

Pre-Arrival Webinar Series:

Financial Planning for International Students

1 – NOVEMBER - 2023

YORK U



Land Acknowledgement

York University recognizes that many Indigenous Nations have longstanding relationships with the territories upon which York University campuses are located that precede the establishment of York University.

York University acknowledges its presence on the traditional territory of many Indigenous Nations. The area known as Tkaronto has been care taken by the Anishinabek Nation, the Haudenosaunee Confederacy, and the Huron-Wendat.

It is now home to many First Nation, Inuit and Métis communities. We acknowledge the current treaty holders, the Mississaugas of the Credit First Nation. This territory is subject of the Dish with One Spoon Wampum Belt Covenant, an agreement to peaceably share and care for the Great Lakes region.



The Indigenous Students' Association at York's (ISAY) 21st All Nations Pow Wow

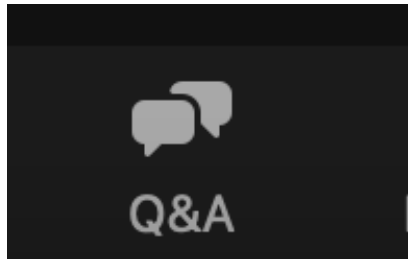
Centre for Indigenous Student Services: <https://aboriginal.info.yorku.ca/about-us/>

Native Land Digital: <https://native-land.ca/>

Zoom Etiquette



Links will be shared in the chat during the presentation



Ask us questions using the Q&A Feature



This webinar is being recorded

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Webinar Outcomes

By the end of this webinar, new incoming international students will have more knowledge about:

- *Expectations of costs as an international student at York University*
- *Financial aid available for International students*
- *Resources to support financial planning*

Agenda for Today:

The agenda for today's webinar is:

- › *Financial expectations at York University as an International Student*
- › *Resources for financial planning*
- › *Questions & Answers session*
- › *Upcoming Webinars*

Student Financial Services

KAREN WARNER

YORK 



What does it mean to study in Canada as an international student?

- Finances are so important!
- Planning ahead is crucial to success.
- Think about your full degree, *not just your first year*.
- Anticipating the unexpected can help ease stress.
- Limits to scholarships and bursaries.
- Prioritizing your financial education is so valuable.



General Expenses

Undergraduate International Student Fees and Expenses Estimate Please note that all costs are estimates and are subject to change.

Full time tuition for most non-professional programs	\$32,397 (CompSci) - \$37,440 (BCom) (most Liberal Arts and Sciences sit at \$35,148 for 30 credits)
Textbooks and supplies	\$1,200 - \$2,600 (varies by program)
Residence	Start at \$7,418
Meal plan	\$3,000 - \$6,000
Personal expenses living on campus	\$1,600
Living off campus	\$20,000 (average cost of 1 bdrm unit in Toronto is \$2,548)
Personal expenses if living off campus	\$4,000
Health and dental care	\$1,026

*Values indicated above reflect Fall/Winter 2023-2024 rates and are subject to change.

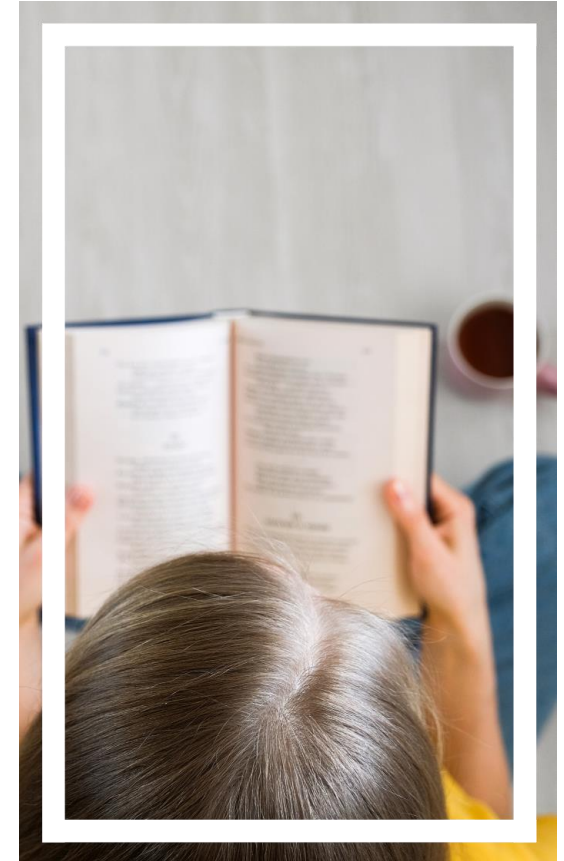
Scholarships, Awards and Bursaries

The Student Financial Profile (SFP) is a multi-purpose online application form that is used to apply for:

- Undergraduate Scholarships and Awards
- York University Undergraduate Bursary program
- Work/Study Program

Deadline information can be found at <https://sfs.yorku.ca/aid/sfp>.

