

PERMIKATO

E-BOOKLET

2025 Edition



PROLOGUE

The Toronto Survival Guide is a document designed to provide comprehensive information about the preparations and life in the Greater Toronto Area (GTA). This guide is intended to help new Indonesian students who will be pursuing their studies in the GTA, as well as those planning to continue their education in this region.

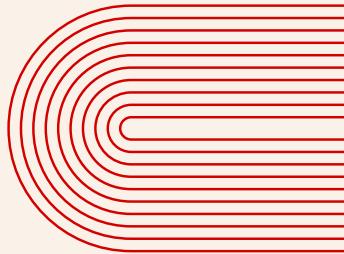
Studying abroad, especially in Canada, can be both a challenging and rewarding experience. Through this guide, we hope to make the adaptation process easier and equip students with the necessary knowledge and support to navigate life in the GTA with greater confidence. The information provided covers a wide range of important topics, including immigration procedures, housing, transportation, cost of living, healthcare services, and tips for adjusting to the local culture.

This document has been collaboratively prepared by the Research and Strategic Organization Division of PERMIKATO 2024–2025, with input from students who have firsthand experience living in the GTA. We have made every effort to present a guide that is not only accurate but also relevant and practical, taking into account the various challenges and needs of Indonesian students in the GTA.

We hope that the Toronto Survival Guide becomes a reliable companion in your academic journey and daily life in Canada. Wishing you the best as you embark on this new adventure — may this guide help you achieve success and make your study experience in Toronto even more meaningful.

Editorial Team
Research and Strategic Organization Division
PERMIKATO 2024–2025

Welcome Message by President of PERMIKATO



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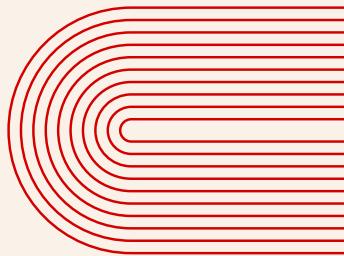
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Gabriel Reyes Situmeang
President
PERMIKATO 2024–2025



Welcome Message by Vice President of PERMIKATO



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Dimas Anindito Widjanarko
Vice President
PERMIKATO 2024–2025



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01

EDUCATION IN CANADA



EDUCATION IN CANADA

Universities in Canada, including those in the Greater Toronto Area (GTA), follow a credit-based education system. Each program has a specific number of credits that must be completed for graduation. The academic year is typically divided into three semesters: Fall (September–December), Winter (January–April), and Summer (May–August). Unlike the Fall and Winter terms, the Summer term is usually split into two parts: First-Half (May–June) and Second-Half (July–August).

Academic Success Tips

- **Utilize Campus Resources:** Libraries, academic workshops, and learning counselors are available to help with the transition. Most universities also provide a past tests/exams repository that can be used for exam preparation.
- **Time Management:** Create a balanced schedule that includes class time, study sessions, and rest periods.
- **Build Connections with Other Students:** Join student clubs and campus organizations to expand your network. Connecting with fellow students can help with academic accountability. Senior students often have useful notes, textbooks, past tests, or even specific tips for dealing with certain professors.
- **Use Rate My Professors:** When selecting courses, check **Rate My Professors** to see reviews about instructors' teaching styles. A useful tip: if possible, choose a professor with the highest rating as long as it doesn't conflict with your other classes.

Tuition Fees

Estimated Tuition Fees in GTA (Per Year)

- Undergraduate Programs: CAD 25,000–80,000 (varies by university and major).
- Graduate Programs: CAD 15,000–40,000.
- Non-Degree Programs (Certificate/Diploma): CAD 10,000–20,000.

Additional Costs

- Health Insurance: CAD 756 (UHIP) or more for family insurance.
- Books and Study Materials: CAD 1,000–2,000.
- Other Living Expenses: Includes transportation, food, and housing (CAD 1,500–3,000 per month, depending on the cost of living).

Additional Costs

- Create a monthly budget to avoid overspending.
- Look for alternative textbook options, such as buying second-hand books, e-books, or borrowing from the library..



Scholarships

Types of Scholarship in GTA

University-Based Scholarships

- **University of Toronto International Scholar Award:** For outstanding international students.
- **York University Global Leader of Tomorrow Award:** For students with high academic achievements.

Indonesian Government Scholarships

- **LPDP (Indonesia Endowment Fund for Education):** A fully funded scholarship program for Master's and Doctoral degrees.

Canadian Government Scholarships

- **Vanier Canada Graduate Scholarships:** For graduate-level programs.
- **Canada-ASEAN Scholarships:** Special scholarships for students from Southeast Asia.

External Scholarships

- **Trudeau Foundation Scholarships:** For graduate research in social sciences and humanities.
- **Mitacs Globalink Research Award:** For collaborative research projects.

How to Apply for Scholarship

Check the Requirements

Most scholarships require:

- High academic performance.
- Recommendation letters from professors or academic supervisors.
- Motivation Essay (Letter of Intent).

Important Documents

- Academic transcripts.
- University acceptance letter.
- CV/Resume.
- Motivation essay.

External Scholarships

- Apply early to ensure your application is processed on time.
- Write a strong and personal motivation essay that highlights your achievements and future goals.

UNIVERSITIES IN CANADA

Canada is known for its top universities and high-quality education. With a wide range of study programs, advanced facilities, and an academic environment that fosters innovation, studying in Canada is an attractive choice. The country is also recognized for its **multicultural and safe environment**, opportunities to **work while studying**, and various **immigration pathways after graduation**.

If you are looking for a **world-class education and global experience**, studying in Canada is the right choice!

Popular Universities in Toronto, Canada

- University of Toronto
- University of Waterloo
- York University
- Toronto Metropolitan University
- McMaster University
- Humber College
- Seneca College
- Centennial College
- Sheridan College
- Algonquin College
- Memorial University
- Mohawk College
- Niagara College
- Victoria College

Indonesian Student Community



Indonesian student communities are spread across various universities in Toronto. Based on membership data from **Persatuan Mahasiswa Indonesia Kanada Toronto (PERMIKATO)** from 2023 to 2024, an estimated **300–400 Indonesian students** are currently studying in Toronto.

