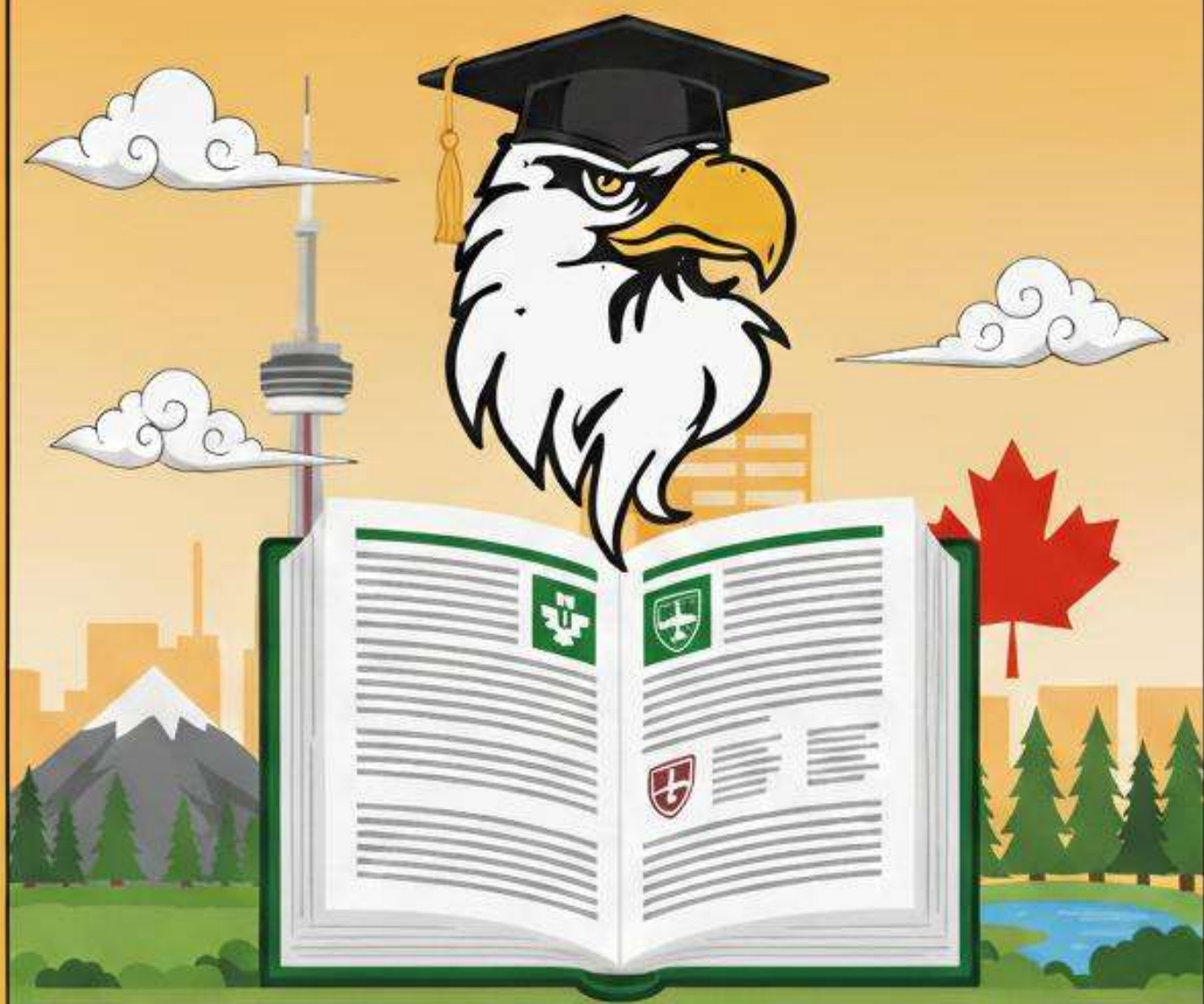


# **The Comprehensive Guideline to Canadian Universities**

**1st Edition 2025**



**Types of Scholarships & Deadlines**

**By Dare To Dream**

**Team Elite Powered By Elite Era Development**

# THE COMPLETE GUIDE TO STUDYING AT CANADIAN UNIVERSITIES

## Your Essential Handbook for 2026 Intake

Created by Team Dare To Dream

1st Edition 2025

Website: <https://dares2dream.com>

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## 1. INTRODUCTION

Welcome to your comprehensive guide for studying at universities in Canada! Canada hosts approximately 1 million international students and is one of the world's most welcoming destinations for higher education.

## Why Study in Canada?

- **High-Quality Education:** Globally recognized degrees from world-class universities
- **Affordable Tuition:** Lower than US, UK, and Australia
- **Safe & Multicultural:** Welcoming society with diverse communities
- **Work Opportunities:** Work while studying and after graduation (PGWP)
- **Pathway to PR:** Study can lead to permanent residency
- **Bilingual:** Study in English or French

## IMPORTANT 2026 NOTICE

Canada has implemented significant changes to its international student program for 2025-2026. These include:

- Study permit caps (437,000 permits for 2025, same for 2026)
- Provincial Attestation Letter (PAL) requirement for most students
- Changes to Post-Graduation Work Permit (PGWP) eligibility
- Increased financial requirements

**This guide reflects all latest policy changes as of October 2025.**

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## 2. UNDERSTANDING THE CANADIAN HIGHER EDUCATION SYSTEM

### Types of Institutions

#### Universities

- Offer bachelor's, master's, and doctoral degrees
- Research-intensive
- Examples: University of Toronto, UBC, McGill

#### Colleges (Community/Technical)

- Offer diplomas, certificates, and applied degrees
- Career-focused, practical training
- Examples: Seneca College, George Brown College, SAIT

