BEFORE YOU LEAVE

- **STEP 1**  What documents will I need?  
- **STEP 2**  Apply for CAQ, Study Permit, TRV, and eTA  
- **STEP 3**  Organize your finances  
- **STEP 4**  Prepare for travel and arrange temporary accommodation  
- **STEP 5**  Prepare for your academic term  

ONCE YOU ARRIVE

- **STEP 6**  Clear customs and obtain your Study Permit  
- **STEP 7**  Get organized  
- **STEP 8**  Consider your housing options  
- **STEP 9**  Review your health insurance coverage  
- **STEP 10**  Pay your fees before the deadline and inquire about part-time work  
- **STEP 11**  Start your semester and make the most of campus life  

**CONCORDIA UNIVERSITY**

**EMERGENCIES**

Police, Fire, Ambulance  

Main number:  
514-848-2424  
Extensions  

- Birks Student Service Centre: 2668  
- Centre for Continuing Education: 3600  
- Concordia University (General Inquiries): 3838  
- CSU Off-Campus Housing and Job Bank (HOJO): 7935  
- Financial Aid and Awards Office: 3507  
- Graduate Awards Office: 3835/3816  
- International Students Office: 3515  
- Office of the Registrar (Admissions): 2668  
- Residence Housing: 4776  
- School of Graduate Studies: 3800  
- Security: 3717  
- Student Accounts Office: 4900  

**IMMIGRATION**

Immigration Quebec  
514-864-9191  
Citizenship and Immigration Canada  
1-888-242-2100  

**TRANSPORTATION**

Montreal Bus Schedules (dial Autobus): 514-288-6287  
Montreal Transit Information (dial STM-info): 514-786-4636  
Montreal Bus Central Station: 514-842-2281  
Montreal Train Station (VIA Rail): 514-989-2626  
Pierre Elliott Trudeau International Airport (YUL): 514-394-7377  
(Canada and U.S.)  
1-800-465-1213  

**TELECOMMUNICATIONS**

Operator and long-distance assistance: 0  
Directory (phone number) assistance: 411  

**MAPS**

Concordia University campus maps: concordia.ca/maps  
Metro map (with all subway stations): stm.info/english/metro/a-mapmet.htm

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**English equivalents of French terms used in this guide are given below in italics**

- Ministère de l’Immigration, Diversité et Inclusion (MIDI)  
- Quebec Ministry of Immigration  
- Ministère de l’Enseignement supérieur, de la Recherche, de la Science et de la Technologie (MESRST)  
- Quebec Ministry of Higher Education  
- Certificat d’acceptation du Québec (CAQ)  
- Quebec Acceptance Certificate  
- Régie de l’assurance maladie du Québec (RAMQ)  
- Quebec Health Insurance Board  
- Carte d’assurance maladie  
- Quebec health insurance card  
- Société de transport de Montréal (STM)  
- Montreal transit system

**NOTE:** Every effort has been made to provide current and accurate information, however, regulations/policies may change at any time without notice. All prices/costs quoted are subject to change.
The ISO is your main resource centre for information, with a mission to help you make the most of your studies and university life at Concordia.

We are here to ease your transition to Concordia as an international student and to help ensure you have a successful academic and personal experience within a welcoming environment. Many international students call the ISO their “home away from home” and we hope you will feel the same way.

Please use this guide to familiarize yourself with the ISO and its services. Read it along with your student checklist that you will receive with your offer of admission.

Do not hesitate to contact us with any questions or concerns before you leave for Canada. Once you arrive we encourage you to make the ISO your very first stop on campus.

Office Hours:
Monday to Friday: 9 a.m. to 5 p.m.

International Students Office (ISO)
Room H-653, Henry F. Hall Building, 6th Floor
Concordia University,
Sir George Williams Campus
1455 De Maisonneuve Blvd. West
Montreal, Quebec Canada H3G 1M8

Telephone: 514-848-2424, ext. 3515
Fax: 514-848-3599
Email: iso@concordia.ca
Web: concordia.ca/iso
Join our Facebook group to connect with the ISO community and other international students.

There are many student services dedicated to your academic and personal success at Concordia. Take time to explore the many aspects of campus life that will contribute to your student experience with us:

• Birks Student Service Centre
• Career counselling
• Sports teams and fitness centres
• Student clubs and associations
• Mentoring and tutoring services
• Health Services
• Campus stores
• Wi-Fi service and computer labs
• and many more

Learn more online:
concordia.ca/campus-life

ISO Information Bulletin
Shortly after your arrival to Concordia, you will be automatically added to our ISO bulletin to stay informed about:

• Important deadlines
• New regulations
• Health insurance information
• Special workshops
• Job opportunities
• Fun events

You can always choose to unsubscribe from the ISO bulletin.
Before you leave

WHAT DOCUMENTS WILL I NEED?

Get prepared!
Under Canadian and Quebec immigration laws, all international students in a program of study more than six months need:

• CAQ (Quebec Acceptance Certificate) issued by Immigration Quebec
• Study Permit issued by IRCC (Immigration Refugee Citizenship Canada)

You will require some or all of the following documents before travelling to Canada:

1. Offer of Admission
You must have an official Offer of Admission from Concordia University before applying for immigration documents. The Offer of Admission is sent by both email (PDF format) and mail.

Once you receive the PDF format of your Offer of Admission (even if it is a Conditional Offer), apply for your CAQ and Study Permit.

Note: Always keep your Offer of Admission in a safe place. You must travel with this document to Canada. When you arrive in Canada, a customs officer may ask to see it as proof that you will be studying at Concordia - include all pages of your offer of Admission when applying.

