirements for it varies depending on the program or university.

### PREREQUISITE COURSES

Some post-secondary programs require students to have taken Grade 12-equivalent courses in related subjects. This varies by program or institution.

### LANGUAGE REQUIREMENTS

To be able to get into an institution in Canada, one must be able to meet the language level required of students. English is one of the primary languages of the country and students from a non-English speaking country need to show their English proficiency through standardized language tests such as IELTS or TOEFL, or take a language course from other accredited language assessment institutes.

Students who want to attend institutions within a region where French is the primary language must demonstrate French language proficiency by taking standardized French language tests or courses. Some French tests accepted in Canada are Diplôme Approfondi de Langue Française (DALF), Diplôme d'Etudes en Langue Française (DELFI), Test d'Evaluation du Français (TEF), Test de Connaissance du Français (TCF), and TestCan.



## Application Deadlines

Institutions in Canada offer three admission seasons, namely fall, winter, and summer. Each season has varying deadlines for admission. September is considered the official start of the school year. Most programs are only available for a fall entry. Check the website of the prospective institution to see the dates for submission of applications.



A young man with short dark hair, wearing a dark blue t-shirt and a black backpack, is seen from the side, looking out of a large window. The window shows a blurred view of greenery and a building. In the top left corner, there is a red and grey geometric graphic element.

# STUDENT PERMITS AND VISA

A **study permit** is a written authorization issued by an officer allowing foreign nationals to study in Canada. Most international students also need a **visitor visa** (temporary resident visa) or an **electronic travel authorization (eTA)**, which is often referred to as a **student visa**, to enter into Canada.

A study permit becomes invalid 90 days after the study program has been completed. The program is considered complete when the student receives a notification of program completion from your school.

Generally, international students must obtain a study permit in order to study in Canada. However, foreign nationals may be exempted from acquiring a study permit in the following situations:

- Family members or private staff accompanying a foreign representative accredited by Global Affairs Canada; or
- Members of the armed forces of a country or territory designated for the purposes of the Visiting Forces Act.

Meanwhile, there are also instances when a student permit is not required:

- Completing a distance learning program;
- Following audit courses (where a student is permitted to attend an academic course without obtaining credits);
- Taking courses included in tour packages as a secondary activity for tourists;
- Taking a course that is not academic, professional, or vocational in nature but that is of general interest and can be completed within the period authorized upon entry to Canada;
- Taking a course or a program of study that is six months or less that can be completed within the period authorized upon entry into Canada.



## Applying for a Student Permit

Before applying for a study permit at a Canadian visa office, a student must first get a letter of acceptance from a **Designated Learning Institution (DLI)**. The letter must be issued by the Canadian institution on official letterhead, showing the exact amount of tuition fees the student is required to pay, the anticipated starting and finishing dates, and the date by which the student needs to register.

Once the letter of acceptance is secured, students must follow these five simple steps:

### STEP 01 | Gather the Documents

Use the Document Checklist (IMM 5483) to assist in gathering the supporting documents to submit with the application.

Students must submit the following for any document that is not in English or French, unless otherwise stated on the document checklist:

- The English or French translation; and
- An affidavit from the person who completed the translation (see below for details); and
- A certified copy of the original document.

### STEP 02 | Fill out and Complete the Application Forms

Here are the forms that must be filled out and submitted:

- Application For Study Permit Made Outside of Canada (IMM 1294)
- Family Information (IMM 5645 or IMM 5707)
- Document Checklist (IMM 5483)
- Statutory Declaration of Common-law Union (IMM 5409), if applicable
- Custodianship Declaration – Custodian for Minors Studying in Canada (IMM 5646), if applicable
- Use of a Representative (IMM 5476), if applicable
- Authority to release personal information to a designated individual (IMM 5475), if applicable

*\*Students must make sure that all sections are completed. For questions that do not apply, students can simply write “Not Applicable” or “NA.” All applications must be signed and dated. Incomplete applications may be subject to rejection and this will delay the processing of the application. If students need more space for any section, they can print out an additional page containing the appropriate section, complete it, and submit it with their application.*

### STEP 03 | Settle the Fees

The study permit costs **\$150 (CAD)** and a biometrics fee of **\$85 (CAD)** will apply per person.

Fees will not be refunded, regardless of the final decision. Being ineligible for a study permit is part of the processing, so fees will not be refunded. If a student wishes to apply again, they will have to pay the application processing fee and, if applicable, the biometric fee as well.

