

PGSA's Getting Started Guide and FAQ

Housing

Graduate students in our program have a wide variety of living situations. Most students live in apartments in downtown Toronto, often with rent between \$800-1200 with roommates, and \$1500-1900 for a bachelor. Many students live within several kilometers of the downtown campus (St. George campus), especially if they have laboratory space there. Students affiliated with the Scarborough campus, the Mississauga campus, or who have laboratory space in one of farther away hospitals (e.g., Rotman Research Institute, Sick Kids, Sunnybrook) live either downtown, close to work, or somewhere in between.

Popular neighborhoods among students include Kensington Market, Harbord Village, the Annex, Trinity Bellwoods, Queen Street West, St. Clair West, Forest Hill, Yonge and Eglinton, Church and Wellesley, Cabbagetown, or anywhere along Bloor Street. On the East End, students sometimes live near Leslieville, the Beaches, or anywhere along the Danforth. Also, living near any subway stops makes for an easy commute to campus.

Students often use [Craigslist](#), [Kijiji](#), [Padmapper](#), [Viewit.ca](#), [TorontoRentals](#), or the [UofT Housing Finder](#) to find apartments. If you are looking for roommates in the program, you can ask for them on the [PGSA's Facebook page](#). You can also join a [St. George Off-Campus Housing](#) Facebook group once you have a university email address. Facebook in general has many housing groups to choose from, where people frequently post requests for tenants in apartments with multiple rooms.

Some students also live in [Grad House](#), a graduate student-only residence on the downtown campus. It has 3- or 4-person, same-gender, suite-style accommodations on the more expensive side (\$1040 to \$1231 a month), with a number of amenities (internet, heat, etc) included.

For students with families (spouse and/or children), there are subsidized housing options in Student Family Housing on [St. George](#) and [Mississauga](#) campuses. Please note that the wait times are high, so if you're interested, you should apply as soon as possible.

When you find a housing offering that you're interested in, **it is crucial that you call the landlord or superintendent as soon as possible to book an appointment for a viewing.** Many advertisements are outdated, and the longer you wait, the higher the chance someone will have already accepted a landlord's offer before you even have a chance to even see the apartment. This is especially true of August, September, and October, when everyone is trying to look for housing.

Currently, the rental market is so crazy, you should be prepared to submit an application on the spot if you find a place you like. Have your references lined up just in case. If you have Canadian credit, they will often do a credit check, and regardless of whether you have Canadian credit or not, they will want to see some kind of proof of income. You can get a proof of income letter from Kathleen Cook, the interim graduate program administrator for psychology. Landlords and rental management companies may ask for a guarantor as well (such as your parents), or several months rent *including* both first and last month's rent.

It is important to ensure that the housing you're renting is free of pests and bugs, because they can be incredibly stressful to deal with while you're simultaneously trying to complete your program. Fortunately, you can visit **<http://bedbugregistry.com/metro/toronto/>** to check whether the housing you're interested in is on the list of places affected by pests in the past or present.

If at any point your apartment becomes affected by pests, your landlord is obligated to remedy the problem as soon as possible. If you have any trouble with this, or any other landlord disputes for that matter, **the University offers free legal counsel to students through their clinic: <http://downtownlegalservices.ca/>.** This free clinic can also help you with matters concerning criminal, family, refugee and immigration, university affairs, and employment law.

Transportation & Travel

Public Transportation

If you choose to live farther from where you typically work and plan to use public transportation, a commute involving the subway or a bus is fine. Streetcars are slower and can be less consistent, but are acceptable. Apps like [RocketMan](#) and [Transit](#) can give you the wait time--updated in real time--for all Toronto Transit Commission (the "TTC") stops on any form of transportation.

You can buy TTC tokens a Presto card to use TTC transportation. Presto cards can be bought from machines outside or inside stations, ordered online at prestocard.ca, or purchased by phone at 1-877-378-6123 (follow options 7-1-1 for TTY). As of 2/2019, They cost \$20 CAD and have \$14 pre-loaded on them (\$6 goes toward production of the card itself and to the vendor). They can be loaded at self-serve loading machines found at a number of subway stations. You can read more about Presto cards here: <https://www.prestocard.ca/en>.