2. Valid Passport
All students need a valid passport. Please ensure your passport is valid for at least six months or more. Always keep a copy of your passport identification page and any other important documents to facilitate replacement if they are lost or stolen.

3. Proof of Financial Capacity
You must demonstrate your ability to support yourself, and if applicable, your accompanying dependents. You must show the financial capacity to cover tuition fees and living expenses for at least one year.
**Financial capacity:** [http://www.cic.gc.ca/english/study/study-how-documents.asp](http://www.cic.gc.ca/english/study/study-how-documents.asp)

4. CAQ (electronic version)
To study in Quebec for more than six months, you must obtain a CAQ (Quebec Acceptance Certificate) from Quebec’s Ministry of Immigration. Do not wait for the CAQ to be sent to you; use the CAQ Approval Letter from your Immigration Quebec portal page to apply for a Study Permit.

5. Letter of Introduction
To study in Canada for more than six months you need to apply for a Study Permit. You will need a Letter of Introduction from IRCC (Immigration Refugee Citizenship Canada) entitling you to a Study Permit upon entry to Canada. The Letter of Introduction is not your study permit. Keep this letter and other support documents. You will need to show this letter to officials at the port of entry when you arrive in Canada then a Study Permit will be issued.
**Study Permit:** [http://www.cic.gc.ca/english/study/study-how.asp](http://www.cic.gc.ca/english/study/study-how.asp)

Note: If you are a U.S. citizen/permanent resident, a resident of Greenland or St. Pierre and Miquelon, you can apply for your study permit at a Canadian Port of Entry, consequently, a Letter of Introduction is not required. Since you are applying for a Study Permit upon entry, bring all support documents with you and be prepared to pay a processing fee.
**Port of Entry:** [http://www.cic.gc.ca/english/resources/tools/temp/students/application.asp](http://www.cic.gc.ca/english/resources/tools/temp/students/application.asp)


Exchange / Visiting Students studying for six months or less:
You don't need a CAQ or Study Permit if the duration of your program of studies is six months or less and will be completed within the period of your authorized stay in Canada. Despite this exception you may apply for a CAQ and a Study Permit before entering Canada. It may be advantageous to obtain a CAQ and Study Permit, should you plan to participate in work programs available to international students or intend to apply for another program of study.
[cic.gc.ca/english/resources/tools/temp/students/who.asp](http://www.cic.gc.ca/english/resources/tools/temp/students/who.asp)

EXEMPTIONS – CAQ – STUDY PERMIT
Citizens of certain countries require a Temporary Resident Visa (TRV) to enter Canada. Check with the Canadian authorities in your country to find out the requirements. Visit the Citizenship and Immigration Canada website for more details: [cic.gc.ca/english/visit/visas.asp](http://www.cic.gc.ca/english/visit/visas.asp)

6. Temporary Resident Visa
Visa-exempt foreign nationals who fly to or transit through Canada will need an Electronic Travel Authorization (eTA). Exceptions include United States citizens and foreign nationals with a valid Temporary Resident Visa (TRV). [cic.gc.ca/english/visit/eta.asp](http://www.cic.gc.ca/english/visit/eta.asp)

7. Electronic Travel Authorization (eTA)
Visa-exempt foreign nationals who fly to or transit through Canada will need an Electronic Travel Authorization (eTA). Exceptions include United States citizens and foreign nationals with a valid Temporary Resident Visa (TRV). [cic.gc.ca/english/visit/eta.asp](http://www.cic.gc.ca/english/visit/eta.asp)

For the full list of exemptions, see Immigration Quebec:
[cic.gc.ca/english/visit/visas.asp](http://www.cic.gc.ca/english/visit/visas.asp)

EXEMPTIONS – CAQ – STUDY PERMIT
You might not need a CAQ and a Study Permit. For the full list of exemptions, see Immigration Quebec:
[cic.gc.ca/english/visit/visas.asp](http://www.cic.gc.ca/english/visit/visas.asp)

EXEMPTIONS – CAQ – STUDY PERMIT
You might not need a CAQ and a Study Permit. For the full list of exemptions, see Immigration Quebec:
[cic.gc.ca/english/visit/visas.asp](http://www.cic.gc.ca/english/visit/visas.asp)
Apply for your documents as soon as you receive the PDF Offer of Admission sent to you via email. It can take months to obtain immigration documents; therefore beginning the application process as soon as possible is very important.

How to Apply for a CAQ
The CAQ is degree-level specific:
- Université 1er cycle refers to undergraduate level
- Université 2ème cycle refers to graduate level (Masters, Grad Diploma, Certificate)
- Université 3ème cycle refers to graduate level (PhD)

Once you have received your PDF Offer of Admission, follow these steps and apply online:
2. Complete the online CAQ application
3. Print:
   • declaration and commitment form (must be signed) and
   • the personalized checklist
4. Review and ensure you have the appropriate support documents – remember to include ALL pages of your Offer of Admission.
5. We strongly recommend that you mail your application package with all supporting documents by express mail to the address indicated on the personalized checklist.

Do not give a Montreal address if you are still living abroad. You may think giving a friend or relative’s local address will speed up the process, but it does not. Immigration authorities will assume you already reside in Montreal. Avoid complications by indicating your address in the country where you currently reside.

Minor Students Applying for a CAQ
Minors must name a legal guardian until they are 18 years of age. The guardian must reside in Quebec.

