

International Student Guide

Content

Welcome Message

Health Care

Children Education

Accommodation

Public Transportation

Work while Studying

Banking Matters

Taxes

Budgeting

Racial Discrimination

Settlement Agency

Welcome Message

Welcome international students to Canadian Chinese School of Theology Vancouver (CCST Vancouver)! It is an exciting time at CCST Vancouver.

By God's grace, CCST Vancouver was established in September 2015. After the passing of the *CCST Vancouver Act* <http://www.bclaws.ca/civix/document/id/lc/psl/18033> by the Legislative of British Columbia on May 29, 2018 and was given Royal Assent on May 31, 2018 and receiving of the CRA charity status on August 10, 2018, CCST Vancouver becomes the first independent Chinese graduate theological school that is eligible to grant the theological degrees in B.C. and issue the taxable receipt in Canada.

CCST Vancouver has also achieved the [Education Quality Assurance](#) designation on July 8, 2020, which is the Province's brand for quality post-secondary education. And, finally, CCST Vancouver has been approved by the Government of Canada to be a [Designated Learning Institution](#) (DLI # O265275735142) on July 20, 2020, thereby making it possible for the School to accept international students with study permits from Immigration, Refugees and Citizenship Canada.

CCST Vancouver is called to nurture God's servants and equip the laity for the church in the 21st century. Based on biblical truth, we provide relevant theological training to nurture God's servants to pass on ministry and mission, fulfilling Christ's commandment. Our programs integrate spiritual growth, theological knowledge, and ministry skills. We aim to train passionate pastors, mission workers and lay leaders to serve in different churches, communities and mission fields. We go deep with God in Christ, emphasizing the spiritual formation through our weekly chapel, annual retreat, quarterly half-day prayer retreat and spiritual direction.

May God bless your stay and learning at CCST Vancouver as a rich equipping and transforming experience in your life.

Ivan Leung
Principal

Health Care

International students with a study permit valid for six months or longer are required to register with British Columbia's Medical Services Plan (MSP) as soon as they arrive in BC. MSP enables you to receive basic medical care free of charge, including most physician costs, medical tests, and hospital services. However, there are items not covered by MSP, such as dental care, prescription drugs, routine eye examinations, corrective lenses, etc. To arrange for insurance for these uncovered items, you will need "extended health" medical insurance from a private insurer. To learn more about MSP benefits, please click here ([Benefits - Province of British Columbia \(gov.bc.ca\)](https://www2.gov.bc.ca/gov/content/health/health_services/med_servs_plan/benefits.htm)).

You can apply for MSP registration online, in person or by mail. Online application is the easier option which takes about 15 minutes to complete. Your accompanying family members may also be eligible for MSP. You can include them in your application. More information on how to apply can be found here ([How to Apply - Province of British Columbia \(gov.bc.ca\)](https://www2.gov.bc.ca/gov/content/health/health_services/med_servs_plan/how_to_apply.htm)). While you must apply for MSP as soon as you arrive in BC, you cannot apply before you arrive.

There is a wait period of three months before MSP coverage begins, which consists of the balance of the month in which you arrive in BC, plus two full calendar months. For example, if you arrive on 15 July, your coverage will begin on 1 October. You should carry private insurance to cover medical costs for you and your accompanying family until this wait period ends and MSP coverage begins.

International students need to pay a fee for MSP coverage. As of 1 January 2020, it is \$75 per month. The fee is subject to change. To obtain updated information on the fee level and how to pay, please check here ([Paying Your Health Fee - Province of British Columbia \(gov.bc.ca\)](https://www2.gov.bc.ca/gov/content/health/health_services/med_servs_plan/paying_fee.htm)).

Once your application is approved, you will be notified to obtain a BC Services Card by visiting an Insurance Corporation of BC (ICBC) driver licensing office. There is no fee for obtaining this card. This card is to be presented each time when accessing provincial health care benefits. More information on BC Services Card can be obtained here ([Your BC Services Card - Province of British Columbia \(gov.bc.ca\)](https://www2.gov.bc.ca/gov/content/health/health_services/med_servs_plan/bc_services_card.htm)).

HealthLink BC is the official agency in BC providing free non-emergency health information and advice. You will find it a useful resources for your medical-related enquires. You can get information 24/7 by phone (dial 811) or from their website. Over the phone, they offer translation services. Just say the name of your language (for example, "Mandarin"), and they will find someone to help you. You can also read information in different languages including Chinese on their website (<http://www.healthlinkbc.ca/services-and-resources/translated-resources>).

Children Education

You can include dependent children in your study permit application. In Canada, a dependent child is any unmarried child under the age of 22. If the study permit is approved with the accompanying child, the child will be issued a visa authorizing stay in Canada for the same duration as your study permit.

After arrival in BC, all children 18 years and younger are allowed to study at public pre-school, elementary and secondary schools without the need to pay tuition fees. In Canada, all children are required by law to attend school, including children who come with you.

