New International Student Information Session:
*Finances and Planning for the Year Ahead*

**Session Etiquette**

- Please stay on mute
- Please use the chat box to ask questions and presenter can address questions throughout and at the end. Please do **not** answer other students’ questions in the chat box.
- If you have a question that the presenter does not answer, email [international.advice@ucalgary.ca](mailto:international.advice@ucalgary.ca).
- Please participate. There will be a few polls throughout. Your participation helps confirm that we are not experiencing technical difficulties.
- **Note:** This session will be recorded.
New International Student Information Session:

Finances and Planning for the Year Ahead

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Advisor, International Student Transition Support
UCalgary International Student Services
Aug 19, 2020
Kirsty Gruber, Advisor, International Student Transition Support

International Student Services
• Drop-in (& remote) advising to assist with getting settled in Calgary
• Coordinate International Student Mentorship Program
• Coordinate Orientation events for international students

• Kirsty.gruber@ucalgary.ca
• International.advice@ucalgary.ca
Session Agenda

• Covid-19 FAQs
• Office of the Registrar/Enrolment Services
• Expenses related to getting settled
• Planning for change/emergency
• Helpful recommendations
• Resources to access along the way
• Questions
COVID-19 FAQs for International Students
Finances as an International Student

• ISS website > Resources > Finances
  • https://ucalgary.ca/student-services/iss/resources/finances

• UCalgary Office of the Registrar:
  • https://www.ucalgary.ca/registrar/finances
  • https://www.ucalgary.ca/registrar/contact-us
Tuition & Fees

• Each term, there is a **tuition and fee deadline**. Your tuition and fees for the current term are due by these fee deadlines. After this deadline passes, any unpaid balance will accumulate interest.
  • Academic Calendar for dates

• Tuition and Fees are handled by the Registrar’s Office (also known as Enrolment Services):

  • [https://www.ucalgary.ca/registrar/finances/tuition-and-fees/understanding-your-fees](https://www.ucalgary.ca/registrar/finances/tuition-and-fees/understanding-your-fees)
    • Understanding fees
    • How to pay
    • Refunds
  • [https://www.ucalgary.ca/finance/student/balances-and-refunds](https://www.ucalgary.ca/finance/student/balances-and-refunds)
Tuition & Fees

• You can view your specific program’s tuition and fees through your My UCalgary Student Centre (under My Financials).

• Note deadlines in your phone or calendar

• How to pay: https://www.ucalgary.ca/registrar/finances/ tuition-and-fees
  • Canadian online banking,
  • Western Union GlobalPay for Students
  • CIBC International Student Pay
Prepare for Expenses

• UCalgary cost calculators:
  • Undergraduate Cost Calculator: https://www.ucalgary.ca/registrar/cost-estimator
  • Graduate Student Association’s Cost Calculator: https://gsa.ucalgary.ca/costoflivingcalculator/
  • Get an idea of the cost of living in Calgary: https://www.numbeo.com/cost-of-living/in/Calgary
Prepare for Expenses- Covid-19

• Consider expenses connected to:
  • Self-isolation accommodation and needs
  • Direct travel from Calgary airport to your accommodation
  • Relying on international credit card until you are able to set up Canadian bank account (possibly remotely)
  • Travel medical insurance
  • Emergency travel needs (eg. flight home)

• Check with your consulate or embassy to see if they provide any emergency or financial support
Self-Isolation (Quarantine) Plan
-before you arrive

• Self-isolation supports for international students website: ucalgary.ca/student-services/iss/resources/self-isolation-supports-international-students
  • How do I plan for self-isolation?
  • What are the requirements?
  • What are my accommodation options?
  • How can I best prepare?
  • How do I travel to my self-isolation accommodation?
Self-Isolation (Quarantine) Plan - before you arrive

Self-Isolation Accommodation Options:

• If you have a **guaranteed spot in on-campus residence**, visit the Residence Services website: https://www.ucalgary.ca/ancillary/residence

• If you’re planning to live **off-campus**, you must arrange short term accommodation to meet any isolation requirements.
  
  • UCalgary has arranged some budget-friendly options with local hotels, that include different grocery, food, and/or in-room cooking options: https://ucalgary.ca/student-services/iss/resources/housing

• **You must make these arrangements before you travel**
Travel Medical Insurance
-before you arrive

• Arrange for medical insurance that provides you with coverage while you are travelling to Calgary and through your first two weeks

• Easiest to purchase from a company in your home country; sometimes in combination with your flight

• You will want to purchase a plan that at least covers doctor visits, hospitalization, prescription drugs, vision care, and dental care

• This allows you time after you have arrived and completed self-isolation to apply to the Alberta Health Care Insurance Plan (AHCIP) & review your coverage through the Students Union or Graduate Student Association
Physical needs while in self-isolation - before you arrive

- Consider needs that may arise while you are in self-isolation:
  - **Expenses**: make sure you account for this possible expense when budgeting your funds for your first few weeks in Calgary (consider cost of accommodation and grocery or meal delivery)
  - **Payment options**: bring an international credit card (Visa or Mastercard) to allow for smooth online payment for any items that you need to buy remotely while in self-isolation