For more information on the required documents, please consult immigration-quebec.gouv.qc.ca/en/immigrate-settle/students/obtaining-authorizations/certificate-acceptation/minor-children.html

Minor Students Applying for a CAQ

Concordia University is a designated learning institution (DLI).
You will need to include Concordia's DLI number on your application: DLI number O19359011007

How much money should be sufficient?
Annual tuition fees $__________ + Living expenses for one year for one person $12,000 = _________ “suggested amount”
Financial Capacity: http://www.cic.gc.ca/english/study/study-how-documents.asp

Letter of Introduction
If your Study Permit application is approved, you will receive a Letter of Introduction from the Canadian visa office confirming that your application to study in Canada has been approved. The letter is not a Study Permit. You will need to present this letter and all other support documents upon your arrival to Canada.

DO NOT leave for Canada until you have your Letter of Introduction from a Canadian visa office.

Arriving in Canada
Keep your Letter of Introduction and all other supporting documents in your carry-on luggage when travelling to Canada.
At the Canadian Port of Entry (Canadian airport or land border crossing) you must show your Letter of Introduction to the immigration officer in order to get your official Study Permit. An immigration officer will also request to see your:

- Valid Passport
- Offer of Admission from Concordia University
- CAQ Approval Letter (electronic version)
- Proof of sufficient funds for your studies in Canada

### Entering Canada

You may need:

- **Electronic Travel Authorization (eTA)**
- **Temporary Resident Visa (TRV)**

#### eTA

If you are from an eTA-required country and plan on travelling to Canada by air you will need an eTA. If you have applied for a Study Permit this requirement is automatically processed and the eTA information will be found on your Letter of Introduction.

If you have not applied for a Study Permit, for example you are an exchange or visiting student studying for six months or less, you will need to apply for an eTA.

[http://www.cic.gc.ca/english/visit/visas-all.asp](http://www.cic.gc.ca/english/visit/visas-all.asp)

#### TRV

If you are from a country whose citizens require a visa to enter Canada as a temporary resident you will need a TRV. If you have applied for a Study Permit the TRV is processed at the same time as your Study Permit application.

If you have not applied for a Study Permit, for example you are an exchange or visiting student studying for six months or less, you will need to apply for a TRV.

For more information on entry requirements to Canada visit Immigration, Refugees and Citizenship Canada website at:


### Transiting via another country on your way to Canada

If you will transit through another country on your way to Canada, verify whether a visa is required to enter that country.

### Will your family accompany you or join you later in Canada?

If one or more members of your family will accompany or later join you in Canada, they too must apply for an eTA or a Temporary Resident Visa. Find out which requirements applies at:

[cic.gc.ca/english/visit/visas.asp](http://www.cic.gc.ca/english/visit/visas.asp)

A medical examination may also be required for your family members. Children who will be attending a primary or secondary school in Quebec must apply for a CAQ and Study Permit before coming to Canada.

### Deferral of Admission

If you can’t start your studies in the term stated on your Offer of Admission, you must request a deferral. To request a new Offer of Admission, please contact your Admissions Counselor/Advisor in writing.

The start date in your new Offer of Admission must match the start date shown on your CAQ. That means that if you postpone your arrival at Concordia by deferring your admission to a later term, you may need apply for a new CAQ.
**Before You Leave**

**Organize Your Finances**

**How to pay tuition and fees**
Log into MyConcordia.ca. Click on “My Student Centre,” on the upper left-hand side of the screen, to access your self-service dashboard. Under the Finances section of the page, click on ‘Make a payment’. Once on the Electronic Payments/Purchases page, select the ‘Pay’ button next to Undergraduate/Graduate Tuition and Fees. Select payment method and click “Next”. Click “Continue to Make Payment”. Be sure your browser accepts pop-ups because the next step in the payment process will open in a new window. The page will be redirected to a third-party payment system. Enter your payment information and click “Process Transaction”.

For a complete list of payment methods, see: concordia.ca/methods-of-payment

**Do you have a scholarship?**
Before leaving for Canada, verify your scholarship terms, including:
• Dates and details of the scheduled payments
• Which fees are covered or excluded
• Whether funds will arrive in time to cover your initial expenses

**U.S. Loans**
If you are an American student applying for U.S. Federal Student Aid, please be sure to contact Concordia’s Financial Aid and Awards Office (FAAO) as soon as possible to start your file: help@faao.concordia.ca

Do not travel with large amounts of cash in any currency, as you will have little or no recourse if this money is lost or stolen. Open up a bank account as soon as possible after you arrive.

Once you receive your Letter of Introduction (upon approval of your Study Permit application), you are ready to plan your trip to Montreal.

**It’s ideal to arrive a few weeks before your classes begin:**
• By August 15 for the Fall Term
• By December 15 for the Winter Term
• By April 15 for the Summer Term

Be sure to have a copy of your Offer of Admission and your CAQ Approval letter (electronic version). Early arrival is strongly advised so that you have sufficient time to register for your courses, open a bank account, find a place to live, etc. without undue stress. Arriving later could also limit your choice of available courses and housing options.

Please keep in mind that Concordia University and the ISO close for certain holidays, which might affect access to services and course registration. Consult the official Academic Calendar for upcoming closures and plan your trip accordingly: concordia.ca/academic-dates

**Book your flight**
Pierre Elliott Trudeau International Airport is Montreal’s principal airport, commonly known as Montreal-Trudeau Airport with the airport code YUL. It is located in the suburb of Dorval, 19 kilometres from Concordia’s Sir George Williams Campus in downtown Montreal.

**Make a hotel reservation for your first few days in Montreal**
Don’t wait to find last-minute temporary accommodations upon your arrival. Make reservations before your departure.

