On behalf of Concordia University, congratulations on your offer of admission! It is a pleasure to welcome you as one of the 6,700 international students that make our community a dynamic and lively place for higher learning.

The purpose of this guide is to help you prepare for your arrival in Canada. Please read it carefully, as it is full of important information to assist in making the transition as smooth as possible. It will answer many of your questions, including steps to take before you leave home, and those to take after you arrive in Montreal. The guide also details the programs and services offered by our International Students Office (ISO), your first point of contact at Concordia.

Please visit the ISO as soon as you arrive on campus. The friendly staff are eager to greet you and provide you with an information package.

I wish you the very best as you embark on your educational journey with us.

Safe travels!

Alan Shepard
President
Concordia University
FREQUENTLY CALLED NUMBERS

CONCORDIA UNIVERSITY
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 Extended Learning 5426
School of Graduate Studies 3800
Security Desk 3717
Tuition and fees 4900

IMMIGRATION
Immigration Quebec 514-864-9191
Immigration Canada 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
Montreal interactive map mtlmap.com
Metro map (with all subway stations) stm.info/english/metro/a-mapmet.htm
BEFORE YOU LEAVE

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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 (MCHSST)
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 (Medicare)
Carte d’assurance maladie
Quebec Medicare Card
Société de transport de Montréal (STM)
Montreal transit system

Note: Fees and approximate costs, where indicated, may be subject to change.
We’re your main resource centre for information before you leave for Canada and once you arrive, 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 the university’s programs and services. Use the handy Checklist and refer to the websites cited for detailed information.

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

**International Students Office (ISO)**
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
Fax: 514-848-3599

Office Hours:
Monday to Friday: 9 a.m. to 5 p.m.
Email: iso@concordia.ca
Web: concordia.ca/iso

Follow us on Facebook and Twitter to connect with the ISO community and other international students online.

[facebook.com/groups/ConcordiaISO/]
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 newsletter 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 newsletter.
Once you receive the PDF Offer of Admission to Concordia, it is essential to learn which immigration documents are required and to apply immediately as processing times can be long.

Under Canadian and Quebec immigration law, all international students need a CAQ (Quebec Acceptance Certificate) and a Study Permit.

You will require some or all of the following documents:

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. To avoid delays, use the PDF format of your Offer of Admission (even if it is a Conditional Offer).

   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.

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 your passport is lost or stolen.

3. **CAQ (electronic version) and Study Permit (Letter of Introduction)**
   To study in Quebec for more than six months, you must obtain:
   1. A Quebec Acceptance Certificate (CAQ) from Quebec’s Ministry of Immigration. Please use the CAQ Approval Letter on Immigration Quebec Portal page to apply for a Study Permit.
   2. A Letter of Introduction from Citizenship and Immigration Canada entitling you to a Study Permit upon entry in Canada.

   If you will study for six months or less:
   You don’t need a CAQ or Study Permit if you complete your studies within the time frame authorized by Canadian immigration authorities. You may still need a Temporary Resident Visa (TRV), see Section 4. Note that there might be certain advantages to getting a CAQ and Study Permit even if you plan to stay for less than six months, such as being able to work on campus, for example.
4. Temporary Resident Visa (TRV or Entry Visa)

Citizens of certain countries require a Temporary Resident Visa (TRV or Entry Visa) to enter Canada. Check with the Canadian authorities in your country to find out the requirements.

Please visit the Citizenship and Immigration Canada website for more details:
[https://cic.gc.ca/english/visit/visas.asp](https://cic.gc.ca/english/visit/visas.asp)

You might not need a CAQ and a Study Permit. Some exceptions are:
- Individuals with a valid diplomatic visa in Canada
- Students studying less than 6 months
- Permanent residents
- Canadian citizens

For the full list of exemptions, see Immigration Quebec:

and Immigration Canada:
[https://cic.gc.ca/english/information/applications/guides/5269ETOC.asp#5269E3](https://cic.gc.ca/english/information/applications/guides/5269ETOC.asp#5269E3)
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, and therefore beginning the application process as soon as possible is very important.