#### Designated Learning Institutions (DLIs)

- Only DLIs can accept international students
- Check DLI list on IRCC website

## **Academic Structure**

### **Degree Levels:**

- **Diploma/Certificate:** 1-2 years (Colleges)
- **Bachelor's Degree:** 3-4 years (Universities)
- **Master's Degree:** 1-2 years (Universities)
- **Doctoral Degree (PhD):** 4-6 years (Universities)

### **Academic Calendar - Three Intakes:**

#### **Fall Intake (September) - MOST POPULAR**

- Classes begin: September
- Application opens: October (previous year)
- Deadlines: January-March
- 70-80% of programs available
- Best scholarships and funding

#### **Winter Intake (January)**

- Classes begin: January
- Application opens: February-September (previous year)
- Deadlines: September-November
- Fewer programs, less competition

#### **Summer Intake (May)**

- Classes begin: May/June
  - Limited programs (mainly short-term courses)
  - Application: October-February
  - Least common intake
-

### 3. STUDY PERMIT (STUDENT VISA) INFORMATION

#### What is a Study Permit?

A study permit is a document issued by Immigration, Refugees and Citizenship Canada (IRCC) that allows international students to study at a DLI in Canada.

**Important:** A study permit is NOT a travel visa. You also need:

- **Visitor Visa (TRV):** For most countries (stamped in passport)
- **eTA:** For visa-exempt countries entering by air

#### Study Permit Requirements

##### 1. Letter of Acceptance from DLI

- Must be from SEVP-certified institution
- Issued after admission

##### 2. Provincial Attestation Letter (PAL) - NEW REQUIREMENT

- **MANDATORY** for most students starting 2024
- Issued by province/territory
- Required BEFORE applying for study permit
- University will provide instructions
- **Graduate students now included** (as of 2025)

#### Exemptions from PAL:

- K-12 students
- Master's and PhD students (until recently - NOW INCLUDED)
- Study permit extensions at same institution
- Short-term programs (<6 months)

##### 3. Proof of Financial Support

#### Updated Financial Requirements (Effective September 1, 2025):

##### Outside Quebec:

- First year tuition: Full amount

- Living expenses: **CAD \$22,895** (increased from \$20,635)
- Return transportation

#### **For Quebec:**

- Different requirements (check Quebec CAQ)

#### **4. Other Requirements:**

- Valid passport
- Clean criminal record (police certificate if required)
- Medical exam (if required)
- Proof you will leave Canada after studies
- Biometrics (fingerprints and photo)

### **Study Permit Application Process**

**Timeline:** Apply 3-4 months before program start

#### **Step 1: Get Letter of Acceptance**

- Apply to university
- Receive admission offer
- Pay deposit

#### **Step 2: Obtain PAL**

- University will guide you
- PAL comes from province/territory
- Required for study permit

#### **Step 3: Apply for Study Permit**

- Apply online: <https://www.canada.ca/en/immigration-refugees-citizenship/services/application.html>
- Complete Form IMM 1294
- Upload all documents
- Pay fee: **CAD \$150**

#### **Step 4: Provide Biometrics**

- Fee: **CAD \$85**
- At visa application center

### **Step 5: Medical Exam (if required)**

- By panel physician
- If from certain countries or working in specific fields

### **Step 6: Wait for Decision**

- Processing time: **4-16 weeks** (varies by country)
- Check status online

### **Step 7: Receive Port of Entry Letter**

- You'll receive approval letter (not actual permit)
- Present at Canadian border to get actual study permit

## **Work While Studying**

### **On-Campus Work:**

- No permit needed
- Can work unlimited hours
- Must be full-time student

### **Off-Campus Work:**

- **Maximum 24 hours/week** during academic session (updated 2024)
- Unlimited during breaks
- Automatically authorized on study permit
- Must be full-time student

## **Official Resources**

- IRCC Study Permits: <https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada/study-permit.html>
  - EduCanada: <https://www.educanada.ca/>
-

## **4. CRITICAL: 2025-2026 POLICY CHANGES**

### **IMPORTANT UPDATES YOU MUST KNOW**

#### **Study Permit Caps**

##### **2025-2026 Intake Caps:**

- **2025:** 437,000 study permits (10% reduction from 2024)
- **2026:** 437,000 study permits (maintained at 2025 level)
- Allocated by province/territory
- First-come, first-served within allocation

##### **What This Means:**

- Increased competition for spots
- Apply EARLY
- Not all applicants will receive permits

#### **Provincial Attestation Letter (PAL/TAL)**

##### **Now Required for:**

- Undergraduate students ✓
- College/diploma students ✓
- **Master's students** ✓ (NEW - included as of 2025)
- **PhD students** ✓ (NEW - included as of 2025)

##### **How to Get PAL:**

1. Apply and get admitted to university
2. University provides information about PAL process
3. Province/territory issues PAL
4. Use PAL in study permit application

##### **Graduate Student Allocations:**

- Based on 2023 levels (not increased)
- Each province has specific allocation



- Managed separately from undergraduate

## **Post-Graduation Work Permit (PGWP) Changes**

### **NEW Requirements (Starting November 2024):**

#### **1. Language Proficiency Required**

- **Undergraduate & Graduate:** Minimum CLB 7
- **College Diploma:** Minimum CLB 5
- Must submit English/French test scores
- IELTS, CELPIP, TEF, or TCF accepted

#### **2. Field of Study Requirements**

- PGWP eligibility based on program
- Priority to in-demand fields:
  - Healthcare
  - STEM (Science, Technology, Engineering, Math)
  - Trades
  - Transportation
  - Agriculture

#### **3. Program Eligibility**

- Public college programs only
- University programs eligible
- Private-public partnerships: NOT eligible
- Must be at eligible DLI

#### **4. Spouse Work Permits - RESTRICTED**

- Only for PhD student spouses
- Master's students: only if program is 16+ months
- Undergraduate: NOT eligible

