

LIVING IN TORONTO GUIDE

What You Need To Know

Toronto Metropolitan University (TMU)

Toronto
Metropolitan
University

Global
Learning

Toronto, Canada 



Welcome to Toronto Metropolitan University!

We know that you probably have a lot of questions about your stay in Toronto. Here you will find resources regarding cost of living to transportation and entertainment in Toronto to help you get started.



IMPORTANT DATES

Here are general time-frames for Toronto Metropolitan University's academic year:

Fall Term (1st semester)

**Semester Dates (including Exams):
late August to December**

Classes generally start after the Labour Day holiday.

Winter Term (2nd semester)

**Semester Dates (including Exams):
January to April**

Classes generally start in the 1st or 2nd week of January.

For a list of important academic dates, make sure to check out the Significant Dates webpage in the [Undergraduate Calendar](#)

1. Before You Arrived - What To Bring?

Important Document

Important documents you should bring:

- Letter of admission or letter of invitation from Toronto Metropolitan University (if you have one)
- Driver's licence or other form of photo id (if you have one)
- Travel health insurance plan information
- Travel documents and passport
- Copies (physical and virtual) of your photo identification, tickets, health insurance, etc.
- Copy of your health records, with information on allergies and immunizations, especially in the case of previous medical concerns or an existing medical condition.

It's strongly advised that you make photocopies of all your official documents and keep them in a separate place from the originals so that if you lose your passport or other documents, you have copies to assist you in replacing the lost ones. Also leave copies of your documents with family members at home.

Check your passport expiry date before departure as renewing a passport in Canada can take some time. It is recommended that your passport be valid for at least 6 months when traveling.

Money

It is advisable to arrive in Canada with at least \$200.00 in cash in Canadian currency and immediate access to about \$500.00 - \$1000.00 CAD to cover initial expenses. Make sure to check with your bank before you leave to ensure that your debit and credit cards will work in Canada as this is often the easiest and cheapest way to access your funds and take out cash.

For more information on how to access money in Canada, check out our section on [Money, Banking and Finances](#).

Prescriptions, Medication & Glasses

Before you leave, make sure to visit your local doctor and dentist for a check-up. Make sure you pack:

- An extra pair of glasses or extra contact lenses, as well as a copy of your prescription for your glasses/contacts
- Medication - Prescription or Over-the-counter (if you are taking any). **There may be limits on the type and amount of medication you can bring into Canada.** Please review information on the Government of Canada's website: [Bringing health products into Canada for personal use](#), for more information.
- A one or two page document that outlines your medical history (blood type, past health issues and treatments and current health issues and treatments). This way you don't need to remember all the details in case anything happens to you while in Canada.

Electronics

Although there are computer labs on campus, you may want to bring your own laptop to complete your assignments and for internet access at wireless networking locations on and off campus.

For small appliances such as hair dryers, phone chargers, etc:

- Check that your electronics are compatible with Canadian voltage (120V 60Hz).
- Buy an adapter if you require one.
- Check out [Trip Savvy's guide to Voltages, Frequency and Plug Type in Canada](#) for more info.



Clothing

Canadian students prefer to dress casually for classes and, indeed, for most occasions. Pants or jeans are acceptable for both men and women and the emphasis is on comfort and practicality. It's important to dress for the climate in Canada and to ensure that you have the right clothes for different types of weather, especially in winter.

Check out our sections on [Weather](#) and [Winter Clothing](#) below for more information.

Item You Cannot Bring Into Canada

When travelling to Canada, Canadian Customs permits you to bring personal items such as clothes, books, toiletries, etc. **There are, however, restrictions on some items.**

Before you leave, make sure you review what items you can and cannot bring across Canadian borders on the Canada Border Service Agency website [Restricted and prohibited goods](#).

2. Living In Toronto

Mandatory Health Insurance

If you will be in Canada for less than three (3) months, you have to have private comprehensive health insurance for your stay in Canada. The cost of private health insurance will vary depending on a number of factors. To find a private health insurance company, you can use the [OmbudService Insurance Finder](#) or look online. Most visitors purchase travel health insurance in their home countries before leaving. You should get quotes from a few different insurance companies before deciding on a plan. Talk to your home institutions international or global learning office to see if they have any recommendations on insurance plans and companies.