**How to Apply for a CAQ**

The CAQ is degree-level specific:

- 1er cycle stands for undergraduate level
- 2ième cycle stands for graduate level
- 3ième cycle stands for 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 (must be signed) document checklist
4. We strongly recommend that you mail your application package with all supporting documents by Express Mail to the address indicated on the document 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 the address of the country you are currently residing in.

**Minor Students Applying for a CAQ**

IMPORTANT: Minors must name a legal guardian who resides in Quebec for the portion of the study term that the student remains to be a minor. For more information on the required documents, please consult: [immigration-quebec.gouv.qc.ca/en/immigrate-settle/students/obtaining-authorizations/certificat-acceptation/minor-children.html](http://immigration-quebec.gouv.qc.ca/en/immigrate-settle/students/obtaining-authorizations/certificat-acceptation/minor-children.html)

The guardian must be a Permanent Resident or Canadian citizen over the age of 18. If you do not have anyone to do this, Concordia’s Dean of Students can act as your legal guardian if you are accepted to live in one of our university residences. If this situation applies to you, we recommend that you apply for university residence immediately.

For more information, see the Residence Life web page at [concordia.ca/residence](http://concordia.ca/residence)
How to Apply for a Study Permit
Once you have received the electronic version of your CAQ, apply immediately for your Study Permit. Review the recommendations listed on the CIC website: cic.gc.ca/english/resources/publications/delay.asp
Apply through a Visa Application Centre (VAC) or online at the following link: cic.gc.ca/english/study/study.asp

IMPORTANT!
Concordia University is a designated learning institution (DLI). You will need to include Concordia’s DLI # on your application: DLI # O19359011007.

US citizens/permanent residents can apply for their Study Permit at a Canadian port of entry. Be prepared to pay the processing fees.

Importantly!
Please note, if you reside in the United States but are not an American citizen you must apply for your Study Permit at a Canadian visa office or VAC (Visa Application Centre) that offers immigration services in the United States.

Letter of Introduction
If your Study Permit application is approved, you will receive a Letter of Introduction from a Canadian visa office confirming this.

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

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:

- Passport
- Offer of Admission from Concordia University
- CAQ Approval Letter (electronic version)
- Evidence of sufficient funds for your studies in Canada
Who needs a Temporary Resident Visa to enter Canada?
You will require a Temporary Resident Visa in addition to a Study Permit if you are from one of the countries listed here:
cic.gc.ca/english/visit/visas.asp

In these cases, your Temporary Resident Visa will be processed simultaneously with your Study Permit application.

If you are coming to study for less than six months and do not require a Study Permit, you may still need to apply for a Temporary Resident Visa. Please visit cic.gc.ca/english/visit/visas.asp or verify with the Canadian embassy or consulate nearest you.

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 a Temporary Resident Visa at a Visa office if you are from one the following countries listed here:
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. Request a new Offer of Admission in writing (unless your Offer of Admission specifies that your admission is valid for a subsequent term).

If you postpone your registration from the winter term to a later term you must obtain a new CAQ regardless of the expiration date of your CAQ.
How to pay tuition and fees
You may pay your tuition and fees online. Log into MyConcordia and choose 'My Student Centre'. Under 'Finances' section, select 'Make a payment'. Please allow pop ups in your internet browser. This option is open to students who bank with Scotiabank, Bank of Montreal, Royal Bank or TD Canada Trust. For a complete list of payment methods, see: concordia.ca/methods-of-payment

Some Canadian visa offices require proof of tuition payment. If this applies to you, and you have already made a payment to Concordia, please contact the ISO by email iso@concordia.ca for confirmation.

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

Ask for a written statement of the items covered before your departure.

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) to start your file: help@faao.concordia.ca

REMINDER:
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.

HELPFUL TIP!
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, you are ready to plan your trip to Montreal.