Visit HOJO’s website for information on temporary accommodations upon arrival in Montreal: csu.qc.ca/hojo/temporary-accomodation

Tourisme Montréal
tourisme-montreal.org
Tel: 1-514-873-2015

Do not sign a lease for an apartment or commit to any long-term off-campus housing arrangements until you arrive in Montreal. It is important to visit potential apartments or homes in person before making a commitment. The HOJO office on campus will explain your rights as a tenant and provide guidance on how to make arrangements.

**Before your departure, ask for a written statement of the items covered. If your scholarship is insufficient to cover your tuition and living expenses, evidence of other financial resources will be required by immigration officials before your documents can be issued.**

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What to bring

Important documents and money
Do not pack documents or money in the luggage you plan to check-in at the airport. If possible, carry these items with you in a money/safety belt or in your carry-on luggage.

Appropriate seasonal clothing
If you arrive in August/early September, it will still be warm enough to give you time to buy winter clothing.

If you arrive in December/early January, you will need appropriate winter clothing upon your arrival as temperatures from November through March are often well below zero Celsius (32 degrees Fahrenheit). Your winter wardrobe should include a:
- Winter coat or jacket
- Warm hat
- Scarf
- Pair of lined gloves
- Pair of snow boots

Airline baggage restrictions
If travelling by air, check regulations about:
- The number of suitcases you’re permitted to check
- Allowable dimensions and maximum weight per suitcase
- The cost (per kilo) of exceeding the authorized weight

Make sure you look into any baggage restrictions for all segments of your trip.

Don’t overpack as you can buy most things in Montreal at reasonable prices, including a wide variety of products for cooking and small appliances. Airport fees for overweight luggage can be expensive.

Winter in Montreal
It may be colder than you’re used to, but winter in Montreal is perfect for skiing, skating or snowshoeing. You’ll find lots of ways to enjoy the weather.

Arrange to ship your belongings, if needed
If you plan to ship your belongings to Montreal, compare the costs to what you would pay if you were to purchase them new in Montreal. Do cost comparisons for various stores online. Make sure that you can obtain a reasonable delivery date for your shipment to arrive in Montreal. The ISO is not responsible for delivery related fees.

Need a forwarding address?
The ISO will be pleased to hold your mail or act as your forwarding address for shipments until you have a permanent place to live.

Be sure to indicate the following:
YOUR NAME
(first name followed by family name)
STUDENT ID NUMBER
Care of:
International Students Office
Concordia University
Room H-653,
Henry F. Hall Building, 6th floor
Sir George Williams Campus
1455 De Maisonneuve Blvd West,
Montreal, Quebec, Canada H3G 1M8
Telephone: 514-848-2424, ext. 3515

Visit the ISO as soon as you arrive on campus to pick up your mail/luggage. Please discontinue this forwarding service as soon as you have a permanent address.

For Customs purposes, include a description of contents and the purpose of the shipment. For example:

DESCRIPTION OF CONTENTS:
Personal belongings
PURPOSE:
Studying at Concordia University

Making long-distance phone calls
You can purchase international calling cards prior to departure or upon your arrival, but find out whether the costs are advantageous and make sure the card will work in Canada. Wi-Fi services are widely available, so using Skype, FaceTime or other digital services is an affordable way to stay in contact with friends and family at home.

About electrical appliances
Electric appliances in Canada run on 110 volts with a 60-cycle alternating current.

For travelling to Canada:
We can help you with a few smart tips on everything from packing to going through the airport customs. Sign up for an online webinar:
http://www.concordia.ca/students/international/new-international-students/pre-arrival-webinars.html
Where to start?
1. Read your Admission Letter
   For undergraduate students
   Guide to First Year: concordia.ca/first-year-guide
   For graduate students
   Graduate Handbooks: concordia.ca/graduate-handbooks

2. Get to Know MyConcordia Portal
   MyConcordia.ca is your personal computerized access to all university services via online, where you can confidentially check your academic deadlines, upload your immigration documents, view your course schedule, credits and grades, pay your tuition, check amounts paid and owing in your student account, register for courses, as well as access other helpful information.

3. Register for Courses
   In order to register for your courses you will need to go through Concordia Web Registration System. For a step-by-step guide to the Web Registration System, go to registrar.concordia.ca/webguide
   Follow online instructions or refer to your Offer of Admission, which also includes information about registration.

Registering for undergraduate courses
Some newly admitted students are required to seek academic advising before registering for courses. Please refer to the Guide to First Year.

Registering for graduate courses
Get to know your advisor. They are responsible for managing all aspects of your academic program, such as, academic advising, registration and any other academic matters. For more info, refer to: concordia.ca/offices/sgs/new-graduate-students.html

If you cannot register, go to your Faculty advising information page for more information.

Arts and Science:
concordia.ca/artsSci-advising

John Molson School of Business:
concordia.ca/jmsb-advising

Engineering and Computer Science:
concordia.ca/encs-advising

Fine Arts:
concordia.ca/arts-advising

Registering for graduate programs
Graduate students must report to their academic departments where a program assistant will help with registration. The telephone number and address of your department is listed on your Offer of Admission.

Tuition and fee payment deadlines
For complete information about tuition and fees, and the university’s regulations regarding billing, payment, and withdrawal deadlines, go to concordia.ca/tuitionandfees

Keep your contact information up to date on MyConcordia so we can reach you when necessary.
Welcome to Canada!

Do not leave the airport or a Canadian border crossing without having your Study Permit issued.

If you are planning to work, make sure that your Study Permit indicates that the permit holder ‘may accept employment’ or ‘may work’ in Canada.

