
Financing university study

Attendance at a Canadian university is expensive. Students should come to Canada possessing sufficient funds to enable them to complete their university studies and to pay their passage home. Funds for one year must be guaranteed, and evidence must be produced that funds for additional years will be available before a visa is granted. Overseas students or their dependants are not usually permitted to take paid employment in Canada.

The major items of expenditure for a student are tuition fees and room and board. In some provinces in Canada, out-of-country students pay higher tuition fees than Canadian students. The universities in the provinces of British Columbia, Alberta, Ontario, Quebec, Nova Scotia, New Brunswick and Prince Edward Island charge differential fees. Tuition fees for visa students range from approximately \$900–\$7,000, while room and board may cost between \$400–\$600 a month. Travel, clothing, books and entertainment will also require a substantial outlay. When a student has selected a university, he/she should make up a budget of his/her probable expenditures. A sample budget, based on costs for the 1985–86 academic term, follows. It should not be expected that a student's expenditures will tally with those listed; this model is included simply as a guide in compiling a personal budget. It is also likely that costs will increase from year to year.

Medical coverage

Medical and hospital care in Canada are very expensive. It is imperative, therefore, that all students take steps to ensure that they obtain medical and hospital insurance for themselves and any accompanying dependants. In some provinces, medical-hospital coverage is available under the provincial plan; where such coverage is not available, there are private medical insurance plans. Information should be obtained from university officials. Students coming to Canada under a government-sponsored program will be covered under the terms of their scholarship. Students sponsored by universities or scholarship agencies are normally covered under a group plan, but this should be verified.