#### How to Pay

The fees can be paid online. Check here <https://www.cic.gc.ca/english/information/fees/pay.asp> for more information. To pay the fees for the study permit application, students need:

- A valid email address
- Access to a printer to print the receipt
- A credit card or Canadian debit card

### STEP 04 | Submit the Application

**For Applicants outside of Canada:** The application should be sent to a Visa Application Centre (VAC) that serves the student's area or apply online.

**For Applicants within Canada:** Students can apply online or submit a paper application in person or by mail to the Visa Application Centre in New York.

*\*Make sure students complete the Document Checklist (IMM 5483) with their application forms and supporting documents.*



## Application Process

Once a student submits their application, MSM will check to make sure that:

- The student has properly completed and submitted all of the required application forms;
- The student has paid the application processing fee; and
- The student has sent all requested supporting documentation.

If the application package is incomplete:

- It will be returned to the student;
- MSM will not create a file; and
- MSM will not keep a record until the student has submitted a complete application.



**TIP** To avoid processing delays, students must pay their biometric fees at the same time as the application processing fees using the same method of payment.



Applications undergo a detailed review by an officer who will assess the information and documentation the student has provided and determine if an interview is necessary. If an interview is required, the student will receive a letter specifying the date, time, and place for the interview.

If the application is refused, any original documents, including the student's passport (if submitted with the application) will be returned to the student with an explanation of why the application was refused.

If an officer suspects that the student has submitted fraudulent documents, these will not be returned. If the application is approved, any identity documents, including the student's passport (if submitted with application) will be returned to the student with a letter of introduction confirming the approval.

*Note: The letter of introduction is not a study permit but should be presented at the port of entry upon arrival in Canada.*





# FINANCIAL COSTS AND ESTIMATES



Although education is a long-term investment that's truly worth everything that's put into it, the fact remains that international studies can be quite expensive.

Universities in Canada have their own set fees depending on several factors such as: whether the student is taking an undergraduate or postgraduate degree, the study program, and whether the student is international or domestic.

According to the latest report from Statistics Canada, tuition fees in Canada fell by an average of 5.3% for undergraduate domestic students and rose by 7.6% for international undergraduates in 2019/2020.

Canadian citizens studying in Canada are expected to pay an average of \$6,463 (CAD) per year for an undergraduate degree, and \$7,056 (CAD) per year for a graduate degree.

## Tuition Fees

### Undergraduate Fees

The average tuition fees for undergraduate international students in 2019/20 are \$29,714 (CAD) per year. Humanities courses tend to be cheaper (averaging \$5,542), while engineering and medicine are among the more expensive subjects (ranging from \$14,162 to \$21,717).

Fees for business and management courses are lower than the national average, costing \$6,827 (CAD) per year.

### Postgraduate Fees

Fees for postgraduate-level studies are generally lower than those of undergraduate programs and vary among universities and colleges depending on the program and study type (full-time or part-time). The average tuition fee for international students is at \$17,744 (CAD) in 2019/20.

*All cost estimates are from Statistics Canada*

CANADIAN UNDERGRADUATE TUITION FEES BY FIELD OF STUDY (Frequency: Annual)					
FIELD OF STUDY	CANADA				
	CURRENT DOLLARS				
	2016/2017	2017/2018	2018/2019	2019/2020	2020/2021
<i>Total, Field of study</i>	2,375	6,618	6,822	6,468	6,580
<i>Education</i>	4,571	4,423	4,732	4,648	4,761
<i>Visual and performing arts, and communications technologies</i>	5,680	5,857	6,131	5,789	5,865
<i>Humanities</i>	5,460	5,619	5,773	5,486	5,602
<i>Social and behavioural sciences, and legal studies</i>	5,573	5,739	5,902	5,555	5,632
<i>Law</i>	13,115	12,807	13,216	12,537	12,813
<i>Business, management and public administration</i>	6,810	7,143	7,222	6,795	6,887
<i>Physical and life sciences and technologies</i>	6,022	6,206	6,397	6,068	6,156
<i>Mathematics, computer and information sciences</i>	6,911	7,157	7,320	6,814	6,895
<i>Engineering</i>	7,827	8,106	8,532	7,949	8,047
<i>Architecture</i>	6,810	6,610	6,967	6,470	6,517
<i>Agriculture, natural resources and conservation</i>	5,438	5,665	5,831	5,614	5,718
<i>Dentistry</i>	21,464	22,569	22,747	22,242	22,562
<i>Medicine</i>	13,911	14,274	14,794	14,201	14,483
<i>Nursing</i>	5,507	5,636	5,763	5,583	5,688
<i>Pharmacy</i>	9,962	10,367	10,780	10,931	11,133
<i>Veterinary medicine</i>	7,450	7,647	7,867	7,852	14,270
<i>Optometry</i>	-	-	12,330	11,203	11,235
<i>Other health, parks, recreation and fitness</i>	6,085	6,287	6,227	5,867	5,943
<i>Personal, protective and transportation services</i>	5,989	6,044	6,203	5,686	5,726