02

THINGS TO BRING





THINGS TO BRING

Before embarking on your study adventure in Toronto, Canada, it's important to prepare the items that will accompany you during your stay. Here's a list of essential items to guide you through the packing process before you set foot in Toronto!

Documents

Before you leave, make sure you bring your documents as a means of identification and proof of legal status in Canada. Here's a list of documents that you should prepare for a smooth trip!

Main Documents

- Original passport
- Letter of introduction from IRCC
- Proof of financial support
- Letter of enrolment/acceptance
- Medical exam results (e-medical sheet)
- Custodianship letter
- Provincial Attestation Letter (PAL)
- Medication statement/certificate

Supporting Documents

- Proof of accommodation/lease agreement
- Proof of health insurance
- Copy of family card
- Copy of birth certificate
- Copy of national ID card/driver's license/other national identity card
- Copy of parents' passports
- Vaccination certificate
- IELTS/TOEFL results
- Copy of diploma
- Transcript of grades/report card
- Class schedule/timetable
- Proof of tuition payment receipt

Key Items to Bring

Don't forget to bring personal items that will make your experience more comfortable. Check out the list of personal items you should bring!

- Clothing
- Electronics
- Personal medication
- Portable bidet
- Pocket money

- Water bottle
- Stationery
- Essential toiletries
- Religious items
- Some snacks/food

Tips & Trick

Getting ready for a long flight

- Choose comfortable clothes for a long flight (around 20 hours).
- Bring a pouch with soap, skincare products, toothbrush, and mini toothpaste, as well as 1-2 sets of change of clothes in your cabin bag/carry-on. That way, when you have a transit at the airport, you can easily change clothes, clean yourself, and brush your teeth using items from your carry-on.

Pack efficiently

- It's best not to bring bulky and heavy items, large electronics, or winter clothing such as winter jackets, boots, gloves, etc (get these items in Canada).
- If you need more space in your bag/suitcase, use a vacuum bag.
- If you're bringing food in your luggage, it's best to keep everything in one suitcase. Avoid spreading food across multiple suitcases, so that if the food is checked by immigration officials, you only have to open one suitcase. (Pay attention to the types of food that can and cannot be brought, there are penalties for violating these rules)

Buy whatever you can in Indonesia

- Prices in Canada are generally more expensive, especially for accessories and small items. Note: This does not apply to some specific items (e.g. winter jacket).

ArriveCAN

ArriveCAN is an app developed by the Canadian government to help manage the entry of migrants/tourists into Canada. The app is designed to simplify the process of providing key information, including health status, luggage and travel details, to ensure that arrivals comply with Canadian immigration regulations. This app is used to ease the immigration process at airports.

Advanced Declaration

You can save time when making customs and immigration declarations by filling out the Advanced Declaration on the ArriveCAN app in advance before flying into one of Canada's participating airports. Declarations on the ArriveCAN app can be completed up to 72 hours before your flight. That way, you can access the Advance Declaration express lane, and edit, confirm or update your declaration at the kiosk or eGate at the airport.

HOUSING

Types of Housing

On-Campus Housing

Some universities in Toronto have on-campus dorms. Living in a dormitory makes it easier for you to access the campus and meet new friends. Dormitories usually provide basic facilities such as bedrooms, study rooms, and a cafeteria.

Private and Shared Apartments

If you want to be more independent or share your living space, you can choose a private apartment or shared apartment with other students. This gives you more freedom, but you also usually have to manage your own utility payments and maintenance.

Family Apartments

For those with families, there are two- or three-room apartments that are more suitable for families to live in. Some universities also provide special housing options for students with families.

Homestay

Homestay is a great option if you want to experience life with a local family. As well as a private room, meals are usually provided, and this can help you adapt to Canadian culture faster.



Housing Prices

Estimated Cost by Location

- Campus Dormitory: Dormitory fees can range from CAD 6,500 to CAD 20,500 per 8 months, depending on the type of room and facilities offered.
- Private Apartments: In downtown Toronto, a one-bedroom apartment rents for around CAD 2,100 per month, while in the suburbs it is around CAD 1,700 per month.
- Shared Apartment: With shared living, the cost per person can drop to around CAD 800 to CAD 1,200 per month, depending on the location.
- Homestay: Homestays usually cost between CAD 900 to CAD 1,500 per month and usually include electricity, water and meals.

Additional Costs

- Utilities (Electricity, Water, Internet): If you live in a shared apartment, expect to pay around CAD 100 to CAD 200 per month for utilities.
- Deposit and Administration Fee: Some providers may ask for a deposit, usually equal to one month's rent which will be refunded when you move out if there are no damages.

Housing Provider List

University Portals

Check your university's official website, such as University of Toronto Housing Services or Ryerson University Residence, for dormitory and housing information.

Housing Search Sites and Apps

- Kijiji and Craigslist: Popular sites for finding apartments or shared housing.
- PadMapper and Zumper: Apps that help you find housing with pricing and amenities.

Property Agents

Make sure to choose a trusted agent by checking online reviews or recommendations from other students.

Family Housing Tips

- Choose a Family Friendly Area: Choose a location that is close to schools, parks, and health facilities. Some areas like North York or Etobicoke are known to be family-friendly.
- Check for Safety and Comfort: Make sure the apartment has security systems such as restricted access doors and fire alarms. You can check the area's safety statistics on the Toronto government website.
- Pay Attention to Lease Terms: Read the contract carefully, especially the rules for families or pets.
- Avoid Fraud: Always deal directly with a trusted provider or agent. Avoid advertisements that ask for money upfront without showing the place in person.

Document Delivery

In the process of applying for university or obtaining departure documents, sometimes, you have to send physical documents from Indonesia to Canada. There are several shipping options you can try. You can use shipping services from FedEx, UPS, DHL, Canada Post, or others. Document shipping from Jakarta to Toronto is usually priced in the range of Rp500,000 to Rp2,000,000. The registration process for this shipment can generally be done online first through the respective shipping service website. Further instructions will be sent online as well.