Take a moment to review your study permit and ensure that all the information is correct. If you think there is an error tell the agent right away so that changes can be made. Alternatively it may take several months to have your document amended.

As soon as you arrive in Canada, go through customs where an officer will:
- Check your passport
- Verify your visa to enter Canada (if required)
- Refer to your Letter of Introduction
- Ask you a few questions about the purpose of your visit to Canada

Have all pages of your Offer of Admission and supporting documents ready to show the customs officer, especially if you are not required to obtain a CAQ or Study Permit. Get your passport stamped at the immigration office.

After clearing customs, go immediately to the Canadian immigration office near the customs area. An immigration officer will ask to see your:
- Passport
- Letter of Introduction issued by a Canadian visa office
- Offer of Admission from Concordia University
- CAQ Approval Letter (electronic version)
- Proof of sufficient funds for your studies in Canada

After verifying these documents, the immigration officer will complete and issue your Study Permit. Be sure that the information on your Study Permit is accurate, i.e. your name, date of birth, etc. If you notice any typographical errors on your document, ask the offices to make the corrections before you leave the immigration office.

Accueil Plus
Get your Study Permit printed faster at the Montreal-Trudeau Airport with Accueil Plus. This service is only available for students arriving for the Fall term and certain eligibility requirements apply. It does not exempt you from having to apply for your Study Permit and obtain a Letter of Introduction prior to arriving in Canada. Register in advance at accueilplus.ca

Arriving to Montreal-Trudeau Airport
Once you’ve cleared customs and immigration, look for the Welcome New International Students booth located in the International Arrivals section of the airport. This booth is operational during the Fall term, hosted by several Montreal universities and staffed by students. They will give you a map of Montreal and advice on getting from the airport to the city. You will also be able to call home to let your family know you’ve arrived safely!

If the booth is not open, ask anyone in uniform behind a service counter for directions.

How to get to the city from the airport – “Montreal Centre-ville”
747 Express bus
The 747 bus runs 24 hours a day between Montreal Trudeau Airport and the Berri-UQAM metro station near downtown Montreal. One-way cash fare is $10 payable in Canadian coins only – no bills. If you don’t have any Canadian coins to pay the fare on the bus directly, you can buy a fare card at the airport (International Arrival level). Visit the STM information counter at the airport to find out:
- When and where the next bus is leaving
- How to purchase a ticket in advance
- Which stop is closest to your destination
- Whether additional buses or subway rides will be necessary

Information is also available online here: stm.info/English/info/a-747.htm

Take a taxi
Taxi fares to downtown will be about $40. Drivers prefer cash although most will take a credit card.

Confirm your arrival in Canada
Call or register in person with your country’s consular representative in Canada. See a list of embassies and consulates international.gc.ca/protocol-protocole/reps.aspx
Arriving by bus or train
Buses arrive at the Voyageur Bus Terminus, Montreal’s central bus station near the Berri-UQAM Metro station – only a short cab ride or a few metro stops away from Concordia’s Sir George Williams Campus.

Trains arrive at the Gare Centrale (Central Station), about twelve city blocks away from Concordia’s Sir George Williams campus. Taxis are readily available outside the station. Metro and buses go out to the area around Concordia’s Loyola Campus in the city’s west end. Refer to public transit maps for details.

Making telephone calls
Local calls
Local area codes include 514, 450 and 438. It costs 50 cents to use a public telephone, which accepts Canadian coins only or a credit card. You can speak as long as you like without additional charges as long as you call within these area codes.

Long-distance calls
In a public telephone, deposit your 50 cents and dial 0 to reach the operator. You can ask the operator to reverse the charges to the person you are calling or you can put in enough coins for the cost of the call. The operator will ask which option you prefer.

Visit the International Students Office
Every international student must open a file with the International Students Office upon arrival. We will process your documents, assist with the health insurance plan, and address any questions or concerns. As line-ups can get long at the beginning of the term, you can upload scanned copies of your immigration documents on MyConcordia.ca prior to your first visit to our office: concordia.ca/content/dam/concordia/docs/your-sis/SIS-Upload-Document-Images.pdf. You must upload the first page of your CAQ (french version) and your Study Permit (not the Letter of Introduction) if you are planning to study for over 6 months at Concordia. If you plan to study for 6 months or less, you must upload the biographical page of your passport.

Get WISE! Attend a Welcome International Students Event
You will receive helpful information about:
• Getting settled in Montreal
• Adjustment to Concordia and Cultural Adaptation
• Your Health Insurance Plan concordia.ca/iso-sessions

Get your Permanent Code
All students in Quebec need an identification number called a Permanent Code. Complete the Permanent Code form on MyConcordia and bring your Study Permit (if your stay is over 6 months) or a copy of your passport (if your stay is less than 6 months) to the ISO or upload them on MyConcordia.ca before the deadline:
Summer Term – August 15
Fall Term – December 15
Winter Term – April 15 concordia.ca/permanent-code

Attend other orientation sessions
Attend as many sessions as possible to get to know the university community. concordia.ca/orientation

IMPORTANT!
Present your valid CAQ and Study Permit to the ISO staff member before the “Did Not Enter” (DNE) deadline of your first term at Concordia and every time you renew your immigration documents. Failure to comply with this regulation of the Ministry of Higher Education could result in the CANCELLATION of your course registration. If you are studying for six months or less, you must present a valid passport.
Moving to a new city is an exciting experience. Whether you decide to live on or off campus, there are many factors to consider, and we encourage you to take some time to research your options to find out what will best suit your needs and lifestyle.