Car

Having a car in Toronto is probably not a great advantage. Renting on a per/trip basis or becoming a member of a car sharing service (more info on that here: <http://larkycanuck.com/the-truth-behind-car-sharing-services/>) is the way to go. There is also [Turo](#) where you can rent a wide variety of vehicles (or could rent out your car if you had one). If you do have a car, driving in Toronto is pretty bad, generally, and there is no such thing as free street parking (you need to get a permit for the zone that you live in to park overnight - which involves an in person trip to city hall). Traffic in the city is quite bad, most places can be reached more quickly and with less hassle by bike or subway. Gas is a bit more expensive than in the US and cheaper (mostly) than in Europe at about \$1.15/l currently (about 4.50/gallon for Imperialists). If you want to shop around for gas you can go [here](#). Car insurance can also be very expensive.

Renting cars over a weekend can be affordable if you book well in advance and/or are willing to rent from the airport. For best prices be 25 or older and have a credit card that covers CDW (the insurance the rental company tries to add on the bill).

Bicycling

Toronto is a very bicycle-friendly city, with bicycle lanes on many of its major streets. A bicycle and all its accessories under \$600 can pay for themselves in under a year, either in money or in time saved compared to walking or public transportation. Road bikes are fast, while hybrids/commuter bikes are more forgiving for potholes, old roads, and riding during the winter. You can get help repairing your own bicycle (DIY-style) and can purchase basic parts for a low price at [Bikechain](#), which is a student-led, not-for-profit bicycle organization on the downtown campus. Good places to purchase bicycles include Ride Away Bikes, Sweet Pete's, Bikes on Wheels, and Bateman's Bicycle Company. Bicycles ads can also be found online, e.g. [Toronto Road/CX Bike Classifieds](#).

If you get a bicycle, make sure you get front- and back-lights to use at night (or one on the helmet) and a bell to warn pedestrians and cars of your approach. People will try to steal lights and bells on bicycles, so make sure you get a set that need to be attached and removed with some tools. Degreaser and lubricant are also recommended for making your bicycle parts last longer.

To keep your bike secure, we highly recommend a quality U-lock (around \$40-50 for good quality), cable lock, or chain lock. High-quality U-locks are usually too small to lock your wheels in addition to the bike frame, but are otherwise secure and cannot be lock-picked easily. Cable locks and chains are more flexible and convenient, but can be snipped with bolt cutters if they are too thin, or smashed with a hammer if they are locked too close to the ground.

Flying

Ontario is served by two major airports -- Toronto Pearson International Airport in Mississauga, and the Billy Bishop Toronto City Airport (often called the Island airport) downtown.

Pearson Airport

Most flights to and from Toronto will be through Pearson, and you can travel between the airport and city by public transportation (most commonly taking the 192 Airport Rocket bus to Kipling subway station), taxi, or car. If you happen to live near Union or Dundas West station, you might also want to consider taking the UP Express, which

from Union is \$12 for a one-way ticket and \$24 for a return, and from Dundas West is \$6 for a one-way ticket and \$12 for a return.

If you are traveling from downtown to Pearson airport, the TTC is the cheapest option, and only costs as much as a single ride (\$3.05 if using a token or Presto card, \$3.25 with cash). From St. George station, it will take you about an hour to get to the airport using the TTC. Taxis will generally cost around \$40-60 depending upon traffic and where you are downtown, not including tip. Uber/Lyft costs less than this, but pickup time can be more inconsistent.

If you want to use the TTC to travel from the airport to downtown, you need to bring exact change or more for the bus fare, if you do not have a token or card already. The bus stop for the 192 Rocket can be a little hard to find, so if the signs are not helping you, ask where the bus stop is at an information desk on the ground floor of each terminal (you also can buy TTC tokens from the airport). International students will also discover that if you ask politely, most Canadians are more than happy to help you get to where you need to be.