The SFP typically opens during the first week of August for Fall/Winter programs and in early April for Summer programs.



Receiving University Funds



Recipients notified by email.



Students must be enrolled in courses and registered active for funding to be released; funding applied to recipients' student account first to cover tuition and other student fees.



Refund can be requested where the award recipient has no outstanding balance. Students must provide the university with their banking information to allow for direct deposit of refunds to their bank accounts.



University reserves the right to recover funds if a student withdraws from the study period in which funds were awarded.

Work/Study Program



Work/Study Program

Approximately 1800 opportunities available annually under three programs

- RAY (Research at York)
- LEAP (Leadership, Engagement and Ambassadorship Program)
- General Work/Study

Opportunities open to all full-time international undergraduate students; financial need is not a requirement

Competitive wages (min. wage to \$23/hr); capped at 15 hrs/wk for Fall/Winter and 35 hrs/wk for Summer



So many opportunities to gain Canadian work experience, right here on campus!

Work Study Eligibility for International Students

- Full time undergraduate students enrolled in a degree program
- Must hold a valid study permit for the period of employment which includes conditions that permit the student to work in Canada
- Must meet the specific skills and experience requirements of the position

Fall/Winter Eligibility

- Full-time enrolment is defined as a minimum 18 credits (min. 9 per term); for students with disabilities the requirement is a minimum 12 credits (min. 6 per term)

Summer Eligibility

- Full-time enrolment is defined as a minimum 9 credits; 6 credits for students with disabilities OR the student must have been enrolled on a full-time basis in the preceding Winter term AND be returning to full time studies for the upcoming Fall term

Restrictions

- Students can only hold one work study position within the same employment period
- Non-degree students are ineligible (i.e., visiting students or students on LOP)
- Students cannot hold a work study position in the same term in which they are holding an NSERC Undergraduate Student Research position or equivalent

HOW TO APPLY FOR A WORK/STUDY POSITION



Application Process:

Complete the Student Financial Profile
International applicants must submit a copy of their study permit by email to wspost@yorku.ca



Where to view jobs:

Work/Study and LEAP
(<https://about.yorku.ca/careers/>)
RAY (<https://careers.yorku.ca/>)



<https://sfs.yorku.ca/work-study-programs>

University Job Posting Site - Work/Study And LEAP

SEARCH FOR A JOB

Job Location ▾

Job Category ▾

Job Start Date ▾

Work Study ▾

Keywords 🔍

SEARCH

RESET FILTERS

Your job recommendations

 Facebook

JOB POSTINGS

Posting Number	Job Title *	Department/Faculty (BU)	Affiliation *	Band/Salary Grade *	Posting Date
109109	Videographer-Photographer	Vice Provost Students - Communications	Work Study	W03	10-10-2023
109096	Program Department Assistant	Recruitment, Student Recruitment and Admissions	Work Study	W01	10-03-2023
109090	Special Projects Assistant	Office of the Dean, Lassonde School of Engineering	Work Study	W01	10-02-2023
108335	Facilities Assistant Lead	Student Success	Work Study	W02	09-06-2023
108332	Facilities Assistant Lead	Student Success	Work Study	W02	08-22-2023
108674	Computing Support Assistant	Vice-President Research & Innovation	Work Study	W01	07-19-2023
108201	Annual Fund Ambassador	Advancement - Development	Work Study	W01	07-18-2023
108573	Sound & Light Technician (Bilingual)	Cultural Affairs/Theatre, Glendon College	Work Study	W02	07-18-2023
108676	Accreditation & Curriculum Assistant	Office of the Dean, Schulich School of Business	Work Study	W01	07-18-2023

Career Centre Job Posting Site - RAY

How to apply for RAY positions

- RAY opportunities are available for viewing on the Career Centre website. Log into the Experience York using your Passport York Username and Password and follow the steps below to view available RAY opportunities:
- On your dashboard select “Career Centre”
- In the drop-down menu, click “RAY Postings (Research @ York)”
- Then, click “View all available postings”

Experience York (online job posting and registration system)

[Recruitment Policies & Disclaimer](#)(Information for Students, New grads & Employers)

Current Students

STUDENT LOGIN

(Login using your Passport York Username and Password.)