03

ARRIVAL TO-DO LIST



ARRIVAL TO-DO LIST



Pre-flight

- 1.Prepare and ensure the completeness of documents
- 2.Bring important items in the cabin bag

Landing

- 1.Get off the plane and follow immigration instructions
- 2.Head to the kiosk for the immigration process
- 3.Meet with the immigration officer
- 4.Study Permit collection
- 5.Baggage claim (at the destination airport)

From airport to housing

- 1.Follow the instructions to exit the airport
- 2.Making a Canadian SIM card (optional)
- 3.Transportation Selection
 - UP Express
 - TTC
 - Taxi/Online Transportation (recommended)
 - etc.
- 4.Travel to housing

DETAILED PRE-FLIGHT AND LANDING GUIDE

Pre-flight

1

Prepare and Ensure Completeness of Documents

Main Documents (MANDATORY)

- Passport (minimum 6 months validity)
- Study Permit Approval Letter (original)
- Letter of Acceptance from university/institution (original)
- Airplane tickets (printed and digital)
- Boarding pass

Supporting Documents

- Proof of Fund (last 4 months bank statement)
- Proof of accommodation in Toronto (hotel contract/booking)
- Transcripts and final diploma (just in case)
- Digital Immigration Forms (if applicable)
- Travel insurance
- Emergency contact in Indonesia and Toronto

Document Tips

- Scan all documents and save them in the cloud/email
- Make at least 2 photocopies of every important document
- Arrange documents in order of use
- Prepare a waterproof plastic folder
- Write down important phone numbers (consulate, university)

Pre-flight

2

Important Items in Cabin Bag

Documents (Separate from Baggage)

- Full document folder (as above)
- Wallet with enough cash (CAD and USD)
- International debit/credit card

Personal needs

- Scan all documents and save them in the cloud/email
- Make at least 2 photocopies of every important document
- Arrange documents in order of use
- Prepare a waterproof plastic folder
- Write down important phone numbers (consulate, university)

Electronics

- Laptop + charger
- Cell phone + charger
- Power bank
- Universal adapter
- Headphones (for long flights)

Cabin bag tips

- Follow airline rules for size and weight
- Separate liquids in a clear ziplock bag
- Label all electronics with name
- Keep a fully charged power bank handy
- Do not bring sharp/forbidden objects

Landing Process

1

Get Off the Plane and Follow Immigrations Instructions



- Follow the signs “Arrivals” and “Immigration”
- Prepare documents as you go
- Don’t rush, there is plenty of time
- Turn off data roaming if you don’t have a plan
- Take photos/record directions if necessary
- Make sure no items are left on the plane

2

Head to Kiosk for Immigration Process

At the Primary Inspection Kiosk:

- Scan your passport on the machine
- Follow the instructions on the screen
- Fill in the information according to the document
- Take photo as instructed
- Print receipt/confirmation
- Keep the receipt for the officer

Tips for Using the Kiosk:

- Read the instructions carefully
- Do not hesitate to ask the officer for help
- Make sure the photo is up to standard
- Double check all information
- Keep the receipt safe

Landing Process

3 Meeting with an Immigration Officer

Preparation:

- Prepare all documents in order
- Study Permit Approval Letter in hand
- Answer questions clearly and honestly
- Use formal English

4 Study Permit Collection

Process:

- The officer will process the Study Permit
- Check all information on the permit:
 - Name and date of birth
 - Duration of permit
 - Name of institution
 - Working conditions (work permit)
 - Expiration date

General Officer Questions:

- Purpose of arrival
- Name of university and program
- Duration of study
- Address of residence in Toronto
- Plans after graduation
- Financial evidence

Important:

- Read the entire permit
- Report errors immediately
- Photograph/scan the permit
- Keep it safe

Landing Process

5 Baggage Claim

- Check conveyor belt number on display
- Prepare baggage tag
- Take a trolley if necessary (free of charge)
- Check luggage before leaving
- Report if baggage is damaged/lost
- Pass custom declaration

Important Numbers

- Immigration Help:
- Pearson Airport:
 - Security concerns : 416-776-7381
 - Emergency Situation : 416-776-3033
 - Urgent : 416-776-3055
- Indonesian Consulate: 416-360-4020
- Emergency Service: 911

Additional Tips:

- Save the airline customer service number
- Download the Pearson Airport app
- Save the destination address in English
- Prepare cash for initial needs
- Pick up an airport map brochure if available
- Take photos/record important directions at the airport

Notes: All information above is based on normal conditions. Always check the latest rules from IRCC (Immigration Canada) and the airport as they may change at any time.

AIRPORT TRANSPORTATION

Terminal Link

What is it?

Terminal Link is a free, automated train with two tracks connecting Terminal 1, Terminal 3 and the Value Park Lot at Pearson Airport. Both trains go to the same destination. It is convenient for airport visitors who need to transfer between terminals or to other facilities at the airport.

What is it?

If you are landing at Terminal 3 and want to take the train to the city center, you need to transfer to Terminal 1 first with Terminal Link as the train station to the city center (Union Pearson Express) is located at Terminal 1. Terminal Link Trains operate 24 hours a day with trains every 5 minutes, so you won't have to wait long.

How to use it?

- Look for the “Terminal Link Train” sign at the terminal you're arriving at.
- No need to worry about lines, just hop on the first train that comes along
- If you're changing terminals to catch the Union Pearson Express, remember that both lines will take you to Terminal 1.

Union Pearson Express (UP Express)

What is it?

A fast train from Pearson Airport to the city center (Union Station) as the final destination. The journey only takes about 25 minutes. Besides Union Station, UP Express only makes two stops at Bloor Station and Weston Station.

UP Express Station Location

Located at Terminal 1, on the arrival floor (Ground Level, Train Platform). If landing at Terminal 3, use Terminal Link to transfer to Terminal 1, then follow the “Train to City” or “UP Express” signs to the station.

Price: approximately CAD 12,35 for one-way, children under 12 years old are free

Schedule: operates every 15 minute

Tips

- Make sure to have a ticket or PRESTO Card before boarding the UP Express at Terminal 1.
- If using a PRESTO Card, don't forget to tap off at the destination station so that the system can calculate your travel distance and set the fare accordingly.
- If you forget to tap off, the system will charge the maximum fare for the route.

Taxis and Limos

What is it?

Taxis and limousines are available outside each terminal. This is a convenient option if you're carrying a lot of luggage or traveling with family.

Price: The average fare to the city center is around CAD 50-75 depending on location.

Tip: Make sure to use an authorized taxi from the airport (look for the "Licensed Taxi" sign). Prices are usually fixed for some major destinations.

