

Pre-Arrival Webinar Series:

Financial Planning for International Students

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/>



Webinar Outcomes

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

- *Expectations of cost of living in Canada*
- *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*
- › *Upcoming Pre- Arrival Webinars and Events*

Student Financial Services

Resources, Opportunities and Responsibilities

KAREN WARNER, MANAGER, SCHOLARSHIPS AND AWARDS

YORK 



Agenda for Today:

The agenda for today's webinar is:

- › *Estimated Expenses*
- › *Scholarships, Awards and Bursaries*
- › *Work/Study Program*
- › *Your York Student Account*



Estimated Tuition Costs

Average Cost By Program	Tuition and Ancillary Fees	Books and Fees
Most programs (Arts and Sciences)	\$35,148	\$1,407
Business	\$36,722	\$2,552
Commerce	\$37,442	\$1,658
Computer Science	\$32,397	\$1,620
Design	\$32,818	\$2,332
Engineering	\$40,387	\$2,024

- Fees listed are approximate values based on a full courseload.
- Tuition fees are based on an average for the current 2023-2024 academic year and are subject to change.

Residence/Living Expenses

Estimated Living Expenses	Residence	Off-Campus Living
Residence/Apartment	\$7,862 to \$11,076*	\$10,536 (based on average cost bachelor/studio)
Meal Plan/Food	\$3,250 to \$6,500**	\$4,000 (\$500 x 8 mths.)
Personal Expenses	\$4,600 (i.e., cell phone, transportation, personal items, entertainment, etc..)	\$5,500 (i.e., cell phone, cable, internet, transportation, personal items, entertainment, etc..)
Health and Dental Care	\$1,026***	\$1,026***

*View detailed residence fees for 2024-2025 at <https://www.yorku.ca/housing/keele-undergraduate-residence/undergraduate-residence-rates>.

** View detailed meal plan fees for 2024-2025 at <https://www.yorku.ca/foodservices/meal-plans/>.

*** Includes UHIP and YFS/Glendon Plan. For more information visit <https://yorkinternational.yorku.ca/uhip/>. All costs are subject to change.

Scholarships, Awards and Bursaries

Scholarships - Merit based and recognize exceptional talent/promise or academic excellence as defined by:

- A minimum grade of 80% for students entering from secondary school; or
- A minimum undergraduate grade point average of 7.5; or
- A minimum A average for graduate studies; or
- Top academic performance, when an award evaluates students' marks in comparison with their peers.
- In some instances scholarships may also include non-academic criteria such as financial need and residency. All York scholarships appear on a student's transcript.

Awards - Combine academic criteria (minimum grade of 70% for students entering from secondary school, undergraduate grade point average of 6.0, or graduate average of B) and non-academic criteria such as community service, leadership, and financial need. Awards are also reflected on a students' transcript.

Bursaries - Primarily designed to assist students with financial need. Students must be in good academic standing to be considered for bursary assistance (minimum undergraduate grade point average of 4.0). For privacy reasons, bursaries do not appear on a student's transcript or in the convocation program. There is an expectation that the student (and where applicable his/her family or spouse) will participate in financing his/her post-secondary education.

Applying for Scholarships, Awards and Bursaries

Entrance Scholarships

- International Scholarship Application for international applicants closed on February 15.
- Decisions will be communicated to all applicants by the end of March. Decisions for faculty specific scholarships, will be communicated directly from the faculties.
- Applicants admitted to the Faculty of Liberal Arts and Professional Studies, Faculty of Health, Faculty of Science or Lassonde School of Engineering with an admission average of 90% and higher will receive an automatic \$2,000 scholarship

In-Course Scholarships, Awards and Bursaries

- There will be an opportunity to apply for scholarships, awards and bursaries on the in-course application which opens in August annually.
- Many awards are strictly for students who are Canadian citizens, Permanent Residents or who have Protected Person status; international students will be considered for any award that does not list these immigration statuses as a requirement.
- Bursary funding is limited; applications in which the applicant has indicated they have little or no resources are considered incomplete and will be excluded from consideration.