It’s best to arrive two to four weeks before your classes begin:
• Before August 15 for the Fall Term
• Before December 15 for the Winter Term
• Before 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 to Montreal: hojo.csu.qc.ca

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

IMPORTANT!
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.

HELPFUL TIP!
The Concordia Student Union’s Off-Campus Housing and Job Bank (HOJO) is a good place to start your apartment search. On HOJO’s site you can find a variety of resources to help you with off-campus apartment hunting: hojo.csu.qc.ca
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

Check airline baggage restrictions
If travelling by air, check regulations about:
• Number of suitcases you’re permitted to check
• Allowable dimensions and maximum weight per suitcase
• Cost (per kilo) for exceeding the authorized weight
• Luggage regulations for all flight segments, in case you change planes during your trip

Don’t over pack 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 is cold, perhaps more than you are used to, but it is also a beautiful season to enjoy many exciting outdoor activities like skiing, skating or snowshoeing in our many parks and resorts.

The idea is to dress properly to take full advantage of what winter has to offer.
Arrange to ship your belongings, if needed
Verify transportation and insurance costs, but compare this to what you would pay to purchase new in Montreal. It’s easy to do cost comparisons for various stores online. Make sure that you can obtain a reasonable delivery date for your shipment to arrive to Montreal.

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:
Student 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.
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)
- Ask you a few questions about the purpose of your visit to Canada

Have your Offer of Admission 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 request to see your:
- Passport
- Letter of Introduction issued by a Canadian visa office
- Offer of Admission from Concordia University
- CAQ Approval Letter (electronic version)
- Evidence 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 Study Permit, ask the officer to make the corrections before you leave the immigration office.

Planning to work?
Make sure that your Study Permit, when printed, includes one or both of the following statements:

Conditions: May accept employment on the campus of the institution at which registered in full-time studies.

Remarks/Observations: May work 20 hrs off-campus or full-time during regular breaks if meeting criteria outlined in section 186(v) of IRPR.
Welcome to Canada!

Arriving by air
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
24-hour service 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 here: international.gc.ca/protocol-protocole/reps.aspx

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.

Find out more about registering in advance at: accueilplus.ca
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.
First Stop – International Students Office

It is required that every international student opens a file with the International Student Office upon their arrival. Come as soon as possible to the International Student Office where we will process your documents, assist with Health Insurance and answer any questions or concerns.

Get WISE! Attend your mandatory Welcome International Students Event

You will receive helpful information about:
• Getting settled in Montreal
• Adjustment to Concordia (registration, student ID card, wireless account, etc.)
• Cultural Adaptation
• Responsibilities of an International Student
• Health Insurance for International Students

We have also prepared an Information Package which will be distributed at the International Student Orientation. Check the schedule: concordia.ca/iso-sessions

Get your Permanent Code

All students in Quebec need an identification number called a Permanent Code. Present your Study Permit or copy of your passport to the ISO office before the following deadlines and also complete the online Permanent Code form on MyConcordia:

- Summer Term – August 15
- Fall Term – December 15
- Winter Term – April 15

Learn more about the Permanent Code: concordia.ca/permanent-code

Late arrivals

Undergraduate students

It is important to arrive before the registration deadline. If you need assistance, please contact the officer who signed your Offer of Admission.

Graduate students

If you will arrive after classes have started, inform your graduate department or supervisor in advance that you will arrive late. Ask about the absolute deadline for registration.

IMPORTANT!

Present your valid CAQ and Study Permit to an 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.
Prepare for your academic term

Where to start?
Check out these online guides for a step-by-step overview:

For Undergraduate students
Guide to First Year:
concordia.ca/first-year-guide

For Graduate students
Graduate Handbooks:
concordia.ca/graduate-handbooks

MyConcordia
MyConcordia.ca is your personal computerized access to your university files, where you can confidentially verify your academic deadlines, course schedule, credits and grades, amounts paid and owing in your student account, as well as access other helpful information.

Course Registration
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. If academic advising is not required in your case, you can select your courses using the Web Registration System prior to the start of classes.
If you cannot register, go to your Faculty advising information page for more information.