Table 2 – Canadian Undergraduate Tuition Fees by Field of Study 2016–2020

Source: Statistics Canada

## Living Expenses and Accommodations

Student visa requirements state that international students must have at least \$10,000 or \$11,000 (CAD) if studying in Quebec on top of tuition fees. In reality, however, students must budget more than that to accommodate their living expenses. The costs will vary depending on location and spending habits.

If a student plans to study in the larger cities, it will most likely be more expensive. In the 2020 Mercer Cost of Living Survey, Vancouver was named the most expensive Canadian city to live in, followed by Toronto, with rent particularly high in both cities.

There are three main types of student accommodation in Canada: **homestay, on-campus or university accommodation**, and **off-campus or private accommodation**. They vary considerably in costs, with students paying around **\$3,000–7,500 (CAD)** for on-campus accommodation each year.

Meanwhile, **private shared accommodation can cost around \$8,400 (CAD)**, not including utility bills. University accommodation is often cheaper and includes meal plans for students.

*More details are discussed below in the section ‘Living in Canada.’*

ACTIVITY	AVERAGE COST (\$CAD)
Meal at a restaurant	\$17.00
One-way ticket on local transport	\$3.35
A loaf of bread	\$2.89
A dozen eggs	\$3.45
Cinema ticket	\$14.00
Monthly gym subscription	\$50.23
Monthly apartment rent in city centre (1 bedroom)	\$1,344.74
Monthly apartment rent outside city centre (1 bedroom)	\$1,103.89
Basic utilities (electricity, water, heating, garbage)	\$160

**Table 3 – Average Living Costs from Numbeo October 2019**

## Financial Aid

International students can get access to several financial aid options from the Canadian government or at their respective universities. These include specific scholarships for sporting and academic achievement, as well as subject-specific scholarships.

You can check for scholarships, grants, and bursaries on the website of the institution of choice, or look through the options offered for international students in Canada on the EduCanada website [here](#).





# WORKING IN CANADA

## Part-Time

One of the best features of studying in Canada is its student-friendly work policies. Student visa holders are generally allowed to work 20 hours per week during university semesters and full-time during breaks, such as the winter or summer holidays, without the need for a work permit. Working part-time provides students with a great job experience, which is helpful if they plan to eventually apply for permanent residency.

There are several work opportunities available to eligible international students, namely: on-campus employment, off-campus jobs, co-ops, and internships.

## Eligibility

In order to qualify working part-time as an international student, a student must:

- Have a valid study permit
- Be a full-time student
- Be enrolled at a designated learning institution (DLI) at post-secondary level
- Be studying in an academic, vocational, or professional training program that leads to a degree, diploma, or certificate that is at least six months in duration

Students also need to have a Social Insurance Number (SIN) from Service Canada to work in Canada or to receive benefits and services from government programs.

The eligibility criteria and requirements are subject to change over time. It is best to refer to the Government of Canada website for the most up-to-date information about studying and working in Canada as an international student.





## Post-Graduate Work in Canada

Canada's Post-Graduation Work Permit (PGWP) program allows students who have completed a program or have graduated from an eligible Canadian designated learning institution (DLI) to obtain an open work permit in order to gain valuable Canadian work experience.

*Note: Not all programs at a DLI make students eligible for the PGWP. To find out which post-secondary institutions are DLI and which programs are eligible for the PGWP, review the Designated Learning Institution List.*

Skilled Canadian work experience in National Occupational Classification (NOC) skill type 0 or skill level A or B gained through the PGWP helps graduates qualify for permanent residence in Canada through the Canadian experience class within the Express Entry category.

## Path to Permanent Residence

With new immigration level plans in place, Canada projects over 361,000 permanent residents by 2022. International students can use their Canadian work experience to qualify for permanent residence. According to World Education Services 2018, **65% of prospective international students plan to work in Canada** after graduation and **68% plan to apply for permanent residency**.

