Welcome to Money Matters Series – Part 1 for International Students. My name is Honoline Francis. I work in the Registrar’s Office in the Financial Aid as a Financial Aid & Awards Assistant.

In Part 1, I will introduce you to our office and the type of services that we provide and I’ll also go through with you in regards to tuition costs, as well as services that we provide here at UTSC.
On behalf of our Registrar, Dr. Curtis Cole, I welcome you to UTSC. The Registrar’s Office is divided into four distinct departments.

**Note:**
The agenda for today’s presentation is shown on this slide. First, we want to introduce you to the Registrar’s Office: Who’s in the Registrar’s office? What do we do there?

We have our Student Services Department and we help students; probably the first contact for students as they enter the university. And we also have our financial aid office, and our front line staff. We help students the best we can and if we don’t have answers, we direct them to where they can get answers.

Next, we will discuss the costs of university expenses so you have a better understanding of not only how much you will need but also the different types of expenses you will encounter when you study. We’re going to go into more detail about this. How much it costs to go to university such as the tuition costs, other fees that are involved in the cost of university and then there’s optional expenses, such as residence, food services, etc.
Welcome to the Registrar’s Office! I know our Registrar, Dr. Curtis Cole welcomes you as a student to UTSC. Within our Registrar’s Office, we have 4 distinct departments:

The **Recruitment & Admissions** staff. This is the staff that helped you enter UTSC. They gave you your offer of admission and up until now you have been interacting almost exclusively this department.

Then we have the **Student Services** area which we will go into more detail and breakdown in the slides to come. You will start to have more interaction with us once you have accepted your offer.

In back of house, we have a **Records Department** and they deal with the records; grades, entering the grades and scheduling all the classes, as well as exams. They help to schedule the exams and work very closely with all academic department here at UTSC. When you’re ready to leave the university they confirm that you are able to graduate and they also deal with the convocation.

Then we have **Petitions** and petitions are for students that have extenuating circumstances and are not able to write exams, and so there is a petition process which our front line staff can help students with. Sometimes a student wishes to request an exception to an academic policy and this
process is called an academic petition.
Student Services Department

Our Director, Fiorella Sabadin heads up the different Teams listed on this slide. The staff deliver service to student and can be extremely busy, especially from July to the end of September.

We have our Financial Aid area, and that’s where I work and there’s other staff members and we help students with financial aid and accessing resources. That can be OSAP and government loans and grants. That can be bursaries. These can be a really good resources but, also we talk about budgeting and helping students with explore resources and how best to deal with their financial situation. At this time, we know, it’s a very important issue.

Scholarships & Awards. This team is led by Lisa Lamanna. At UTSC it’s easy to apply for a scholarship. There is a profile database. Scholarships and awards are great resources. This type of funding will be addressed further in the Part 2 session of the Money Matters Series.

Our Front Line team is led by Dallas Boyer. Front line staff help students to address any situations they might have regarding adding courses or they don’t understand their invoice and they need some clarification to understand that.
Our Front Line staff will help students with any questions they have. And if they have questions not related to the Registrar’s Office we will help direct them to the right person to talk to.

**Communications.** We have a person, Lisa Nagapen, that is responsible for communications. That’s the emails you’ve been getting and her job is to keep you up-to-date: with the COVID situation and any current information that is changing: deadlines when all this information is sent to you; keeping you in the loop.

**Tcards.** We have Tcards for students that they need to have to be able to write exams to identify who they are.

Your TCard is your identification for academic purposes. It includes your photo, UTORid, student number (or personnel number, for staff and faculty) and a barcode. It provides access to services and facilities such as libraries, athletic facilities, exams, meal plans, online learning portal, printing services, and more.
You may ask: “What exactly are the services that we offer in the financial aid department and front line staff?”.

We answer your general questions about courses and program enrolment. Questions related to financial aid programs that we have. We administer OSAP and bursary programs. We also clarify your questions that you may have in regards to your invoice and your student accounts.

Since it’s also part of the Registrar’s Office, we also explain to you the rules and regulations about OSAP, as well as the university, as a whole. This is also the department where you can book appointments with financial aid advisors if you happen to have any financial need in future.

Many times, our office is the first stop for a student who needs help with enrolling in classes, registration, understanding the fees invoice and verifying the status of the OSAP application. The list goes on. If we don’t know the answer to your question, we will find out. If we are not the office that can help you with your question, we will direct you to the correct office.
So you can communicate with us in this period where we are right now. We are available through Live Chat, through our social media programs, Facebook and Twitter. You can send us an email through askro.utsc@utoronto.ca. We also are taking appointments if you have questions that you cannot ask through email. You can request to have a meeting through what we call Microsoft Office Teams, as well as Skype, depending on the comfortability you have.
So up to this far we are going to go through the most important part of the presentation which is: How much will it cost you to study at our university.
The biggest expense that you will have as a student will be your tuition costs. For the next four to five years of you studying at our university you will have to pay more money towards your education as well as the mandatory fees that we also request from you as a student. We have incidental Fees.