It is fastest to use the UP or TTC to get to Pearson, but if you plan to drive, follow the signs- Pearson has several terminals and parking garages. The drive from the UofT campus is about 40 minutes, depending on traffic. While rental cars or rideshare can drop you off at terminal 1 or 3, the parking can be expensive. In the value parking lot, the fee is \$20 a day, and the daily parking lot offers rates at \$4 every 20 minutes with a daily maximum of \$33.

If you are traveling to the United States, make sure you give yourself an extra 30-40 minutes for preclearance, i.e. customs and immigration before your actual flight. The United States requires all passengers from international flights to go through customs before they fly, so that Pearson can flexibly send planes to any American airport, even ones that do not have standard Customs and Border Protections (CBP). This makes arrivals and connecting flights easier, because you've already gone through Customs when you arrive. Unfortunately, it slows down anyone who would normally take advantage of programs like Global Entry and NEXUS. Preclearance does have at least NEXUS lanes, however.

The Island Airport

The Billy Bishop airport is found on the Toronto Islands in Lake Ontario, only a few kilometers from the heart of the downtown core, and is the main hub of Porter airline. It flies to a variety of cities on the east coast of both Canada and the United States, going

as far south as Florida and as far west as Thunder Bay and Chicago. Porter flights can be slightly more expensive than Pearson, but many students choose to fly on it anyway for the convenience and comfort it provides (it is a *really nice* airport). Porter is [easily accessible](#) through either public transportation, cars, taxis, etc. You can even ride your bicycle to Porter airport and lock it near the ferry terminal (or bring it on the ferry and secure it on the island, if you are concerned about the weather or people stealing it).

From Lakeshore Boulevard West and Bathurst Street, you can walk down to the airport and through the pedestrian tunnel in about 10 minutes. Checking in and going through security can be as fast as 10 minutes or as long as 30, depending on the season and time of day.

Health Insurance

In addition to OHIP or [UHIP](#), you will also have Greenshield insurance policies provided by Graduate Student Union and CUPE (if you are a TA for at least 50 hours in the academic year) for services not covered by UHIP, such as, prescription drugs, dental services, travel health coverage, etc.

We basically have *three* different health and dental accounts all through Greenshield:

- The GSU coverage
- The CUPE Top-up coverage (new; meant to cover the "copay" not covered by the GSU coverage), and
- The CUPE HealthCare Spending Account (HCSA; meant to cover anything as a pool of money).

To make your life easier, make accounts online at [greenshield.ca](#). You need to make TWO SEPARATE ACCOUNTS: a GSU account and a CUPE account.

- The GSU account ID is UTG[student#]-00, and you put all of your given names that are included on your University documents in the "First name" box.
- The CUPE account ID is UOT[employee#]-00, and you put all of your given names that are associated with GSU "First name" box.

If you have any issues with receiving the registration key for either of the accounts, you can call Greenshield directly and they will provide them over the phone.

For an overview of coverage through the GSU base plan and the CUPE top-up plan, see table on the next page (the table is for the 2019/20 academic year, but you can find the updated versions [on the CUPE website](#), under "Table of Maximum Amounts")

Annual (September – August) Health Benefits Coverage for GSU Base Plan with CUPE 3902 Unit 1 Top-up Plan			
		GSU Base Plan	CUPE 3902 Unit 1 Top-up Plan
General	Most prescription drugs	80% to \$5,000	90% to \$15,000
	Clinical Psychologist / MSW Counsellor/Psychotherapy (Psychotherapy covered by top-up plan ONLY)	100% to \$500	100% to \$2,500
	Speech Therapist	100% to \$1,000	100% to \$1,300
	Orthotics	\$350	\$100 (limit 1 pair/year)
	Travel Insurance	See GSU info for details	No additional coverage
Paramedical	Registered Massage Therapy	\$25/visit to \$500	\$35/visit to \$700
	Chiropractic	\$15/visit to \$300	\$45/visit to \$900
	Physiotherapy	\$30/visit to \$600	\$30/visit to \$600
	Naturopathic Doctor	\$15/visit to \$300	\$30/visit to \$600
	Acupuncturist	\$15/visit to \$300	\$30/visit to \$600
	Combined Paramedical Cap	\$2,000	\$1,300
Dental	Preventative	70%	80%
	Basic	70%	80%
	Major restorative	\$0	50%
	Combined Dental Cap	\$550	\$1,350
Vision	Exam	\$75 per 24 months	\$15 per 24 months
	Eyewear	\$125 per 24 months	\$225 per 24 months
	Health Plan Overall Cap (includes all above as well as other covered services and medical equipment)	\$10,000	\$15000 (in addition to \$15,000 prescription cap)