Public schools are operated by school boards in their own districts. You should register your child at the school board responsible for the area where you live. The following are links to the school boards in areas located close to our school:

Richmond School District ([Home Page | School District No. 38 \(Richmond\) \(sd38.bc.ca\)](http://sd38.bc.ca))

Vancouver School Board ([Vancouver School Board \(vsb.bc.ca\)](http://vsb.bc.ca))

Burnaby School District (Burnaby Schools - School District 41 - Burnaby, BC, Canada)

Each school board has their own procedures in registering children for school. In general, you should bring two years of official school records for your children, in English or with a certified English translation. You may also need immunization records since birth.

Each school district is further divided into neighbourhoods such that your child will study at schools within the neighbourhood where you live. Visit their websites to learn more. Apart from the normal curriculum, many schools also offer English as Second Language classes for their students.

Accommodation

We do not provide housing to international students. The easiest way to look for a rental home is online search. These are common websites to search for available housing:

Craigslist (<https://vancouver.craigslist.org/>)

Kijiji.ca (<https://www.kijiji.ca>)

The school is not connected in any way to these websites. They are common search tools for people seeking housing opportunities in Vancouver. You should exercise normal caution when searching. Always view the property before you sign a lease or pay any deposit. If in doubt, contact us for advice. After you arrive in Vancouver, you can also spot housing opportunities from the school bulletin board which is available for students and faculties to post information on housing rentals.

Public Transportation

The public transportation system in Metro Vancouver is operated by TransLink. Buses and SkyTrain are the main modes of transportation to get around. Our school is located right next to a SkyTrain station known as the Bridgeport Station, along the Canada Line which connects the Vancouver International Airport with the city centre of Vancouver.

You can plan your transportation route by visiting TransLink website ([Home | TransLink](#)) which also let you search for individual routes and timetables. A simple way to know when the next bus will come to the stop you are at is by texting the bus route number (up to two route numbers) and the bus stop number to 33333. TransLink will send to your phone the next two departure times for the routes you are enquiring. Make sure you leave a space between the route number and the bus stop number (e.g. 99 60980).

To pay your fare, you can use cash (for bus only, with no change given), contactless debit or credit card, or a Compass Card. Compass Cards are reloadable fare cards that can be purchased at any SkyTrain station or retailers here ([Find a Retailer \(compasscard.ca\)](#)). For your convenience, the school will provide Compass Cards to you on your arrival.

A single fare is valid for 90 minutes on bus, SkyTrain and SeaBus within the same zone. Concession fare is available for people above 65 years old or below 18 years old.

Work while Studying

With your study permit and as long as you are studying full-time at our school, you are permitted to work with the following conditions:

- You can work unlimited hours on-campus
- You can work up to a maximum of 20 hours per week off-campus during academic terms, and unlimited hours during official school breaks, such as winter and summer holidays or spring break
- Internship at a church or other institutions, however, require a work permit which you have to apply online. More information here ([Work as a co-op student or intern - Canada.ca](#))

Your study permit should have relevant conditions pre-printed. When you collect your study permit at the border, check to make sure that they are listed.

You need to have a Social Insurance Number (SIN) issued by the Canadian Government in order to work. Information on how to apply for a SIN can be found here ([Applying for your Social Insurance Number - Canada.ca](#)).

All employers are bound by law to pay a certain minimum wage per hour. You can expect to earn at least this amount in whatever employment you find. Click here for the current minimum wage in BC ([Minimum wage - Province of British Columbia \(gov.bc.ca\)](#)).

Your accompanying spouse can apply for an open work permit for working on or off campus full time while you study. The application can be made before or after arrival in Canada, although most spouses come to Canada as visitors first and apply for a work permit after arrival. The work permit will usually be issued for the same length of time as your study permit. A job offer is not required for the application. Check here for more information on applying for a spouse work permit from within Canada ([Work permit: How to apply - Canada.ca](#)).

After you graduate, you will need to obtain a work permit in order to work in Canada. Such work permit usually can only be applied after you find an employer who has to complete certain steps and make a job offer to you. Be mindful of the processing time required for work permit application. If you do not want to interrupt your stay in Canada after graduation, you need to obtain a work permit within 90 days after expiry of your study permit. For more information on work permit application, please click here ([Work permit: About the process - Canada.ca](#)).

Banking Matters

Canadian banks are similar to banks in other major countries. Most charge a monthly fee to customers for their bank accounts and services if a minimum deposit balance is not maintained.