Pre-arranged Services

What are they?

Pre-booked transportation services (for example, a rental car with a driver). This transportation service option is more convenient for direct travel to the destination.

Tips:

- Make sure to confirm the details with the service provider before departure.
- Pick-ups are usually made at a special area designated by the airport.

Ride Sharing

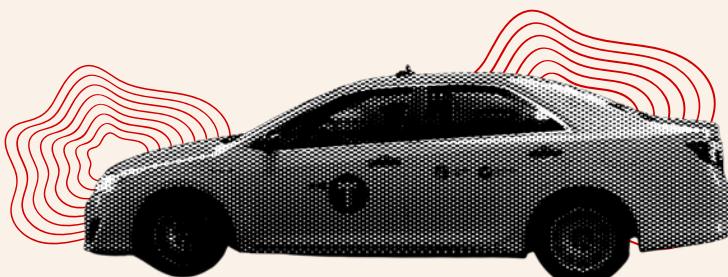
What is it?

App-based services such as Uber and Lyft are also available at the airport. You just need to book through the app.

Price: Depends on distance and time, but generally cheaper than taxis.

Tips:

- Pick-up areas for ride-sharing are usually different from regular taxis. Look for the "Ride Sharing" sign at the terminal.
- Make sure the driver's name and license plate match those on the app before getting into the car.



Public Transit Buses

What are they?

A more economical option for traveling, such as TTC (Toronto Transit Commission) buses, MiWay, or Brampton Transit.

Price: Starts from CAD 3.25 one-way (TTC).

Tips:

- Check routes and schedules in advance. There are some major lines such as the 192 Airport Rocket that connects the airport to TTC subway stations.
- Suitable for students on a budget.

Additional Tips

- Don't forget to take care of your study permit at the port of entry, which is the first airport you visit in Canada, even if it's not in Toronto.
- You should buy a SIM card from a provider available at the airport because the price is usually cheaper than outside the airport, especially if you take advantage of the student discount. You can use the student discount by showing your passport and study permit.
- If this is your first time in Toronto, we recommend taking an Uber or Lyft to make it easier to get to your destination and more comfortable in carrying a lot of luggage.



TO-DO LIST AFTER YOU ARRIVE

Once you've settled into your housing, here are some important tasks to take care of:

Get SIN (Social Insurance Number)

- The Social Insurance Number (SIN) is essential for working in Canada and accessing government services.
- You can apply for a SIN online or visit a Service Canada office. Bring your passport and study permit.
- Processing is usually quick, and you'll receive your SIN right away or within a few days.

Get Your Cards

• Student ID

- Your university will issue a student ID that you can use for campus services, student discounts, and identification.
- You can usually apply for your student ID online or at the student services office.

• Ontario Photo ID

- If you don't plan to get a driver's license soon, an Ontario Photo ID is a convenient government-issued ID for everyday use.
- Apply at a ServiceOntario center with your passport and study permit.

• Insurance Card

- If you're covered by UHIP (University Health Insurance Plan), register for your health insurance card through your university's health services.
- Keep the card with you at all times, as it's required for accessing medical services.

• Driver's License (Optional)

- If you plan to drive in Ontario, you'll need to apply for an Ontario driver's license.
- You can exchange your Indonesian driver's license or apply for a new one at a DriveTest center.
- A driver's license can also serve as your primary ID.

Tip: Prioritize getting your SIN and health insurance card first, as you'll need them for work and healthcare access.

04

LIFE IN TORONTO



REPORTING TO THE CONSULATE GENERAL OF INDONESIA (KJRI)

Upon arriving in Toronto, Indonesian citizens (WNI) should register themselves at the Indonesian Consulate General (KJRI) in Toronto. Reporting yourself is important as it helps Indonesians access public services and protection while abroad. It also ensures that your civil and political rights are fulfilled.

You can register online through the **Peduli WNI Portal** at the following link: <https://peduliwni.kemlu.go.id/beranda.html>. Follow the instructions on the website and provide required documents such as a **digital copy of your KTP and passport, phone number, proof of residence, and study permit**.

Alternatively, you can register in person at **KJRI Toronto**, located at **129 Jarvis Street, Toronto, Ontario M5C 2H6**. For further inquiries, you can contact KJRI via phone at **(416) 360-4020** or email admin@indonesiatoronto.org.



MOBILE SERVICE/INTERNET

Rogers

- Widest network coverage
- Plans starting from CAD 45/month
- Frequent student discounts
- Available in most shopping malls

Bell

- Wide coverage in the Greater Toronto Area (GTA)
- Plans starting from CAD 50/month
- Partnerships with many universities
- Special student promotions during back-to-school season

Telus

- Reliable network
- Plans starting from CAD 45/month
- Good international calling packages
- Often bundled with home internet

Freedom Mobile

- Widest network coverage
- Plans starting from CAD 45/month
- Frequent student discounts
- Available in most shopping malls

Fido

- Mid-range pricing
- Reliable coverage
- No-contract options available
- Special student plans

Fido

- Prepaid options available
- Very affordable (CAD 25-40/month)
- Self-service system (online only)
- Basic but reliable service

Required Documents for Mobile Plans

- Valid ID (passport)
- Study permit
- Proof of address in Canada
- Student ID (for discounts)
- Credit card or bank account



Tips for Saving Money

- Look out for back-to-school promotions (August-September)
- Consider family plans with other students
- Watch for holiday promotions (December)
- Check if your university has partnerships with providers
- Compare Bring Your Own Phone (BYOP) vs. new phone plans

HOME INTERNET

Rogers

- Plans starting from CAD 50/month
- Speeds up to 1.5 Gbps
- Often bundled with TV/mobile plans

Bell

- Fiber options available
- Plans starting from CAD 55/month
- Reliable for video calls

TekSavvy

- More affordable options
- No contract required
- Good customer service

Special Considerations for Students

- | | |
|--|---|
| <ul style="list-style-type: none">• Check if internet is included in your rent• Most student dorms include WiFi | <ul style="list-style-type: none">• Consider sharing costs with roommates• Watch out for installation fees• Ask about student discounts |
|--|---|

Setting Up Home Internet

Required Documents

- Plans starting from CAD 50/month
- Speeds up to 1.5 Gbps
- Often bundled with TV/mobile plans