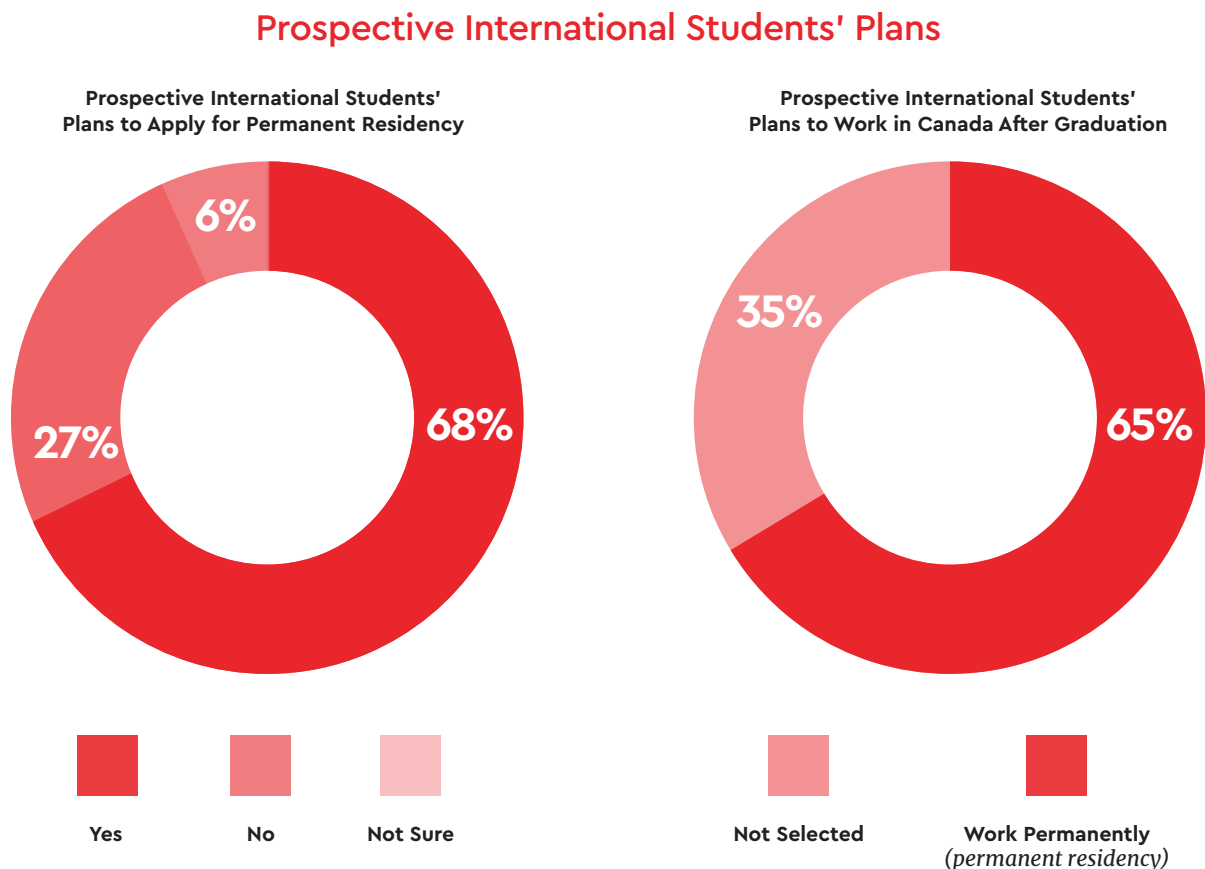


Fig. 5 – Prospective International Students' Plans, World Education Services (2018)



# ARRIVAL IN CANADA



Though it can be daunting to leave friends and family and travel across the world, being proactive can alleviate some of the stress international students experience when preparing to study abroad. Education agents can help students get through the entire process much faster by informing them of what they need to remember upon arrival in Canada.

Agents must inform students that when they meet the border services officer, they may need to show the following:

- A valid passport or travel document
- The letter of introduction the visa office sent when the student's study permit was approved. This letter contains the student's permit reference number, which is used to issue the study permit
- A copy of the valid letter of acceptance from the institution
- Proof that the student has enough money for their length of stay in Canada
- Letters of reference or any other documents the visa office told the student to bring
- Either a valid Electronic Travel Authorization (eTA) or visitor visa (temporary resident visa).