### **Canadian Language Benchmark (CLB) Scores:**

CLB Level	IELTS	CELP	TEF Canada	TCF Canada
CLB 7	6.0 each	7 each	310-348 (varies)	400+ (varies)
CLB 5	5.0 each	5 each	180+	300+

## Increased Financial Requirements

### As of September 1, 2025:

- Previous: CAD \$20,635
- **New:** CAD \$22,895 (excluding Quebec)
- Plus tuition and travel
- Must show proof at application

## DLI Compliance Requirements

### New Rules (November 2024):

- Must stay enrolled at DLI listed on permit
- Cannot change DLIs without new study permit
- Updating online profile NOT sufficient
- Universities must verify student compliance
- Non-compliant DLIs face suspension

## How These Changes Affect You

**APPLY EARLY:** With caps and PAL requirements, delays can mean missing intake

**Budget More:** Financial requirements increased by 11%

**Plan for PGWP:** Choose programs carefully for post-study work

**Check Field of Study:** Ensure your program qualifies for PGWP

**Language Tests:** Plan to take required English/French tests

## 5. UNDERGRADUATE ADMISSIONS GUIDE

### Admission Requirements

#### Academic Requirements:

- High school diploma or equivalent
- Minimum GPA: 70-85% (varies by university)
- Specific course requirements (e.g., Math for Engineering)

### **English Language Proficiency:**

- IELTS Academic: 6.5 overall (6.0 each band)
- TOEFL iBT: 80-100
- PTE Academic: 58-65
- Duolingo: 120+ (some universities)

**Note:** Requirements vary by university and program

## **Application Components**

### **1. Application Form**

- Apply through university portal
- Ontario: OUAC (Ontario Universities Application Centre)
- Other provinces: Direct to university

### **2. Academic Transcripts**

- High school transcripts
- Translated to English/French if needed
- Certified copies

### **3. Personal Statement/Essay**

- Required by some universities
- 500-1000 words

### **4. Letters of Recommendation**

- 1-2 letters (varies by program)
- From teachers or counselors

### **5. Supplementary Materials**

- Portfolio (for Arts, Design)
- Audition (for Music, Theatre)

- Program-specific requirements

## **6. Application Fee**

- CAD \$70-\$150 per application

## **Popular Undergraduate Programs**

- Business Administration
- Computer Science/IT
- Engineering (all disciplines)
- Health Sciences
- Arts & Humanities
- Social Sciences

## **Top Universities for Undergraduates**

1. University of Toronto
2. University of British Columbia (UBC)
3. McGill University
4. McMaster University
5. University of Alberta
6. University of Waterloo
7. Western University
8. Queen's University
9. University of Calgary
10. Simon Fraser University

## **Application Deadlines (Fall 2026)**

### **General Timeline:**

- Application Opens: October 2025
- **Early Deadline:** November-December 2025
- **Regular Deadline:** January-March 2026
- **Ontario (OUAC):** February 1, 2026 (equal consideration)

- **Late Applications:** March-May 2026 (if space available)

### **Decision Notifications:**

- Rolling basis: December 2025 onwards
- Most decisions: March-May 2026

### **Acceptance Deadline:**

- **May 1 or June 1, 2026** (varies by university)
- 

## **6. GRADUATE ADMISSIONS GUIDE (MASTER'S)**

### **Admission Requirements**

#### **Academic Prerequisites:**

- Bachelor's degree (4-year or equivalent)
- Minimum GPA: 3.0/4.0 (B average)
- Relevant undergraduate major

#### **Standardized Tests:**

##### **1. GRE (Graduate Record Examination)**

- Required by some programs
- Not as common as in USA
- Check specific program requirements
- Website: <https://www.ets.org/gre>

##### **2. GMAT (for MBA/Business)**

- Required for most MBA programs
- Minimum: 550-600
- Website: <https://www.mba.com/gmat>

##### **3. English Language Tests**

- **IELTS Academic:** Minimum 6.5 (6.0 each)
- **TOEFL iBT:** Minimum 80-100

- **PTE Academic:** Minimum 58-65

### **Exemptions:**

- Previous degree in English
- From English-medium institution (3+ years)

### **Application Materials**

#### **1. Statement of Purpose**

- 500-1000 words
- Research interests, career goals

#### **2. Letters of Recommendation**

- 2-3 academic references
- From professors or supervisors

#### **3. Resume/CV**

- Academic and professional experience

#### **4. Writing Sample** (if required)

- For research-based programs

#### **5. Research Proposal** (for thesis-based Master's)

- 1000-2000 words
- Research plan

### **Types of Master's Programs**

#### **Course-Based:**

- Focus on coursework
- No thesis required
- 1-2 years
- Professional degrees (MBA, MEng)

#### **Thesis-Based:**

- Research-focused
- Thesis required

- 2 years
- Often funded with stipend

## Application Timeline (Fall 2026)

Activity	Timeline
Research Programs	June-September 2025
Take English Tests	August-November 2025
Request Recommendations	September-October 2025
Draft SOP	October-November 2025
Submit Applications	December 2025 - February 2026
Admission Decisions	February-April 2026
Accept Offer	April-May 2026
Apply for PAL	April-May 2026
Apply for Study Permit	May-June 2026
Arrive in Canada	August 2026

## Deadlines for Top Programs

### Fall 2026 Intake:

- **December 1, 2025:** Early deadline (some programs)
- **January 15, 2026:** Common deadline
- **February 1, 2026:** Final deadline (most programs)

**Note:** Deadlines vary significantly by program and university

## 7. PhD ADMISSIONS GUIDE

### Admission Requirements

#### Academic Prerequisites:

- Master's degree (preferred)
- Some programs accept outstanding Bachelor's students
- Strong research background
- Minimum GPA: 3.5/4.0 (A- average)

## **Research Proposal:**

- 2000-3000 words
- Clear research questions
- Methodology
- Expected contributions