New Grads/ Alumni

York alumni who graduated within the last two years are eligible for York University Career Centre services.

ALUMNI LOGIN

You can access your alumni account by using your student number as your Login ID and clicking on [Forgot Password](#).

York Students & New Grads/ Alumni can:

- Search for and [apply to jobs](#).
- Register for Career Centre [workshops & appointments](#).
- Get [email notifications](#) about upcoming activities that match your selected criteria.

Employers

New Employer on Experience York?

EMPLOYER REGISTRATION FORM

Existing Employers:

EMPLOYER LOGIN

Employers looking to hire York students can:

- [Post jobs](#) for York students.
- collect [application documents](#) and batch resumés for review.
- Request [Recruitment Sessions](#).
- Post a [profile of your organization](#) that students can view when researching employers.

Student Accounts



STUDENT ACCOUNTS



All student financial transactions (i.e., tuition, awards, residence, refunds and payments) are reflected on the online Student Account accessible through Passport York.



Statements are released **online** between the 18th and 20th of each month. They are not mailed.



Payments made through financial institution by phone or online banking. York University is the payee and student number is the “account” number.



International students can make payments through two providers (CIBC and Western Union Business Solutions). Go to <https://sfs.yorku.ca/fees/your-student-account/paying> for more information.

MONTHLY STATEMENTS

York University Student Account Statement

Name: [REDACTED]

Student Number: [REDACTED]

Statement Date: August 23, 2023

This statement reflects all transactions posted by the date of statement production on **August 23, 2023**
All payments and charges posted after production of this statement will be reflected on your next statement.

Previous Statement Date	Previous Statement Balance	Previous Amount Due	Payments Received	New Account Balance	Amount Due	Due Date
July18,2023	\$10129.80	\$0.00	\$0.00	\$6868.14	\$1653.24	September10,2023

*

Posting Date	Action	Description	Amount	Billing Period
July18,2023		Previous Balance	\$10129.80	SU 2023
August 4,2023	CourseDrop	AP POLS 1090 Cr=3.00 N[F23-W24 W AP]	-\$1042.98	WI 2024
August 4,2023	CourseAdd	EU ENVS 1010 Cr=3.00 M[F23-W24 W EU]	\$1042.98	WI 2024
August18,2023	Award/Bursary	York University Automatic Entrance Scholarship	-\$2500.00	FA 2023
August22,2023	CourseDrop	FA MUSI 1530 Cr=3.00 B[F23-W24 F FA]	-\$1042.98	FA 2023
August23,2023	Adjustment	Health Care & Dental - YFS	\$281.32	FA 2023
August23,2023		New Balance	\$6868.14	FA 2023

CONTACT INFORMATION

Registrarial Services (OSAP and Student Account enquiries)
(<https://currentstudents.yorku.ca/registrarial-services>)

Telephone

- 416-872-YORK (9675)
- Monday to Friday: 10am to 2pm

Zoom Live Connect

- Monday and Wednesday: 9am to 12pm

In Person Service with QLESS (App available in Google Play and iTunes App Store)

- Monday to Thursday: 9am to 4pm
- Friday: 10am to 3pm

Email

- rscheck@yorku.ca
- Please remember to include your name and reference or student number in your email.

Scholarships, Awards and Bursaries

- bursary@yorku.ca

A group of business professionals in a meeting, looking at a tablet and a laptop. The image is overlaid with a red background and white text.

RESOURCES FOR STUDENTS

****DISCLAIMER:** York International does not hold accountability for any of the resources. York International DOES NOT mean to promote and take liability of any of these website or discounts. Therefore, IT IS STUDENT'S RESPONSIBILITY to use these resources with caution. Students are expected to READ through all the websites.*

TTC MONTHLY PASS DISCOUNT

> Undergrad and post-secondary student discount

Fare type	Adult	Senior (65+) or Youth (13-19)
12-Month Pass	\$143.00	\$117.45
Monthly Pass	\$156.00	\$128.15
Post-Secondary Monthly Pass	\$128.15	N/A



STUDENT TRANSIT DISCOUNT

> GO TRANSIT

▪ UNDERGRAD STUDENTS

Teenagers (13-19 years, regardless of school status) receive **40% discount** with PRESTO on GO with a youth fare concession

▪ POST-SECONDARY STUDENTS

Post-secondary student (full-time, regardless of age) receive **40% discount** with PRESTO on GO with a student fare concession
(Student id required)



STUDENTS DISCOUNTS THROUGH YFS

Grammarly: Grammarly is an AI writing assistant which helps to review spelling, grammar, punctuation, and delivery mistakes in English texts, detects plagiarism, and suggests replacements for the identified errors.