The officer at the port of entry will determine whether the student may enter Canada and how long they may stay. The student will be issued a study permit at this time. The student must leave Canada on or before the date set by the officer or have their status extended by an officer in Canada.

*Note: Students must disclose their funds*

The student must tell the border officer if they arrive in Canada with more than \$10,000 (CAD). If they don't, they may be fined and their funds may be seized.

This amount can include:

- cash
- bankers' drafts, cheques, traveller's cheques or money orders
- securities that belong to the student (stocks, bonds, debentures, or treasury bills)

It's also important to remind students to consider the following before packing:

- The luggage restrictions of the airline
- The climate conditions for when they arrive in Canada, so they know what clothes to bring and what to wear during travel
- The items the Canadian Border Services Agency does not permit through customs (eg. pets, plants, fresh fruits, etc.)





## Common Questions Asked at Immigration

Here are some of the most common questions asked at arrivals. Remind the student to respond to all the questions asked by the Immigration Officer with clear and concise answers. If the student does not understand the question clearly, he or she can ask for an interpreter (available in almost all languages).

- What is your name?
- Where are you from? What is your home address?
- What are your parents' names?
- What is your date and place of birth?
- Do you have relatives/friends/family in Canada? If yes, where do they live?
- What school are you going to attend in Canada?
- What program are you going to study and how long is the program?
- What are your plans after completing the program?
- How much cash are you carrying with you?
- Where will you stay during the course of your studies?
- Is someone coming to pick you up at the Airport?
- Do you require a social insurance number (SIN)?

## List of Airports

Most airports in Canada have arrival guides that students can use to better navigate their way through. It is encouraged that students do their research on the airport of their arrival. Here are some of the biggest and most frequently accessed airports in Canada:

- **TORONTO PEARSON INTERNATIONAL AIRPORT** (Toronto, ON)
- **VANCOUVER INTERNATIONAL AIRPORT** (Vancouver, BC)
- **MONTREAL-PIERRE ELLIOTT TRUDEAU INTERNATIONAL AIRPORT** (Montreal, QC)
- **CALGARY INTERNATIONAL AIRPORT** (Calgary, AB)
- **EDMONTON INTERNATIONAL AIRPORT** (Edmonton, AB)
- **OTTAWA MACDONALD-CARTIER INTERNATIONAL AIRPORT** (Toronto, ON)
- **VANCOUVER INTERNATIONAL AIRPORT** (Vancouver, BC)
- **MONTREAL-PIERRE ELLIOTT TRUDEAU INTERNATIONAL AIRPORT** (Ottawa, ON)
- **WINNIPEG JAMES ARMSTRONG RICHARDSON INTERNATIONAL AIRPORT** (Winnipeg, MB)
- **HALIFAX STANFIELD INTERNATIONAL AIRPORT** (Halifax, NS)
- **KELOWNA INTERNATIONAL AIRPORT** (Kelowna, BC)
- **VICTORIA INTERNATIONAL AIRPORT** (Victoria, BC)



## Airport Transportation Modes

Students are responsible for arranging their own pick-up transportation at the airport, as well their daily commute to institutions.

### TAXI

All cities and towns have one or more companies that offer taxi services. Students can arrange a local taxi to pick them up by simply searching for local companies online. Most airports also have designated taxi stands where students can get a ride without prior booking.

### UBER OR LYFT

These mobile transportation applications are widely used in Canada and students can easily book a ride or view ride availability through the app.

### PRIVATE OR RENTAL CAR

Canada's most popular rental companies, such as Avis, Enterprise, and Budget have offices at the airport. Students are encouraged to make a reservation prior to their arrival to ensure availability. Students are also allowed to rent a private car as long as they have a valid driver's licence.





# LIVING IN CANADA



## Accommodations

As mentioned earlier, there are three main types of student accommodation in Canada: **homestay, university or on-campus accommodation, and private or off-campus accommodation.**

Costs vary depending on the type of accommodation. On average, students pay around **\$3,000–7,500 (CAD)** each year for **on-campus accommodation**. On-campus accommodation is often cheaper and often comes with meal plans and makes it easier for students to transition into a new environment. Students can check their institution's website for more information about on-campus accommodation.

Students can also choose a **homestay accommodation** and live with a Canadian family. The "host" family is screened by a professional agency. Canada Homestay Network is the country's largest independent homestay management organization, and offers students plenty of options depending on their preferences and budget. Some institutions may also have their preferred homestay agency that they recommend to students.