When filing claims through Greenshield, you must use up your GSU coverage first before moving on to the CUPE top-up plan.

For any questions related to the GSU base plan, you may contact the GSU Health and Dental office (1-416-978-8465), Monday to Thursday, from 10:00 am- 3:00 pm. The staff members who deal with the insurance plan are very helpful and ready to give advice, but please note that they cannot answer questions about the CUPE top-up plan.

Finally, we would highly recommend immediately using your HCSA to cover the insurance premium paid into your tuition for the GSU plan. To do this:

- in your CUPE online account, go to the "Healthcare Spending account" in the "My Spending Accounts" tab on the left. This option is not available in the GSU account, because there is no HCSA for that account.
- Click the "here" link in the text in the middle of the page. Choose Health and Dental Plan Premiums as the type of claim and click next.
- Now, IMPORTANTLY, for the date of the expense put at least September 1st of the tuition year. (One of us put the actual date listed on the U of T account invoice (August) and was immediately denied.) The total amount (for most people I think) was 442.16. You will only get a max of 300 back, but it's better than nothing.

We were told on the phone by someone from Greenshield that you just submit this without any documentation, and you only need to provide it if they ask for it.

Funding

The SGS provides a comprehensive [eligibility chart](#) for various scholarships and fellowships that you can apply to as a graduate student.

International Student Topics

Social Insurance Number

In order to be fully eligible as a TA, you need to have a Social Insurance Number (SIN). You can apply for one in person at any [Service Canada](#) Office. The closest one to the St. George Campus is 559 College Street, Suite 100, Toronto, ON. You will need your passport and your study permit. You can also keep an eye out for events at the Centre for International Experience, typically before the beginning of the Fall Semester, where service agents can issue your SIN on campus. Sign-up in advance of these events is required.

Your SIN will expire along with your study permit, so make sure that you renew it on time.

Ontario Photo IDs

If you do not have any kind of foreign driver's license or foreign photo ID, it is definitely in your best interest to get a government-issued Ontario Photo Card or Ontario Driver's License. While a passport can allow you to purchase a cell phone or get you into a bar, it is far too valuable to carry around daily. You can apply for the Ontario Photo Card by visiting any of the ServiceOntario centres, and a passport with your Study Permit is usually enough information. To exchange a foreign driver's license with an Ontario one, you will need to either go to a DriveTest centre or the ServiceOntario centre at College Park. Unlike foreign IDs, Ontario IDs also allow you to apply for nicer credit cards. More information on the Ontario Photo Card can be found [here](#), and on the Ontario Driver's license [here](#).

Note: If you own a driver's license or photo ID from your home country, they are likely to ask you to surrender it in order to get the Ontario ID, which is not advisable. One of our

international graduate students was lucky enough to be attended by less strict personnel at a ServiceOntario centre who willfully wrote on the form that the original license was stolen/missing, thus allowing the student to secure an Ontario Photo Card. We do not advise you to lie, but do think you should be aware of all of your options!

University Health Insurance (UHIP)

International students will not have access to OHIP (Ontario Health Insurance), but do have UHIP, which is the OHIP-equivalent insurance provided by the University. This will cover your hospital or medical services (emergency care, physician, laboratory services, etc.). UHIP is provided by Sun Life Assurance Company of Canada. In most cases, your supervisor will be paying for it. For more information on UHIP, click [here](#).

