



## Semester Exchange Programme 2018/2019



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UCT PROGRAMME PLAN: BACHELOR OF BUSINESS SCIENCES (FINANCE AND ACCOUNTING)

YEAR OF STUDY AT UCT FOR 2019: 3<sup>RD</sup> YEAR

PARTNER INSTITUTION: UNIVERSITY OF BRITISH COLUMBIA

STUDY PERIOD AT PARTNER UNIVERSITY: SEMESTER 2

### PRE-DEPARTURE COSTS

What was your experience with managing the following costs prior to your departure to your host institution?

- **Flight Ticket and UCT Vendor Management**

Flights directly to Canada are very expensive, especially because they are booked during the festive period. I was lucky enough to have obtained a US visa which allowed me to fly to Seattle in the US and take a bus to Vancouver which is quick and much cheaper. This also gave me the opportunity to explore Seattle and surrounding areas whilst there. I would suggest that students who hold a US visa or plan to obtain one do this as this will save them on their flight expenditure. If you require more details, you can contact me directly and I would be more than willing to help. Provided students submit all documents before the required dates or as soon as possible to UCT vendor management, they will be paid very quickly. This process was quite lengthy and bothersome for me. This is because I flew to many other countries before I visited Canada and thus my entire receipt included my accommodation and meals, which as we know UCT does not pay for. Thus, I asked my travel agent to please provide me with a quotation for the amount that was specifically paid for all my flights to get to UBC. I remember only being paid the 50% of the flights sometime in October 2018 whilst I was on exchange, so students should not count on that money for spending purposes.

- **Visa Costs**

The Canadian Visa is one of the cheapest this is because students going on exchange are not required to have a student visa or permit as long as they are studying at a Canadian University for less than 6 months. The general tourist visa which I purchased only costed 100 CAD, which I know is now more

expensive but is still the cheapest visa compare to other countries. Students are required to apply online and ensure that all their documents are in order and scanned online before they complete the application. It is quite an extensive and lengthy process, so do apply in advance. The visa application details are located on the Canadian embassy's website. The process is completed online and requires that your passport be sent to **VFS visa application centre** in Pretoria and not the **Canadian embassy** directly, which I was confused about. I was lucky enough to be living in Gauteng so could go and hand in my passport myself without incurring any additional posting charges, which are quite steep, especially because it's for a visa application. It's also important to read the application details carefully.

- **Health Insurance**

Students wishing to attend UBC are lucky as they are not required to search for external health insurance as the university itself provides all exchange students with a health insurance cover, that if I remember correctly costed around **65 CAD**. This amount is deducted from your scholarship before you receive it so students do not have to worry about paying this amount in advance. Even if you do not pay the insurance will still be active until payment is received.

- **UBC housing**

UCT students attending UBC are lucky as they are generally always guaranteed a place at UBC's student accommodation. Exchange students are generally only given the option to stay at Walter Gage residence and Fair View Crescent. I stayed at Walter Gage, which was centrally located to everything, however you share or live with 5 other people, whilst at Fair View students only stay with 3 other people but it is located quiet a distance away from the university and students are required to walk to get access to faculties and public transport. Students must also note that on acceptance of housing by UBC they are required to pay a upfront deposit of \$900, which can be expensive for students especially because it has to be paid when all fees and other costs must be u to date.

- **Ensuring that UCT tuition is paid before your departure**

I struggled with this because I ended up taking more subjects than a usual second year student, including winter school. Therefore, my fee amount became extremely large. However, the university does allow students to pay their accounts off monthly and it will incur interest at 1% per annum which is extremely lower than loans and other finances. Students should just ensure that they receive permission to do this from the fees office or they will not receive their scholarship in Canada. Also notify Erin in advance about any delayed payments.