YFS offer all York U students access to the cheapest Grammarly plan out there. For a one-time payment of **\$105**, students can get access to the Grammarly for Education plan until August 2024. Usually, this plan costs students around \$320.

For more information about the YFS' Grammarly plan, including for payments and e-transfer, please contact grammarly@yfs.ca.



<https://www.yfs.ca/mso>



Ticket discounts

> Cineplex

Discounted Regular Admission (\$12.50)
VIP (\$15.35)
Great Escape (\$34.50)

> Canada's Wonderland

Good Any Day Tickets (\$48)
Halloween Haunt (\$48.60)

> Ripley's Aquarium

Discounted Student Anytime Tickets (\$31)

> TTC Passes

Available in the MSO
Limited quantity remaining

(<http://www.yfs.ca/online-discounts>)



STUDENT DISCOUNT ON GROCERY

BULK BARN

You can get Bulk Barn's student discount of 15% off every Wednesday with a valid high school, college or university ID.

LOBLAWS/REAL CANADIAN SUPERSTORE

Bring your student ID on Tuesdays for a 10% discount

METRO

Show your student ID at the time of purchase to get a 10% discount on Tuesdays, Wednesdays and Thursdays

SOBEYS

Present your student ID and a Scene+ card to get a 10% discount on Tuesdays.



