

TUITION FEES AND ESTIMATED LIVING COSTS
2007-2008 ACADEMIC YEAR AT QUEEN'S UNIVERSITY, KINGSTON, ONTARIO

This budget has been drawn up to assist international graduate students in calculating the financial resources required to attend Queen's University. Although the figures listed below are only estimates of basic living expenses, it is recommended that any student who accepts an offer of admission to a graduate program at Queen's University has available at least the minimum level of funding recommended. These figures are for a **single student for one year**.

TUITION AND ANCILLARY FEES:

Tuition Fees (Spring, Fall 2007 and Winter 2008)	\$10,600.02
Student Activity Fees (2007-2008)*	\$706.40
Mandatory Student Assistance Levy (2007-2008)	\$99.99
Total tuition and ancillary fees	\$11,406.41

ESTIMATED LIVING EXPENSES:

Textbooks & Supplies	\$1,043.55
University Health Insurance Plan (UHIP)**	\$756.00
Rent & Utilities (2 people sharing a two bedroom apartment)	\$5,564.16
Food	\$4,173.13
Clothing	\$696.06
Miscellaneous	\$811.91
Total living expenses	\$13,044.81

TOTAL ESTIMATED TUITION, FEES AND LIVING EXPENSES \$24,451.22

*Students may opt out of some of these fees. Check the web site: www.queensu.ca/registrar/fees.

** University Health Insurance Plan (UHIP) (premium equals annual coverage for one person).

UHIP medical insurance is **mandatory** for all international students during their period of study at Queen's. Changes to government policy have excluded international students and foreign workers and their dependants from the provincial health care plan. You will be required to purchase the University Health Insurance Plan (UHIP) in order to register. Please see below for Medical Health Coverage and the premium details.

Students Bringing Families

Students who bring families should use this budget and add \$5,150.00 for a spouse or other first dependant plus \$1,030.00 for each additional dependant. You will be required to purchase health coverage for all accompanying dependants (see the section below on Medical Health Coverage for more information). You must enrol your dependants in UHIP within 30 days of their arrival in Canada to avoid paying a **\$500 penalty** plus fees retroactive to their arrival in Canada. If their arrival date cannot be proved, the fee will be retroactive to your arrival date in Canada. There are tuition fees for children attending Ontario Schools at any level. Children who will be attending school in Canada are required to possess a Study Permit form prior to attending classes. You should advise the Immigration Officer of this fact when making application for your visa and Study Permit.

Tuition and Associated Fees Payment

Arrangements may be made by the student with the Office of the University Registrar to pay fees on a monthly basis, using any banking institution in Canada, via the debit memo plan. More details and the required form can be found at: www.queensu.ca/registrar/fees/payment.html. Arrangements to pay via this method must be made before August 15. Line of credit, credit card cheques and U.S. accounts are not permitted.

If you wish to transfer funds to cover tuition and associated fees before leaving home, there are three options:

1. Bank Wire Transfers: Funds may be electronically transferred to Queen's University, but be advised that, both the "home" bank and the receiving bank may impose charge additional handling charges. The information required to wire funds is: Bank of Montreal, Main Branch, Kingston, Ontario, Bank Number 001, Transit Number 00162, Account number 0000-085. Ensure that your name and student number is included in the wire transfer for proper processing of your payment.
2. Mail: This method of payment is for students living outside of Canada. Cheques, money orders or bank drafts may be mailed to Queen's University, Office of the University Registrar – Services and Records, Kingston,

Ontario K7L 3N6, Attention: Fees. The student name and student number must be clearly written on the front of the payment. Please allow extra time for mailing and processing when using this method of payment method.

3. Western Union: Go to Western Union's website http://www.payment-solutions.com/quickpay_form.html and follow the instructions to make a payment (**ask for the special Queen's rate**). **You will need the following information to complete the required form:**

Company Name: Queen's University,

Locale/Code City: QUEENSUONTARIO, ON

Account Number: Is your student number

When mailing payments from United States and / or overseas, allow extra time for mailing, approximately 2 to 3 weeks. To avoid Registration Administration Fees, payments must reach Queen's University, Office of the University Registrar, no later than August 15. Do not post-date your cheque. Items returned by your Bank, for any reason, will be liable for a \$20.00 returned item charge.

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MEDICAL HEALTH COVERAGE FOR INTERNATIONAL STUDENTS

Queen's is participating in a province-wide private insurance plan (University Health Insurance Plan -- UHIP) with Sun Life Assurance as the carrier. UHIP is **mandatory** for all international students registered at Queen's University. This plan provides a broad coverage for hospital and physician services, including pregnancies, and is very similar, although not identical, to OHIP, the provincial health coverage for Ontario citizens. Note that the cost has been increased by 10% for single student coverage and between 22-25% for a student plus one or more dependents, from 2006-2007 premium amounts.

The rate for a twelve-month period from September 1 to August 31 is:

\$ 756.00 for a single student
\$2,052.00 for a student with one dependant
\$3,348.00 for a student with two or more dependants in the same family

There are a few graduate students whose personal medical health coverage may be covered by scholarships, but those scholarships may not provide health coverage for their dependants. The rate for a twelve-month period from September 1 to August 31 for dependents only is:

One dependant ONLY	\$1,296
Two or more dependants ONLY	\$2,592

Students will be required to participate in this plan in order to register. Students beginning a program in September 2007 must enroll for the entire 12-month period.