- [https://ucalgary.ca/student-services/iss/resources/banking](https://ucalgary.ca/student-services/iss/resources/banking)
- [https://ucalgary.ca/student-services/iss/resources/finances](https://ucalgary.ca/student-services/iss/resources/finances)
Scams - Newcomers

- Suspicious phone calls from people posing as:
  - Canada Revenue Agency (CRA)
  - Immigration Officials
  - Alberta Health Services
  - Fake job postings
  - Fake apartment/house rental postings
  - Police

- Language to pressure you into a decision
- Language that is aggressive
- Demanding immediate payment
  - E-transfer
  - Bitcoin
  - Prepaid credit cards or gift cards
Examples of Fraudulent Texts & Calls

So in next 24 hours we will be marking a lien on your assets and your bank accounts due to your inability to settle your dues with the CRA. A bill collection officer will visit you soon to complete the paper works. If you have any questions then call our tax default line. 888-745-0433, I repeat it’s, 888-745-0433. If you don’t call immediately, or if we don’t hear from your attorney either, then you will be solely responsible for all legal consequences. Goodbye.
Avoiding Scams

• Keep your personal information and documents safe
  • SIN keep protected
  • Credit or banking information
  • Use caution before clicking links in texts or emails

• Protect Yourself
  • Don’t answer calls from numbers you don’t recognize
  • Hang up—block phone numbers
  • Ask for a number to call back later
  • Research a potential rental property or job opportunity

If you are uncertain please speak to ISS
before taking any action or sharing any information
Physical needs while in self-isolation -before you arrive

• Consider needs that may arise while you are in self-isolation:
  • **Grocery and meal delivery:** research your accommodation to determine whether these services are included; if not, learn more about local options and helpful apps or websites:
    • Apps: [https://ucalgary.ca/student-services/iss/resources/choosing-cellphone-plan](https://ucalgary.ca/student-services/iss/resources/choosing-cellphone-plan)
    • Food & Shopping: [https://ucalgary.ca/student-services/iss/resources/food-and-shopping](https://ucalgary.ca/student-services/iss/resources/food-and-shopping)
  • **Medicine:** if you have any pre-existing medical conditions that require medication, bring enough with you to meet your needs while isolating. Learn more about travelling with prescription medication [https://travel.gc.ca/travelling/health-safety/medication](https://travel.gc.ca/travelling/health-safety/medication)
Physical needs while in self-isolation
-before you arrive

• Consider needs that may arise while you are in self-isolation:
  
  • **Cell-phone or internet access:** you must go directly to your self-isolation accommodation, so you will not be able to purchase a Canadian cell phone right away.
    • *Some providers may be set up to allow you to set up your phone plan remotely while in self-isolation*
  
  • Bring a wifi-compatible laptop or cell phone (which you can keep on “airplane mode” to avoid charges) in order to access the internet while you are isolating.
    • You’ll be able to access key UCalgary services through the website and email advising as long as your accommodation has wifi.
  
  • **Remember an electrical adaptor for outlets**

[Link to UCalgary student services]

[ucalgary.ca/student-services/iss/resources/self-isolation-supports-international-students]
Settlement Tasks - after you arrive

There are some tasks you may choose to complete remotely while in self-isolation (or plan to complete once you are done your isolation period).

- Visit the Welcome Centre website and talk to the student staff remotely (using Zoom) with any questions about getting settled: 9:30-4:00 pm MDT (Calgary time) Opens Aug 20
  - Virtual service for new-to-Calgary students to get peer advising
  - welcome@ucalgary.ca
  - www.ucalgary.ca/student-services/welcome-centre
- Review and register for any orientation programming for new international students: https://ucalgary.ca/student-services/iss/resources/international-student-orientation
  - Starting August 25: there’s lots of content available online to work through at your own pace.
Budgeting

• Make a budget or plan for your expenses and income (either from working, scholarships, or savings) to maintain your financial health.
  • It is important to consider the types of living expenses that you will encounter as a student, in addition to tuition and fees.
  • Reviewing your income and expenses is an important habit to build early—and there are many resources to access to help along the way.
Budgeting

- **The Office of the Registrar/Enrolment Services:**
  - UCalgary MoneySmart: free workshops, online resources, and one-on-one financial advising for students on budgeting, banking, saving money, filing taxes, using credit, and much more: [https://ucalgary.ca/registrar/finances/money-smart](https://ucalgary.ca/registrar/finances/money-smart)
  - Financial Fridays: timely workshops [https://events.ucalgary.ca/registrar/#!view/all/tags/financial%20fridays](https://events.ucalgary.ca/registrar/#!view/all/tags/financial%20fridays)

- **Budgeting Apps:** free phone apps you can use to help keep track of your spending
  - Acorns, Every Dollar, Wally, and Mint
  - Talk to your bank
Making the most of student services

**Social & Wellness Events:** Check out the newsletters, social media, and websites for these offices to learn about free-events:

- Campus Community Hub
- Faith and Spirituality Centre
- International Student Services
- Leadership & Student Engagement (Unwind)
- Residence Services (if living on campus)
- Sustainability
- Wellness Centre
- Women’s Resource Centre
- Writing Symbols Lodge
Making the most of student services