**Private shared accommodation** can cost around **\$8,400 (CAD)**, not including utility bills. This type of student accommodation usually features a private room with a bed, study table, and storage space. Living spaces and cooking facilities are shared with other students. Some types of private shared accommodation offer students their own ensuite bathroom, while others have two or more bathrooms that housemates share.



## Transportation

Knowing Canada's transportation options is a must. If a student is planning to live off-campus, they are encouraged to research ahead on how to commute to and from their college or university. Here is a look at the transportation modes available in Canada.

### AIR

With Canada's massive landmass, most people would travel by airplane to get to and from cities and states. All major cities have airports with regularly scheduled flights. Rural areas and small towns don't have a main airport, so the best way to travel there would be to fly to the nearest main airport and then rent a car or take the train or bus to the final stop.

### RAIL

Canada's rail network runs across the country and is a safe and comfortable way to travel. Passengers are encouraged to book in advance as it is often cheaper. Students can find out more and buy tickets from Via Rail Canada or visit the nearest train station.

### BUS

Travelling by bus is the cheapest option among all the transportation modes and is the best way to get into rural areas or small towns that don't have main airports. Although it may take longer if travelling long distances, riding a bus is still a great option.

### BUS

Travelling by bus is the cheapest option among all the transportation modes and is the best way to get into rural areas or small towns that don't have main airports. Although it may take longer if travelling long distances, riding a bus is still a great option. The largest network of bus routes is run by a company called Greyhound and its partners. Students can find out more and buy bus tickets by calling or visiting their local bus station.



**FERRY**

In coastal areas of Canada such as British Columbia and the Atlantic region, ferry boats are a common way to travel. Most ferries transport both passengers and vehicles. Students can learn more and buy tickets from ferry companies that operate routes in their area.

**CARS, TAXIS, AND RIDESHARING SERVICES**

International students can drive in Canada with a valid licence, but students will have to check the regulations as these vary by province. Having an International Driving Permit (IDP) is usually recommended.

All cities and towns have one or more companies that offer taxi services. However, taxis are an expensive mode of transportation so they are typically only used when public transit is not a feasible option. Uber and Lyft ridesharing services are also widely used in the country.

**PUBLIC TRANSPORTATION**

All cities and most major towns in Canada have a public transportation system with one or more ways to travel, which includes bus, train, subway, light rail trains, and streetcars (trams).

To use public transportation, students must buy a ticket or a transit pass. Transit passes allow unlimited use of public transportation for a certain period (one month or more). They are usually cheaper than buying many tickets if a student will be using public transportation often.

In most cities, students can buy tickets at convenience stores, major transit stations, or even from the bus driver but passengers will need to give the exact amount.

**WALKING AND CYCLING**

If a student lives on campus or has a private accommodation near their college or university, cycling is also a good and healthy option. There are local bike shops around the city and students can get a map of bicycle routes there, at city government websites, or information kiosks.



## Health and Travel Insurance

All Canadian post-secondary institutions offer health insurance plans for students as well as their families should they also be in Canada.

## Banking and Money Matters

Canada's currency is the Canadian dollar (CAD). It's available in 5, 10, 20, 50 and 100 dollar paper notes. Canadian coins circulate as:

- 5 cents (nickel)
- 10 cents (dime)
- 25 cents (quarter)
- CAD 1 (loonie)
- CAD 2 (toonie)

Canadian banks are similar to banks in the United States and European countries wherein they charge a monthly fee to customers for their bank accounts and services. A basic bank account costs approximately **\$5 CAD per month**. Students are not required to have a bank account, but Canadian banks offer student accounts that offer special services to help international students save on international transaction charges and make money management easier.

**Internet or online banking** is also widely accepted for paying bills and managing other transactions. Many post-secondary institutions also offer online banking options for tuition and account payment.

International students can ask Canadian banks about their options or ask whether a bank in their home country has a partnership with Canadian banks.



