

# STUDY IN **CANADA**



# CANADA

consistently ranks as one of the best countries in the world—and is currently the #1 best countries for its quality of life.

It is the second-largest country in the world and has 6 different time zones. Canada is an industrialized nation and one of the ten largest economies in the world. In addition to the above Canada is ranked number one for being politically stable, number two for having a good job market, and number four for having a well-developed public education and health system. Canada has cosmopolitan cities that are clean, safe, friendly, and multicultural.

Canada is known to offer high quality education at affordable tuition fee with degrees that are globally recognised. Academic excellence, affordability, work opportunities during and post-study, pathway to permanent residence, and a safe living environment are just some of the reasons why Canada is ranked amongst the top destinations for students looking to study abroad.

In addition to all the above Canada offers **Post-Graduation Work Permit Program (PWPP)** that allows students to stay and work in Canada for 1 to 3 years after completion of the course.



## TOP 6 REASONS FOR STUDYING IN CANADA

- Academic Excellence
- Internationally Recognized Degrees
- Affordable Tuition Fee
- Vibrant Campus Life
- Students Can Work Part-Time
- Safe and Multicultural
- Immigration Opportunities

## Canada Post-Secondary Education System

The post-secondary education system in Canada is divided into:

POST-SECONDARY PROGRAMS	DURATION
Certificate / Diplomas	1 year
Advance Diplomas	1 to 2 years
Undergraduate (Bachelors)	4 years
PG Certificates & Diplomas	1 year
Master's	1 to 2 years
Doctorate or Phd	4 to 7 years



# INTAKES

There are three (3) intakes available in Canada:

- **FALL:** The Fall intake starts in the month of September and this is the primary intake. Its also a popular intake for Indian students.
- **WINTER:** Starts in January, this intake is for students who missed their chance in Fall
- **SUMMER:** This starts usually in April or May. This intake is only offered by few institutes for limited programs

Deadlines to apply for admission varies from institute to institute and Canadian admissions are a first-cum-first basis. Students must apply at least 6 months before the course start date as most colleges take at least 4 to 8 weeks for application processing

## Cost to Study in Canada

The course fee at most Canadian universities or institutes is relatively affordable compared to many other countries. The expenditure on tuition fee depends on the type of qualification and institution you opt for.

STUDY LEVEL	AVERAGE ANNUAL FEE
Diploma / Advance Diplomas	CDN 15,000 to CDN 20,000
Undergraduate	CDN 18,000 to CDN 26,000
Masters	CDN 24,000 to CDN 35,000
MBA	CDN 30,000 to CDN 40,000
Doctoral &Phd	CDN 30,000 to CDN 40,000

## Admission & Application Requirements

Students applying to Canadian post-secondary institutions are generally assessed based on their past academic performance (GPA), as well as their English language skills. While a few programs may also require work experience or other technical requirements. A few postgraduate programs also require a GRE/GMAT test score as part of their requirements.

All Canadian institutions accept International English Language Testing System (IELTS) and Test of English as a Foreign Language (TOEFL) scores as proof of English language proficiency. A few Canadian post-secondary institutions may also accept test scores from other accredited language assessment tests.

**The following documents are required to get a Offer Letter:-**

- Attested copies of mark sheets of Standard X, XII, and the Bachelor's degree (if applicable)
- At least, two academic reference letters from professors who have taught you most recently
- If you have work experience then two letters of recommendation from the employer/manager who knows you well and can comment on your professional abilities
- Statement of Purpose or Essay (SOP)
- Resume
- Photocopied score reports of GMAT / IELTS / TOEFL
- Portfolio (in case of Students applying for art and design courses & architecture programs)
- Others (certificates/achievements at the state and national level and extracurricular activities)

# STUDY PERMIT (VISA)

All Indian students who want to study in Canada and are enrolled in a course with 6 months or more duration will need to obtain a Canadian study permit, which serves as a Canadian student visa for the duration of your stay.