Installation Scheduling

- Book 1-2 weeks in advance
- Installation takes 2-4 hours
- Self-installation options may be available

Tips for Choosing a Plan

- Estimate monthly data usage
- Consider the number of users
- Check coverage in your area
- Compare upload/download speeds
- Review contract duration

Strategies for Saving Money

Phone Plans

- Use WhatsApp/Line for international calls
- Compare prepaid vs. postpaid
- Watch for promotional periods
- Look for university partnerships

Internet

- Share with roommates
- Look for student discounts
- Compare bundle deals
- Consider lower speeds if sufficient
- Watch out for hidden fees



DAILY NECESSITIES

Groceries/Food

Find the nearest supermarket, typically operated by Loblaws, Sobeys, or Metro. If you're looking for Asian ingredients, visit Chinatown/Asian markets (e.g., Hua Sheng, Jian Hing). For Indonesian food, check out Samara Kitchen, Satay Sate, NaiNai Noodles, Delish Martabak, Oey Trading, etc.

For halal food options, many restaurants in Toronto serve halal meals. Check out HMA Canada or @munchhalal on Instagram for recommendations.

Pharmacies

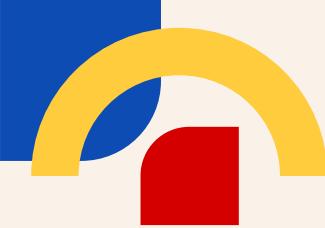
For medications, visit local pharmacies like Shoppers Drug Mart, Rexall, Food Basics Pharmacy, and Walmart Pharmacy.

Household Essentials

Supermarkets have limited home supplies. For more variety, visit:

- Walmart / Costco – Groceries & household items
- Dollarama / Dollar Club – Budget-friendly household items
- IKEA – Affordable furniture
- Canadian Tire / Home Hardware / Home Depot – Home improvement tools





USEFUL WEBSITES AND APPS

Adjusting App Store/Play Store Region

Before downloading apps, change your App Store/Play Store region to Canada for better availability and pricing.

Transportation Apps

- **Google Maps** – Navigation & transportation options
- **Transit/myTTC** – Real-time TTC bus, streetcar, and subway info
- **Uber/Lyft** – Rideshare services

Food Delivery Apps

- **UberEats/Doordash/Fantuan** – Food delivery
- **Too Good To Go** – Discounted unsold food from restaurants

Online Shopping Apps

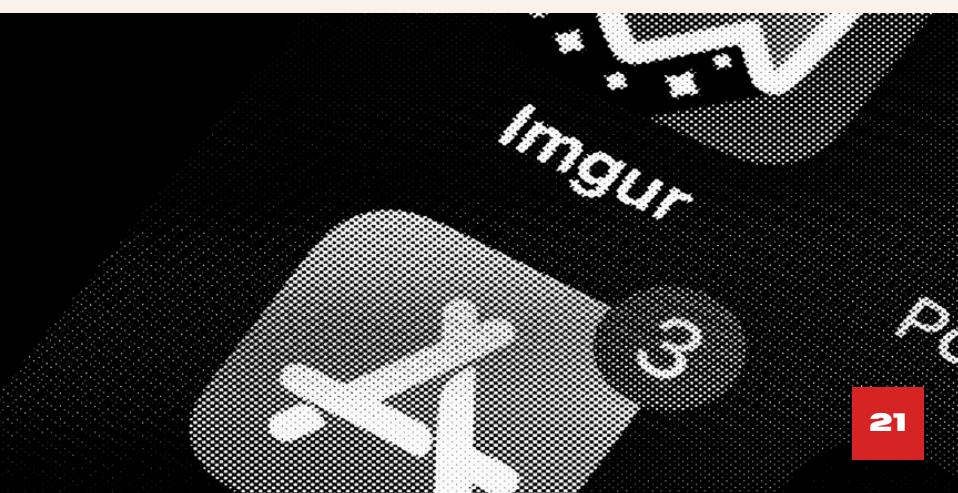
- **Amazon** – Online shopping platform
- **Brand Websites** – Best Buy, Walmart, The North Face, etc.

Digital Wallets

- **PayPal** – Secure online transactions
- **Google Wallet / Apple Pay** – Contactless payments

Others

Ad Deen – Prayer times & Islamic information



FINANCIAL MATTERS

Opening a Bank Account

The first step after arriving in Toronto is to open a Canadian bank account for daily transactions. Banks frequently used by international students include **TD Bank, Scotiabank, and RBC**. Many banks offer special student packages, such as waived monthly fees. Be sure to ask about these packages when opening an account.

Required Documents

- Passport
- Study permit
- University acceptance letter

Debit and Credit Cards

- **Debit cards** are widely accepted for daily payments, as Toronto is predominantly cashless.
- If possible, apply for a **credit card** to build a credit score, which is essential for future financial activities like renting an apartment or financing purchases.
- Some credit cards offer **cashback benefits** for online shopping, groceries, and transportation expenses.

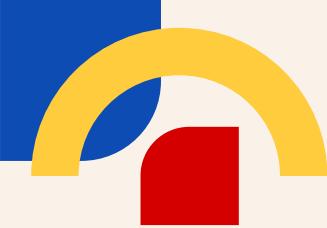
International Money Transfers

To send or receive money from Indonesia, services like Wise or Remitly are commonly used due to their competitive exchange rates compared to traditional banks.

Financial Tips

- Use a budgeting app to track expenses.
- Set aside a monthly budget for essentials like rent, food, transportation, and entertainment.





HEALTHCARE SERVICES

Health Insurance

Most international students in Ontario are covered under UHIP (University Health Insurance Plan), which includes basic medical services such as doctor visits and hospitalization. Some universities also offer extended insurance plans that cover vision and dental care, often up to 80% of medical expenses.

If you are bringing family members, ensure they are also enrolled in a suitable health insurance plan.

Clinics and Hospitals

For medical consultations, visit walk-in clinics unless it is an emergency, as hospital visits can be more expensive.

Popular clinics for students in Toronto include:

- Appletree Medical Group
- Toronto Western Hospital
-

Tips:

- Keep a list of nearby clinics and hospitals.
- Use apps like Maple for online doctor consultations.



PRIVATE HEALTH INSURANCE

Why Do You Need Private Health Insurance?