If your stay in Canada is longer than three (3) months, you must purchase the [University Health Insurance Plan \(UHIP\)](#). The cost for UHIP varies based on several factors such as length of stay at Toronto Metropolitan University, and number of family members insured.

Visiting researchers staying in Canada longer than six (6) months will be eligible for [Ontario Health Insurance Plan OHIP](#) and can begin the application process after the 3 month mark.

If you are an exchange student, please read through the [Exchange Pre-Arrival Manual](#) for more information.

General Cost of Living

Item	Lower Price Range	Upper Price Range
Rent (Downtown)	\$800.00	\$2000.00 +
Rent (45 minutes to an hour to Toronto Metropolitan University)	\$500	\$800.00
Public Transport (Buses, Metro, etc)	\$3.25 - Adult, Cash \$3.20 - Adult, Presto	\$128.15 (Monthly student pass)
Food (cooking for yourself, not including restaurants)	\$150.00	\$350.00
Textbooks	\$50.00	\$200.00
Cellphone	\$30.00	\$70.00
Internet	\$30.00	\$170.00
Gym membership	\$20.00	\$80.00

Housing

A significant challenge for all visiting researchers or exchange students is finding short-term housing (less than 12 months) that is affordable and accessible by transit.

It is important that you start searching for off-campus housing as soon as possible. Toronto Metropolitan University's Off-Campus Housing Office is here to support you in your search.

Toronto Metropolitan University Off-Campus Housing Office

Toronto Metropolitan University's Off-Campus Housing Office can provide resources and information on finding both short-term housing (i.e. housing for less than 12 months) and long-term housing (housing for 12 months or more).

We recommend reading through the [Off-Campus Housing website](#), especially their resources on [Finding a Place](#).

If you have any questions, or need any support for housing both **before and after you arrive**, you should get in touch with the Off-Campus Housing Office by emailing offcamp@torontomu.ca.





3. Money, Banking, Finances

Currency and Accessing Money

Canada's official currency is the Canadian Dollar (CAD/\$). There are 100 cents (¢) in a dollar. Coins have different sizes, shapes and colours. They have nicknames that Canadians use in everyday life. For more information regarding the coins and bills used in Canada, read through the [Government of Canada's Money webpage](#). Major credit cards such as Visa, MasterCard or American Express are widely accepted in Canada and are an easy way to pay for items.

You may also be able to use your foreign debit card to get cash from an automated banking machine (also known as automated tellers or ATMS) in Canada. Make sure to check with your bank before you leave to ensure that your debit and credit cards will work while you are abroad.

There are several ways to transfer money to Canada, including bringing travelers' cheques, a bank draft, or having a telephone or cable transfer of funds from your bank at home to a Canadian bank, if you choose to open a Canadian account. Remember to inquire about the service fees and length of time required for each transaction with your local bank.

Tipping

A tip is providing a sum of money to someone who has provided a service. In Canada, tipping is customary for most services such as taxis, restaurants, cafes and salons. Often tips are approximately 10-20% of the bill before tax.

Refer to [Trip Savvy's Guide to Tipping in Canada](#) for additional information regarding tipping and service etiquettes in Canada.

Sales Tax

The Harmonized Sales Tax or HST is a sales tax that is charged in some Canadian provinces. In Ontario the HST is 13% and is added to the price of most items at the cash register during purchase.

Prices in stores **do not include** the sales tax. Therefore, when looking at the price of items in stores remember to add 13% for the final sale price.



Banking in Canada

For banking, EduCanada has a great resource on [Canadian Currency and Banking](#) that we recommend you start with.

Depending on how long you will be in Canada, you may choose to open a Canadian bank account. It will be a matter of personal preference and what works best for you.

