



**NewJourneys.ca**  
Your online Friendship Centre resource

## A Guide for Post-Secondary Students Moving to the City

This service provided by:

**The National Association of Friendship Centres**

Toll Free: 877-563-4844

Fax: 613-594-3428

For more information please visit us at:

[www.NewJourneys.ca](http://www.NewJourneys.ca)

[newjourneys@nafcc.ca](mailto:newjourneys@nafcc.ca)

© 2015 NAFC

## Quick Guide for First Nations Post-Secondary Students Moving to the City

**Congratulations on your acceptance to college or university!** Deciding to pursue a post-secondary education is a big step toward future opportunities for success. The coming months or years will be rewarding, but as with all students who must leave their home communities for school, you are likely to also encounter some challenges. Proper planning and knowing where to go for help are key to ensuring that you overcome these challenges and stay focused on your studies. This guide provides tips for making a successful transition to school life in the city, as well as provides links to further information you may find useful. You will also find important contact information for local programs and services in one of the Aboriginal community directories on this website.

### Planning Your Move

Now that you have been accepted to school, it is time to start planning your move to the city. While there are many things to consider, the two most important elements of your plan are financing your education and finding an adequate and affordable place to live.

#### *Financing your Education*

Your post-secondary education is one of the most important investments you will ever make, both for yourself and your family. Just like any investment, financing your education requires planning and sacrifice. Luckily there are several options available to assist you:

**Post Secondary Education (PSE) Program:** If you are registered under the *Indian Act* and are enrolled in a certificate, diploma or degree program at an eligible post-secondary institution, you may be eligible for a grant through the Post-Secondary Education Program, overseen by Aboriginal Affairs and Northern Affairs Canada (AANDC). Costs covered through the PSE may include tuition, books, living expenses and travel costs to and from your home community. For more information on applying for PSE funding, contact the band office or education department in your community.

For more information about the PSE program, visit:

<http://www.aadnc-aandc.gc.ca/eng/1100100033679/1100100033680>

**TIP: Funding through the PSE program is not guaranteed as funds are often limited. Apply as soon as possible after receiving your acceptance letter to school.**

**Student Loans:** The Government of Canada works in partnership with most provinces and territories to provide financial assistance to students who are unable to fund their education through independent means. Quebec, the Northwest Territories and Nunavut deliver their own student financial assistance programs.

Financial assistance is often based on family income and may be provided through loans, grants, or a combination of the two. If you are a student with a permanent disability and require special equipment, you may be eligible for additional assistance.

To apply for government student assistance, contact the education department in your community or the educational institution that you will be attending.

For more information on government student assistance programs visit:

[www.canlearn.ca](http://www.canlearn.ca).

**TIP: When applying for student assistance, make sure that your applications are submitted early and that they are completed correctly to prevent delays in processing.**

**TIP: Remember that it is likely that at least some of the financial assistance you receive through this program will be in the form of a loan and you will have to pay it back once you have completed your education. This shouldn't deter you from seeking assistance. Rather, be mindful of the amount you borrow and consider borrowing only what's necessary to meet your immediate needs.**

**Scholarships and Bursaries:** To help deserving students achieve their goals, many organizations, institutions and businesses have set up scholarship and/or bursary funds. While the eligibility requirements for some of these awards are based on academic achievement, others are based on financial need. In recent years, many scholarship and/or bursary funds have been established specifically to support Aboriginal students. For more information about scholarship or bursary opportunities, contact the education department in your community or the educational institution that you will be attending.

Helpful information about scholarships and bursaries can also be found online at:

<http://www.ammsa.com/community-access/scholarships/>

<http://indspire.ca/>

**TIP: The total amount of any one scholarship or bursary will not likely be enough to cover all of your education costs; therefore, it is a good idea to pursue multiple funding sources.**

**Aboriginal Skills and Employment Training Strategy (ASETS):** ASETS is a national strategy funded through Human Resources and Skills Development Canada, usually delivered through local Aboriginal organizations that serve as ASETS holders. As each ASETS holder develops its own program delivery plan, opportunities for student vary but may include:

- Targeted wage subsidies

- Funding for training programs such as trades
- Limited funding for educational programs
- Student employment
- Childcare

To find an ASETS holder near you visit:

<http://www.esdc.gc.ca/eng/jobs/aboriginal/aset/index.shtml>

**TIP: The ASETS program was not designed to provide funding for multi-year educational programs, but some ASETS holders do provide financial assistance for one year (often the last year) of some multi-year programs.**

**Student Lines of Credit:** Many banks in Canada provide opportunities to students to apply for a line of credit so that they can finance their education. A line of credit is a loan provided by a bank, but unlike regular bank loans you don't have to repay the loan until you have completed your studies. You may also be eligible to pay only the interest for a certain period of time after you have completed your education.

**For more information about student lines of credit visit:**

[www.tdcanadatrust.com/products-services/banking/student-life/stline.jsp](http://www.tdcanadatrust.com/products-services/banking/student-life/stline.jsp)

[www.cibc.com/ca/loans/edu-line-of-credit.html](http://www.cibc.com/ca/loans/edu-line-of-credit.html)

[www.rbcroyalbank.com/personal-loans/student-line-of-credit.html](http://www.rbcroyalbank.com/personal-loans/student-line-of-credit.html)

[www.nbc.ca/bnc/cda/productfamily/0,2664,divId-2\\_langId-1\\_navCode-10020,00.html](http://www.nbc.ca/bnc/cda/productfamily/0,2664,divId-2_langId-1_navCode-10020,00.html)

<https://www.bmo.com/home/personal/banking/loans-loc/loc/student-line-of-credit>

**TIP: Remember that you will have to repay these loans. It is important to consider borrowing only the money you need to meet your basic needs.**

**Employment:** Many students find it difficult to meet all of their financial obligations while going to school, regardless of the type of funding assistance they receive. Some students, deciding that they do not want the burden of repaying student loans in years to come, work during the school year or over the summer to offset, or completely pay for, the costs associated with their education. Working during the summer and/or while attending school will also provide you with valuable experience for the future. Contact your band office or a community organization if you are interested in summer employment as many communities have summer student employment programs. There are several resources to assist you if you choose to work while you are attending school:

- Most colleges and universities have employment centres
- Some ASETS holders can assist in you in finding employment
- Friendship Centres are a great place to network and find out about employment opportunities in the urban Aboriginal community or at your college or university

- Service Canada hosts a national online job bank that includes student employment opportunities. For more information visit: [www.jobbank.gc.ca](http://www.jobbank.gc.ca)

**TIP: Saving a little over the summer or working just one day a week during the school year may be just enough to keep you from running into financial difficulties down the road.**

### *Housing*

Finding a “home away from home” is likely going to be your most time-consuming task when you move to the city. Finding adequate and affordable housing can be challenging, but if you start early and shop around you should have no problem finding a place that is within your budget and that suits your needs.

If you are unfamiliar with the city you are moving to, it may be best to start by contacting friends and family who already live in the city and ask them about neighbourhoods, the public transit systems, etc. Most colleges and universities have housing departments that can help you find a place to live. Your local Friendship Centre may also be able to answer some of your questions about the best neighbourhood for you. Below are some housing options to consider:

- Living on campus in residence
- Boarding with family or friends
- Renting a room in a private home
- Renting an apartment or house with friends

### *Packing for your Move*

As moving day approaches, you are probably wondering what to take and what to leave behind. Deciding what to take and how much depends on:

- The type of housing you have chosen. For example, if you will be moving into an apartment you will probably want to bring cooking utensils and furniture with you, but if you are renting a room in a private home or are staying with family, you may only need to bring bedding and personal belongings.
- The size of your new “home away from home.”
- How you will be travelling to the city. If you are flying or taking the bus or train, you will be charged an extra fee for luggage that is overweight. It may be more cost-effective to purchase some of your necessities after you have arrived in the city.