Receiving York Support

- Scholarship/award recipients will be notified in writing or by email.
- Students must be enrolled in courses and have paid their registration deposit (1st year only) for scholarship funds to be released. University funding is applied directly to recipients' York student account first to cover tuition and other student fees.
- A 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 funds to their bank accounts.
- University reserves the right to recover funds if a student withdraws from the study period in which funds were awarded

Emergency Supports

There are supports available to assist students who find themselves in emergency situations (defined as a crisis or unanticipated circumstances).

Options for support include:

- International Student Emergency Bursary – administered by York International (<https://yorkinternational.yorku.ca/scholarships-awards-and-bursaries/>)
- York University Emergency Assistance Fund – administered by Student Financial Services (<https://sfs.yorku.ca/scholarships/emergency-bursaries>)
- Faculty specific emergency support programs
- In extreme cases, student may be referred to the Office of Student Community Relations (i.e., if supports needed extend beyond finances)

These funds are not intended to address funding shortfalls and can only be leveraged one time in most cases. Funding is not guaranteed and even if granted, there is no guarantee that it will cover all expenses/costs requested. If granted, the bursary funds will be released to the applicant, regardless of whether they have an outstanding tuition balance or not.

Work/Study Program

Approximately 1800 part-time employment opportunities available annually under three programs:

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

Benefits of the program:

- Competitive wages, from minimum wage up to \$24/hr
- Manageable work hours; roughly 10 – 15 hrs/wk for Fall/Winter, up to 35 hrs/wk for Summer
- Opportunity to work with other students, staff and faculty; skills learned will supplement classroom learning.
- Gain valuable Canadian work experience



Work/Study Eligibility for International Students

To participate in the Work/Study program, students must:

- Be a full-time (see below), undergraduate student enrolled in a degree program
- Hold a valid study permit with a condition that permits the student to work in Canada
- Meet the specific skills and requirements needed to perform the job responsibilities

Full time status is defined as:

Fall/Winter - enrolled in a minimum of 18 credits for the Fall/Winter academic year (min. 9 credit or more per term); if you are a student with a disability, full time status is enrolment in a minimum of 12 credits for the Fall/Winter academic year (min. 6 credit or more per term)

Restrictions:

- All students are permitted to accept **ONE** Work Study position only per program period.
- Non-degree students (i.e. visiting students, students on an LOP) are **NOT** eligible for Work Study.
- Students are **NOT** eligible to hold a work study position in the same term in which they are holding an NSERC Undergraduate Student Research Award (or equivalent).

How to apply for Work/Study Positions

Application Process:

- Complete the Work Study Application
- Search applicable sites and apply directly to positions



Where to view jobs:

- Work/Study and LEAP – York University Employee Career Portal (<https://about.yorku.ca/careers/>)
- RAY – Career Education and Development Centre (careers.yorku.ca)



Welcome to the York University Employee Career Portal

For internal career resources and supports please visit the new [Career Navigation](#) page on yulink.

- CPM
- CUPE 1356 PT
- Confidential and Professional Temporary Contract
- CUPE 1356-2 PT
- CUPE 1356
- IUOE
- Summer Student
- YUSA 1
- YUSA 2 Interim
- YUSA 2 PT
- Work Study - LEAP
- Work Study



[Search](#)

[Reset Filters](#)

Job Title *	Department/Faculty (BU)	Affiliation *	Band/Salary Grade *	Posting Date
Career Peer Educator	Career Centre	Work Study - LEAP	W01	02-07-2024
Special Projects Assistant	Innovation York	Work Study	W01	01-24-2024
Records & Data Entry Assistant	Advancement - Office of Advancement Services and Operations	Work Study	W01	01-17-2024
Records & Data Entry Assistant	Advancement - Office of Advancement Services and Operations	Work Study	W01	12-12-2023
Records & Data Entry Assistant	Office of the Counsel	Work Study	W01	12-06-2023
Sound & Light Technician (Bilingual)	Cultural Affairs/Theatre, Glendon College	Work Study	W02	07-18-2023

Your York Student Account

All student financial transactions (i.e., tuition, awards, residence charges, 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 the student number is the "account" number. International students can make payments through two providers (CIBC and Convera). Go to <https://sfs.yorku.ca/fees/your-student-account/paying> for more information.