International students in Toronto are not covered under Ontario's free provincial health insurance (OHIP). Medical expenses in Canada can be high, so having private insurance ensures access to necessary medical services without financial strain.

Most universities **automatically enroll** international students in UHIP during registration.

Insurance Costs and Coverage

- UHIP costs CAD 756 per year (2023/2024)
- Covers basic medical services but excludes dental, vision care, and prescription drugs.
- If you need additional coverage, consider private insurance providers.

Choosing the Right Private Insurance

- Assess your personal medical needs.
- Compare alternative providers beyond UHIP.
- Ensure your provider has a wide network of hospitals and clinics.

FAMILY HEALTH INSURANCE

Why Is Family Insurance Important?

If you are bringing family members to Toronto, ensure they have medical insurance since healthcare in Canada is expensive.

Insurance Options for Families

- UHIP allows adding dependents (spouse/children) at an additional cost.
- If UHIP does not provide sufficient coverage, private family insurance plans are available.

Enrollment Process for Family Members

- Apply through your university.
- Provide necessary documents (marriage certificate, child's birth certificate).
- Enroll immediately after arriving in Canada.

Costs and Benefits

Annual cost:

- Spouse: CAD 756
- Child: CAD 504
- Same coverage as individual UHIP.
- If additional dental and vision coverage is needed, consider private insurance.

Family Insurance Tips

- Ensure **coverage meets your family's medical needs** (e.g., maternity, pediatric care).
- Learn **how to file claims** and check **which hospitals accept your insurance**.

TRANSPORTATION IN TORONTO

TTC (Toronto Transit Commission)

Toronto's main public transportation system consists of buses, streetcars, and the subway. The most convenient way to pay for transit is by using a PRESTO Card.

Fare Costs:

- Single ride: CAD 3.25
- Monthly pass: CAD 156
- Youth fare (under 19): CAD 2.30 per ride

TTC Operating Hours:

• Subway:

- Monday to Saturday: 6 AM – 2 AM
- Sunday: 8 AM – 2 AM
- Note: **First and last train times may vary by station**

• Bus and Streetcar:

- Many routes start earlier than the subway.
- **Night buses/streetcars** operate between **2 AM – 6 AM**.

GO Transit

- Ideal for travel outside Toronto (e.g., **Mississauga, Hamilton**)
- One-day group fares offer better pricing for multiple passengers.

Ride-Sharing and Taxis

- Uber and Lyft are available but more expensive than public transport.
- Taxis are available downtown—ensure you use an official taxi service.

Out-of-Town Travel

- VIA Rail: Connects Toronto with other major Canadian cities (e.g., Ottawa, Montreal, Quebec City)
- Intercity Buses: Megabus and Greyhound offer cheaper travel alternatives.
- Car Rentals: Best for flexible travel to places without public transit access (e.g., Bruce Peninsula National Park).

Transportation Tips

- Use Transit App or Rocketman to check real-time TTC schedules.
- Avoid peak hours (7 AM – 9 AM, 4 PM – 6 PM) when possible.
- Consider TTC Day Passes for unlimited rides on weekends.

SOCIAL INSURANCE NUMBER (SIN)

What is SIN?

A **Social Insurance Number (SIN)** is required for working in Canada or accessing certain government services.

International students **need a SIN to work part-time** on or off-campus (if allowed by their study permit).

How to Get a SIN

Required Documents:

- Passport
- Study permit

Application Process:

- Visit a Service Canada office in GTA.
- Apply online via the Service Canada website (SIN documents are mailed).

Important Notes:

- Never share your SIN unless necessary (e.g., to employers).
- Ensure your study permit allows work before applying.

LEISURE AND RECREATION IN TORONTO

Parks and Outdoor Spaces

High Park

- Largest park in Toronto
- Free entry
- Famous for cherry blossoms in spring
- Popular picnic spot
- Access: TTC St. George Station

Toronto Islands

- Ideal for picnics and cycling
- Best skyline views of Toronto
- Ferry cost: \$8.70 (adult)
- Ferry ride duration: 15 minutes
- Great for photography

Trinity Bellwoods Park

- Popular among young people
- Relaxed hangout area
- Hosts many community events
- Close to Queen Street West

Top Photo Spots

CN Tower

- Toronto's iconic landmark
- Glass floor at high altitude
- Expensive but worth it (\$43)
- Best sunset views
- Features a rotating restaurant

Nathan Phillips Square

- Large TORONTO sign
- Ice skating in winter
- Skateboard area
- Frequent events and festivals
- Free entry



Popular Hangout Spots

Kensington Market

- Artsy and hipster vibe
- Unique cafes
- Vintage stores
- Multicultural food options
- Crowded on weekends

Dundas Square

- City's entertainment hub
- Many free events
- Close to Eaton Centre (mall)
- 24-hour hangout area
- Toronto's version of Times Square

Distillery District

- Historic and Instagrammable
- Premium cafes and restaurants
- Year-round festivals
- Victorian architecture
- Great for date nights

Graffiti Alley

- 1 km of street art
- Artistic photo spot
- Close to Queen Street West
- Free entry
- Murals are frequently updated

BEYOND TORONTO/ONTARIO

Natural Destinations**Niagara Falls**

- 2-hour trip from Toronto
- A must-visit!
- GO Transit bus fare: \$25 round trip
- Includes casinos and outlet malls

Blue Mountain

- Skiing in winter
- Hiking in summer
- 2.5-hour drive from Toronto
- Requires car rental or joining a tour
- Beautiful alpine-style village

Algonquin Provincial Park

- Camping and hiking
- Bear sightings (from a safe distance)
- 3.5-hour drive from Toronto
- Requires car rental
- Book camping spots well in advance

Halal Food Options**Scarborough**

- Area with many halal restaurants
- Affordable prices
- Wide variety of cuisines
- 30-minute TTC ride from downtown

Dufferin & Lawrence

- Muslim community area
- Halal grocery stores
- Middle Eastern restaurants
- Easily accessible by bus

Malls and Shopping**Vaughan Mills**

- Large outlet mall
- 45-minute drive from downtown
- Direct bus available
- Features major brand discounts
- Close to Canada's Wonderland