## **Application Components**

### **1. Research Proposal**

- Most critical component
- Align with faculty research

### **2. Letters of Recommendation**

- 3 strong academic references
- From research supervisors

### **3. CV/Resume**

- Publications
- Conference presentations
- Research experience

### **4. Writing Sample**

- Published paper or thesis chapter
- Demonstrates research ability

### **5. Contact with Potential Supervisors**

- **HIGHLY RECOMMENDED**
- Email faculty before applying
- Discuss research fit

## **Funding**

**Most PhD programs in Canada offer funding packages:**

### **Typical Funding Package:**

- Tuition waiver



- Stipend: **CAD \$15,000 - \$30,000/year**
- Research assistantship
- Teaching assistantship (TA)
- Health insurance

**Funding Duration:** Usually 4-5 years

### **Major Scholarships:**

- Vanier Canada Graduate Scholarship: **\$50,000/year for 3 years**
- NSERC, SSHRC, CIHR doctoral awards
- University-specific scholarships

### **Application Deadlines**

#### **Fall 2026 PhD Admissions:**

- **December 1, 2025:** Early programs
- **January 15, 2026:** Common deadline
- **February 15, 2026:** Some programs

**Contact supervisors: 6-12 months before deadline**

## **8. APPLICATION TIMELINE FOR 2026 INTAKE**

### **Comprehensive Timeline for Fall 2026**

#### **12-18 Months Before (April-October 2025)**

- Research universities and programs
- Understand admission requirements
- Begin test preparation (IELTS/TOEFL)
- Identify scholarship opportunities
- Budget planning (tuition + living + visa)

#### **10-12 Months Before (October-December 2025)**

- Take English proficiency tests

- Retake if needed
- Finalize university list (6-8 universities)
- Request letters of recommendation
- Contact potential supervisors (for grad programs)

#### **8-10 Months Before (December 2025-February 2026)**

- Submit applications
  - Early: December 2025
  - Regular: January-February 2026
- Draft personal statements/SOPs
- Complete application forms
- Pay application fees

#### **6-8 Months Before (February-April 2026)**

- Wait for admission decisions
- Attend interviews (if required)
- Receive offers: March-April 2026
- Compare offers and funding

#### **4-6 Months Before (April-June 2026)**

- Accept offer: by deadline (usually May-June 1)
- Pay deposit (usually CAD \$200-\$500)
- Decline other offers
- **Request PAL** from university
- Receive Letter of Acceptance

#### **3-5 Months Before (May-July 2026)**

- Receive PAL (2-4 weeks)
- Apply for study permit online
- Pay study permit fee (CAD \$150)
- Provide biometrics (CAD \$85)

- Medical exam (if required)
- Submit all documents

### **2-3 Months Before (June-August 2026)**

- Wait for study permit approval (4-16 weeks)
- Receive Port of Entry Letter
- Apply for TRV/eTA (automatic for most)
- Book flights
- Arrange accommodation
- Get health insurance

### **1 Month Before (August 2026)**

- Attend pre-departure orientation
- Pack essentials
- Arrange airport pickup
- Open international bank account (if possible)
- Purchase travel insurance

### **Arrival (Late August/Early September 2026)**

- Arrive 1-2 weeks before classes
  - Present documents at border
  - Receive study permit at Port of Entry
  - Attend orientation
  - Open Canadian bank account
  - Get SIN (if working)
  - Register for courses
-

## **9. TESTING REQUIREMENTS**

### **English Language Tests**

#### **IELTS Academic (Most Common)**

##### **Format:**

- Listening: 30 minutes
- Reading: 60 minutes
- Writing: 60 minutes
- Speaking: 11-14 minutes
- Score Range: 0-9 bands

##### **Minimum Requirements:**

- Most Universities: 6.5 overall (6.0 each band)
- Top Programs: 7.0 overall (6.5 each band)

##### **Registration:**

- Website: <https://www.ielts.org>
- Cost: CAD \$300-\$350
- Score Validity: 2 years
- Results: 13 days

### **TOEFL iBT**

##### **Format:**

- Reading: 35 minutes
- Listening: 36 minutes
- Speaking: 16 minutes
- Writing: 29 minutes
- Score Range: 0-120

##### **Minimum Requirements:**

- Most Universities: 80-90

- Top Programs: 100+

**Registration:**

- Website: <https://www.ets.org/toefl>
- Cost: CAD \$300
- Score Validity: 2 years

**PTE Academic****Format:**

- Computer-based test
- 3 sections
- 2 hours
- Score Range: 10-90

**Minimum Requirements:**

- Most Universities: 58-65

**Registration:**

- Website: <https://www.pearsonpte.com>
- Cost: CAD \$340
- Results: 2 days

**Duolingo English Test****Format:**

- Online test
- 1 hour
- Score Range: 10-160

**Minimum Requirements:**

- Some Universities: 120+
- Not accepted by all universities

**Registration:**

- Website: <https://englishtest.duolingo.com>
- Cost: USD \$59

## **Graduate Entrance Exams**

### **GRE (Graduate Record Examination)**

#### **Format:**

- Verbal Reasoning: 130-170
- Quantitative Reasoning: 130-170
- Analytical Writing: 0-6

#### **Requirement:**

- Less common in Canada than USA
- Some programs require it
- Check specific programs

#### **Registration:**

- Website: <https://www.ets.org/gre>
- Cost: USD \$220
- Score Validity: 5 years

### **GMAT (for MBA)**

#### **Format:**

- Quantitative, Verbal, Integrated Reasoning, Writing
- Score Range: 200-800

#### **Requirement:**

- Required for most MBA programs
- Competitive Score: 600-650
- Top Schools: 650-700

#### **Registration:**

- Website: <https://www.mba.com/gmat>
- Cost: USD \$275
- Score Validity: 5 years