You also pay for living costs which includes a place where you’ll be staying, food, transportation back and forth from where you live to the university, as well as cell phone, if you happen to have one on your plan. So all these are the costs that you will be required to budget for yourself for the next 8 months, every year until you graduate.
So, how much does it cost you to study and live on campus or off campus. As you can see on this slide, we have two pie charts. One of them shows you the cost of living at, on campus and the other one shows you living off campus. As you can see your approximate tuition per year is $57,020. Living costs on residence is $12,700. What you pay for compulsory fees, which includes some student services, for clubs that are at the university as well as compulsory fees – it’s $2,326. You also need to pay $1,500 approximately, based on your budget as an individual. That amount can change because it’s only for your books and school supplies which also varies based on the program you’re in.

When we look on the next chart, living off campus is a little bit expensive. You have to budget for $18,420 to live on your own based on the rent and the area you will be living in around the university. We have budgeted approximate $1,500 for the books; compulsory fees remain the same, as well as your tuition fees. This can change based on the program that you are in and your year level.
Additional Fees – Co-op

<table>
<thead>
<tr>
<th>Program</th>
<th>Fall/Winter Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arts or Science</td>
<td>$1,365</td>
</tr>
<tr>
<td>Computer Science</td>
<td>$1,594</td>
</tr>
<tr>
<td>International Development Studies (IDS)</td>
<td>$1,628</td>
</tr>
<tr>
<td>Management (incl. Economic Policy)</td>
<td>$1,556</td>
</tr>
<tr>
<td>Management &amp; International Business</td>
<td>$1,818</td>
</tr>
<tr>
<td>Joint Programs - Centennial</td>
<td>$40 - $190</td>
</tr>
</tbody>
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You will also be required to pay fees if you are in the co-op program. Here you see there are different fees based on the program you would be in. Students enrolled in the co-op program or one of our joint programs with Centennial College, they’ll be charged additional fees to the ones that we previously discussed in the slide that we just finished.

Student who are enrolled directly in the co-op program they will pay at least 8 times within their time at the university towards their co-op. The fee for the joint programs are charged during period of study at Centennial College. The slide will show you the cost for two semesters. So, this basically is for two semester which is every academic year.

What is a co-op fee?
These fees help us to offset the costs of running the program and help us to offer you services that help you succeed, including:
• Advising and preparing you for your co-op work terms through classes, networking events, mock interviews, and more
• One-on-one office hours for assistance during your job searches with our Work Term Engagement Coordinators
• Building relationships with reputable employers who post new and recurring positions with the program
• Monitoring the quality and suitability of the jobs that come through our office, as
well as conducting work site visits while you’re on the job

So all these fees is to help us maintain that and help you get clarification on the companies you’re enrolling in, as well as how the job will go by as you’re in the co-op program.
The second year program costs can be higher and this is mainly for programs like computer science as well as the management. You are considered to be in your second year of study once you have earned four credits. So once you earn 4 credits, which is 2 credits in each semester, you are considered a first year.

So basically you’re you are done first year after you reach that requirement of 4 credits and this could also include some transfer credits that you bring with you from a previous school that have been accepted to the university. It could also mean, based on the course load that you have taken, it could be more than four credits as long as it’s about four, you are considered a second year student.

So, tuition for two semesters for the two programs we just mentioned. For the management it’s $67,400 for the two semesters and for computer science it’s $61,330 for two semesters as well.

Important Example: If you have 1.5 credits approved for transfer to UTSC (these could be AP - advanced placement or IB – International Baccalaureate courses) and you earn 2.5 credits in the Fall semester, you could enter 2nd year as of January, when your 2nd semester begins). You are subject to this program fee for the Winter semester.
Additional Costs - Residence

- **Residence at UTSC**
  - Townhouse (shared or single bedroom)
  - Apartment
- **Residence Cost per Year:**
  - $6,321 - $10,640
- **$1000 Residence Deposit**
  - Deadline on "offer of residence email"

So after tuition, we also recommend that you also add residence fee or living cost. You have two options when it comes where you want to live. You can live in residence or away from the university which costs you higher like we’ve seen in the previous slide.

When it comes to residence, we have either townhouses which some of them are shared; others are single bedroom and we also have apartments. The residence costs per year can range from $6,000 to $10,000. Before you are accepted into any residence you have to make a deposit of $1,000 and you have to make sure you make this payment at the deadline that they give you.