Yorkdale Shopping Centre

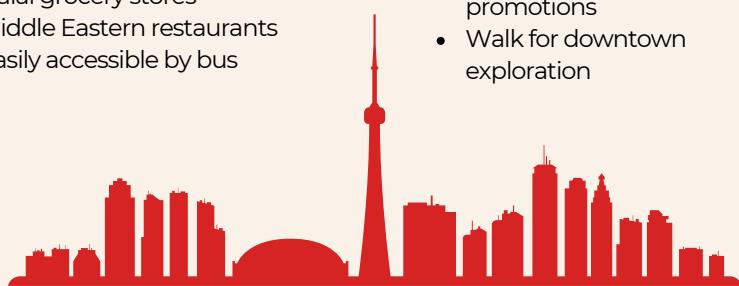
- Premium shopping mall
- Features luxury brands
- Easy subway access
- Great food court
- Ideal for window shopping

Money-Saving Tips**Budget Recreation Tips**

- Use CityPASS for discounted tourist attractions
- Check for Groupon deals
- Many places offer student discounts
- Visit attractions during low season
- Find free events on Eventbrite

Affordable Transport Options

- Use TTC Day Pass for weekend travel
- Share rides for long-distance trips
- Rent a Bike Share bicycle
- Look for GO Transit promotions
- Walk for downtown exploration



FREE EVENTS

Summer

- Festivals at Harbourfront
- Movies in the Park
- Pedestrian Sundays at Kensington Market
- Caribana Festival

Winter

- Festivals at Harbourfront
- Movies in the Park
- Pedestrian Sundays at Kensington Market
- Caribana Festival

SEASONAL TIPS

Summer (June-August)

- Bring sunscreen
- Stay hydrated
- Check festival schedules
- Enjoy patio restaurants

Winter (December-February)

- Wear layered clothing
- Indoor activities are more comfortable
- Winter festivals
- Skiing and ice skating

Autumn (September - November)

- Best time for maple leaf photography
- Apple & pumpkin picking
- Halloween events
- Fall food festivals

Spring (March-May)

- Cherry blossoms at High Park
- Spring food festivals
- Farmer's markets open
- Hiking trails become popular again



INDONESIAN COMMUNITY IN TORONTO

Religious Organizations

Several Indonesian religious communities in Toronto offer places of worship, religious activities, and cultural events to strengthen relationships among members.

Masyarakat Islam Indonesia Toronto (MIIT)

- Location: 320 Matheson Blvd W, Mississauga, ON L5R 3L9
- Email: info@miit.to
- Website/Social Media: <https://miit.to/> | [@miit.official] on Instagram

Umat Katolik Indonesia (UKI) and Muda Mudi Katolik Toronto (Mudikato)

- Location: St Anselm Parish 1 MacNaughton Rd, East York, ON M4G 3H3
- Email: Sekretaris@UKI.ca (UKI) | mudikatoronto@gmail.com (Mudikato)
- Website/Social Media: <https://www.uki.ca/> | [@mudikato] on Instagram

Indonesian Reformed Evangelical Church Trinity (IREC Trinity)

- Location: 2373 Bayview Avenue Toronto, ON M2L 1C5
- Email: info@irectrinity.ca
- Website/Social Media: <https://www.irectrinity.ca/> | [@irectrinity] on Instagram

Indonesian Reformed Evangelical Church in Toronto (IREC Toronto)

- Location: 3065 Ridgeway Drive Unit 55-57, Mississauga, ON L5L 5M6
- Email: info@irect.org
- Website/Social Media: <https://mississauga.irect.org/en/> | [@irectoronto] on Instagram

Indonesian Christian Church Canada (ICCC)

- Location: 1000 Petrolia Road North York, M3J 3L7
- Email: church@icc-toronto.org
- Website/Social Media: <https://www.icc-toronto.org/>

Gereja Bethel Indonesia Toronto (GBI Toronto)

- Location: 918 Bathurst Street, Toronto, ON M5R 3G5
- Email: hello@gbitoronto.com
- Website/Social Media: <https://gbitoronto.com/> | [@gbitoronto] on Instagram

Indonesian Buddhist Fellowship of Canada (IBFC)

- Location: info.ibfc.toronto@gmail.com
- Website/Social Media: <https://ibfc.ca/>

INDONESIAN STUDENT ASSOCIATIONS (ISA)

The Indonesian Student Association (ISA) aims to support Indonesian students in Toronto by organizing various events, providing academic and social support, and helping students adapt to university life in Canada.

UTISA

- Location: University of Toronto, St. George Campus
- Contact: [@uoftisa] on Instagram

ISA UTM

- Location: University of Toronto, Mississauga Campus
- Contact: [@isautm] on Instagram

IDNSA UTSC

- Location: University of Toronto, Scarborough Campus
- Contact: [@idnsautsc] on Instagram

TMU ISA

- Location: Toronto Metropolitan University
- Contact: [@tmuisa] on Instagram

UW ISA (University of Waterloo)

- Location: University of Waterloo
- Contact: [@uw_isa] on Instagram

YORKU ISA (York University)

- Location: York University
- Contact: [@yorkuisa] on Instagram

ISA Humber (Humber College)

- Location: Humber College
- Contact: [@isa_humber] on Instagram



PROFESSIONAL/ SOCIAL GROUPS

Beyond academic and religious communities, the Indonesian community in Toronto also has professional and social networks.

Indonesian Professionals Association (IPA)

- Instagram: [@ipatoronto]

Salam Indonesia

- Instagram: [@salam_indonesia_]

Orkes Garasi

- Email: wates.indonesia1945@gmail.com
- Instagram: [@orkesgarasi]



05

APPENDIX



APPENDIX

What to bring: a more extensive list

Documents

Before you leave, make sure you bring your documents as a means of identification and proof of legal status in Canada. Here's a list of documents that you should prepare for a smooth trip!