Residence Life
Living on campus in residence is a great way to meet new friends. All of Concordia’s residences are lively places filled with students from around the globe, and Residence Life Assistants are trained students living on site who know first-hand the excitement and challenges of being new at Concordia.

Do you qualify to live in residence?
Check the Residence Life Admissions Criteria to see if you are eligible to live in residence at Concordia.ca/students/housing/application.html

HELPFUL TIP
If you would like to live with a friend in residence, you must both indicate that you want to live together on your applications and the Residence Life team will do their best to place you together.

Applying to live in residence
The link to the Residence application will be available at the beginning of March on MyConcordia.ca to students who have been offered conditional or final admission. There is a $100 non-refundable application fee to be paid by either Visa or MasterCard before the application can be processed.

Applicants will be asked to provide personal information, and answer questions about lifestyle and habits, building and room selections, and roommate preferences (if applicable). Please take the time to consider your answers carefully so that the staff of the Residence Office can best accommodate your living and academic needs.

Learn more about Residence options and mandatory meal plans at concordia.ca/residence

How to find affordable housing
Most students are successful in finding an apartment or roommates within one to two weeks.

The Concordia Student Union (CSU) Off-Campus Housing and Job Bank (HOJO) can tell you about your tenant rights and provide information about different neighbourhoods: hojo.csu.qc.ca

Hojo will also be giving an information session on housing. If you are unable to attend, please visit Hojo in H-260

Renting an apartment
Apartments in downtown Montreal are 30 per cent more expensive on average than neighbourhoods less centrally located. It is possible, however, to find reasonably-priced units along bus and Metro lines within a 20- to 30-minute commute from campus. Apartment sizes come in the following: a 1½ is a large room with kitchenette and bathroom; a 2½ is larger, or has a double room or is L-shaped; a 3½ has a separate bedroom, living room, kitchen and bathroom; a 4½ has two bedrooms, a living room, kitchen and bathroom, and so on.

How much can you expect to pay for rent?
Rents vary depending on the building age, condition and location. In general, apartments are not furnished, but many are equipped with a refrigerator and stove. You will need to pay separately for electricity and heat if they are not included in the rent.

Average monthly rents for downtown Montreal: $750 to $1500 per month depending on the size

Questions to ask when apartment hunting
• Are there laundry facilities in the building?
• Is the building close to a bus stop or Metro station?
• Are a fridge and stove included?
• Are heating and hot water included in the rental fee?
Consider finding a roommate
Sharing an apartment with one or more roommates will lower your financial burden and give you more options for suitable housing. Go apartment-hunting with someone to see whether your personalities are compatible. You can also complete the roommate questionnaire at csu.qc.ca/hojo and compare results. Stop by HOJO for free information about how to choose a compatible roommate and your rights and responsibilities as a roommate.

About signing leases
Most property owners will require you to sign a lease, but we strongly recommend that you visit a few apartments before you choose a place and sign for it. Once a lease is signed, it is very difficult to cancel as it is a legally binding agreement. Before you sign a lease, check:
- Appliances (refrigerator and stove) to make sure they are in working order
- Taps for water pressure and hot water availability
- For signs of bugs or rodents
- For repairs needed (the landlord is responsible for fixing these issues)

You may have to give a deposit for the first month’s rent when you sign the lease. Make sure to get an official receipt for every financial transaction.

If you sign a lease application, sign only one at a time, as you are legally bound to the lease if the landlord accepts your application.

Landlords can request proof of good payment habits, including references and/or a guarantor. This can be a challenge for those who have no credit history or immediate family in Canada.

If possible, arrange for a friend or family member to act as a guarantor in advance of your arrival.

Landlords can request background information about you. You can show your Offer of Admission from Concordia.

Landlords CAN ask you for:
- First and last name
- Current and previous full addresses
- Name and contact information
- Date of birth
- References
- Credit checks

Landlords CANNOT demand from you:
- Credit card number
- Social Insurance Number
- Driver’s permit
- Passport
- Bank account information
- Student Visa/Study Permit
- Health Insurance

As you begin apartment hunting, keep in mind that the landlord cannot require an application fee prior to the signing of the lease. Fees of this nature may not be refundable.

Contact HOJO for assistance: hojo.csu.qc.ca

Health insurance coverage is mandatory
The Government of Quebec requires all international students to be covered by a health insurance plan that meets its standards while living in Quebec.

Concordia University has negotiated a health and accident insurance plan with the Blue Cross insurance company that is compulsory for all international students with very few exceptions. This plan is specifically for international students and meets Government of Quebec standards at a competitive rate.

For the detailed information regarding your Blue Cross Health Insurance plan:
- Read your Blue Cross Health Insurance Plan Policy Booklet: concordia.ca/iso-benefits
- Watch presentation online: concordia.ca/iso-health

Health insurance fees are automatically charged to all international students when registering for courses or when graduate students are Continuing in Program (CIP). The insurance period for international students is from September 1 to August 31 of the following year. Students who arrive in January will pay a pro-rated premium for the eight-month period ending August 31.

Personal health insurance plans are not accepted as a replacement for the Blue Cross plan.

If you withdraw from all your courses prior to the DNE (Did Not Enter) deadline, please contact the ISO to request a refund of your health insurance fees, if applicable. The DNE deadline is usually within the first two weeks of the term for fall and winter courses and within the first week for spring and summer courses. For exact dates, please refer to the academic term dates and deadlines. Concordia.ca/students/registration/term-dates-deadlines.html

Obtain your health insurance card
You must be registered for courses or, if you’re a graduate student, be listed as Continuing in Program (CIP) before picking up your health insurance card at the ISO.

