



Canada Study Guide

2025

Why Study in Canada

Canada's universities rank among the world's best: for example, QS 2025 ranks the University of Toronto #25, McGill University #29 and UBC #38 globally. Canada offers high-quality education with internationally recognized degrees and extensive research opportunities. It is also known for its safety and stability – Canada was ranked the 11th most peaceful country in 2024 – and a welcoming, multicultural society (over one-third of Canadians have no religious affiliation, and 7.1% of the population is South Asian)

Furthermore, Canada's post-study work and immigration pathways (PGWP, Express Entry and provincial nominee streams) make it attractive for long-term prospects. These factors – plus quality of life, health care, and natural beauty – explain why many Indian students choose Canada.

Overview of the Canadian Education System

- **Degree Levels:** Canada has undergraduate degrees (typically 3–4 years for a Bachelor's), followed by graduate degrees (Master's 1–2 years, PhD 4–6 years). There are also colleges/institutes offering diplomas and certificates (2–3 year programs often with practical training). Note that Quebec has a unique system: students complete a 2-year CEGEP (pre-university college) before a 3-year Bachelor's degree.
- **Universities vs. Colleges:** Universities focus on research and academic degrees; “colleges” (also called institutes or polytechnics) focus on vocational training and applied programs. Many international students attend universities (e.g. UofT, McGill, UBC), but colleges (e.g. Seneca College, Humber College) also admit large numbers of international students and often have articulation agreements with universities.
- **Provincial Variations:** Education is managed provincially. Tuition, program names, and the length of degrees can vary. For example, Ontario and BC Bachelors are usually 4 years, whereas in Quebec many university degrees are 3 years (after CEGEP). English is the language of instruction in most provinces except Quebec (where many programs are in French or bilingual).

Top Universities and Colleges

Canada has many internationally ranked institutions and leading colleges. Notable universities by province include:

- **Ontario:** University of Toronto (U of T), McMaster University, University of Waterloo, Western University, University of Ottawa, Queen's University, York University, University of Windsor, Ryerson University (Toronto Metropolitan University).
- **British Columbia:** University of British Columbia (UBC), Simon Fraser University (SFU), University of Victoria (UVic), University of Northern British Columbia (UNBC).
- **Alberta:** University of Alberta, University of Calgary, University of Lethbridge.
- **Quebec:** McGill University, Université de Montréal, McMaster University (note: McMaster is in Ontario; Concordia University, Université Laval, Université de Sherbrooke).
- **Prairies & Atlantic:** University of Manitoba, University of Saskatchewan, Dalhousie University (Nova Scotia), Memorial University (Newfoundland), University of New Brunswick, University of Prince Edward Island, St. Francis Xavier University (Nova Scotia).

Many Canadian colleges also have strong reputations for practical programs. Examples include Sheridan College, George Brown College and Humber College (Ontario), Langara College (BC), Seneca College (Ontario) and Algonquin College (Ontario).

Application Process

Undergraduate Admission

Indian students apply directly to Canadian universities or colleges for undergraduate (UG) programs. Key points:

- **Eligibility:** Completion of 12th grade (CBSE, ICSE, State Board or IB) with strong grades. Most universities look for ~60–75% average (higher for competitive programs). For example, University of Alberta accepts CBSE/XII students with 75%+ in core subjects as meeting its English requirement
- **Application Timeline:** Canadian UG programs typically start in September (Fall intake), with applications opening around October–December of the previous year and deadlines from January to March. Some schools also have Winter (Jan) or May intakes with earlier deadlines.

- **Application Platform:** Ontario universities use the OUAC portal; other provinces use individual uni portals. Applications generally require transcripts of Class X and XII marks, and some require predicted grades if results are pending.
- **Entrance Exams (UG):** Canadian universities do not generally require SAT/ACT for Indian applicants. However, proof of English proficiency (IELTS, TOEFL or equivalent) is required if your schooling was not in English. Some universities waive this if your high school was English-medium (e.g. UBC often waives IELTS for students from Indian schools where English is the medium)

Graduate Admission

For master's and doctoral programs:

- **Eligibility:** Most Canadian Master's programs require a 4-year Bachelor's degree (or equivalent) with high grades. A 3-year Bachelor's may be accepted if combined with a relevant Master's or if the institution is top-ranked in India (e.g. IITs) For instance, UBC Graduate School states that a four-year Bachelor's is normally required, and only top one-class 3-year degrees with NAAC A+/IIT status are accepted.
- **Application Materials:** Typically you need:
 - Official transcripts (with certified English translations if needed) of all university-level study.
 - Copy of degree certificate (if already graduated).
 - Statement of Purpose (research or study plan).
 - Letters of Recommendation (usually 2 or 3, from professors or employers).
 - Resume/CV (especially for research programs).
 - Proof of English proficiency (IELTS/TOEFL). Some schools waive this if your prior degree was in English (see UBC grad rule).
 - Standardized tests (GRE/GMAT) only if required by program (e.g. many STEM Master's prefer GRE; MBA programs may ask for GMAT/GRE).
- **Timeline:** Most master's programs admit for Fall (start September) with deadlines Dec–Apr. PhD programs also mostly start Fall, with deadlines often

Dec–Feb. It's common to apply 6–9 months before the program starts.

- **Equivalency:** Universities may ask for a credential evaluation (e.g. WES) for foreign degrees. Admissions offices often assess Indian marks against Canadian grading. For example, many Indian universities consider a “first class” (~60–75%) as equivalent to a top Canadian grade. It's important to provide grade conversion or use services like WES if required by the school.

Entrance Exams & Language Tests

- **English Proficiency:** IELTS (Academic) or TOEFL iBT scores are required by almost all Canadian institutions. Typical minimum scores are IELTS 6.5 overall (with no band below 6.0) or TOEFL ~88–90. Some universities accept alternatives like PTE Academic or Duolingo English. Several Canadian universities explicitly waive the IELTS/TOEFL requirement if the applicant's previous education was in English. For example, the University of Alberta says scoring 75%+ in CBSE XII English can fulfill its English language requirement.
- **Other Exams:** For STEM Master's and PhD programs, the GRE General Test may be recommended or required by some departments. For business (MBA) programs, a GMAT or GRE is often required, though requirements vary. Indian entrance tests (GATE, CAT, etc.) are *not* generally accepted for admission to Canadian universities.

Equivalency of Indian Education

- **High School vs. Canadian HS:** Indian Class XII is treated as equivalent to Canadian Grade 12. Universities will ask for CBSE/ICSE marksheets and secondary school certificates. The grading scales differ (e.g. 60% in CBSE may correspond to a B grade).
- **Indian Bachelor's:** Most Canadian Master's require a four-year Bachelor's. India's three-year Bachelor's degrees (B.A./B.Sc.) may be acceptable only if followed by a Master's or if the institute is NAAC A+/IIT (see UBC rule. If you have a 3-year B.A. and no further degree, many programs may consider you for a Graduate Diploma or require upgrading. Sometimes completing an additional year or a post-grad diploma in India can help.
- **Credential Evaluation:** For immigration and sometimes admissions, a WES evaluation (or similar) is used to certify Indian credentials in Canadian terms.

Required Documentation

Generally, you will need the following (some vary UG vs PG):

- **Academic transcripts and certificates:** Complete grade sheets from Class X onward for UG; transcripts and degree certificate from your Bachelor's for PG.
- **Passport:** A valid passport (and any previous passports).
- **Proof of funds:** Bank statements or GIC certificate (for study permit) showing you can afford tuition and living costs (currently about CAD\$10,000–15,000 per year per person, plus tuition). Student Direct Stream (SDS) used to require a CAD\$20,635 GIC for India, but SDS is now closed (see Visa section).
- **Admission letter:** Letter of acceptance from a Canadian DLI (Designated Learning Institution). This is required to apply for the study permit.
- **English test score:** IELTS/TOEFL scorecard, unless exempt.
- **Photo:** Passport-size photos (for visa application).
- **Other:** Medical exam results (if requested), police clearance certificate (if older than 18, sometimes required), Statement of Purpose (for universities but not needed for visa), Any forms of scholarship award letters, sponsor letter if someone else funds you.
- **Translations:** If any documents are not in English or French, get them translated by a certified translator.