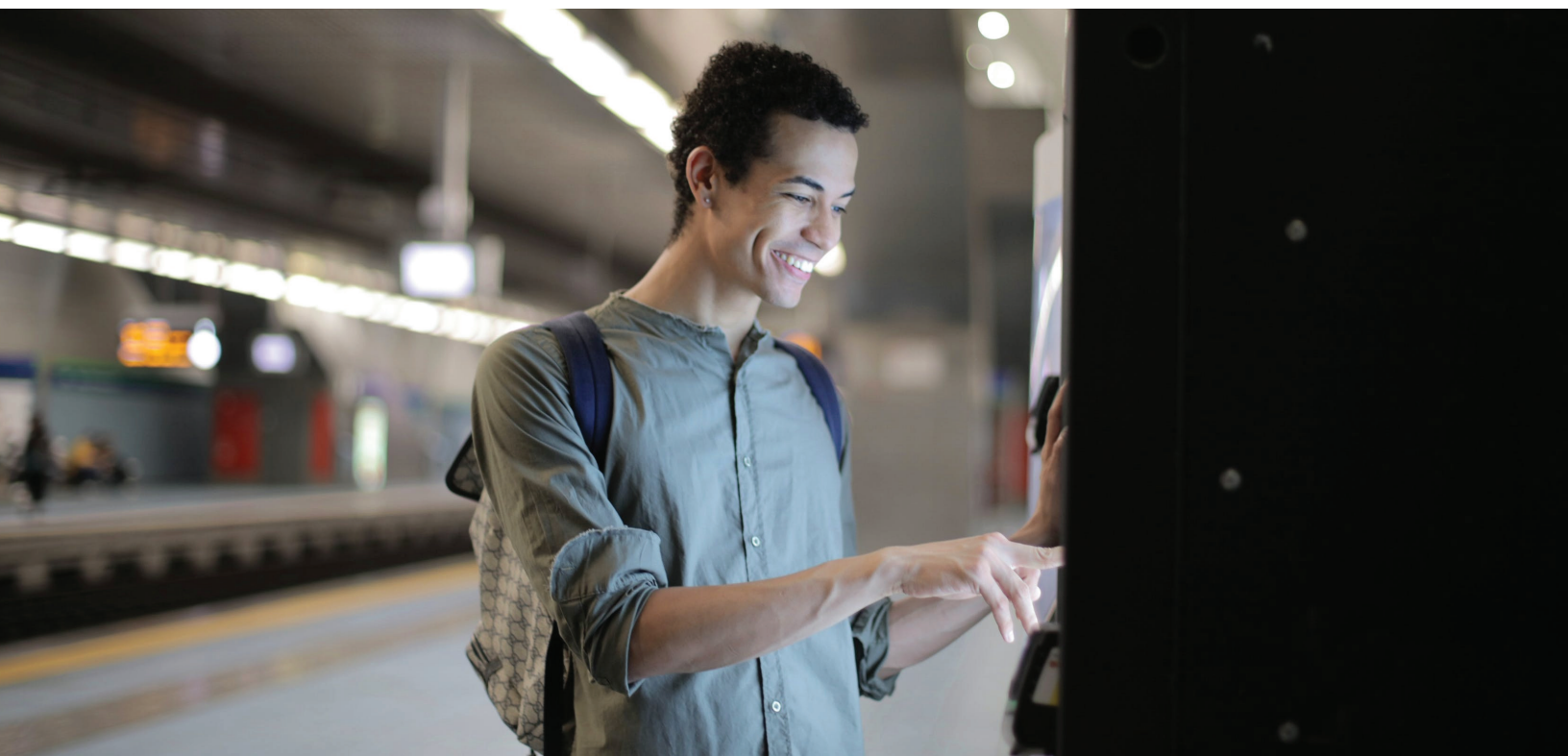
## Credit Cards and Automated Banking Machines

Almost every store in Canada accepts Visa, Mastercard, and American Express. Students should verify with their bank before arriving to determine whether they might need to pay exchange rates and foreign transaction fees. Students may also get a credit card with their Canadian bank account.

Automated banking machines (ABMs) are common and easy to find in Canada. Here's what students need to know:

- ABMs inside banks are operated by that particular bank. If a student has a card or account with the bank, they can withdraw funds and conduct other transactions. However, using a bank card on an ABM operated by a different bank will require a transaction fee.
- ABMs outside of banks such as in malls, stores, and tourist centres are owned by private companies. They charge a fee for withdrawing money and generally offer withdrawals as its main service.

Students are encouraged to check with their home country bank about whether their bank card from home will be accepted at Canadian ABMs.



## Dining and Food Options

From grocery stores to restaurants and fast food chains, there are plenty of food options available in Canada. Most neighbourhoods have grocery stores and supermarkets where students can easily get groceries and other supplies. There are also quite a few restaurants with various cuisines where students can stay in touch with their culture as well as discover new flavours.