Before deciding whether to open a Canadian bank account, you should talk to your local bank to understand:

- What are the costs associated with using your debit card (bank card) and/or credit card in Canada
- What are the costs associated with sending money to a Canadian bank, if you choose to open one?
- Do they have agreements with any Canadian banks that would allow you to use your bank card or credit card at a lower fee, or to open an account at a discount?

You should compare the costs associated with these questions to the cost of opening and closing a Canadian bank account to understand what option would best fit your needs.

There are several major banks that operate in Canada. Here are some of the major Canadian banks in Toronto. They all offer similar services. They are:

- [Bank of Montreal \(BMO\)](#)
- [Scotiabank](#)
- [Canadian Imperial Bank of Commerce \(CIBC\)](#)
- [Royal Bank of Canada \(RBC\)](#)
- [TD Canada Trust \(TD\)](#)

This list is not exhaustive, so feel free to do some further research to see if there are other banks that better suit your needs.

For a comprehensive guide to banking in Canada, we recommend you read through the [Government of Canada's Banking website](#).

However, in terms of basic understanding, when choosing which bank you want to open a bank account with, make sure you understand:

- What documents you need to open a bank account with them
- What are the fees for opening and using an account
- What are the fees for sending and receiving money internationally
- What are the fees for closing your account
- Where is the closest bank branch to where you live.
- What are the bank's hours? Are they open at times that are convenient for you to visit if you have a problem or question?
- Are there any discounts for students or new comers to Canada?

4. Health and Wellness

Anyone (Canadian or international) who has health insurance must provide valid proof of health coverage before receiving medical services/care.

If you have UHIP, you will be required to present a copy of your UHIP when visiting a doctor's office, clinic or hospital. For detailed information on how to access care if you are covered under UHIP, please read through the [Accessing Care webpage](#) provided by International Student Services.

Toronto Metropolitan University has a number of on-campus Health and Wellness programs and services available to students, including a Medical Centre for students and staff.

The Medical Centre is open to all members of the Toronto Metropolitan University community. You must make an appointment and bring your UHIP card. If you are not covered by UHIP, you will be required to pay for the services.

Services include:

- Allergy shots
- Assessments for common medical problems (e.g. respiratory illness, urinary tract infection, back and muscle pain, headache, stomach issues etc.).
- Immunizations and TB skin testing
- Medical certificates
- Mental health assessments
- Pap tests
- Physicals
- Reproductive health issues (e.g. birth control counseling and prescription, pregnancy etc.).
- Testing for sexually transmitted infections

The Toronto Metropolitan University Centre for Student Development and Counselling provides confidential counselling services in a professional and friendly environment

MEDICAL EMERGENCIES

If you experience a serious medical emergency, such as heart attacks, strokes, broken limbs, or any other life threatening injuries, you should call 911.

This is a free call that you can make from your cell phone or any payphone. If you are able to, you should also proceed directly to the nearest hospital emergency room. There are several hospitals located near the Toronto Metropolitan University campus. They are:

- [St. Michael's Hospital](#)

30 Bond Street - Toronto, ON M5B 1W8

The emergency entrance is located at the corner of Victoria St. and Shuter St.

- [Mount Sinai Hospital](#)

600 University Avenue - Toronto, ON M5G 1X5

The hospital is located on the west side of University Ave at Gerrard St.

- [Toronto General Hospital](#)

190 Elizabeth Street - Toronto, ON M5G 2C4

The emergency entrance is located east of University Ave. on Gerrard St.



5. Weather

Toronto has a broad climate, though we generally have four distinct seasons. Temperatures, humidity and weather phenomena (such as snow, rain, etc.) can vary dramatically between seasons. You should read up on [Toronto's seasonal climate](#). For information about current weather conditions, check out [Environment Canada](#).

Winter Clothing

If you'll be living in Toronto over the winter, having appropriate winter clothing is a must! It's the key to being able to enjoy the season in a healthy and active way.

If you don't come from a country where winter clothing is readily accessible, you may want to purchase some items after you arrive in Canada.

However, purchasing new winter clothing can be expensive. Here you will find a rough estimate of the price ranges you can expect when purchasing new winter clothing in Canada, as well as some tips on what to look for.