**TIP: If you are planning on bringing ceremonial items with you and are travelling by plane, train or bus, consider packing them in your carry-on bags to ensure their safety. Remember, however, that carry-on space is limited, and you will not be able to bring boxes of matches or sharp items on board with you.**

In addition to personal belongings, remember to bring your identification and important documents including:

- Certificate of Indian Status
- Birth Certificate
- Social Insurance card
- Provincial health card
- Bankcard and banking information
- Any documents pertaining to funding including PSE funding or student loans
- Your letter of acceptance and any registration documents from your college or university
- A list of any prescription medications you take. It is also advisable to have prescriptions filled before leaving home to ensure that you don't run out before you have a chance to visit a doctor in the city

**TIP: If you have children who will be moving with you, check out our *Quick Guide for First Nations Families Moving to the City* for more information about what to pack.**

You should also bring a list of people that you may need to contact while you are away. This list could include contact information for:

- Family and friends in your home community
- Family and friends in your new city
- Band office and education department
- Student loans office or other lenders
- Family doctor or nursing station
- Landlord
- Local Friendship Centre or other Aboriginal organizations
- Elders or others you may depend on for spiritual or cultural guidance

## City Life

Life in the city is likely much different than life in your home community where you might know everyone and have friends and family to support you. At home you have your own routine, as well as favourite places and people that you like to visit. You may even live a traditional lifestyle, spending time on the land harvesting or time in ceremony.

Moving to the city means that things are about to change for you. Suddenly, you may find yourself in an unfamiliar fast-paced environment with people who have different values and beliefs. This can be overwhelming, especially if you are not familiar with your surroundings or if you do not know anyone. Be assured, however, that these feelings are usually temporary and that in time you will adapt.

Be patient with yourself and remember that change takes time. Living in a new environment doesn't mean that you will lose the values and beliefs you were raised with. It just means that you will be applying those values and beliefs to new

situations. Try thinking positively about the opportunities and experiences that are ahead of you as they are part of what will shape your future.

### *Developing a Support System*

Once you have settled in, your next step is to develop a support system. A strong support system will be an important part of your life in the city and will help you be successful in your studies and personal life. Some options for developing your support system are:

- Staying in touch with family and friends back home through letter writing, email, social networking and Skype. Remember that they love and miss you, and are there to support you.
- Connecting with friends or family already living in the city. This is a great opportunity to reconnect with people that you don't see often. Spending time with family and friends who live in the city can also help you remain connected to your home community.
- Making contact with the local Friendship Centre or other Aboriginal organizations in the city. These are great places to get to know other Indigenous people in the city, and many offer programs that may meet your spiritual and cultural needs, as well as programs and services that can assist you during your time in the city.
- Getting involved with university or college clubs or associations on campus. Some universities and colleges have Aboriginal Student Associations.
- Joining a study group. It's a great way to meet new people who have the same interests as you.
- Looking off campus for other organizations and groups that share your interests. For example, if you play hockey you might be able to find a league to play with.

**TIP: Friendship Centres have been assisting newcomers to the city for decades. Many offer recreational, cultural (including access to Elders and opportunities to participate in ceremony) and social support programs, including programs for youth. They are a safe place to meet other Aboriginal people and often serve as a hub for the urban Aboriginal community.**

### *Managing your Money*

If you are young and have never lived on your own before, one of the biggest challenges you will face is managing your money. The best way to do this is to establish a budget and stick to it. Your college or university may have information and tools to help you develop your own budget, but there are also several tools available online to help you:

[www.fcac-acfc.gc.ca/eng/consumers/lifeEvents/secondeduc/budget/worksheet-eng.asp](http://www.fcac-acfc.gc.ca/eng/consumers/lifeEvents/secondeduc/budget/worksheet-eng.asp)

[www.tdcanadatrust.com/products-services/banking/student-life/stbud.jsp](http://www.tdcanadatrust.com/products-services/banking/student-life/stbud.jsp)

[www.cibc.com/ca/education/articles/student-budget-calc.html](http://www.cibc.com/ca/education/articles/student-budget-calc.html)

Living on a budget takes practice, discipline and creativity. Here are some tips on how you can stay within your budget:

- Consider walking, riding a bicycle or taking the bus to school.
- If you drive, consider carpooling with other students to save on the cost of gas and parking.
- Create a shopping list and buy only what is on the list.
- Shop around for deals and stock up when you find them, but remember, don't buy something just because it is on sale. If you wouldn't normally use it, you are not saving any money.
- Use coupons and shop at places that offer student discounts.
- Pack lunches and snacks to take with you.
- If you are going out with friends for dinner, consider eating a small meal before you leave home. This way you can order a less expensive appetizer at the restaurant.
- Look for programs and activities that are free or offer student discounts. For example, museums and art galleries may offer free admission to students on certain days. Or check around campus for free activities such as concerts. As well, Friendship Centres often offer programming and events that are either free or discounted for students.
- Pay with cash. Avoid using debit because it is hard to keep track of what you have actually spent. Sometimes there are fees associated with debit transactions and they can add up quickly.
- Avoid using credit. Credit card companies target college and university students with special offers on credit cards. Interest rates on these cards are normally very high and, as a result, can take years to pay off. If you have a credit card, use it only in case of emergencies and try to pay it off in full every month.
- Consider working part-time while you are in school. Working as little as one day a week can significantly decrease your potential for running into financial difficulty down the road.
- Just because you have it doesn't mean you have to spend it. Try to save a little from your budget each month. You never know when you might need a little extra for an emergency, special event or activity later on.

Despite your best efforts, there may be months when you go over your budget and you will find that you need a little extra help to make ends meet. This is all part of the learning process and you can learn valuable lessons from your mistakes. In the event that you do fall short, there are a couple of options available to you:

- If you run low on food you can visit your local food bank. Some university campuses have emergency food cupboards, as do some Aboriginal organizations. If you are looking for a food bank check the programs and services directory on this website. You can also call your local Friendship Centre to ask about local food banks.

- Many colleges and universities have emergency bursaries available to students who run into financial difficulties. These are usually intended to provide assistance on a once-only basis so you should only apply as a last resort.

### *Safety in the City*

Living in a small or isolated community has its advantages. Having close ties to other members of the community and being familiar with your surroundings provides a sense of safety and security. For some people, moving to the city means that they may feel less safe or secure than they did in their home communities. Be assured, however, that cities can be safe places to live. If you have concerns you may find the following tips helpful:

- Use the buddy system, especially at night.
- If you are out at night alone, stay in well-lit areas. Avoid side streets.
- Know your surroundings and plan your route in advance to avoid getting lost.
- Know who your friends are. Remember there is a difference between a friend and an acquaintance.
- Never leave drinks unattended at a party or club.
- Tell someone where you are going, who you will be with and when you will return, especially if you will be gone overnight.
- Carry emergency contact numbers with you.
- Know where to go for help.
- Don't wait until you get to your car or home to dig your keys out of your pocket or bag. Have them ready beforehand.
- Keep your doors locked.

### **Being a Successful Student**

The transition from high school to college or university can be challenging. There is no one to remind you to get your homework done now. Suddenly, you are responsible for everything from managing money to getting up on time for school. Being a successful post-secondary student requires much more effort than being a successful high school student, but there are several things you can do to help yourself achieve your best results:

- Set clear goals for yourself and stick to them.
- Make school your first priority, but remember that it is important to enjoy life too.
- Be confident. You have worked hard to get into college or university and you deserve to be here.
- Attend your classes and actively participate.

- Know your professors and teaching assistants. Know when they hold office hours and don't be afraid to ask for help when you need it.
- Manage your time and be organized. Keep track of important dates such as exams using a day planner.
- Join a study group or, if one doesn't exist, create one yourself.
- Become familiar with services and programs both on and off-campus.
- Look after yourself. Make sure you get enough food, sleep and exercise. Remember to take regular medications and visit a healthcare provider when you are not feeling well. Remember that health is about much more than the physical. You also need to look after your psychological, emotional and spiritual well-being.
- Get involved in campus and community activities. It will help you learn valuable skills and expand your social network.
- Learn how to recognize and manage stress. Take time for yourself when you need it.
- Make informed and responsible decisions about alcohol use and sexual behaviour. Remember to always respect yourself and others.

## Final Thoughts

This guide provides you with just some of the information you need to make a successful transition to student life in the city. You may get the answers to any questions not answered here by contacting your college, university or local Friendship Centre. Good luck in your studies and your life in the city.