While opening a bank account is not a must, it certainly offers benefits in managing your finance. For example, if you have a bank account here, you may pay lower fees for international money transfers than if you have no bank account. Here are some other benefits:

- A bank account can help you manage your money and offers debit and credit card services
- If you have a bank account, you can ask staff at the bank for financial advice
- If you plan to work while studying, you need to have a bank account
- If you rent your accommodation, you may need to write cheques using your bank account

Ask about student account options at any Canadian bank or ask whether a bank in your home country has a partnership with Canadian banks. Some other things you should know:

- Some banks offer zero monthly fee for student accounts.
- All Canadian banks offer Internet banking. You can pay bills and transfer funds online.
- Most stores accept multiple payment methods, including cash, credit card and debit cards. They do not usually accept cheques issued by a bank. On the other hand, WeChat Pay and Alipay are gaining popularity among merchants.
- Cheques are mostly used for large amounts, such as rent and bill payments. Your bank can issue personalized cheques when you open an account.

- You may be questioned by bank staff if you deposit large sum of cash at one time, usually when it is above \$10,000.
- Many bank branches have multi-lingual staff. You can always ask for staff who speak your language to help you.

Canada's major banks include:

- Bank of Montreal
- Canadian Imperial Bank of Commerce
- Desjardins
- HSBC Canada
- President's Choice Financial
- Royal Bank of Canada
- Scotiabank
- TD Canada Trust

Taxes

You have to file a tax return to the Canada Revenue Agency (CRA) if you receive income from working. The income tax year is from 1 January to 31 December. If you owe income tax, you must pay it by 30 April for the previous calendar year. You do not need to pay taxes on your income from scholarships or bursaries.

Tax return can be filed online or by mail. See CRA website for full details. ([Canada Revenue Agency - Canada.ca](https://www.cra.gc.ca)).

Even if you do not owe any tax, it is a good practice to file tax return. Some benefits of filing a tax return are:

- You may be qualified for GST (goods and services tax) credit and child tax credit which are available to low- and middle-income taxpayers
- You can carry-forward Tuition Payment and Education Credits to offset future income if you start working in Canada

Budgeting

You may be interested to know how much it costs to live in Vancouver. Rental is probably the biggest single item when budgeting living expenses here. The following table gives you a rough idea of the monthly rentals in different cities around CCST Vancouver. All prices listed in this section are based on data available in December 2020.

	Vancouver	Richmond	Burnaby
Studio	\$1734	\$1308	\$1453
1 bedroom apartment	\$2094	\$1673	\$1695
2 bedroom apartment	\$2823	\$2170	\$2214
3 bedroom apartment	\$3729	\$3058	\$2633

Source: Rentboard.ca Currency: CAD

Renters of a 2 bedroom apartment can expect to pay \$120-\$150 per month in utilities. This would include heating, gas and electricity. Monthly internet would add \$50-\$100. Cable TV is about \$25-\$100 per month depending on how many TV channels you want to watch.

Greater Vancouver is becoming more easily navigable by public transportation. A monthly pass on Metro Vancouver one-zone transit pass in Vancouver will cost \$98 per month, with pay-as-you-go pricing at \$3 per ride.

Mobile phone plans range from \$25-\$75 per month depending on how much data you require.

Children education is free from kindergarten to secondary public school although you have to budget for any extracurricular activities that are outside of the school program.

Costs of dining out and grocery shopping can vary a lot since there is a wide variety of choices available.

Racism and racial discrimination

Canada is globally known for being a welcoming and accepting country. People coming to live here, including international students, can easily feel at home. A friendly culture is at the heart of Canadians.

To ensure such a harmonious environment is maintained, there are laws and systems to protect you from being treated badly or denied a benefit because of your race, the colour of your skin, your ancestry or your place of origin. There is also a channel for you to file a complaint with the Government if you believe you have been discriminated against.

Racial discrimination can take many forms. For example:

- Calling you racist names
- Denying you service
- Not hiring or promoting you but doing so for others who are of a different race

- Threatening you and not others who are of a different race
- Not renting an apartment to you just because of your race

There are some actions you could take if you are being discriminated against:

- Keep a written record of exactly what happened and when, and of what was said.
- If the discrimination happens at work, in your apartment building, or in a store or restaurant, ask the people responsible for the place to do something about it.
- Racial discrimination has no place at CCST Vancouver and will not be tolerated. If you ever experience it here, contact the Dean of Students who will take up the issue seriously.
- If you want to file an official complaint, contact or visit the BC Human Rights Clinic which also extends help in general for racism issues. Complaints must be filed within six months after the events happen. Click here for more information and services of BC Human Rights Clinic ([BCHRC](#)).

Settlement Agency

Settlement agencies are community or government organizations set up to help newcomers settle in their new life in Canada. They will help answer your questions about living in BC, finding work, and immigration. A settlement agency that provides free services in Chinese is SUCCESS ([Settlement | Employment | Immigration | S.U.C.C.E.S.S. BCSIS Free Services](#)). You can contact them by email or phone. They also host regular events to provide information on issues relevant to newcomers. If you decide to stay in Canada to work after graduation, you may find useful assistance from them particularly on immigration and employment issues.