**Arts and Science:**
[concordia.ca/artsci-advising](http://concordia.ca/artsci-advising)

**John Molson School of Business:**
[concordia.ca/jmsb-advising](http://concordia.ca/jmsb-advising)

**Engineering and Computer Science:**
[concordia.ca/encs-advising](http://concordia.ca/encs-advising)

**Fine Arts:**
[concordia.ca/finearts-advising](http://concordia.ca/finearts-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](http://concordia.ca/tuitionandfees)

### HELPFUL TIP

Keep your contact information up to date on MyConcordia so we can reach you when necessary.
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 concordia.ca/residence-criteria

Important!
We do not recommend signing a lease or other longer-term contract for housing prior to your arrival in Montreal. It is important to visit potential residences in person and seek guidance to avoid difficulties with landlords or unsanitary premises.

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 the MyConcordia portal 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 meal plans at concordia.ca/residence

How to find affordable housing
Finding a place to live can be a source of great anxiety for new international students. Rest assured, 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) also offers assistance and can tell you about your tenant rights and provide information about different neighbourhoods:

hojo.csu.qc.ca

Apartment Hunting Tips for International Students Workshop facilitated by international student-volunteers and a HOJO representative, gives you a virtual tour of Montreal neighbourhoods and talks about helpful tips on how to find housing near Concordia campuses. Schedule is available here: concordia.ca/iso-housing

Renting an apartment
Apartments in downtown Montreal are 30% more expensive on average than other neighbourhoods. 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 from building to building depending on 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 are:

<table>
<thead>
<tr>
<th>Size</th>
<th>Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1½</td>
<td>$750 per month</td>
</tr>
<tr>
<td>3½</td>
<td>$1000 per month</td>
</tr>
<tr>
<td>4½</td>
<td>$1400 per month</td>
</tr>
<tr>
<td>5½</td>
<td>$1500 per month</td>
</tr>
</tbody>
</table>

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 determine whether your personalities are compatible and download a roommate questionnaire available on the HOJO website to better determine your compatibility. 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
- Obvious repairs (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 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

IMPORTANT!
As you begin apartment hunting, keep in mind that the landlord cannot demand 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

HELPFUL TIP!
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.
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 unless a student qualifies for one of very few exceptions.

This Blue Cross insurance plan specifically for international students meets the Government of Quebec standards at a competitive rate.

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

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

Health insurance fees are automatically charged to all 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.

If you withdraw from all of your courses prior to the DNE deadline, it is important to verify your account balance on the MyConcordia portal as the health insurance fees will not be automatically cancelled. You must contact the ISO to request a refund.

IF YOU PLAN TO ARRIVE:
Before September 1 (to start your program of studies in the Fall Term)
Before January 1 (to begin your studies in the Winter Term)
Before May 1 (to commence your studies in the Summer Term)

It is highly recommended that you buy temporary health insurance in your home country to cover you in Canada until your Blue Cross plan takes effect.
Obtain your health insurance card
You must be registered for courses or 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/iso-sessions

About 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 insurance cards will be issued for them. The insurance fee will be charged to your account.

If you decide to purchase visitor’s insurance on your own for your family, refer to information on our website prepared by Vigilis, an insurance broker, about the coverage provided by various insurance companies.

Note that if you purchase another plan for your family YOU MUST be covered by the Blue Cross Plan for Concordia 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 who fall within the categories listed below 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 Medicare card
2. Citizens of countries that have reciprocity agreements with Medicare in Quebec
   Full-time students (registered in a minimum 12 undergraduate course-credits) who are citizens of the countries listed below and covered under their government’s medical system before arriving in Quebec are eligible to apply for a Quebec Medicare 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)
   *The forms issued by the Caisse des Français à l’étranger (CFE) for use by French students registered as insured persons or dependants of an insured person are accepted.
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 Medicare card
• Have proof of your full-time status at Concordia University (the ISO can help you with this)
• Obtain the required proof of your coverage under the insurance plan/agreement specified for your country
• Get a Medicare card and submit proof of coverage to the ISO

4. 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.