Payment Schedule

Registration deposit: Mandatory for first year students only. \$300 due 15 days after student starts enrolment. For more information visit <https://sfs.yorku.ca/fees/deposit>

FEE TYPE	TERM	DUE DATE
new student registration deposit		depends on date of first course enrolment
undergraduate course enrolment	Summer	May 10
undergraduate course enrolment	Fall	September 10
undergraduate course enrolment	Winter	January 10
undergraduate course enrolment	Year	*50% due September 10 *50% due January 10
undergraduate program-based course fees (e.g., BDes)	Year	*50% due September 10 *50% due January 10
residence and meal plan charges	Year	*50% due September 10 *50% due January 10
health plan fees	Year	10th of the month following appearance on your statement

Student Account Statement

Statement Date: July 18, 2023

This statement reflects all transactions posted by the date of statement production on July 18, 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
June21,2023	\$13738.70	\$0.00	\$0.00	\$26707.50	\$0.00	August10,2023

*

Posting Date	Action	Description	Amount	Billing Period
June21,2023		Previous Balance	\$13738.70	SU 2023
June30,2023	CourseDrop	LE EECS 1001 Cr=1.00 B[F23-W24 Y LE]	-\$1079.90	FA 2023
June30,2023	CourseAdd	LE EECS 1001 Cr=1.00 A[F23-W24 Y LE]	\$1079.90	FA 2023
July 6,2023	CourseDrop	SC MATH 1025 Cr=3.00 D[F23-W24 F SC]	-\$3239.70	FA 2023
July 6,2023	CourseAdd	SC MATH 1025 Cr=3.00 D[F23-W24 F SC]	\$3239.70	FA 2023
July 6,2023	CourseAdd	AP ECON 1000 Cr=3.00 G[F23-W24 F AP]	\$3239.70	FA 2023
July 6,2023	CourseDrop	SC MATH 1300 Cr=3.00 E[F23-W24 F SC]	-\$3239.70	FA 2023
July 6,2023	CourseAdd	SC MATH 1300 Cr=3.00 B[F23-W24 F SC]	\$3239.70	FA 2023
July 6,2023	CourseDrop	AP ECON 1000 Cr=3.00 G[F23-W24 F AP]	-\$3239.70	FA 2023
July 6,2023	CourseAdd	AP ECON 1000 Cr=3.00 I[F23-W24 F AP]	\$3239.70	FA 2023
July12,2023	CourseAdd	LE EECS 1019 Cr=3.00 N[F23-W24 W SC]	\$3239.70	WI 2024
July12,2023	CourseAdd	SC CHEM 1001 Cr=3.00 N[F23-W24 W SC]	\$3239.70	WI 2024
July12,2023	CourseAdd	SC CHEM 1001 Cr=3.00 N[F23-W24 W SC]	\$10.00	WI 2024
July18,2023	CourseAdd	SC NATS 1530 Cr=3.00 M[F23-W24 W SC]	\$3239.70	WI 2024
July18,2023		New Balance	\$26707.50	SU 2023

Student Account Statement

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	\$26707.50	\$0.00	\$0.00	\$28228.52	\$14719.77	September10,2023

*

Posting Date	Action	Description	Amount	Billing Period
July18,2023		Previous Balance	\$26707.50	SU 2023
August 9,2023	CourseAdd	SC MATH 1310 Cr=3.00 N[F23-W24 W SC]	\$3239.70	WI 2024
August18,2023	Award/Bursary	Lassonde Entrance Scholarship	-\$2000.00	FA 2023
August23,2023	Adjustment	Health Care & Dental - YFS	\$281.32	FA 2023
August23,2023		New Balance	\$28228.52	FA 2023