## Test Preparation Tips

1. **Start Early:** 3-4 months preparation
  2. **Take Practice Tests:** Familiarize with format
  3. **Join Prep Courses:** If needed
  4. **Official Materials:** Use ETS/IELTS materials
  5. **Retake if Needed:** Most students take 2-3 attempts
- 

## 10. SCHOLARSHIPS & FINANCIAL AID

### Government of Canada Scholarships

#### 1. Study in Canada Scholarships (SICS)

- **Level:** Undergraduate and Graduate
- **Coverage:** Up to CAD \$12,700
- **Duration:** Short-term (4-6 months)
- **Eligibility:** Students from eligible developing countries
- **Deadline:** March 18, 2026 (for Fall 2026)
- **Website:** <https://www.educanada.ca/scholarships-bourses>

#### 2. Vanier Canada Graduate Scholarships

- **Level:** PhD only
- **Amount:** \$50,000 per year
- **Duration:** 3 years
- **Total:** \$150,000
- **Eligibility:** Doctoral students at Canadian universities
- **Selection:** Nominated by university
- **Deadline:** November (previous year)

- **Website:** <https://vanier.gc.ca>

### **3. Banting Postdoctoral Fellowships**

- **Level:** Postdoctoral
- **Amount:** \$70,000 per year
- **Duration:** 2 years
- **Website:** <https://banting.fellowships.gc.ca>

## **Major University Scholarships**

### **1. Lester B. Pearson International Scholarship (University of Toronto)**

- **Level:** Undergraduate
- **Coverage:** Full tuition, books, residence for 4 years
- **Number:** 37 scholarships annually
- **Eligibility:** Exceptional international students
- **Deadline:** November 2025
- **Website:** <https://future.utoronto.ca/pearson>

### **2. UBC International Leader of Tomorrow Award**

- **Level:** Undergraduate
- **Coverage:** Need-based, up to full tuition + living
- **Eligibility:** Outstanding academic achievement + financial need
- **Deadline:** December 1, 2025
- **Website:** <https://you.ubc.ca/financial-planning>

### **3. UBC International Major Entrance Scholarships (IMES)**

- **Level:** Undergraduate
- **Amount:** \$10,000-\$20,000 per year
- **Duration:** Renewable for 4 years
- **Automatic:** Based on admission application

### **4. UBC Outstanding International Student (OIS) Awards**



- **Amount:** \$10,000-\$25,000
- **Automatic:** No separate application

#### **5. University of Calgary International Entrance Scholarship**

- **Amount:** \$60,000, \$15,000, or \$10,000
- **Level:** Undergraduate
- **Automatic:** Based on admission

#### **6. York University International Student Scholarships**

- **Amount:** \$35,000-\$100,000
- **Level:** Undergraduate
- **Website:** <https://futurestudents.yorku.ca>

#### **7. McGill University Scholarships**

- **Amount:** Up to \$8,500 for undergrads
- **Various:** Need-based and merit-based

#### **8. University of Waterloo International Scholarships**

- **Amount:** Up to \$10,000
- **Programs:** Various entrance scholarships
- **Website:** <https://uwaterloo.ca/future-students>

#### **9. Dalhousie University Scholarships**

- **Amount:** Up to \$30,000
- **Coverage:** Tuition, accommodation, health insurance
- **Level:** Master's and PhD

#### **10. University of Saskatchewan Graduate Scholarships**

- **PhD:** Up to \$20,000
- **Master's:** Up to \$16,000

### **Provincial Scholarships**

#### **Ontario Graduate Scholarship (OGS)**

- Master's and PhD
- \$5,000 per term (\$15,000/year)
- Nominated by university

## **Quebec Merit Scholarship**

- Various amounts
- For Quebec universities

## **How to Find Scholarships**

### **1. University Websites**

- Check "Financial Aid" or "Scholarships" section
- Automatic consideration for some
- Separate applications for others

### **2. Government Websites**

- EduCanada: <https://www.educanada.ca/scholarships-bourses>
- Provincial education ministries

### **3. Scholarship Search Engines**

- ScholarshipsCanada: <https://www.scholarshipscanada.com>
- Scholarship Portal: <https://www.scholarshipportal.com>

### **4. Home Country**

- Check your government education ministry
- Bilateral agreements with Canada

## **Financial Aid Tips**

1. **Apply Early:** Most scholarships first-come, first-served
2. **Multiple Applications:** Apply to many scholarships
3. **Check University Automatically:** Some don't need separate application
4. **Strong Application:** Good grades + extracurriculars
5. **Contact Financial Aid Office:** Ask about available aid

## Student Loans

**Canadian Student Loans:** Generally NOT available for international students

**Home Country Loans:** Check with banks in your country

**Private International Loans:** Limited options, usually require Canadian co-signer

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## 11. COST OF ATTENDANCE

### Tuition Fees (Annual)

#### Undergraduate Programs

**Average Range:** CAD \$20,000 - \$30,000 per year

#### By Field:

- **Arts & Humanities:** \$18,000 - \$25,000
- **Business:** \$20,000 - \$35,000
- **Computer Science:** \$25,000 - \$40,000
- **Engineering:** \$25,000 - \$45,000
- **Medicine:** \$30,000 - \$60,000+
- **Dentistry:** \$40,000 - \$70,000+

#### By Province (Average):

- **Ontario:** \$30,000 - \$40,000
- **British Columbia:** \$28,000 - \$38,000
- **Alberta:** \$22,000 - \$30,000
- **Quebec:** \$18,000 - \$25,000 (lower than other provinces)
- **Atlantic Provinces:** \$18,000 - \$28,000

### Graduate Programs

#### Master's Programs:

- **Average:** \$17,000 - \$25,000 per year
- **MBA:** \$25,000 - \$60,000 total program

- **Engineering:** \$18,000 - \$35,000
- **Computer Science:** \$20,000 - \$35,000

### **PhD Programs:**

- **Average:** \$7,000 - \$20,000 per year
- **Often fully funded** (tuition waiver + stipend)

