



STUDENT GUIDE TO **CANADA**

STUDY ABROAD REFERENCE · 2026/27 INTAKE

ABOUT CANADA

- Canada spans **10 provinces and 3 territories**, with **Ottawa** as the capital.
- Home to around **40 million people** and a famously **multicultural, safe** society.
- A leading destination for the **PGWP** post-study work pathway.
- **English** and **French** are the official languages.
- The **Canadian Dollar (CAD)** is the official currency.
- Some of the most popular student cities:

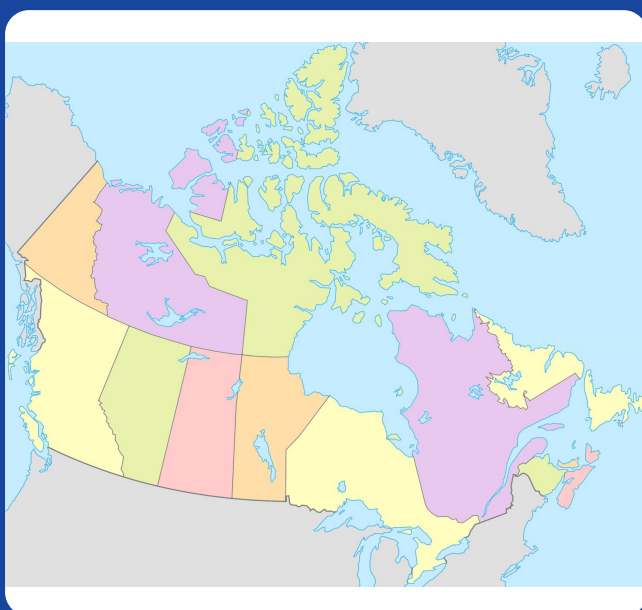


INDIA TO CANADA

CURRENCY

Canadian Dollar (CAD) · 1 CAD ≈ ₹62 (indicative)

Delhi	≈ 14h 30m	Canada
Mumbai	≈ 15h 30m	Canada
Bengaluru	≈ 16h 30m	Canada
Chennai	≈ 17h 00m	Canada
Hyderabad	≈ 16h 00m	Canada



FACTS

- Capital: **Ottawa**
- Time zone: **UTC-4 to -8**
- Tuition: **CAD 15,000–45,000+ / yr**
- Living (proof): **CAD 22,895 / yr**
- GIC: **CAD 20,635**
- Main intakes: **Sep · Jan · May**

From 2026, master's/doctoral students at public institutions are exempt from the study-permit cap. Figures indicative — verify per intake.

WHY STUDY IN CANADA?



PGWP pathway of up to 3 years after study.



Multicultural and welcoming to international students.



Co-op programmes with paid work placements.



A route towards **permanent residence**.



Canada offers **world-class education** with a **clear path to work and settlement**.

TYPES OF INSTITUTIONS

- Canada offers universities, colleges and polytechnics.
- They fall into three broad groups:



UNIVERSITIES

Research-intensive, degree-granting institutions.



COLLEGES & POLYTECHNICS

Career-focused diplomas and applied degrees.



INSTITUTES

Specialist and technical training providers.



global cities hubs
Campuses across and .

TOP UNIVERSITIES

- Canada hosts several **globally recognised** universities.
- Admission is **merit-based** and competitive.

University of Toronto**TORONTO**

Canada's top-ranked, research-intensive university.

University of British Columbia**VANCOUVER**

Global leader across many disciplines.

McGill University**MONTREAL**

Renowned for medicine, law and research.

University of Waterloo**WATERLOO**

Famous for co-op and computer science.

University of Alberta**EDMONTON**

Strong in engineering and energy.

McMaster University**HAMILTON**

Leading in health sciences and engineering.

Indicative selection — confirm each programme's entry requirements and intake before applying.

POPULAR FIELDS OF STUDY

- Canada is strong across fields with **high graduate employability**.