Visa and Study Permit Process (India)

1. **Admission:** First secure admission at a Canadian DLI. You will receive an acceptance letter.
2. **Prepare finances:** Assemble proof of funds (bank statements, investments, scholarship letters). As of 2024, SDS (fast-track program) was closed, so all applicants use the standard study permit route.
3. **Apply for Study Permit:** Apply online through IRCC. Required items: digital copy of acceptance letter, transcripts, passport bio page, financial proof,

digital photo, English test. In India, you submit biometrics at a VAC (Visa Application Centre) after online submission.

4. **Timeline:** Regular processing from India currently averages about 8 weeks (but can vary). Apply as early as possible – ideally 3–4 months before the program starts. If applying under SDS (no longer open) timelines were ~20 days, but now plan for slower processing.
5. **Post-Decision:** If approved, you'll get a Port of Entry (POE) Letter of Introduction (not a visa). Obtain a Canadian entry visa/ETA if required by nationality (Indians need a Temporary Resident Visa) before traveling.
6. **Arrival:** At the Canadian border, show your POE letter and passport to get the study permit stamped.

Costs of Study and Living (2024–2025)

Tuition Fees by Province and Level

Tuition for international students is much higher than for Canadians and varies widely by province and institution. Statistics Canada (2022) reports average international undergraduate tuition ~\$36,100 CAD per year. Recent data show rising costs: the ApplyBoard survey estimates 2024/25 average international undergraduate tuition around \$40,000–45,000. Provinces differ greatly:

- **Ontario:** Highest tuition. Average UG ~C\$48,000/year; 4-year UG ~C\$190,000 total.
- **British Columbia:** 2nd highest. Average UG ~\$37,000/year.
- **Quebec:** Traditionally lower (C\$7,000–8,000/yr for locals). For international students, Quebec recently introduced a program (starting 2023) where many will pay the same low rate as Quebec residents. Otherwise, international UG ~C\$34,000/year.
- **Alberta:** Moderate. Average UG ~\$33,000/year. Alberta has lower living costs and no sales tax (no PST).
- **Prairies & Atlantic:** Lowest. UG tuition in Newfoundland, PEI, Manitoba, New Brunswick often ~\$18–28k/year. For example, a 4-year program in Newfoundland is roughly C\$70k total.

Postgraduate tuition is similar or higher (MBA and medicine are very expensive, often \$30k+/yr). Example: Ontario average Masters ~\$28,000/yr; B.C. ~\$25,000/yr.

Living Expenses

- **Housing:** Rent is a major cost. In Toronto/Vancouver, a one-bedroom apartment costs roughly \$2,300–2,500/month. A room in a shared apartment can be much cheaper (often \$700–1,200). In Montreal and smaller cities, rents are lower: Montreal's average rent in early 2024 was about \$1,639 for all apartments (one-bedroom ~\$1,423). Many students live in dorms (\$8k–\$12k/year) or homestays.
- **Food:** Groceries ~\$300–400/month; eating out adds cost.
- **Transportation:** Public transit passes are ~\$100–140/month in major cities (e.g. Toronto student pass ~\$128; Vancouver pass ~\$107). Bicycles and scooters are common.
- **Other:** Books/supplies ~\$500–1,000/year. Clothing (warm winter gear) \$300–500. Health insurance (if not covered by province) ~\$300–600/year. Overall living costs are often estimated ~\$15,000/year per student (excluding tuition).

Scholarships and Financial Aid

While Canadian institutions don't generally award "financial aid" to international students like U.S. schools, there are scholarship programs:

- **Canadian Government Scholarships:** Prestigious awards like the Vanier Canada Graduate Scholarships (PhD, \$50,000/year) and Banting Postdoctoral Fellowships are open to international students. For example, Vanier 2024–25 is open to foreign nationals. These are highly competitive and usually for research degrees.
- **Provincial Scholarships:** Some provinces offer scholarships (e.g. Ontario Graduate Scholarship (OGS) is open to international Master's/PhD students). Quebec offers very low tuition rates for PhD, effectively a scholarship to internationals in research programs.
- **University Scholarships:** Many universities provide merit-based awards. For instance, UBC automatically offers an "International Tuition Award" to top

grad applicants. University of Toronto and others offer entrance scholarships (some require separate apps). University websites list scholarships for international students (e.g. Ontario Trillium Scholarship at Univ. of Ottawa).