No	Document	Note
Main Documents		
1	Original passport	Make sure you have your Canadian visa in your passport.
2	Letter of introduction from IRCC	The letter of introduction will be used to process the study permit at the airport/port of entry. Make sure you immediately process the study permit using the letter of introduction at the first Canadian airport you enter, even if it is not the Toronto airport.
3	Proof of financial support	Proof of financial support can be in the form of a letter of guarantee from a scholarship, sponsorship letter, bank statements, etc.
4	Letter of Enrolment/Acceptance	-
5	Medical exam result (e-medical sheet)	-
6	Custodianship letter	If needed
7	Provincial Attestation Letter (PAL)	-
8	Medication prescription	Required if carrying medicine with controlled substances.
Additional Documents		
9	Proof of residence/lease agreement	-

10	Proof of health insurance	-
11	Copy of <i>Kartu Keluarga</i> (KK)	-
12	Copy of birth certificate	-
13	Copy of KTP/SIM/other national identity card	-
14	Copy of parents' passport	-
15	Vaccine Certificate	-
16	IELTS/TOEFL results	-
17	Copy of diploma	-
18	Transcript	-
19	Course timetable	-
20	School payment receipt	If any

Key Items to Bring

Don't forget to bring personal items that will make your experience more comfortable. Check out the list of personal items you should bring!

No	Item	Notes
Clothing		
1	Sets of daily clothes	Usually, 10-15 sets are enough.
2	Formal wear	
3	Jacket/hoodie	To combat Toronto's colder weather compared to Indonesia.
4	Shoes	In Canada, people usually walk a lot. It's best to bring shoes that are comfortable for long-duration walking.
5	Clothing that is rarely sold/found in Canada	For example, traditional Indonesian clothing (batik, kebaya, etc.), hijab, etc.

6	Towels	-
7	Undergarments	-
Electronic Items		
1	Mobile phone	-
2	Other gadgets and gadgets accessories	For example, laptop, tablet, mouse, laptop stand, etc.
3	Device chargers	-
4	Powerbank	Power banks are not allowed in baggage.
5	Adapter	Plugs in Indonesia generally use types C and F with a voltage of 220V, while in Canada they use types A and B with a voltage of 120V. Bring adapters so you can still access plugs in Canada.
Others		
1	Personal medication	-
2	Portable bidet	Bring a portable bidet if you're more comfortable cleaning yourself with water rather than dry wiping.
3	Pocket money	Prepare enough money to survive the first few days in Canada. Pocket money can be cash (Canadian dollars) or a visa/MC credit card.
4	Water bottle	-
5	Stationery	-
6	Toiletries	Used to survive the first few days in Canada. For example, skincare products, soap, shampoo, toothbrush, and toothpaste.
7	Hand sanitizer/wipes	-
8	Prayer accessories	For example, <i>mukena</i> , <i>sarung</i> , prayer mat, holy book, etc.
9	Foods	Used to survive the first few days in Canada. For example, instant noodles, cereal/oats, and so on. Make sure the food you bring meets immigration requirements.
10	Photos/memory items	To cure homesickness

Additional items

Although these additional items are not mandatory, bringing them will greatly facilitate your adaptation in Toronto, Canada. Here is a list of items that are nice to have.

No	Item	Keterangan
Clothing		
1	Long john/thermal underlayer	Temperatures in Canada are generally colder than in Indonesia. A long john/thermal underlayer will come in handy if you feel cold.
Electronics		
1	Cable Extension	Cable extension will be very useful if you have a lot of electronics from Indonesia and you have limited plugs or adapters.
Foods		
Make sure the food you bring meets immigration requirements. Be careful in bringing food products that contain milk, eggs or plants. Meat products are not allowed to be brought in. Check the following websites: https://inspection.canada.ca/en/food-safety-consumers/bringing-food-canada-personal-use https://airs-sari.inspection.gc.ca/airs_external/english/decisions-eng.aspx		
1	Snacks	-
2	Instant Seasoning	Especially if you don't have a meal plan and have to cook meals every day.
3	Sambal/chili flakes	-
4	Instant rice/porridge/noodle/oat	-
5	Sweet soy sauce, fried shallots, other condiments	Sweet soy sauce and fried shallots are hard to find in Toronto.
6	Fish floss (Abon ikan)	Meat or chicken floss is not allowed to <u>bring</u> through immigration.
7	Products containing gelatin	Bring it if you are concerned about the halal status of gelatin products in Canada. Examples of products include gummy, marshmallow, jelly powder, and so on.
Toiletries		
1	Main toiletries	Skincare, soap, shampoo, toothbrush, toothpaste

2	Sunscreen	-
3	Perfume	-
4	Makeup	-
5	Deodorant	-
6	Body lotion/lip balm	The air in Canada tends to be drier than in Indonesia. Prepare lotion/lip balm to keep your skin moisturized.
7	Sabun cuci piring sachet	-
8	Mini sachet detergent	-
9	Sanitary napkins	-

Items to support learning

1	Binder and loose leaf	If you like to write on physical paper. You can buy binders and loose leaf in Canada or bring enough stock from Indonesia, as the type of loose leaf in Canada is different. In Canada, generally only binders with three rings are available.
2	Folder for papers and documents	-
3	Scissors/cutter	Must be placed in the baggage.
4	Paper glue	-
5	Clip	-
6	Lanyard with ID card slot	-
7	Stapler	Must be placed in the baggage.

Medicines

Make sure the medicines you bring meet immigration requirements.

1	Vitamins	-
2	Tolak angin	-
3	Fever/cold, cough, diarrhea medicine	-

4	Medicine for open wound	-
5	Eye drops	-
6	Band aids	-
7	Eucalyptus oil (<i>minyak kayu putih</i>) / aromatherapy	-
8	Others	According to personal needs.
Others		
1	Pass photo	In Canada, the cost of a photo pass is usually quite high. It's best to bring some printed pass photos from Indonesia.
2	Materai	For Indonesian legal documents while in Canada
3	Pins (<i>Peniti/jarum pentul</i>)	Especially for those who wear hijab
4	Mini sewing kit	If you need to sew up torn fabric.
5	Bedding	Many accommodation places do not provide beddings. It would be very convenient to bring pillows, <i>guling</i> , bed sheets and duvets from Indonesia (vacuumed). If you like to use <i>guling</i> , bring them from Indonesia as they are hard to find in Canada.
6	Spare glasses	For glass wearers.
7	Hanger	-
8	Lunch box and cutlery	-
9	Pouch and tote bag	-
10	Nail clippers	Must be placed in baggage.
11	Umbrella/raincoat	-
12	Mini soap container	Can be used for lotions, soaps, etc., especially when traveling.
13	Comb	-



PERMIKATO
E-BOOKLET

@permikato
permikato@gmail.com
permikato.com