COMPUTER SCIENCE & AI

Software, data science and AI.



BUSINESS & MANAGEMENT

Analytics, finance and supply chain.



ENGINEERING

Mechanical, civil and software engineering.



HEALTH SCIENCES

Nursing, public health and biomedicine.



DATA SCIENCE

Analytics and machine learning.



ENVIRONMENTAL SCIENCE

Sustainability and natural resources.

TUITION & COSTS

- Tuition varies widely by province, institution and programme.

Undergraduate
per year

CAD 15,000–35,000

Postgraduate
per year

CAD 17,000–45,000+

Colleges / diplomas
per year

CAD 13,000–22,000

GIC (proof of funds)
cost-of-living

CAD 20,635

Living (updated proof)
per year

CAD 22,895



A **GIC** and verified funds are accepted as proof of financial support for the study permit.

COST OF LIVING

- Students typically need around **CAD 1,700–2,200 per month**; Toronto and Vancouver are costlier.

Accommodation residence or shared housing	CAD 800–1,500
Food & groceries	CAD 300–450
Transport student transit pass	CAD 90–150
Health insurance provincial or private	CAD 60–100
Phone & leisure	CAD 150–250
Estimated monthly total	~CAD 1,900

Figures indicative for 2026 — costs vary between the capital and smaller cities.

SCHOLARSHIPS & FUNDING

- Merit scholarships and assistantships help offset tuition.

Vanier CGS

DOCTORAL

Prestigious federal doctoral scholarships.

University Entrance Awards

MERIT

Automatic and competitive tuition scholarships.

Provincial Scholarships

REGIONAL

Awards offered by several provinces.

Faculty Awards

DEPARTMENTAL

Programme-specific funding and assistantships.

Eligibility, deadlines and amounts change each cycle — confirm on the official scholarship pages.

ADMISSION REQUIREMENTS

BACHELOR'S

- **12 years** of schooling with a strong Class 12 record.
- **IELTS 6.0–6.5** / TOEFL / PTE.
- A Provincial Attestation Letter (PAL) for most undergraduate study.
- Subject prerequisites for some programmes.

MASTER'S

- A recognised **bachelor's degree** in a relevant field.
- **IELTS 6.5**; GRE/GMAT for some programmes.
- Statement of purpose and references.
- Master's/PhD at public institutions are exempt from the study-permit cap.

INTAKES

- **September** — Fall — the largest intake
- **January** — Winter — widely available
- **May** — Summer — selected programmes

STUDENT VISA & FUNDS

1

ACCEPTANCE & PAL

Get your Letter of Acceptance and PAL/TAL where required.

2

GIC / PROOF OF FUNDS

Buy a GIC or show verified funds (CAD 22,895).

3

APPLY ONLINE

Complete the study permit application on the IRCC portal.

4

BIOMETRICS

Provide biometrics at a VFS centre.

5

MEDICAL & DOCUMENTS

Complete any medical exam and upload documents.

6

DECISION & TRAVEL

Receive approval and plan arrival for the term.

WORK & POST-STUDY

- Students may work up to **24 hours a week** off-campus during study terms.

PGWP

UP TO 3 YEARS

Post-graduation work permit; master's grads get 3 years.

Express Entry

PR ROUTE

A route towards permanent residence.

Co-op Work Terms

DURING STUDY

Paid, credited work placements.

In-Demand Sectors

GROWTH AREAS

Technology, healthcare, finance and trades.

HOW TO APPLY

1

SHORTLIST

Choose institutions and programmes and check PAL rules.

2

PREPARE DOCUMENTS

Transcripts, IELTS, SOP, references and CV.

3

APPLY

Submit applications and receive your Letter of Acceptance.

4

FUNDS & GIC

Arrange your GIC or proof of funds.

5

STUDY PERMIT

Apply online and give biometrics.

6

DEPARTURE

Arrange accommodation and prepare to travel.



Your Canada study journey — one step at a time.