You can apply for the Citizenship and Immigration Canada (CIC) website. There is a non-refundable fee of CDN 150/-

Students can apply for their study permit once they have received an offer of admission and paid their tuition deposit

## Documents Checklist for Canadian Study Permit

To apply you will need:

- An acceptance letter from your education institution, and
- A valid passport or travel document
- Proof that you have enough money to pay for your:

Tuition fees & living expenses for yourself and any family members who come with you to Canada, and return transportation for yourself and any family members who come with you to Canada (Living Expenses are calculated as per below)

YOU (STUDENT)	FAMILY MEMBER (SPOUSE)	EVERY ADDITIONAL FAMILY MEMBER
CAD \$10,000/-	CAD \$4000/-	CAD \$3000/-

- Be a law-abiding citizen with no criminal record and not be a risk to the security of Canada (you may have to provide a police certificate)
- Complete Medical Examination with approved panel doctor

Some students may also be required to appear for a personal interview at the Canadian embassy or consulate.

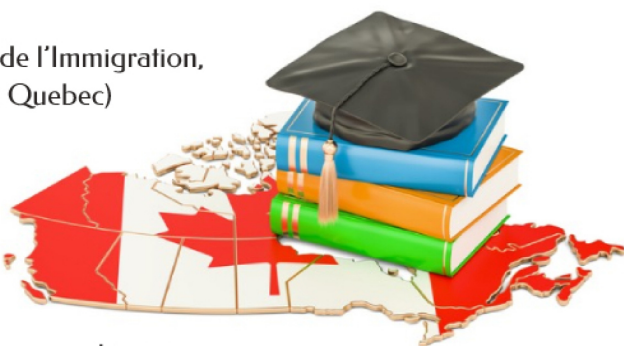
## Student Direct Stream (SDS)

The Student Direct Stream (SDS) is an expedited study permit processing program for students from selected countries who demonstrate upfront that they have the financial resources and language skills to succeed academically in Canada.

The SDS program is currently available to legal residents who also reside in: China, India, Pakistan, Philippines, Vietnam, Senegal, and Morocco. Most SDS applications are processed within 20 days.

Students applying through the SDS stream must provide the following documents with their application:

- Have an acceptance letter from a post-secondary designated learning institution
- Live outside of Canada when you apply
- Have proof you have paid your tuition for your first year of study
- Have a Guaranteed Investment Certificate (GIC) of CAN\$10,000
  - Have a Certificat d'acceptation du Québec (CAQ) from the Ministère de l'Immigration, de la Francisation et de l'Intégration (only if you're planning to study in Quebec)
- Get a medical exam before you apply (if you need one)
- Get a police certificate before you apply (if you need one)
- Have your most recent secondary or post-secondary school transcript(s)
- Have a language test result that shows either:
  - An International English Language Testing System (IELTS) academic or general training score of 6.0 or higher in each skill (reading, writing, speaking and listening),





## Guaranteed Investment Certificate (GIC)

The GIC or Guaranteed Investment Certificate is a scheme which is recommended for international students who wish to study in Canada in courses which come under the Student Direct Stream (SDS) policy. Under this students are required to deposit their one year's living expenses into a Bank located in Canada in order to qualify for a student visa to study in Canada.

GIC accounts are basically savings accounts which offer fixed returns to all the eligible candidates over a period of time.

This is a compulsory requirement which all students need to fulfil if they plan on pursuing a course under the student direct stream. The Canadian embassy has recommended a minimum of \$10,000 CAD as the GIC amount for Canada student visa.

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## Banks that offer GIC in India

- ICICI Bank
- Canadian Imperial Bank of Commerce (CIBC)
- SBI Canada
- Scotiabank
- HSBC Bank of Canada



# FAQ'S

## Do Canadian institutions accept 10+2+3 education system of India?

Yes, the Indian 10+2+3 system is accepted by a few institutes for the post graduate (PG) certificate or diploma programs, but for masters, almost all universities require 10+2+4. However, some universities may consider to accept 10+2+3 for masters in selected programs on a case-to-case basis.