- **Canadian-Indian Scholarships:** Programs like the Shastri Indo-Canadian Institute fellowships (for research exchange) and Indo-Canada scholarships exist, though they target specific fields or research. Mitacs Globalink offers paid research internships for Indian students to visit Canada.
- **Education Loans:** In India, education loans (e.g. from SBI, HDFC Credila) are common to fund studies abroad. Some banks in Canada offer “International Student Loans” requiring a co-signer.

Working While Studying

International students in Canada can work part-time during studies and full-time during breaks, under conditions:

- **On-campus:** Work unlimited hours if enrolled full-time.
- **Off-campus:** As of Nov 8, 2024, students can work up to **24 hours per week** off-campus without a work permit (previously the limit was 20 hours). Must be full-time and have a valid study permit.
- **Co-op/Intern:** If your program includes a co-op or internship placement as part of the curriculum, you can work full-time with a co-op work permit (requires a letter from the school confirming the requirement).
- **Wage:** Minimum wage ranges by province (~C\$15/hour in Ontario/BC in 2024) but often higher in large cities.
- **Social Insurance Number (SIN):** To work, you need a Canadian SIN (apply at Service Canada offices).

Working can help cover expenses and gain experience, but balancing work and study is important.

Post-Graduation Work Permit (PGWP) & Immigration

- **PGWP:** After graduating from an eligible Canadian program (at least 8 months long), you can apply for an open Post-Graduation Work Permit. New rules (since Feb 2024) allow a 3-year PGWP for *any* master's program ≥ 8 months; for other programs: if study was 8–24 months, PGWP length = program length; if ≥ 24 months, PGWP = 3 years. The PGWP lets you work full-time in any job.
- **Express Entry:** With Canadian work experience from PGWP, you can qualify for permanent residence (Express Entry's Canadian Experience Class) or through Provincial Nominee Programs (PNPs).
- **Provincial Nominee Programs:** Many provinces prioritize international graduates. For example, Ontario's Masters Graduate Stream (for recent Master's grads with a job offer or sometimes no offer) periodically reopens; Quebec has the "Programme de l'expérience québécoise" (PEQ) but the Graduate Stream is **paused** as of Oct 31, 2024 (no new applications until June 2025). BC and other provinces have their own streams. Recent updates: BC issued final invites for its International Graduate stream in late 2024.
- **Government Caps and Rules:** The Canadian government has recently taken steps to moderate international student intake. In 2023–24 a cap was announced on new study permits, with planned significant reductions in intake through 2025. Also, as of Nov 8, 2024, the Student Direct Stream (fast-track for India) was closed, so expect longer visa processing via the regular route (about 8 weeks from India).

Key updates: The **SDS** stream (which offered 20-day visa processing for Indian students) ended Nov 2024. Quebec's PEQ for grads is closed Oct 2024–June 2025.

Provincial Policies & Updates

- **Quebec:** The PEQ Quebec Experience Program's graduate stream was paused from Oct 31, 2024 (reopening June 2025). Quebec now emphasizes French-language programs for immigration (from Nov 23, 2024, only graduates of programs 75% in French are eligible).
- **British Columbia:** BC PNP phased out its "International Graduate" stream in late 2024; final invitations were issued Nov 26, 2024. New student streams are

expected to open with updated criteria.

- **Ontario:** Ontario continues to welcome many students and frequently updates its PNP streams (e.g. Ontario Masters/PhD streams), and has the highest volume of international intakes.
- **Federal:** As noted, IRCC plans to cap new student visas (targeting a 35% reduction by 2025) and has imposed stricter document checks to curb fraud. Stay informed via IRCC and provincial immigration sites.