2023-2024 Course Add/Drop Table

	FALL (TERM F)	YEAR (TERM Y)	WINTER (TERM W)
Last date to add a course without permission of instructor (also see Financial Deadlines)	September 20	September 20	January 22
Last date to add a course with permission of instructor (also see Financial Deadlines)	September 28	September 28	January 31
Drop deadline: Last date to drop a course without receiving a grade (also see Financial Deadlines)	November 8	February 8	March 11
Course Withdrawal Period (withdraw from a course and receive a grade of “W” on transcript – see note below)	November 9 - December 5	February 9 - April 8	March 12 - April 8

2023-2024 Course Fee Refund Table

	TERM F	TERM Y	TERM W	TERM WL	TERM WS
COURSE TERM DATES	SEP 6 - DEC 20	SEP 6 - APR 25	JAN 8 - APR 25	JAN 22 - APR 19	JAN 8 - AUG 14
100%	Up to and including Sep 12	Up to and including Sep 12	Up to and including Jan 14	Up to and including Jan 28	Up to and including Jan 14
80%	Sep 13 - 19	Sep 13 - 19	Jan 15 - 21	Jan 29 - Feb 4	Jan 15 - 21
70%	Sep 20 - 26	Sep 20 - 26	Jan 22 - 28	Feb 5 - 11	Jan 22 - 28
60%	Sep 27 - Oct 3	Sep 27 - Oct 3	Jan 29 - Feb 4	Feb 12 - 18	Jan 29 - Feb 4
50%	Oct 4 - 10	Oct 4 - 10	Feb 5 - 11	Feb 19 - 25	Feb 5 - 11
40%	Oct 11 - 17	Oct 11 - 17	Feb 12 - 18	Feb 26 - Mar 3	Feb 12 - 18
30%	Oct 18 - 24	Oct 18 - 24	Feb 19 - 25	Mar 4 - 10	Feb 19 - 25
20%	Oct 25 - Oct 31	Oct 25 - Oct 31	Feb 26 - Mar 3	Mar 11 - 17	Feb 26 - Mar 3
10%	Nov 1 - 7	Nov 1 - 7	Mar 4 - 10	Mar 18 - 21	Mar 4 - 10
0%	Nov 8 onward	Nov 8 onward	Mar 11 onward	Mar 22 onward	Mar 11 onward



Contact Information for Enquiries

Student Support and Advising (<https://students.yorku.ca/ssa-contact>)

Can assist you with:

- Understanding your [student account](#), [tuition and fees](#);
- Assisting with [financial aid](#) and [OSAP](#) inquiries;
- Resolving [financial](#) or [admissions](#) related issues;
- Providing guidance on university [policies and guidelines](#);
- And much more.

Telephone: **416-872-YORK (9675)**

Email - rscheck@yorku.ca (Please remember to include your name and reference/student number in your email.)

Visit site for information on how to book virtual or in-person appointments.

Scholarships, Awards and Bursaries – email 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

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



Discount for TTC

STUDENT TRANSIT DISCOUNT

> GO TRANSIT

▪ 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>

A clapperboard with black and white diagonal stripes is positioned diagonally across the top of the slide. The text 'Discounts through YFS' is overlaid on the clapperboard in white.

Discounts through YFS

> 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



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.