### **College/Diploma Programs**

**Average:** \$7,000 - \$22,000 per year

### **Living Expenses (Annual Estimates)**

#### **Major Cities (Toronto, Vancouver)**

- **Housing:** \$12,000 - \$18,000
- **Food:** \$3,600 - \$5,000
- **Transportation:** \$1,200 - \$1,800
- **Books/Supplies:** \$1,000 - \$1,500
- **Personal/Entertainment:** \$2,000 - \$3,000
- **Phone/Internet:** \$600 - \$1,000
- **Health Insurance:** \$600 - \$900
- **Total:** \$21,000 - \$31,200

#### **Mid-Size Cities (Ottawa, Calgary, Edmonton)**

- **Housing:** \$9,000 - \$14,000
- **Food:** \$3,000 - \$4,500
- **Transportation:** \$1,000 - \$1,500
- **Books/Supplies:** \$1,000 - \$1,500
- **Personal:** \$1,500 - \$2,500
- **Phone/Internet:** \$600 - \$900
- **Health Insurance:** \$600 - \$900
- **Total:** \$16,700 - \$26,300

## **Smaller Cities (Halifax, Winnipeg, Quebec City)**

- **Housing:** \$7,000 - \$10,000
- **Food:** \$2,500 - \$3,500
- **Transportation:** \$800 - \$1,200
- **Books/Supplies:** \$1,000 - \$1,500
- **Personal:** \$1,200 - \$2,000
- **Phone/Internet:** \$500 - \$800
- **Health Insurance:** \$600 - \$900
- **Total: \$13,600 - \$19,900**

## **Accommodation Options**

### **On-Campus Residence:**

- **Cost:** \$8,000 - \$12,000 per year
- Includes: Room, utilities, sometimes meal plan
- Limited availability, apply early

### **Off-Campus (Shared Apartment):**

- **Cost:** \$600 - \$2,000 per month
- Varies by city and location
- Plus utilities: \$100-\$200/month

### **Homestay:**

- **Cost:** \$700 - \$1,200 per month
- Includes: Room, meals
- Good for language learning

## **One-Time Expenses**

- **Study Permit Fee:** CAD \$150
- **Biometrics Fee:** CAD \$85
- **Medical Exam:** CAD \$200-\$300 (if required)

- **Flight Tickets:** CAD \$800-\$2,500 (varies by origin)
- **Application Fees:** CAD \$70-\$150 per university
- **Initial Setup:** CAD \$1,000-\$2,000 (bedding, kitchenware, winter clothing)

## **Total First Year Cost Estimates**

### **Budget Option (Smaller City + College):**

- Tuition: \$15,000
- Living: \$13,600
- One-time: \$2,500
- **Total: ~CAD \$31,100**

### **Mid-Range (Mid-Size City + University):**

- Tuition: \$28,000
- Living: \$20,000
- One-time: \$3,000
- **Total: ~CAD \$51,000**

### **Premium (Major City + Top University):**

- Tuition: \$38,000
- Living: \$28,000
- One-time: \$3,500
- **Total: ~CAD \$69,500**

## **Ways to Reduce Costs**

1. **Choose Affordable Provinces:** Quebec, Manitoba, Atlantic Canada
2. **College First:** Transfer to university later (pathway programs)
3. **Shared Accommodation:** Roommates reduce rent
4. **Cook at Home:** Save 60% vs eating out
5. **Buy Used:** Textbooks, furniture
6. **Student Discounts:** Transit, entertainment

7. **Work Part-Time:** Earn up to \$1,200/month (20 hrs/week)

8. **Apply for Scholarships:** Every dollar helps

## **Proof of Funds Required**

**For Study Permit (as of September 2025):**

- First year tuition: Full amount
- Living expenses: **CAD \$22,895**
- Return travel: ~\$2,000
- **Total to show: ~\$24,895 + tuition**

**Example:** If tuition is \$25,000

- Must show: **\$49,895** in bank account
- 

## **12. POST-GRADUATION WORK PERMIT (PGWP)**

### **What is PGWP?**

Post-Graduation Work Permit allows international students to work in Canada after graduation. It's a pathway to permanent residency.

### **PGWP Duration**

**Based on Program Length:**

- **8 months to <2 years:** PGWP equal to program length
- **2+ years:** PGWP up to 3 years
- **Master's degree:** Up to 3 years (even if <2 years program)

## **NEW PGWP Requirements (2024-2026)**

### **1. Language Proficiency MANDATORY**

**Minimum Scores Required:**

- **University (Bachelor's, Master's, PhD):** CLB 7
- **College Diploma:** CLB 5

**CLB 7 Equivalent:**

- IELTS: 6.0 in each skill
- CELPIP: 7 in each skill
- TEF Canada: 310-348 (varies by skill)
- TCF Canada: 400+ (varies)

**When to Submit:** With PGWP application

## **2. Field of Study Requirements**

### **Eligible Fields (Priority):**

- Healthcare and related
- STEM (Science, Technology, Engineering, Mathematics)
- Trades
- Transportation
- Agriculture and natural resources

**Check Eligibility:** Your program must align with labor market needs

## **3. Program Eligibility**

### **Eligible:**

- University programs ✓
- Public college programs ✓

### **NOT Eligible:**

- Private college programs ✗
- Private-public curriculum partnerships ✗
- Distance/online-only programs ✗

### **Must:**

- Be at DLI with PGWP designation
- Full-time studies
- Minimum 8 months



# How to Apply for PGWP

## Timeline:

- Apply within **180 days** of program completion
- From **inside Canada** only
- Apply online

**Application Fee:** CAD \$255

## Documents Required:

- Study permit
- Transcripts/completion letter
- Language test scores (NEW)
- Passport
- Digital photo

**Processing Time:** 120-180 days

## PGWP to Permanent Residence

### Common Pathways:

#### 1. Canadian Experience Class (CEC)

- 1 year Canadian work experience
- Language proficiency
- Apply through Express Entry

#### 2. Provincial Nominee Program (PNP)

- Varies by province
- Job offer may be required
- Faster processing

#### 3. Express Entry

- Federal skilled worker program
- Points-based system

- Work experience + education + language

## Official Information

- PGWP Details: <https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada/work/after-graduation.html>
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## 13. FREQUENTLY ASKED QUESTIONS

### General Questions

**Q1: When should I start preparing for Fall 2026?** A: Ideally 12-15 months before (June-October 2025). You need time for tests, applications, PAL, and study permit.