## After completing studies can I work in Canada?

Yes, International students who complete their post-secondary education in Canada will be eligible to apply for a Post-Graduation Work Permit (PGWP), in order to gain Canadian work experience between 1 to 3 years. The Canadian government provides the Post-Graduation Work Permit Program as part of its efforts to attract international students and retain them as skilled workers. The program provides an open work permit, which allows international graduates to work for any Canadian employer in any industry.



## Can I Work part-time while studying in Canada?

Yes During regular school terms/semesters you are allowed to work up to **20 hours per week**, during university/college vacation or breaks you are allowed to work full time.

## What is GIC? Is GIC Compulsory for Canada?

**GIC** or the **Guaranteed Investment Certificate** is scheme which is recommended for international students who wish to study in Canada in courses which come under the Student Direct Stream (SDS) policy. Under this students are required to deposit their one year's living expenses into a Bank located in Canada in order to qualify for a student visa to study in Canada.

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## What is the Proces of Opening a GIC Account For Canadian Student Permit ?

All candidates will need to begin the process of opening a GIC account at least a month before they apply for a Canada student visa. There are three major banks which allow students to open a Canada GIC account:

1. Scotia Bank, Canada
2. SBI, Canada
3. The ICICI Bank, Canada

The general procedure followed by all the three banks is more or less, similar. Here is a basic outline of how students can get their proof of GIC amount for Canada student visa:



## Registration Process

- Register for a GIC account with any of the above banks which are located in Canada. This procedure can be done online.
- Upon successful creation of their GIC account login, respective banks send the investment account number and wire transfer details to students via their individual secure email services.
- Once they receive their GIC account number and wire transfer details from their respective lenders, candidates may send the Canada GIC amount via wire transfer from their home country to the bank with which they had registered for a GIC account. This process may roughly take about 10 - 12 days.
- All the three banks charge a separate service fee for their GIC services. The final amount which is prescribed to candidates is including this fee. Out of the \$10,000 CAD, \$2000 CAD is provided to students as the initial set-up fee. The remaining \$8000 CAD is deposited into the investment account. Students will be able to receive a monthly sum of \$667 CAD, plus any applicable interest to support their expenses for the remaining period of their stay in Canada.
- Once the payment of the GIC amount has been successfully completed, banks send a letter confirming the receipt of the GIC amount payment via email to the concerned students. Candidates may submit this letter at the time of applying for their Canada student visa.

## Actions to be taken by students on arriving in Canada

- When students arrive in Canada, they will be required to personally visit the respective banks in which they have opened their Canada GIC account, along with certain documents for a final verification procedure and to activate their GIC student account.
- Post the verification of relevant documents by the bank authorities, a personal deposit account will be created in the student's name and the initial set-up fees of \$2000 CAD will be deposited into this account. The balance amount of \$8,000 CAD will be deposited into a non-redeemable GIC account. Once the students have completely utilised the initial set up cost, they will be able to withdraw their monthly allowance from this non-redeemable GIC account.

## Canada GIC Amount Refund Process

It is possible for students to get their GIC account amount refunded from their respective banks in the following circumstances.

- Their study permit has been declined.
- Application of admission has been declined.
- If the student has withdrawn from enrolment into the respective university before/after arrival in Canada.

The Canada GIC refund policy implemented by all the three banks is mostly similar. Candidates need to follow the below steps in order to get their GIC amount reimbursed.

- Students will be required to provide relevant documents supporting their reason for applying for the refund.
- The list of documents to be provided by candidates differs from lender to lender.
- Once all the documents have been verified successfully, banks will initiate the refund process. As soon as the refund process has been completed successfully, the respective banks send a confirmation email regarding the same.
- The entire Canada GIC refund process may take up to 4 weeks.
- Banks may levy extra charges for the same. Hence, students need to cater to the same while applying for their refund.

As mentioned in the previous paragraphs, the basic process for opening a GIC account remains the same for all the three banks. So what sets them apart? Let's take a look at the Canada GIC account process of different banks with respect to the document requirements, refund policies and processing fees.

# POPULAR INSTITUTES



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Easily you can talk to us to any conservation

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