Graduate Student Cost of Living

The purpose of this document is to provide you with helpful tools and information that will assist you in determining your costs of living in Hamilton, ON, while attending a graduate program at McMaster University. Please note that although we did our best to include most common items that you will need to pay for, the list is not all inclusive and the amounts are estimates and actual costs may vary. It will be your responsibility to ensure that you will have sufficient funds to cover your living expenses for the duration of your stay in the program.

Cost of Living Worksheet

The cost of living worksheet compares a student’s estimated expenses with the financial resources available to them. This will assist students with determining whether their expenses will exceed their resources.

https://iss.mcmaster.ca/international-programs/about-going-abroad/budgeting-for-your-trip.html

Tuition and Fees

As soon as you have completed the enrollment process, your fees will calculate and appear in real time under the Student Financial tabs in your Student Center on mosaic. The links below provides detailed information concerning tuition and fees based on the type of graduate program offered:

Graduate Research Programs - Masters and Ph.D. Program Fees
Graduate Course based or Professional Programs - Masters and Ph.D. Program Fees
Occupational Therapy and Physiotherapy Fee
Post Degree
Special Program Fees

Scholarships

If you are receiving financial support from your program, your income as a graduate student will be indicated in your offer letter. For more details on other potential scholarships visit:

https://graduate.mcmaster.ca/awards-funding/scholarships
http://academiccalendars.romcmaster.ca/content.php?catoid=4&navoid=196

Off-Campus Housing for Graduate Students

Rentals - approximate only (per month):
1 bedroom $600.00 to $800.00
2 bedrooms $800.00 to $1,000.00
3 bedrooms $1,000.00+

Please see the links below for current postings:

https://macoffcampus.mcmaster.ca/classifieds/category/gradfacultystaff-rentals/
https://www.facebook.com/spottedatmachousing/
Graduate Student Cost of Living

**Utilities are paid separately from rent. Students should expect to pay the cost of electricity, heating, water, and cable/internet.**

The approximate cost of utilities in the Hamilton area (per month):
- Basic (Electricity, Heating, Water) – $90 to $350+
- Internet (6 Mbps, unlimited data, Cable/ADSL) – $45.00 to $100+

**Health Insurance (UHIP) - this is mandatory**

The University Health Insurance Plan (UHIP) provides insurance to pay the cost of hospital and medical services that non-resident students and their families at McMaster University might need while in Canada. UHIP provides coverage comparable to that of OHIP (provincial health insurance) for students who are not eligible for OHIP. Enrollment in UHIP is mandatory while studying in Ontario and is also mandatory for dependents (spouse and/or children) who are residing in Ontario. Dependents are required to enroll in the plan within 30 days of their arrival in Ontario.

UHIP Costs  
(2015/2016 rates)  
Member only: $51.00/month  
Member plus one dependent: $102.00/month  
Member plus 2 or more dependents: $153.00/month

Please see the following links for more detailed information about UHIP:

https://iss.mcmaster.ca/our-services/university-health-insurance-plan-uhip.html

**Groceries**

We advise students to budget $200-350/month for groceries per person. Local grocery stores include:

- **Fortinos** - 1579 Main st W, (1/52/10 towards university plaza)
- **Food Basics** - 845 King st W (1/5 towards Jackson Square)
- **Metro** - 119 Osler Dr (1/52/10 towards university plaza)
- **Nations** - 2 King Street West #445,(1/5/10 towards Jackson Square), International and specialty groceries

**HSR Bus Pass**

An HSR Bus Pass is included in the supplementary fees for McMaster FHS Graduate Students. For family members of graduate students, please see the link below for information on fares and conditions:

http://www.hamilton.ca/CityServices/Transit/Fares+and+Conditions/
http://dailynews.mcmaster.ca/worth-mentioning/20162017-hsr-passes-available-august-18/

Adult – Monthly pass - $94.60
Student (19 years or under) – monthly pass - $79.20
Child 5 years and under ride free with an adult
Graduate Student Cost of Living

Daycare

The cost of daycare varies throughout Hamilton, however below are some general averages in the Hamilton area:

Licensed Centre-based Care:
- Infant age care (newborn to 18 months) – range between $51-$75/day
- Toddler age care (18 months to 2.6 years) – range between $47-$52/day
- Preschool age care (2.6 years to 4.7 years) – approximately $45/day
- School age care (4.8 years to 12 years):
  - before and after school age care approximately $20/day
  - full day on days when not in school approximately $37/day
Licensed Home-based Care: full day care approximately $45/day
Independent (non-licensed) Home-based Care: range between $30-$40/day

http://cafcc.on.ca/

Last updated August 2016