

# **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**

The link 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

[http://www.mcmaster.ca/bms/student/SAC\\_fees\\_grad.html](http://www.mcmaster.ca/bms/student/SAC_fees_grad.html)

## **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

<http://graduate.mcmaster.ca/~archive/graduate-scholarships/>

## **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 link below for current postings:

<https://macoffcampus.mcmaster.ca/classifieds/category/gradfacultystaff-rentals/>

\*\*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):

## Graduate Student Cost of Living

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 (2013 rates)	Member only: \$57.00/month
	Member plus one dependent: \$114.00/month
	Member plus 2 or more dependents: \$171.00/month

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

[http://www.mcmaster.ca/bms/student/pdf/fees\\_uhip.pdf](http://www.mcmaster.ca/bms/student/pdf/fees_uhip.pdf)

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

<http://www.uhip.ca/intro.aspx>

### Groceries

We advise students to budget \$200-350/month for groceries per person.

### 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/>

Adult – Monthly pass- \$87.00

Student (19 years or under) – monthly pass - \$71.00

Child (6-13 years) – monthly pass - \$71.00

Child 5 years and under ride free with an adult

### 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

## **Graduate Student Cost of Living**

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 December 2013*