• **Student Union & Associations:** Learn about the services and events provided through the Students Union or Graduate Students Association. Some student clubs arrange discounts for events or services around Calgary.
  - UCalgary Students Union: [https://www.su.ucalgary.ca/](https://www.su.ucalgary.ca/)
  - Graduate Students Association: [https://gsa.ucalgary.ca/](https://gsa.ucalgary.ca/)
Making the most of student services

**UCalgary Services:** You pay student fees each term! Make sure you take advantage of the services and programs that are offered to you for no additional cost:

- **Active Living:** access to fitness facilities (gymnasium, weight room, swimming pool, running track, racquet centre, climbing wall; students receive a $25 credit each year)
- **Career Services:** advising and workshops to support your job search & success
- **International Student Services:** immigration advising
- **Library:** research support and access to academic resources
- **Student Success Centre:** free advising and workshops
Living Expenses

• Use public transit *safely* (student discount tickets for Fall 2020)
• Consider purchasing household items second hand/used from Buy/Sell Calgary or Kijiji
• Explore options for borrowing or buying textbooks or ebooks

• [https://ucalgary.ca/student-services/iss/resources/food-and-shopping](https://ucalgary.ca/student-services/iss/resources/food-and-shopping)
Living Expenses: Student Discounts

• Carry your Student ID Card with you and ask about student discounts at stores and restaurants
  • If studying remotely, download an Enrolment Verification Letter from your student centre

• Student Price Card (SPC: https://www.spccard.ca/) is a student discount card that you can purchase that provides discounts at certain stores. It can be helpful if you are buying new clothing or household items.

• Friends of CJSW (https://cjsw.com/friends/) is a discount card in support of the UCalgary campus radio station.
Sources of income: working while you study

• If you are eligible to work while you study, this is a great way to gain experience in a Canadian workplace and make money.
  • **International Student Services:** To learn about your eligibility to work and any restrictions, visit [ucalgary.ca/iss/immigration](http://ucalgary.ca/iss/immigration)
  • **Career Services:** attend a workshop or meet with an advisor for guidance on successfully finding a job and succeeding in the Canadian workplace. Visit [https://careerlink.ucalgary.ca/home.htm](https://careerlink.ucalgary.ca/home.htm)
Sources of income: scholarships, awards, & bursaries

• UCalgary awards: Office of the Registrar
  • https://www.ucalgary.ca/registrar/finances/awards

• External awards:
  • Family employers, community organizations, volunteer groups, academic or program areas, government

• Graduate Student Association & Students Union awards & bursaries
Emergency Support & Taking care of yourself

• Planning and managing expenses may be a new experience for you—and can be a challenge for anyone!
  • Make sure you access the resources on-campus to help along the way.
  • It is also important that you take care of your overall well-being—offices like the SU Wellness Centre & Office of the Registrar have many opportunities for individual, peer, online, or group supports.

• Try to be proactive in your plans, acknowledging the uncertainty that comes with starting Fall 2020 during the Covid-19 pandemic

• Recommend to identify at least one resource you will access in the next few days
Other Ways to help make your adjustment to UCalgary studies as smooth as possible:

• ISS Immigration & Resources, the New International Student Checklist, & the Self-Guided Tour* page (*up next week)

• Attend other New International Student Information Series Sessions (See next slide)

• Request an International Student Mentor! It’s free!

• Review the International Student Orientation Module information online August 25! Includes short videos and advice from staff across campus specific for you.

• Attend the live panels for international students (and submit your questions in advance):
  • Undergrad/exchange students: Sept 1. 9:30 a.m. MDT (Calgary time)
  • Grad students: Sept 2. 9:30 a.m. MDT (Calgary time)

• Parent & Family orientation (for your parents/family): August 25

• Attend campus-wide orientation events remotely Sept 2-4

• Learn more at: https://ucalgary.ca/student-services/iss/resources/international-student-orientation
Other Upcoming Sessions & Events:

• **Finding Off-Campus Accommodation:** Wednesday, August 26 (11 am MDT)

• **Healthcare & Insurance in Alberta:** Thursday, August 27 (11 am MDT) & Tuesday, Sept 15 (11 am MDT)

• *Learn more or register at* [https://events.ucalgary.ca/international-student-services/](https://events.ucalgary.ca/international-student-services/)
Connecting with ISS

• Remotely:
  • Monday-Friday, 9:00-12:00 pm & 1-4:00 pm MDT (Calgary time)
  • No appointment necessary
• E-mail: international.advice@ucalgary.ca
• Immigration E-mail: issimmigration@ucalgary.ca
• Website: www.ucalgary.ca/iss
• ISS COVID FAQ: https://ucalgary.ca/student-services/iss/covid-19-faqs
• Newsletter: weekly updates www.ucalgary.ca/iss
• Events calendar: https://events.ucalgary.ca/international-student-services/
• Facebook: https://www.facebook.com/UCalgaryISS/
• Instagram: @ucalgaryiss
Questions?

*Please type them in the chat box.*
Thank you

international.advice@ucalgary.ca