Life in Canada

Climate and Safety

Canada is geographically vast, with diverse climates:

- **Winter:** Cold and snowy in most provinces (Toronto/Quebec city $\sim -5^{\circ}\text{C}$ to -20°C in winter; Calgary often below -10°C ; Vancouver milder $\sim 0^{\circ}\text{C}$ with rain; Montreal $\sim -10^{\circ}\text{C}$). Summers are warm ($20\text{--}30^{\circ}\text{C}$). Indian students should prepare warm clothing for winter.
- **Safety:** Canada is generally very safe. Crime rates are low by world standards, and it ranks highly on peace and personal safety indices. Still, take normal precautions (lock doors, be aware at night).

Multiculturalism

- **Diversity:** Major cities are extremely multicultural. Toronto, Vancouver and Montreal have large Indian and South Asian communities. Cultural festivals (Diwali, Vaisakhi), Indian grocery stores, and temples are common in big cities. Learning and adapting to Canadian norms (politeness, punctuality, etc.) helps integration.
- **Language:** English is spoken everywhere except many parts of Quebec (French). In Quebec, some universities offer programs in English, but French basics are useful for daily life and certain immigration streams.

Housing

- **On-Campus:** Many universities offer dorms or student apartments. These can be convenient (furnished, utilities included) but often cost C\$8,000–12,000 per

year for a single bedroom. Apply early for campus housing.

- **Off-Campus:** Rental market is tight. Use university bulletin boards, local websites (Kijiji, Craigslist), or services like VanMates. A shared apartment (one bedroom share) in a city like Toronto or Vancouver might cost \$800–1,200 per month per student. Montreal and smaller cities are cheaper.
- **Utilities:** Often split with roommates (~\$50–100/month). Internet ~\$50/month, electricity ~\$30–50 in winter, heating included in many apartments.

Public Transport

- **Cities:** Major cities have extensive public transit (buses, subways, trains). A monthly student transit pass costs roughly \$100–130 (e.g. Toronto \$128, Vancouver \$107).
- **Intercity:** VIA Rail (train) and Greyhound/BOLT (bus) connect cities, but long distances make flying more practical between far-apart provinces (flights often \$200–300 one-way).

Banking and Mobile

- **Banking:** You can open a Canadian bank account before or upon arrival. Major banks (RBC, TD, Scotiabank, BMO) offer student accounts with no monthly fees. Required: passport, acceptance letter, SIN (available after a few weeks in Canada). Credit history starts fresh, so a secured credit card may be needed for some services.
- **Mobile Phones:** Plans are relatively expensive. Major carriers (Bell, Rogers, Telus) and smaller providers (Fido, Virgin, Koodo, Freedom Mobile) offer prepaid SIMs and monthly plans. Expect ~\$40–60/month for unlimited calls/text and moderate data (5–10 GB). Prepaid SIM cards can be bought at airports or city shops; no credit check required.

Health Insurance

Canada has public health insurance for citizens/residents, but international students must have private or provincial health coverage:

- **Provincial plans:** Some provinces (BC, Saskatchewan, Manitoba, New Brunswick, Newfoundland) extend public health coverage to international

students after 3–6 months of residence, but others do not.

- **Mandatory Student Insurance:** In provinces without free coverage, most universities require students to enroll in a private health plan (e.g. University Health Insurance Plan (UHIP) in Ontario, or specific GAs or UHIP). These cost roughly \$600–900 per academic year. For example, York University's international health plan is ~\$756/year (Sept–Aug). Quebec students on study permits less than 24 months must buy private insurance (some Québec universities bundle it). After 24 months in Quebec, students may join the provincial RAMQ plan.
- **Coverage:** Plans cover doctor visits, hospital stays, and sometimes prescriptions. Dental/vision usually separate.

Student Support and Wellness

- **Counselling Services:** Canadian campuses provide free or low-cost mental health counselling to all students. International students can seek help confidentially through university counselling centres.
- **Mental Health Resources:** Organizations like the Centre for Innovation in Campus Mental Health offer guides on culture shock, stress, and adjustment. Many schools hold orientation sessions on wellness, and student unions often have clubs for various cultures and support networks.
- **Academic Support:** Most institutions have writing centres, tutoring, and academic advisors. Don't hesitate to use these – e.g. help with English academic writing, study skills, or group study sessions. Professors and TAs are usually approachable by email or office hours.