When it comes to the type of townhouses, we have 13 in total, of which all of them are fully furnished. They have rooms, four to six. We have 1 to 2 toilets, a shower, a fully equipped kitchen, living area, some common areas, as well as study spaces. Every study room is full furnished as well as your living area. The laundry room is usually accessible for 24 hours which also includes the garbage and the recycling rooms. All our residences that students select – they are for all genders. So for female only; male only; for LGBTQ as well; based on what you prefer. All genders are allowed based on your comfortability.

The residence at the university is beneficial for first year students because it’s easy for you to move from your house to the university without any problem in the very first year. But you can decide to live on residence or away from home based on how
comfortable you are in first year.
So some other additional costs that we have – Food Services. When you live on residence you can have a meal plan which ranges from $1,500 to $3,000. You can also have, what we call, a commuter value meal plan. So if you commute and you want to load money on, what we call a t-card, to buy food, you can pay up to $390 per month to buy food around the university food areas that are available.

When it comes to buying food on your own, you can food in the grocery stores that we around us, which include Walmart, Sobeys, Loblaws and Metro. And also others that you might find along the way.
Healthcare - **UHIP**

- University Health Insurance Plan (UHIP)
  - Mandatory Health Insurance
  - Helps cover the cost of hospital and medical service while in Canada
- Automatically enrolled for 12 month period (Sept – Aug)
- Fee is charged on ACORN invoice
- Visit the website for more information on the coverage or to find you if you are exempt

So this slide is the most important slide, is basically based on your health. As a newcomer to Canada, you must have coverage for healthcare. Every student is automatically enrolled for UHIP. The cost is approximately $636 per year and we have included this cost under Compulsory Fees in the pie chart we reviewed earlier.

The UHIP coverage is different from the Health and Dental Insurance that you will also have once you begin classes. It usually covers you for 12 months. So if you start your studies in September, you will have that coverage up until the following year, in August. And if you are enrolling again, you get the second coverage for the same amount of time.

This fee is charged on your ACORN invoice and it basically covers you when you see the doctor and for the hospital in general. If you want information in regards to what it covers, and how you can use it, you can visit the website for more information.

If you already have equivalent coverage, you may be exempt and can request a refund through their website.
The second insurance that we have is the health and dental insurance, which we call SCSU. It is administered specifically by the Student Union here at the university. It’s automatically enrolled to your incidental fees. So basically, what does this insurance cover? It covers your health, your dental, your vision, you physiotherapy, if you want, as well as prescription for medication. As you can see you have the option to opt-out of this insurance, only if you have an equivalent insurance plan that you can provide. Then you can opt-out. Otherwise it is mandatory for you if you don’t have an equivalent health insurance to cover all the necessary thing you need.

The booklet explaining all of your coverage is available on the Scarborough Campus Student Union website. It really is a great plan. You do have the option to disenroll if you already have equivalent coverage and you will receive a refund.
Cutting Costs

- Share rent expenses - find a roommate
- Make your own meals
  - Look for affordable restaurants and take-out; lots near UTSC
- Use public transit
- Textbooks – U of T Bookstore
  - Buy used
  - Rent for semester
- Pay tuition on time to avoid penalties

As a Financial Aid office we always advise students to look for ways they can minimize their costs and we have a few ways that we always advise students to cut their costs.

One of them is meal planning. We always advise students to look for affordable restaurants and always try to make food before you come to the university. And buy food whenever it’s necessary, maybe around exam time when you may not have enough time to cook.

You can also cut costs by sharing rent expenses by finding a roommate. You can have roommates and live in one house and share the cost of rent, as well as the utilities. And you can also use public transit instead of using a taxi or an UBER.

When it comes to material for school textbooks, we have the U of T Bookstore but you can always buy used textbooks as long as they match with the version or the edition that your professor is asking for. You can also rent per semester and pay less amount of money than buying a new book.

We also advise you, which is very, very important to pay your tuition on time to avoid penalties or any late fees. If you do this, it always reduces the amount of money that you have to pay per semester or per year just by being mindful of when and where you are spending your money and how you are spending the money.
This slide helps you start thinking about ways you can help your family save money on living expenses and I’m sure you can think of other ways, too.
Thank You for Watching!

So Thank You so much for watching up to this far! We hope we have answered some of the questions that you had in regards to how much school will cost for the upcoming academic year.

In this presentation we have provided the most up to date formation for you. As things change during this pandemic, we recommend you visit the corresponding websites provided to you for further information and inquiries to the respective departments.

Also, if you would like to find out how you may be able to pay for all of this, please tune in to our next presentation titled “Paying for your Education” where we discuss different types of financial resources available to you through UTSC, such as scholarships. You should also check out the presentation on Fees, Payment of Fees and Important Academic and Deadlines.

All of the information can be found on our website. Have a great academic year!