Item of Clothing	Description & Tips	Price
Winter Boots	<ul style="list-style-type: none"> • Look for waterproof boots, with rubber soles. • Make sure they're comfortable (not too heavy, don't have heels,) • Think about what type of activities you want to do <p>E.g If you're only going to be in the city, a lighter boot that you can wear with thick socks will work fine. If you're someone who likes to be outside, walking, hiking or doing other activities, consider getting warmer, heavier boot</p>	\$65-\$200
Base layers, long johns, and thermal layers.	<p>Base layers are thin, tight shirts and/or pants worn underneath regular clothing to help keep you warm by adding an extra layer of air and heat close to your body. E.g leggings, undershirts, thin turtlenecks, thin long sleeve shirts, etc.</p> <ul style="list-style-type: none"> • Should be tight, but not restrictive • Can be made from a variety of fabrics (e.g. wool, micro fleece, cotton, etc.) • Some companies market/sell clothing specifically as a base layer. They use terms like "Thermal underwear", "Heat Tech", etc. 	\$15 - \$100
Winter Accessories (hats, beanies, gloves, warm socks and scarves)	<p>These items are actually very important as they protect your extremities from the cold.</p> <p>It's easy to get frostbite on your ears, hands, feet, face and neck.</p> <ul style="list-style-type: none"> • A lined, warm hat is important - you lose a majority of heat through your head! Make sure the hat covers your ears • Consider waterproof gloves (leather, or another synthetic material) • Get thick, wool socks to keep your feet warm. They also make wearing boots more comfortable • Don't forget a warm scarf. It helps prevent heat from escaping through the neck of your jacket 	\$30-\$90
Winter Jackets	<p>Warm jackets are the biggest and most important expense:</p> <ul style="list-style-type: none"> • Consider something that is filled with down (real or synthetic), waterproof (or at least water resistant) and has a hood. It may be puffer than you're used to, but it will keep you warm! • The higher the down count, the warmer the jacket 	\$100-\$900

Tips on Saving Money on Winter Clothing

- You can find lower-cost, gently used second-hand coats, jackets, and boots at second-hand clothing stores, like Value Village.
- Brand names tend to be more expensive. You can get good quality items from larger “big box” stores, like Winners, Walmart, and Hudson Bay
- For smaller items, like hats, socks, scarves, etc. shop around. A lot of stores sell these items and they are often on sale (refer to the Keeping Cost Low section for how to score affordable deals).

You can also buy gently used, second-hand clothing and boots for discounted rates on Craigslist, Kijiji, or second-hand clothing stores and facebook groups. However, if you're buying online, make sure not to get scammed!

Textbooks

If you're here for exchange, or short-term course, you may need to purchase text books. Prices vary greatly. New textbooks can average \$50-\$200 per book and can be found in the Toronto Metropolitan University Campus Store.

Secondhand text books are often much less expensive. Check out the [Used textbook buyback program](#) as well as this [Toronto Metropolitan University-Textbook Marketplace](#) on Facebook.

Tips:

- Wait until the first week of classes to purchase your textbooks
- Some classes may not require you to purchase the textbook, may suggest online versions, or you may find second hand copies at the Toronto Metropolitan University Campus bookstore for half the price

Cellphones

Cell phones have become a crucial part of many individual's lives in recent years. Cell phone plans and services **tend to cost more in Canada** compared to other countries.

Cellphones.ca has a great [Guide to Mobile Phone Service in Canada](#) for travellers that we strongly recommend you read. There are several companies in Ontario, so it's important to shop around. Here is a list of providers commonly used by students:

- [Bell](#)
- [Fido](#)
- [Rogers](#)
- [Koodo](#)
- [Telus](#)
- [Virgin Mobile](#)
- [Freedom Mobile](#)

Tips:

- If you are in Canada for less than a year, **make sure not to sign a monthly, multi-year contract (e.g. a contract for 2 or 3 years)**. Often, companies will offer what look like really cheap rates, but you have to sign an agreement saying you will pay for 2 or 3 years. If you try to break the contract, you will be asked to pay the remainder of the balance up front. It's better for you to take a **pre-paid service** (i.e. you pay on a monthly basis), even if it seems more expensive.
- If you're bringing your own phone to Canada, you need to make sure it works with Canada's networks. The guide that we linked to above has some detailed information on how to check your phone compatibility.