- **Financial Aid/Sponsorships**

I received my scholarship email, confirming that I was awarded a scholarship, only when I arrived in Canada. It is very important for students to note that the scholarship received from UBC will only be paid one month after the issue of the email, which is very late, so I would recommend that students carry money with them to cover their necessities for the first month. I would also recommend that students only accept the scholarship on arrival to Canada, once they have opened a Canadian Bank account. So, the money can be transferred directly to this account to avoid any additional bank charges and costs that South African banks charge if the money is transferred to a South African bank account. It's also safer as the South African rand continuously fluctuates, which prevents the loss of value of the scholarship. I would recommend that students open a bank account with Scotia Bank once in Canada. It was the easiest bank to open an account with, and there are ATM's located around campus. All students

must have with them is their acceptance letter and their passport. The account will be opened automatically. One of the biggest problems I had with my scholarship was that UBC required that I have an ITN or Individual Tax Number. There is a misunderstanding that you require one before accepting the scholarship, but this is not the case. I suggest you apply for one by visiting the UBC tax website which will provide all the additional details on how to obtain a number and I suggest that students do this as soon as they arrive in Canada as the ITN takes up to eight weeks before issued by the government. This process is costly and an inconvenience for students which I think UBC needs to improve.

## LIVING COST SCHOLARSHIP

- Date/period of disbursement by partner

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- Total sum of scholarship disbursed by partner

The total sum of the scholarship amounted to **4000 CAD**. Importantly students should only accept the scholarship once they open a Canadian bank account and should not transfer the money to their South African bank account as they will lose value due to the Rands volatility and bank charges.

- Meals

Food in Vancouver is very expensive with prices being more than double of those in South Africa. I would suggest that students going to attend UBC avoid buying food from stores on campus as these are even more expensive. There are supermarkets located just 5 mins on bus from campus which are much cheaper. One store that I would recommend is **Jason's NO FRILLS**, located on Alma street. Stores like WALMART and CANADIAN SUPERSTORES are much cheaper but are located very far from campus, nearly one and a half hours. With the compulsory purchase of the compass card students can make use of unlimited public transport which widely accessible and easy to use and access from anywhere around Vancouver. I was also lucky enough to avoid additional expenditure of purchasing bedding and cooking utensils as I carried these items with me when flying, if you book an airline which allows you to carry more than two pieces of luggage such as Emirates you can avoid additional expenditure costs for luggage and you can carry whatever you need with you instead of purchasing these items in Canada.

- Housing

Once I received my scholarship from UBC I paid the balance of my housing costs. To my knowledge housing should cost student around **3500 CAD**, this depends on which residence students are staying in.

- Transport

Students are required to pay UBC a once off amount of 100 CAD, which gives them unlimited access to all public transport in Vancouver for the entire duration of their stay in Vancouver. This makes transport costs very cheap and public transport in Vancouver is extremely reliable and developed.

- Books

Textbooks in Canada are extremely expensive, I paid a total of **400 CAD** for four textbooks. Textbooks are a requirement to passing many courses in Canada this is also because many textbooks sell access codes which are required for students to take their assessments online.

- Travel

I have included in my budget a rough estimate of the costs of sightseeing in Vancouver. I was lucky enough to have visited Seattle and Orlando whilst in Canada which I did not include in the report as it requires an US visa and other additional costs however, if students do want to make use of this opportunity I would suggest using the Greyhound bus instead of flying as it is very cheap and not far. What I did include in my sightseeing cost was my visit to Vancouver Island which is a must and my trip to Banff in Alberta. Fortunately, I had an international driver's permit and did a road trip towards Banff which for me was the highlight of my trip. It is a must for students going to UBC and is not that expensive if travelling with a group of friends. The amount allocated for sightseeing can also vary significantly depending on each student's budget and desires such as skiing or whale watching etc.

- Participation Funds (orientation, clubs, societies)

Depending on your likes and the societies you join the costs will vary. For example, if you were to join the ski and hiking club it would cost you 50 CAD but if you were to join a nature reserve club it would only cost 10 CAD. There are many free clubs available to students. I would also suggest that students join the Exchange Student Club as they have amazing events as well as tours to different parts on the country.

## COSTS INCURRED RELATED TO YOUR SEMESTER ABROAD UPON YOUR RETURN TO UCT

- Costs incurred for enrolling for additional courses at UCT

I was required to attend winter school before I left. The cost of the addition course did put strain on my UCT account as all fees are required to be paid before departure. I was lucky enough as I was not required to take any additional courses when I arrived back in South Africa.

- Alerting your sponsors/financial aid upon your return

The easiest way to do this is by getting your credits from the exchange university signed off as soon as possible so they appear on your UCT transcript which most sponsors require to pay your fees.

- Ensuring housing at UCT student residences.

I do not stay in UCT residence so this does not pertain to me.

