

Resources for International Students

A. Student Loans, Grants, and Scholarship

1. Student Loans:

International students with study permits are not eligible for bank or government student loans in Canada. However, some colleges and universities offer one-time **Emergency loans** for international students. You must contact a school's financial aid office directly for more information.

2. Federal government scholarships

The federal government also offers a series of scholarships for international students.

[More information: Scholarships Canada](#)

3. Scholarship at Bursaries at the college level

Source: [Study in Ontario: international students | ontario.ca](#)

4. **On-Campus work:** A work permit is not required for international students working on campus, and there are no restrictions on the maximum hours allowed per week.
5. **Canadian universities and colleges:** They often offer international students a range of options via their international service centres or student unions. These are often run by students, for students. The student union can be a fast and efficient way to solve your problem, as it can be easier to talk to someone there than to go through the university or college administration. Student unions offer services to all students and are usually funded by your fees, so there's no reason not to take advantage. Some key services include:
 - i. Health centres
 - ii. Mental health support,
 - iii. Study skills support and English/French as a Second Language (ESL/FRSL) resources
 - iv. Emergency loans
 - v. Legal aid
- b. Immigration advice
- c. Travel assistance
- d. Much more . . .

B. Economy and Cost of Living

International education accounts for more than \$22 billion in economic activity annually, more excellent than Canada's auto parts, lumber, or aircraft exports, and supports more than 200,000 jobs in Canada. Many colleges and universities in Ontario have passed the point where they could survive financially with only domestic students. They are now economically sustainable only because of international students. In Canada, colleges and universities have relied on international student recruitment to make up for shortfalls in government funding and cuts to domestic tuition fees.

For 2024, a single international student applicant must show they have \$20,635, representing 75% of LICO, in addition to their first year of tuition and travel costs—low-income cut-off (LICO). LICO represents the minimum income necessary to ensure that an individual does not have to spend a more significant than average portion of income on necessities. Please be prepared for the worst.

Source: [Revised requirements to better protect international students - Canada.ca](#)

C. Housing Keeping Items and Best Practices

1. Before you arrive in Canada, please conduct thorough research for a smooth transition:
 - a) Familiarize yourself with your school, surroundings, local streets, and nearby grocery stores.
 - b) Explore job market and align those opportunities with your interests and skills.
 - c) Understand the rental market and identify accommodations that best suit your needs.
 - d) Identify the available transit options, including routes and schedules. Also, explore payment options and methods.

Note: Please keep in mind that your primary purpose is to study. Rely on reputable sources such as governmental websites or consult relevant experts or counsellors when needed.

2. Prepare for the worst: new students and immigrants coming to Canada are advised to **be prepared for challenges**, including the possibility of not finding a job immediately. Therefore, please have a plan for at least six months, even if employment is not secured. If you are single, you must have at least \$10,000 plus your annual tuition fees and travel costs.

3. **Colleges and Universities:** These institutions are excellent places to start. We encourage students to discuss their options with their school's student counsellors, as they sometimes provide job opportunities within the school.

4. **Newcomer Centers:** If you are a new immigrant, please visit the nearest newcomer centers. They offer settlement services, job placement services, and support with resume writing, cover letters, and career planning. Make the most of these services for your benefit, and you may include your personal example.

5. **Networking:** Utilize networking as a powerful tool. Expand your network and acquire new skills. Age is not a barrier to learning something new.

6. **Start from the Beginning:** Even if you have a degree from your home country, always be open to internships and volunteering. These opportunities provide an excellent platform for employers to learn about you, your skills, and your attitudes. Many individuals holding senior positions in Canadian companies and public sectors started as interns. We should not underestimate these simple yet powerful steps.