To opt out, present your request along with proof of your approved alternative health insurance coverage in person at the ISO. As health insurance is automatically applied to all international students, you must go through this opt out process every year that you are enrolled at Concordia. 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.

Opt out well before the deadline

You must submit your request to opt out of the plan in person before the deadline even if the date falls on a weekend, holiday or another day when Concordia University offices are closed. As unforeseen circumstances can always arise, it is wise to submit your request well in advance.

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.

3. International students with a scholarship that includes tuition fees and a group health insurance plan from a sponsoring organization or government (such as CIDA, ICCS, CBIE or WUSC) can also opt out of Concordia’s health insurance plan negotiated with the Blue Cross insurance company.

Make sure your scholarship letter specifically mentions the health insurance coverage as well as the duration of the policy.
Note that cancellation fees will be charged after the first deadline:

FOR ALL STUDENTS BEGINNING THEIR INSURANCE COVERAGE IN THE FALL TERM (August/September):

1st deadline October 31 Full refund
2nd deadline December 23 Refund of health insurance charge minus a $100 cancellation fee
Final deadline May 1 Refund of health insurance charge minus a $200 cancellation fee

FOR ALL STUDENTS BEGINNING THEIR INSURANCE COVERAGE IN THE WINTER TERM (January):

1st deadline February 28 Full refund
Final deadline May 1 Refund of health insurance charge minus a $200 cancellation fee

FOR ALL STUDENTS BEGINNING THEIR INSURANCE COVERAGE IN THE SUMMER TERM (May):

Final deadline 30 days following the start of your 1st Summer course Full Refund

IMPORTANT: No refunds will be issued under any circumstances after the final deadline. If you do not opt out, you will be registered automatically and the insurance fees will be charged to your student account. If you have submitted a claim to the health insurance plan negotiated with the Blue Cross insurance company by Concordia University, you cannot be considered for a cancellation, refund or adjustment.
Pay your fees on time
Visit the Admissions web page 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 to allow international students to pay a lower tuition rate rather 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.

Please consult the following site for more details:
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
Some financial assistance is available for international students at Concordia, but it is limited.

Note that 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 Financial Aid and Awards Office (FAAO):
Tel: 514-848-2424, ext. 3507
help@faao.concordia.ca
concordia.ca/faao

Graduate students
Inquire about the Partial Graduate Tuition Scholarship for International Students:
concordia.ca/grad-funding

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

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

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. You can find out about on-campus jobs at: 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 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 leads to a degree, diploma or certificate that is at least six months in duration.

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 for up to 20 hours per week during the regular academic session and full-time during scheduled breaks. Find out more at: 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 apply for a Spousal Work Permit by showing proof their partner has a valid Study Permit.
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, 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 at: concordia.ca/retail

**Attend additional information sessions**
Find out about various orientation sessions for new students at: concordia.ca/orientation

Attend as many sessions as possible to quickly learn about Concordia’s staff, facilities and services, and to get to know the university community.

**GradProSkills**
Graduate students can sign up for professional skills development workshops through: concordia.ca/gradproskills
Become familiar with Concordia’s library facilities by taking the tour and workshops scheduled at: concordia.ca/library-workshops

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

Important Academic Dates
Check the Academic Calendars regularly for deadlines and important dates: 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

Get Involved!
Engaging in clubs and associations is a great way to make friends and create connections that will stay with you for life. Groups like the Chess Club, Model United Nations, Ski and Snowboard clubs exist along with over 35 cultural and ethnic associations like the Canadian Asian Association and the Muslim Student Association, to name a few. See a complete list at: deanofstudents.concordia.ca/student-groups/

Want to start your own club?
Register it 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
Student Accounts studentaccounts.concordia.ca
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
Concordia 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 rdl.gouv.qc.ca/en/accueil/accueil.asp
Régie de l’assurance maladie ramq.gouv.qc.ca/en/Pages/home.aspx

Published by the International Students Office
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February 2015

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