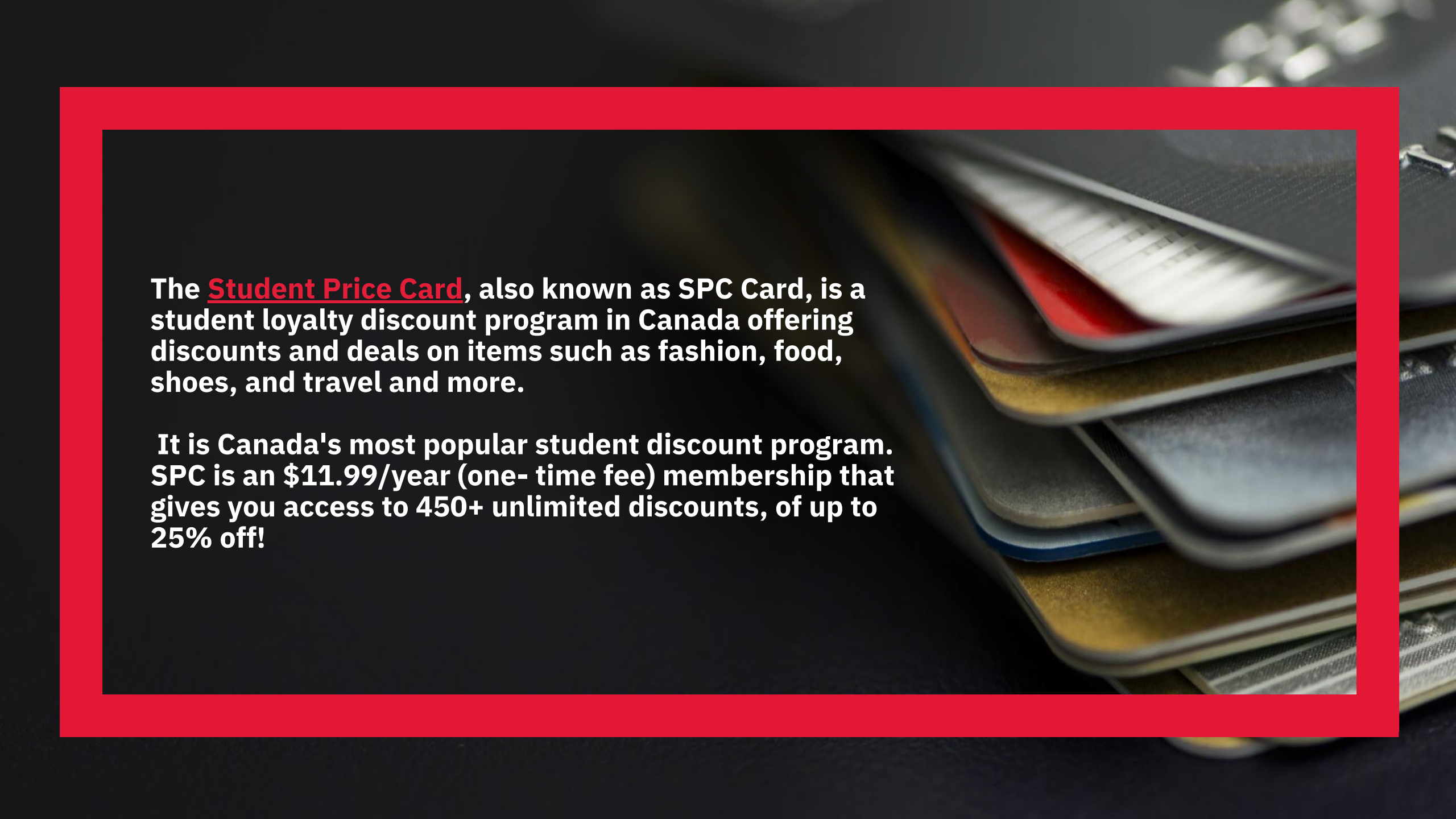
TEXTBOOKS DISCOUNTS

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, with the top one being the most prominent. The entire image is framed by a thick red border.

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!

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

Global Peer Program Community Event

February Community Event

Global Peer Program

Theme: York University



Monthly community events will focus on a specific theme which support your successful transition to York University and Canada. You will have the opportunity to meet other new international students and connect with GPP mentors in a small group setting.

- **Day/Date:** Friday, February 23rd , 2024
- **Time:** 9:00AM to 10:30AM EST
- **Registration:** https://yorku.zoom.us/meeting/register/tJ0sc-urrDosHdJ89_gCrpLbB6-pt2e3pWom

Pre-Arrival Webinar

Student Life at York

Living in Canada



The **Student Life at York** webinar will provide students with information they need to know about student life as York University students in Canada. You will get insight into Canadian culture, language and student life expectations.