6. Diverse Communities

Toronto is an incredibly diverse and multicultural city. At Toronto Metropolitan University, there are a number of communities, networks, and support services for students to access. Here is a list of groups, communities, networks, support services and general resources:

- ♦ [Toronto Metropolitan University Student Groups](#)
- ♦ [Indigenous Student Services](#)
- ♦ [Centre for Women and Trans People](#)
- ♦ [Good Food Centre](#)
- ♦ [Pride at the University](#)
- ♦ [BIPOC students' collective](#)
- ♦ [Centre for Safer Sex and Sexual Violence Support](#)
- ♦ [Trans Collective](#)
- ♦ [Office of the Vice President - Equity and Community Inclusion](#)
- ♦ [Multi-Faith Room](#)
- ♦ [Writing and Language Support](#)
- ♦ [Academic Accommodation Support \(For students with disabilities\)](#)
- ♦ [Access TMU \(Information on Campus Accessibility\)](#)
- ♦ [Human Rights Services - Religious and Cultural Observances](#)

The City of Toronto also has a number of resources around accessibility and human rights.

7. Personal Sports and Recreation

With two state of the art spots and recreation facilities, [Recreation and Athletics](#) should be your first stop for ways to stay active while you're here. Some incoming visitors may be able to access these facilities at a discounted rate, or for free. Check-in with the office or department coordinating your time at Toronto Metropolitan University.

The City of Toronto also has an incredible [recreation program](#) with opportunities and facilities all over the city.

8. Arts, Culture and Entertainment

Toronto has many organizations, museums, events and festivals that are active throughout the year. For information on what's going on in the city, check out the following resources:

Entertainment	Description/ Options
Sports	<p>Toronto has professional sports teams in nearly every major professional league in North America, including football, ice hockey, baseball, basketball and soccer. Professional sports culture is big in Toronto. Prices for games can vary dramatically. For more information on Professional Sports in the city, check out Your Guide to Toronto's Professional Sports.</p> <p>For information on how to participate in local sports leagues, please see our section on Personal Sports and Recreation above.</p>
Arts & Culture	<p>Toronto is Canada's largest city and one of the most diverse cities in the world. It is home to a huge range of museums, theatres, festivals, communities and organizations. There is something here for everyone, if you know where to look. Here are some resources to get you started. However, make sure to do your own research! There is so much that the city has to offer.</p> <ul style="list-style-type: none"> ♦ City of Toronto: History, Art & Culture ♦ City of Toronto: Festivals & Events ♦ A Guide to Toronto's Arts, Culture and Entertainment ♦ Eventbrite Toronto ♦ Toronto's Thriving Live Music & Concert Scene ♦ Toronto Theatre ♦ Toronto Film Festivals ♦ Bloor St. Culture Corridor ♦ Toronto Metropolitan University's Events
Outdoor Activities	<p>If you're interested in outdoor activities (e.g. cycling, swimming, camping, canoeing, skiing, hiking, nature walks, etc.) or just being outside, there are many options available to you in the city, as well as in the province. Here are some resources to get you started:</p> <ul style="list-style-type: none"> ♦ Ontario Nature ♦ Ontario Trails ♦ City of Toronto - Parks, Gardens & Beaches ♦ Outdoors & Recreation Toronto ♦ Parks Canada ♦ Ontario Parks
Cuisine	<p>Toronto has a very diverse population that is highlighted through cuisine. Whether it is a local restaurant or a food festival during the summer, there are many different culinary options available to you. Some resources to get you started:</p> <ul style="list-style-type: none"> ♦ Foodism Toronto ♦ CBC Food Guide - Suresh Doss ♦ BlogTO ♦ Farmers Markets Ontario ♦ Kensington Market ♦ St. Lawrence Market ♦ Food festivals

9. Getting Around Toronto

PUBLIC TRANSIT AND NAVIGATION

City of Toronto Transit:

Toronto city's public transit system is called the [Toronto Transit Commission or TTC](#). The TTC operates a city-wide public transit system that includes buses, subways, and streetcars.