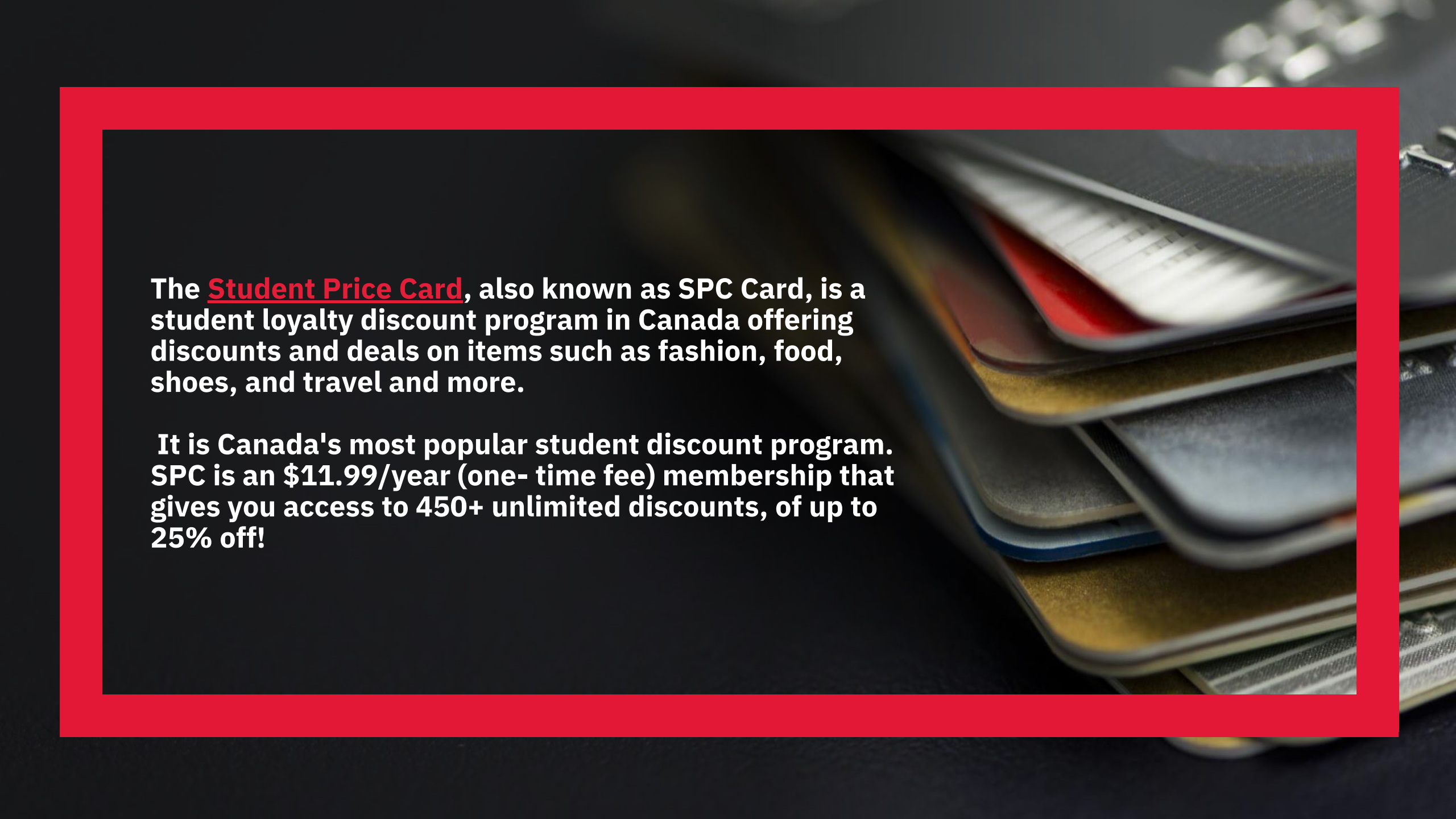
TEXTBOOKS DISCOUNTS

BOOK OUTLET

- Brand new books for at least 50% off list prices every day.
- For more information on textbook discounts, visit <https://bookoutlet.ca>

PRIME STUDENT SAVE

- Save 10% - 15% on Textbooks for amazon prime students from a great selection of books.
- For more information, visit <https://www.amazon.ca/b?ie=UTF8&node=1705229501>
1

A stack of several notebooks with different colored covers (red, blue, yellow, grey) is shown on the right side of the image. The notebooks are slightly out of focus. A thick red border surrounds the entire image, framing the text on the left.

The **Student Price Card**, also known as SPC Card, is a student loyalty discount program in Canada offering discounts and deals on items such as fashion, food, shoes, and travel and more.

It is Canada's most popular student discount program. SPC is an \$11.99/year (one-time fee) membership that gives you access to 450+ unlimited discounts, of up to 25% off!

Q & A

Three light-colored wooden blocks are arranged horizontally on a light-colored surface. The first block on the left has a large, bold, black letter 'Q' on its face. The middle block has a large, bold, black ampersand '&' symbol. The third block on the right has a large, bold, black letter 'A'. In the background, a stack of several books is visible, slightly out of focus. The overall scene is brightly lit, creating soft shadows on the surface.

A close-up photograph of a person's hands typing on a silver laptop keyboard. The laptop screen displays the Zoom logo in large, blue, stylized letters. The person is wearing a white long-sleeved shirt with blue stripes at the cuffs and has red nail polish. The entire image is framed by a thick red border.

Upcoming Webinars

Pre-Arrival Webinar

Preparing for the Winter Term

Liberal Arts & Professional Studies



Are you an LA&PS student and are you preparing to come to LA&PS during the Winter 2024 semester? Join our webinar to learn about the academic resources to help you ace your first term! Additionally, we will also provide you with information on how to get involved in LA&PS. We will end the session with a 30-minute enrolment support session to help answer any questions you may have about enrolment.

- › **Date:** Tuesday, November 7th, 2023
- › **Time:** 9:00AM to 10:30AM EST
- › **Registration:** <https://yorku.zoom.us/meeting/register/tJ0sc--oqTwpHdPU874zH5xe4miDzdzdrCMh#/registration>

Pre-Arrival Webinar

Preparing for the Canadian Classroom

Studying in Canada



The **Preparing for the Canadian Classroom** webinar provides students with an overview of the Canadian educational system as well as various academic resources available at York University.

- › **Date:** Wednesday November 8th, 2023
- › **Time:** 9:00AM to 10:00AM
- › **Registration:** <https://yorku.zoom.us/meeting/register/tJIqdO-gpz4jHNO-n0XjgdCPxXkPhdKep-ryL#/registration>

Pre-Arrival Webinar

Understanding your Health Insurance

Travelling to Canada



The **Understanding your Health Insurance** webinar, students get to know about University Health Insurance Plan (UHIP), important deadlines and important wellness resources available at York University.

- › **Date:** Wednesday, November 15th, 2023
- › **Time:** 9:00 AM to 10:30 AM
- › **Registration link:**
https://yorku.zoom.us/meeting/register/tJYrceypqz0jHtaKRu2TcJJmf_7K25PUkwal#/registration

YI MEET UP

Date: November 9, 2023

Time: 10:00-11:30 AM EST



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YORK INTERNATIONAL CALENDER