- > **Date:** Wednesday, March 6th, 2024
- > **Time:** 9:00 AM to 10:00 AM
- > **Registration:** <https://yorku.zoom.us/meeting/register/tJEqcOCqqj0qH9VbCx8R6auEjreMiAEltVpy#/registration>



Program: YI Meet Up

- **Date: March 14th, 2024**
- **Time: 10:00am – 11:00am (EST)**

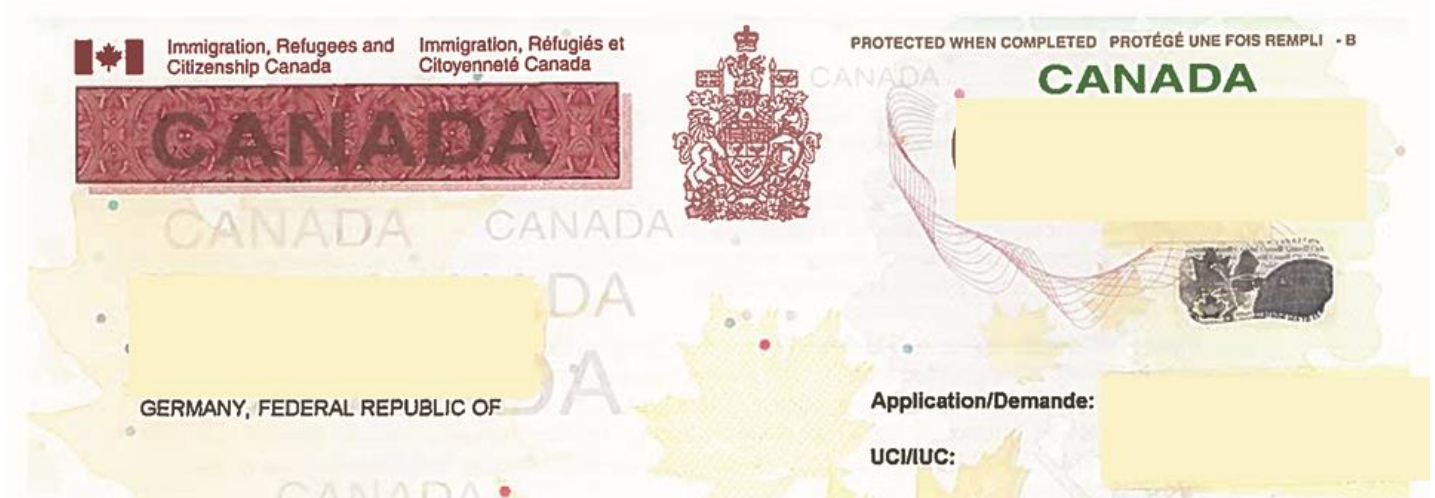
YI Meet Up is a virtual social event that provides incoming or deferred students an opportunity to meet new people, make new connections and introduce them to campus life through a variety of activities, conversations and group initiatives. The program aims to ease the transition to York and to Canada and to help find a sense of community before even arriving.



Pre-Arrival Webinar

Prepare to Apply for a Study Permit

Travelling to Canada



The **Prepare to Apply for a Study Permit** webinar will provide students with information they need to know about how to apply for a Study Permit and documents needed. Students will hear directly from licensed immigration specialists and have the opportunity to ask questions.

- › **Date:** Wednesday, March 20th, 2024
- › **Time:** 9:00 AM to 10:30 AM
- › **Registration:** <https://yorku.zoom.us/meeting/register/tJEqcOCqqj0qH9VbCx8R6auEjreMiAEltVpy#/registration>

Global Peer Program Drop-In

March Drop-in

Global Peer Program



Join the monthly drop-in for one-on-one time with a mentor (upper-year York student)! You will have the opportunity to connect with a mentor and ask questions.

Stop by any time between 9:00am – 10:30am!

- **Day/Date:** Thursday, March 21st, 2024
- **Time:** 9:00AM to 10:30AM EST
- **Registration:** https://yorku.zoom.us/meeting/register/tJYkdeqtqTwjGdUoSF_fACTUbFuDHgOHJUaR

YORK INTERNATIONAL CALENDER






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