**Q2: How many universities should I apply to?** A: 6-8 universities recommended:

- 2 Reach schools
- 4 Target schools
- 2 Safety schools

**Q3: Can I work while studying?** A: Yes!

- On-campus: Unlimited hours
- Off-campus: Max 24 hours/week during semester, unlimited during breaks

**Q4: What is the difference between a study permit and a visa?** A:

- **Study Permit:** Allows you to study in Canada (document)
- **Visa (TRV):** Allows you to enter Canada (stamp in passport)
- You need BOTH

**Q5: Can I change universities after arriving?** A: Yes, but you must apply for a NEW study permit. Changing institutions requires approval.

### Application Questions

**Q6: What is PAL and do I need it?** A: Provincial Attestation Letter - REQUIRED for most students (including Master's/PhD as of 2025). Your university will guide you.

**Q7: Which intake is best?** A: **Fall (September)** intake:

- Most programs available

- Best scholarships
- Better funding opportunities
- 70-80% of seats

**Q8: Can I apply to multiple programs?** A: Yes! Apply to multiple programs and universities. No restrictions.

**Q9: What if I miss the deadline?** A: Options:

- Some universities have rolling admission
- Apply for Winter (January 2026) or Summer intake
- Wait for Fall 2027

**Q10: Do I need SAT/ACT for undergraduate?** A: Generally NO. Canadian universities focus on:

- High school grades
- English proficiency
- Prerequisites

## Financial Questions

**Q11: Can international students get financial aid?** A: Limited but available:

- University scholarships (automatic and application-based)
- Government scholarships (few)
- External scholarships
- Most PhD programs fully funded

**Q12: How much money do I need to show?** A: For study permit (as of Sept 2025):

- **CAD \$22,895** (living expenses)
- • Full first year tuition
- • Return travel (~\$2,000)

**Q13: Are there loans for international students?** A: Very limited. Options:

- Home country education loans (best option)
- Private Canadian loans (need cosigner)
- Check with your bank

**Q14: Can I work after graduation?** A: Yes! Post-Graduation Work Permit (PGWP):

- Up to 3 years
- But NEW requirements: Language test + field of study
- Can lead to permanent residence

## **Study Permit Questions**

**Q15: How long does study permit processing take?** A: 4-16 weeks (varies by country). Check:

<https://www.canada.ca/en/immigration-refugees-citizenship/services/application/check-processing-times.html>

**Q16: What if my study permit is denied?** A: You can:

- Reapply with additional documentation
- Request reconsideration
- Contact university international office
- Consult immigration consultant

**Q17: Can I travel while studying?** A: Yes, ensure you have:

- Valid study permit
- Valid TRV (visitor visa) for re-entry
- eTA (if visa-exempt)

**Q18: When can I enter Canada?** A: Study permit allows entry up to **30 days before** program start date (maximum).

## **PGWP Questions**

**Q19: Do all programs qualify for PGWP?** A: No. Requirements:

- Must be at eligible DLI
- Public college or university programs
- Full-time study
- Minimum 8 months
- Check specific program eligibility

**Q20: Do I need language tests for PGWP?** A: YES (NEW requirement as of November 2024):

- CLB 7 for university degrees

- CLB 5 for college diplomas

**Q21: Can my spouse work if I study?** A: Depends:

- PhD students: Yes, spouse can get open work permit
- Master's (16+ months): Yes
- Undergraduate: NO
- College: NO

## **Immigration Questions**

**Q22: Can studying lead to permanent residence?** A: Yes! Common pathway:

- Study → PGWP → Work experience → PR
- Through Express Entry, PNP, or CEC

**Q23: How long can I stay after graduation?** A: With PGWP: up to 3 years (depends on program length)

- Must apply within 180 days of completion

**Q24: Can I bring my family?** A: Yes, you can bring:

- Spouse (may get work permit if eligible)
- Children (can study at elementary/high school)

**Q25: What happens if study permit caps mean no spots?** A: With 2025-2026 caps:

- Apply EARLY
- Have backup plans (other countries/intakes)
- Consider less competitive provinces
- Contact universities for guidance

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## **14. OFFICIAL RESOURCES & LINKS**

### **Canadian Government Resources**

#### **Immigration & Study Permits:**

- Immigration Canada (IRCC): <https://www.canada.ca/en/immigration-refugees-citizenship.html>

- Study Permit Info: <https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada/study-permit.html>
- Apply for Study Permit: <https://www.canada.ca/en/immigration-refugees-citizenship/services/application.html>
- Processing Times: <https://www.canada.ca/en/immigration-refugees-citizenship/services/application/check-processing-times.html>

### **Education Information:**

- EduCanada: <https://www.educanada.ca>
- Provincial Attestation Letter Info: <https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada/study-permit/get-documents.html>

### **Work Permits:**

- PGWP Information: <https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada/work/after-graduation.html>
- Work While Studying: <https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada/work.html>

## **Testing Organizations**

### **English Language Tests:**

- IELTS: <https://www.ielts.org>
- IELTS Canada: <https://www.ieltscanada.ca>
- TOEFL: <https://www.ets.org/toefl>
- PTE Academic: <https://www.pearsonpte.com>
- Duolingo English Test: <https://englishtest.duolingo.com>