## Leisure and Sports

Canada offers a variety of leisure options and sports activities that will definitely entertain students during their stay. The cities are dotted with bistros, restaurants, movie places, and other entertainment attractions to choose from. If students are looking for a more adventurous route, Canada boasts a multitude of outdoor attractions such as parks, zoos, waterfalls, and rivers, as well as scenic mountain ranges for hiking, camping, and skiing opportunities.



*Dawson Falls in the Wells-Gray Provincial Park in British Columbia*

The country is also big on playing and watching sports, and has several professional teams in various sports that are known worldwide. Some major professional sports teams in Canada include the Toronto Raptors (basketball), Toronto Blue Jays (baseball), Toronto Maple Leafs (hockey), Montreal Canadiens (ice hockey), Ottawa Senators (ice hockey), Vancouver Whitecaps (soccer), and Saskatchewan Roughriders (football).

Universities and colleges also have their own respective sports teams and house leagues as well.



## Personal Safety

As mentioned in the Safety and Security section of this guidebook, Canada is one of the safest and most peaceful places to live in. However, incidents can still happen anywhere. Safety precautions are almost the same anywhere in the world and students must remain vigilant and careful during their stay. Here are some safety tips to give to international students:

- Call 911 in case of an emergency. This is the central number for police, fire, and ambulance throughout Canada.
- As much as possible, avoid secluded streets and isolated areas. Walk on well-lit, busy streets and bring a friend if you could. Many institutions offer escort services for students who have to walk home late at night.
- Be cautious with strangers and always be aware of your surroundings. Trust your instincts to leave should you be put in an uncomfortable situation.
- Keep an eye on your belongings when you're out and about.
- Secure your home and keep your car doors locked.



## NEED TO KNOW: PROMOTING CANADA

As an **MSM Unify** agent, you are responsible for assisting students in making informed and wise decisions on their global study pursuits. A recruitment agent's task is simple: to guide students on their path to academic excellence and make their study dreams a reality, one application at a time.

**MSM Unify** agents should:

- Be knowledgeable of the programs, features, policies, and benefits of the institution they represent
- Be honest and sincere with their student clients
- Be able to present students the proper programs that match their objectives and qualifications
- Be able to extend assistance and service to students without bias or prejudice

Bill C-35, a proposed amendment to the Immigration Refugee Protection Act (IRPA) was passed into Canadian law in 2011. This enactment amends the Immigration and Refugee Protection Act to change the way of regulating third parties in immigration processes.

Subject to section 9 (91) of the IRPA, no person shall knowingly, directly or indirectly, represent or advise a person for consideration — or offer to do so — in connection with the submission of an expression of interest under subsection 10.1(3) or a proceeding or application under this Act. You can learn more about the provisions of this Act [here](#).

## NEED TO KNOW: PROMOTING CANADIAN EDUCATION INSTITUTIONS

- Ensure that all information provided is current, accurate, and comprehensive
  - Consider students' information as confidential
  - Find ways to make services more helpful to prospective students by providing additional assistance (*e.g., translating information to students who are having a hard time understanding*)
- 
- Provide false information or biased opinions when comparing institutions
  - Make overly idealized statements with regard to facilities and benefits of institutions, as well as employment opportunities after studies
  - Convince prospective students to choose programs or institutions that are not in line with their educational goals and interests for personal gain
  - Require payment for immigration services to students unless legally authorised to do so
  - Forward students' confidential information to third parties without approval of the students or recruitment partners



## **MAKING EDUCATION ACCESSIBLE TO ALL**

The challenge in studying overseas lies in the pre-departure process as the student undertakes a series of choices, from deciding which institution to study in to which program will benefit their study goals the most.

With thousands of education providers across the globe, it can be challenging for students to determine the right study options that match their goals. This is where recruitment agents come in. They are the people who will bring light and wisdom into the students' decision-making to ensure that the students are on the right track, that they are getting the right study options, and that they are being provided with the best of opportunities.

MSM Unify is committed to providing education agents and partners a way to better serve and assist the students of today toward fulfilling their study goals. Through its AI-powered platform that streamlines the entire student recruitment process, MSM Unify enhances the agent experience with all the tools and resources they need to give their students the best application experience possible.

Backed by an extensive network of international education providers in 20 countries, as well as market intelligence and management experience, MSM Unify agents will have the ability to lead their students towards a brighter future. They can work directly with institutions, receive direct commissions, and streamline applications on a self-service dashboard. By automating the process and giving agents access to over 1,000 program choices from leading institutions around the world, we are helping pave the way for students to make their study dreams a reality, one application at a time.

# MSM

# UNIFY