Attend a health insurance information session
See a full schedule and detailed information: concordia.ca/students/international/sessions-workshops/orientation

Coverage before the first day of class
Our Health Insurance Plans commence at the start of your term. You should buy temporary health insurance in your home country to cover you in Canada until your Blue Cross plan takes effect. Alternatively, additional coverage is available through our office, but it starts at the beginning of a calendar month.
Health insurance for your family
Under Quebec law, your spouse/partner and/or children must also have comprehensive health and accident insurance coverage if accompanying you to Canada. If you decide to use the dependent health insurance plan that Concordia University has negotiated with the Blue Cross insurance company, you must purchase it within 31 days of their arrival in Canada.

If you select the couple or family coverage that Concordia University has negotiated with the Blue Cross insurance company, you must mention the arrival of your spouse/partner and/or children to the ISO staff so that insurance cards can be issued for them. The insurance fee will be charged to your student account.

If you decide to purchase visitor’s insurance on your own for your family, refer to information, prepared by the insurance broker Vigilis about the coverage provided by various insurance companies: concordia.ca/students/international/health-insurance/insurance-for-dependents.html

Remember that even if you purchase another plan for your family, you still must be covered by the Blue Cross Plan for Concordia international students.

NOTE: Children born in Canada whose parents are not Canadian citizens or permanent residents are considered Canadian citizens from the time their birth is registered with the proper authorities. However, these children do not generally qualify for Quebec health insurance coverage (RAMQ) and will still require private insurance coverage. You must add them to your plan within 31 days of their birth date.

Eligibility for exemption
Only certain students are permitted to opt out of the Blue Cross Health Insurance Plan negotiated by Concordia for International Students:

1. Students who have a valid Quebec Health Insurance card
2. Citizens of countries that have reciprocity agreements with the Quebec Health Insurance Board
   - Full-time students (registered in a minimum 12 undergraduate course-credits) who are citizens of the countries listed below and who are covered under their government’s medical system before arriving in Quebec are eligible to apply for a Quebec Health Insurance card.
   - Belgium: Form Be/Que 128
   - Denmark: Denmark Health Card
   - Finland: Form SF/Q 4
   - France*: Form SE-401-Q-102 (student registered in a study program leading to a diploma), or form SE-401-Q-104 (student taking part in a mandatory, unpaid training period), or form SE-401-Q-106 (student taking part in an exchange)
   - Greece: Form GR/QUE 6
   - Luxembourg: Form LUX-QUE 4
   - Norway: Attestation issued by the HELFO (health administration) or by NAV (Norwegian national insurance scheme for abroad)
   - Portugal: Form POR/QUE 4
   - Sweden: Attestation issued by a competent institution certifying the student’s right to healthcare coverage

If this is your case, you must:
   - Visit the ISO for information on applying for a Quebec Health Insurance card
   - Have proof of your full-time status at Concordia University
   - Obtain the required proof of your coverage under the insurance plan/agreement specified for your country
   - Get a Health Insurance card and submit proof of coverage to the ISO

3. Students with certain scholarships
   - International students who have scholarships from a sponsoring organization or government (such as CIDA, ICCS, CBIE or WUSC) that include tuition fees and a group health insurance plan can also opt out of Concordia’s health insurance plan.
   - Make sure your scholarship letter specifically mentions the health insurance coverage as well as the duration of the policy.

4. Refugee claimants and convention refugees
   - Refugee claimants and convention refugees can also opt out, if they can show proof of medical coverage by the governments of Canada or Quebec.

Opting out of the Blue Cross Health Insurance Plan negotiated by Concordia
Only certain categories of students can opt out of the mandatory health insurance plan. See section on Eligibility for exemption in this Guide. To opt out, present your request along with proof of your approved alternative health insurance coverage in person at the ISO. If your approved alternative health insurance coverage expires during the academic year, you are responsible for getting an extension of health insurance coverage that meets the government’s requirements and providing proof of this coverage to the ISO before the expiration date.

Adjustments or cancellations will be based on the date the ISO receives a copy of the supporting documentation, mentioned in Eligibility for exemption section of this Guide. Insurance plans are based on a monthly rate from the first day of the month to the last day of the month. As such, and in order for the student to obtain the fullest refund, the request for adjustments or cancellations should be made prior to the first day of the month. Retroactive adjustments will only be considered and provided where supporting documents can prove that health insurance coverage has been maintained continuously from the beginning of the required insurance period. Where the supporting documents do not indicate health insurance coverage, the monthly fee charged will not be refunded. If a student has filed an insurance claim, the student can only receive a retroactive refund for the period (months) following the claim. Refunds are provided in the form of credit to the student’s university account.

IMPORTANT
If you qualify for one of these exemptions, you must still go through the process to opt out of the Concordia Health Insurance plan on an annual basis.
ONCE YOU ARRIVE

STEP 10
PAY YOUR FEES BEFORE THE DEADLINE AND INQUIRE ABOUT PART-TIME WORK

Pay your fees on time
Visit concordia.ca/tuitionandfees for:
• A tuition fee calculator
• Answers to frequently asked questions
• Fee payment deadlines
• Information on how fees are billed

Exemption from differential fees
There are some fee exemptions that allow international students to pay a tuition rate lower than the international tuition rate. Some exemption categories are: diplomats and their dependents, refugees, French citizens, and international students whose spouse or parent holds certain categories of work permits concordia.ca/fee-exemptions

The deadline for requesting an exemption and submitting all supporting documents is the last day of classes in a term.

Based on Ministry of Higher Education directives, requests that are incomplete at the end of the term or submitted afterward may not be processed for that term.