As a degree student, you are automatically enrolled into UHIP for twelve months starting September 1 to August 31 of the following year. Anytime you want to use health services, you will need to carry your UHIP card with you. To print your card, you need to first register online at mysunlife.ca.

- Click on “register” and enter the following details:
 - your DOB
 - select “Canada” as country of residence
 - your postal code.
 - Click on “health and dental benefits”
 - Contract/policy number: 050150
 - Member ID: ‘U’ followed by your student number (for example: U1234567890)
- Click on “next” and then “need a registration code”. Assuming that the university has already sent them your details including email address, as they should, you will receive an email with the code. Enter that code and click next.
- Create a password and a security question, and click next.
- Print your UHIP card.

Once registered, you will only need your access ID/email address and your password to access your account. You will, however, need to print your card at the start of every academic year (September 1), which is when your UHIP gets renewed.

Credit Cards and Cell Phones

Unfortunately, any credit you have built in your home country doesn't count in Canada. This means that you want to start building credit as soon as you arrive, including so that you have access to better cell phone carriers.

A preliminary step to building credit is to simply open a chequing account with a local bank, as you will need to do for your payments for TAing and stipends to be directly deposited into your bank account. Several banks include student plans that exempt you from annual and monthly account fees pending enrollment (e.g., BMO). Once you have an account open with a bank, you can go to your local branch office and inquire about credit options and an agent will be able to tell you about your options if this guide isn't sufficient.

Student credit card plans are available at the following banks:

- Scotiabank
- BMO
- TD
- PC Financial
- RBC

Below are also good options for phone plans that don't require credit checks:

- Public Mobile: good coverage, build-your-own-plan offered, no credit check
<https://www.publicmobile.ca/en/on/plans>
- Koodo: owned by Big 3 but lower cost, offers prepaid plans with no credit check:
<https://www.koodomobile.com/prepaid-plans>

Links to Immigration Resources

To obtain your student permit and various other documents, you will need to use the Government of Canada website (Canada.ca). Depending on your citizenship and the type of form you are applying for, much of the process can be handled exclusively online. However, make sure to check the requirements ahead of time in case an embassy visit or notarized form is required. The website requires Flashplayer and can be somewhat unruly when using Google Chrome, so you may consider using Firefox or another browser. Whenever you apply for a document (e.g., a study permit, a declaration of common law union), you will need to allow at least 2-4 weeks for it to undergo an approval and review process. You will also need to be aware of the dates when these documents expire and be vigilant about renewing them. The information here serves as a guideline, but make sure to check the links for more detailed and official information.

The first document you must apply for is your Study Permit. Depending on your citizenship, this process may look different. Letters will be provided from the university to use in your application and more information can be found here: [Study Permit Guidelines](#). Once your permit is approved, you will likely be issued a temporary document that you will need to provide at a border checkpoint so that your real Study Permit can be issued to you.

If you are moving with a partner, they may qualify for an Open Work Permit through you. This allows them to apply for jobs in Canada without having to do a labor market impact assessment. Without this permit, employers must assess whether there is a Canadian citizen who could fill the position they are applying for before hiring them. For this exemption to apply, you must be either formally married or qualify for common law marriage (i.e., have been in a conjugal relationship for at least one year): [Guidelines for Partners](#)

When you move and enter the country for the first time, there are a number of documents you will need to bring which are detailed here: [Border Entry](#). These include your study permit and various legal documents. In addition, you may want to bring some supporting documentation (e.g., your offer letter, your diploma, vaccination records) to make the process go smoother if these are requested. If you are coming from the United States and moving your personal belongings (e.g., driving across the border with a moving van), you will need to prepare additional documentation. You will need to complete a detailed inventory of the belongings you are moving and fill out a few government forms. More information can be found here: [Moving Personal Belongings](#)

If you are moving to Canada with a dog or cat, this process will likely be relatively smooth. Unlike some other countries, Canada does not require a quarantine of pets prior to immigration. More information about dogs can be found here: [Moving with a Dog](#). More information about cats can be found here: [Moving with a Cat](#).