### **Graduate Entrance Exams:**

- GRE: <https://www.ets.org/gre>
- GMAT: <https://www.mba.com/gmat>

### **French Language Tests:**

- TEF Canada: <https://www.lefrancaisdesaffaires.fr/en/tests-diplomas/test-for-evaluating-french-tef/tef-canada/>

- TCF Canada: <https://www.france-education-international.fr/tcf-canada>

## **University Search & Information**

### **Find Programs:**

- Universities Canada: <https://www.univcan.ca>
- Association of Canadian Community Colleges: <https://www.collegesinstitutes.ca>
- DLI List: <https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada/study-permit/prepare/designated-learning-institutions-list.html>

### **Rankings:**

- QS World Rankings: <https://www.topuniversities.com>
- Times Higher Education: <https://www.timeshighereducation.com>
- Maclean's Canadian Universities: <https://www.macleans.ca/education/university-rankings/>

## **Scholarship Resources**

### **Government Scholarships:**

- EduCanada Scholarships: <https://www.educanada.ca/scholarships-bourses>
- Vanier Canada Graduate Scholarships: <https://vanier.gc.ca>
- Banting Postdoctoral Fellowships: <https://banting.fellowships.gc.ca>

### **Scholarship Search:**

- ScholarshipsCanada: <https://www.scholarshipscanada.com>
- Yconic: <https://www.yconic.com>
- Scholarship Portal: <https://www.scholarshipportal.com>

## **Provincial Education Ministries**

### **Ontario:**

- Ontario Universities' Application Centre (OUAC): <https://www.ouac.on.ca>
- Ontario Colleges: <https://www.ontariocolleges.ca>

### **British Columbia:**

- Education Planner BC: <https://www.educationplannerbc.ca>

## **Quebec:**

- Quebec Universities: <https://www.acufc.ca>
- CAQ (Quebec Acceptance Certificate): <http://www.immigration-quebec.gouv.qc.ca>

## **Alberta:**

- Alberta Universities: <https://www.alberta.ca/education>

## **Cost & Financial Planning**

### **Cost Calculators:**

- EduCanada Cost Calculator: [https://www.educanada.ca/programs-programmes/education\\_cost-cout\\_education.aspx](https://www.educanada.ca/programs-programmes/education_cost-cout_education.aspx)
- University-specific calculators (on each university website)

### **Cost of Living:**

- Numbeo (City Comparison): [https://www.numbeo.com/cost-of-living/country\\_result.jsp?country=Canada](https://www.numbeo.com/cost-of-living/country_result.jsp?country=Canada)

## **Health Insurance**

### **Provincial Health Coverage:**

- Service Canada: <https://www.canada.ca/en/employment-social-development/services/health-cards.html>
- Individual Provincial Health Ministries

## **Employment & Settlement**

### **Job Search:**

- Job Bank Canada: <https://www.jobbank.gc.ca>
- Indeed Canada: <https://ca.indeed.com>

### **Settlement Services:**

- Settlement.org: <https://settlement.org>
- Newcomers to Canada: <https://www.canada.ca/en/immigration-refugees-citizenship/services/new-immigrants.html>

## **Partner Website**

**Created by Team Dare To Dream:**



- Website: <https://dares2dream.com>
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## CONCLUSION

Studying in Canada offers world-class education, multicultural experiences, and pathways to global opportunities. While the 2025-2026 policy changes have made the process more structured, Canada remains one of the most welcoming destinations for international students.

### Key Takeaways:

1. **Understand New Requirements:** PAL, study permit caps, PGWP changes
2. **Apply EARLY:** Competition increased due to caps
3. **Budget Properly:** Show required funds (CAD \$22,895 + tuition)
4. **Choose Programs Wisely:** Consider PGWP eligibility
5. **Plan for Language Tests:** Required for PGWP now
6. **Seek Scholarships:** Many available, apply to multiple
7. **Fall Intake Best:** Most options and scholarships
8. **Work Opportunities:** 24 hours/week while studying, PGWP after
9. **Pathway to PR:** Study can lead to permanent residence
10. **Stay Organized:** Track all deadlines and requirements

### Important Reminders:

- **2026 Study Permits Capped:** 437,000 nationwide
- **PAL Required:** For virtually all students now
- **PGWP Language Requirement:** Plan to take English/French test
- **Budget Increased:** \$22,895 minimum (up from \$20,635)
- **Apply to DLIs Only:** Check official DLI list
- **Processing Takes Time:** Apply 4-6 months before start

### Final Words

Canada's international education landscape is evolving, but the country remains committed to welcoming talented students from around the world. With proper planning, understanding of requirements, and timely applications, your Canadian education dream is achievable.

The journey requires dedication, but the rewards—quality education, work opportunities, multicultural experiences, and potential permanent residency—make it worthwhile.

**Good luck with your applications for Fall 2026!**

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**Disclaimer:** This guide is compiled from official sources as of October 2025. Immigration policies and university requirements can change. Always verify current information from official Government of Canada and university websites.

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**Created by Team Dare To Dream**  
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**For 2026 Intake**

Website: <https://dares2dream.com>

*"Dare to dream, prepare to succeed, and make your Canadian education dream a reality!"*

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## **DOCUMENT INFORMATION**

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**Prepared by:** Team Dare To Dream

**Website:** <https://dares2dream.com>

**Important Note:** This guidebook reflects significant policy changes implemented by the Canadian government for 2025-2026, including study permit caps, PAL requirements, PGWP modifications, and increased financial requirements. All information is sourced from official Government of Canada resources and verified educational institutions.

### **Critical Resources Referenced:**

- Immigration, Refugees and Citizenship Canada (IRCC)
- EduCanada (Official Canadian Education Website)
- Statistics Canada (Tuition and Cost Data)
- Universities Canada
- Provincial Education Ministries





**Dare To Dream**

[www.dares2dream.com](http://www.dares2dream.com)