Eligibility for Financial Aid
Financial assistance is available for international students at Concordia, but it is limited.

Students must have sufficient funding to complete their degrees. Concordia University cannot assume financial responsibility for students who do not have adequate funds.

Undergraduate students
For further information on scholarships, awards and bursaries, contact the Financial Aid and Awards Office (FAAO):
Tel: 514-848-2424, ext. 3507
cr@faao.concordia.ca
concordia.ca/ffao

Graduate students
New graduate students are considered by each Faculty/Department for internal awards and doctoral international tuition fee remissions (exemption from international differential tuition fees) based on their complete admission application.

Refer to the database of awards maintained by the Graduate Awards Office concordia.ca/grad-awards

For more information on funding options, please see concordia.ca/grad-funding

American students may apply for government funding through the U.S. Department of Education, where loans are available for students and parents who meet the criteria. Find out about the loan requirements at concordia.ca/usaaid

Working in Canada
On campus: If you are a full-time international student with a valid Study Permit you can work on campus. You must have the following condition printed on your Study Permit:
May accept employment on the campus of the institution at which registered in full-time studies. concordia.ca/work-on-campus

If you are an international student studying for six months or less and do not have a Study Permit, you are not permitted to work on campus. Find out more at cic.gc.ca/english/study/work-on-campus.asp

Off Campus: To be eligible to work off-campus you must meet the eligibility criteria set out by Citizenship and Immigration Canada, as follows:

- have a valid Study Permit;
- be a full-time student;
- be enrolled at a designated learning institution (such as Concordia);
- be studying in an academic program that is at least six months in duration, leading to a degree, diploma or certificate.

Your Study Permit must state that you may accept employment on or off-campus if meeting eligibility criteria as per R186 (f), (v) or (w).

You can work up to 20 hours per week during the regular academic session and full-time during scheduled breaks. cic.gc.ca/english/study/work-off-campus.asp

Is your spouse/partner allowed to work? Accompanying spouses/partners of international students who are not enrolled as students themselves may be eligible to apply for an Open Work permit. cic.gc.ca/english/study/work-spouse.asp

The following optional services should make it easier for you to pursue your studies at Concordia and enjoy campus life.

- Set up a Concordia email account
  For step-by-step instructions, go to concordia.ca/email

- Reserve a locker on campus
  You can reserve one online on MyConcordia.ca, available on a first-come, first-served basis. Fees vary from building to building.
  Keep in mind that a late fee will be charged if the locker is not emptied by the end of term.

- Buy the textbooks and course packs you need
  Find out what books and course packs you need, as well as the options for buying and selling used textbooks. stores.concordia.ca

- GradProSkills
  Graduate students can sign up for professional skills development workshops. concordia.ca/gradproskills

- Concordia Library
  Become familiar with Concordia’s library facilities by taking a tour and signing up for a workshop concordia.ca/library-workshops

What else do you have to know?
If you carefully read this Guide and use the enclosed Checklist, you are well on your way to a smooth transition to life as an international student at Concordia University.

Meet your ISO advisors (from left to right): Nadeem Butt, Brenda Brisson, Anna Nigoghosian, and Jenny Calder and Farooq Shaikh.
Important Academic Dates
Check the Academic Calendars regularly for deadlines and important dates at concordia.ca/academic-dates

The Concordia International Student Association (CISA)
Reach out to connect with CISA – an association run by international students who are committed to helping you adjust to your new environment at Concordia and in Montreal. CISA organizes activities throughout the semester, such as trips, parties and inter-university games to make sure you enjoy your experience abroad while meeting people from all over the world! facebook.com/cisamontreal

The Concordia Student Exchange Association (CSEA)
CSEA is the student resource for all outgoing and incoming exchange students at Concordia. Connect with CSEA anytime by email at csea.concordia@gmail.com for any questions you may have about our experiences abroad or about queries regarding finding housing, budgeting, travel, etc. and we will be glad to help you out. facebook.com/cseaconcordia/

Get Involved!
Clubs and associations are a great way to make friends and create connections that will stay with you for life. Model United Nations, Ski, and Snowboard clubs exist along with over 35 cultural and ethnic associations such as the Canadian Asian Association and the Muslim Student Association, to name a few. deanofstudents.concordia.ca/student-groups/

Want to start your own club?
Check with the Dean of Students office, your primary source for information on all non-academic aspects of student life.

Concordia links
International Students Office concordia.ca/iso
New Student Program concordia.ca/new-students
Birks Student Service Centre (Office of the Registrar) concordia.ca/birks
School of Graduate Studies concordia.ca/offices/sgs
Tuition and fees concordia.ca/tuitionandfees
Concordia International Students Association (CISA) cisa-concordia.com
Language Institute (Continuing Education) cce.concordia.ca
Off-Campus Housing and Job Bank hojo.csu.qc.ca
Residence concordia.ca/residence

External links
Canadian Bureau for International Education (CBIE) cbie.ca
Citizenship and Immigration Canada cic.gc.ca
Department of Foreign Affairs and International Trade international.gc.ca
Montréal International montrealinternational.com/home/
Montréal – Trudeau Airport admtl.com/Passengers/Home.aspx
TOEFL toefl.org
Québec Ministry of Immigration immigration-quebec.gouv.qc.ca/en/
Ministère de l’Enseignement supérieur, de la Recherche et de la Science mesrs.gouv.qc.ca (not available in English)
Québec Rental Board www.rdl.gouv.qc.ca/en/accueil/accueil.asp
Régie de l’assurance maladie ramq.gouv.qc.ca/en/Pages/home.aspx

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