Payment for Insurance:

Once you enroll in the UHIP plan at the appropriate rate, depending on whether you come by yourself or with your partner or with your partner and children, this amount will be added to your fees account. You will pay your health insurance in the same way that you pay your tuition fees.

Insurance for Your Dependants:

Your dependants also need to be covered by health insurance and must obtain UHIP coverage within 30 days of their arrival in Canada. Health care is very expensive in Ontario for non-Ontario residents without insurance. The Queen's plan offers competitive rates; there is no disqualification due to any pre-existing condition.

If your dependants arrive after you, you can change your status from "single coverage" to the two or three person plus rate provided that you do so within 30 days of their arrival in Canada. The new charges would be added to your fees account and paid in the same way that you pay your fees. All dependants who are enrolled after the initial 30-day enrolment period will be assessed a \$500 late application fee, plus all retroactive premiums calculated from the student's effective date of coverage or the applicant's arrival date in Canada, whichever can be proved. You must also extend your dependants' UHIP coverage within 30 days of its expiry date.

When Do You Enroll?

You should go to the Queen's University International Centre (QUIC) in the John Deutsch University Centre as soon as possible after you arrive at Queen's. You will be able to enroll yourself and your dependants immediately and the premium charges will be added to your fees account. Your UHIP will begin upon your arrival in Canada, and if you are arriving in a province other than Ontario, you must enroll before you arrive. Coverage can begin up to 20 days before your term of study starts. Please note the coverage benefit outside Canada is minimal.

You must be enrolled and present evidence of that enrolment at the time of registration.

Other Insurance:

As noted above, your UHIP coverage will begin from your arrival date in Canada. If you are to be in Canada for some time prior to arriving at Queen's (i.e. more than two or three days), you must contact the QUIC to begin your UHIP coverage from that date, and to allow the insurance company to be informed about your arrival. Please ensure that you have some form of medical insurance to cover you while in transit to Canada.

Additional Information:

You will find more about these and other services of the Queen's University International Centre at www.queensu.ca/quic.

IMMIGRATION AND EMPLOYMENT REQUIREMENTS

It is the understanding of Queen's University that any or all of the following documents may be required of international students by the Canadian Immigration authorities both when applying for a Study Permit and when passing through a port of entry into Canada:

1. A valid passport, a Canadian entry visa (if required) and permission to obtain a Study Permit. The Visa and permission to obtain a Study Permit must be obtained from a Canadian Embassy or Consulate before coming to Canada. The Study Permit is issued at the port of entry when you arrive in Canada. Note that U.S. citizens have an alternative option. Please consult the International Student Advisor at: isa@post.queensu.ca for more information.
2. An official letter of acceptance from Queen's University stating that you have been accepted for admission and naming the program of study.

3. Evidence that you have sufficient funds to pay tuition fees, return transportation and to maintain yourself and any accompanying dependants during the period for which you are admitted to Canada as a student. As evidence you may be required by immigration to present any one of the following documents:

- a declaration from your parent or guardian confirming that he or she will provide sufficient funds to cover all educational costs including tuition, maintenance and transportation;
- written assurance from a bank that either you or your parent or guardian has sufficient funds to accept this obligation;
- written assurance from foreign exchange control (if applicable) that the funds will be available for use in Canada;
- a CIDA card if you are studying under the sponsorship of the Canadian International Development Agency (CIDA);
- copies of any letters offering scholarships or any other form of support from Queen's University or any other organization or government.

NB: International Students and their spouses are permitted to work in Canada subject to various conditions. You may not, however, rely on the potential for employment as evidence of sufficient funds for support.

You may also be required to undergo and pass a medical examination. You will be given instructions about this by a Canadian Immigration officer when you apply for a Study Permit.

Your Study Permit serves as an employment authorization for work as a Teaching or Research Assistant. Funds earned in Canada are taxed and international students are not automatically exempted. Please check with Financial Services at Queen's once you accept a teaching or research assistantship for full taxation details. Queen's international student advisors will assist you in completing your tax return.

The Queen's University International Centre (QUIC) was established to welcome and assist international students studying at Queen's. It also serves to support members of the Queen's Community interested in research, work and other opportunities abroad. You are encouraged to contact the Centre before coming to Kingston or to visit it soon after arriving as many pre-arrival and orientation services are provided. Activities are also offered throughout the year for all members of the Queen's Community. The QUIC is on the first floor of the John Deutsch University Centre, located at the corner of Union Street and University Avenue.

Address:

Queen's University International Centre (QUIC), John Deutsch University Centre
Queen's University, Kingston, Ontario K7L 3N6
Canada

Phone: 613-533-2604

Fax: 613-533-3159

Office hours: 8:30 a.m. - 4:30 p.m., Monday to Friday.

Website: www.queensu.ca/quic

QUIC Contacts

If you have questions about being or becoming an **International Student**, visit: www.queensu.ca/quic/intlstu or email: isa@post.queensu.ca.

If you have questions regarding **housing**, visit: www.queensu.ca/quic/housing or email: ihc@post.queensu.ca.

If you have questions regarding **UHIP**, visit www.queensu.ca/quic/intlstu/uhip or email: uhip@post.queensu.ca.