If you have a disability, you can learn about the accessibility features in the TTC system on the [Easier access on the TTC website](#). The TTC also offers [Wheel-Trans](#), which is a para-transit service that provides safe and accessible transit options specifically for persons with disabilities. You can [book your trip](#) either online or by phone.

The easiest way to use the TTC is by purchasing a [Presto Card](#). However, you can also purchase individuals passes, or pay with cash. Read through the [How to Buy Fares and Passes webpage](#) for more information.

The [cost of a one way ticket](#) can vary depending on your age, and if you are using a presto card, using a pass, or paying with cash.

- The cost for an adult (aged 20-64) with a presto card is currently \$3.20.
- The cost for an adult (aged 20-64) paying cash instead is \$3.25.

Students who use public transit regularly may want to consider purchasing a student [monthly pass](#) for \$128.15.

One fare takes you in one direction only (regardless of the distance). If you are switching between types of transit in one direction (e.g. from a bus to the metro) and you paid cash, make sure to get a [transfer ticket](#) from the bus / streetcar / or metro. This is your [proof of payment](#). If a TTC officer asks you for proof of payment, and you don't have a presto card or a transfer ticket, you could be fined.

To plan your travel around the city, you can use [Google Maps](#), which incorporates the TTC into the directions it gives for public transit. You can also download and use a number of transit apps such as [Transit Now](#), [CityMapper](#), and [Transit](#).



Suburban Transit

There are numerous suburban cities to the east, north and west of the City of Toronto. Each location will have its own public transit system, that is separate from the TTC. The best option for reaching these locations in the GTA is by [GO Transit](#). GO is a network of train and bus lines which links Toronto with the surrounding regions of the (GTA) and Hamilton Area. It provides convenient and timely transportation services for your commute. If you're travelling with a disability, make sure to read through [GO Transit's Accessibility webpage](#).

Getting to Toronto Metropolitan University/ Downtown Toronto from the Airport

Toronto's Pearson International Airport is located in North West Toronto.

While we've provided some basic information below for getting to **downtown Toronto**, we recommend reading through [Toronto Pearson's Transportation and Parking webpage](#) for more detailed information.

Union Pearson (UP) Express Train: offers a direct and convenient connection from Toronto Pearson Airport to Union Station. The cost of a fare varies based on age and distance.

Taxis or Ride Sharing (e.g. Uber or Lyft): A taxi or uber/lyft from the airport to downtown Toronto cost between \$30-80. The price can vary depending on whether you choose to use Taxi's or Uber/Lyft. Other factors to consider are exact distance, time of the day, vehicle type, size (may require a bigger car if you are taking a lot of luggage) and takes about 30-60 minutes.

Toronto Transit Commission (TTC): \$3.25 and takes about 60-90 minutes. You can use [Google Maps](#) or [Triplinx Trip Planner](#) to find the route that works the best for you.



10. Support for Families

The [International Student Support \(ISS\)](#) office has developed a comprehensive guide to [Family Support for International and Newcomer Students](#)

MATTAM ATHLETIC CENTRE

MEDICAL CLINIC

MEDICAL
Walk-in Clinic
Travel Medicine
Sports Medicine
Allergy shots
Flu shots

health.local.com
T. (416) 946-1939

REHAB
Physiotherapy
Massage Therapy
Chiropractic Treatment
Foot Care & Orthotics

physicaltherapy.com
T. (416) 709-7246

PHARMACY

HEALTHReady™ automatic prescription refill program
Free blood pressure monitoring
Free Diabetes Risk Assessment
Free Cardiovascular Risk Assessment
Free Food Allergy Management Program

drugstorepharmacy.ca
T. (416) 593-1547

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Contact Us:

Telephone: (416) 979-5026

Email: global.learning@torontomu.ca

Instagram: [@TMUglobal](https://www.instagram.com/TMUglobal)

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