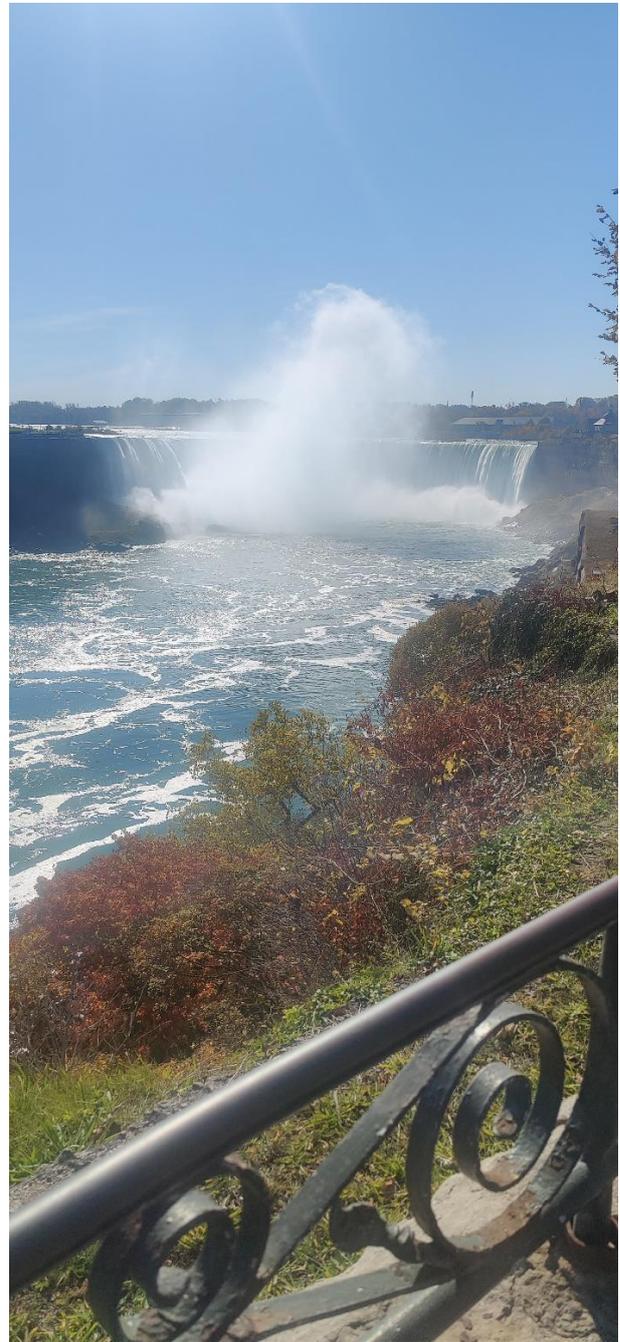


Studying in Toronto

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Program: Business Economics and IT

Host institution: Humber College, Toronto, Ontario, Canada

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Study period: 29th August - 16th December

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1. Introduction

When I started studying at KEA, I knew I wanted to have a semester abroad. My reason was that I wanted to see how well I could live by myself in a completely foreign country, learn more about myself, as well as improve my English skills. But I did not decide on the exact location until the application period opened during my 4th semester. I knew when I started looking into possible destinations that I wanted to travel outside Europe, which made me look at South Korea and Canada. I ended up choosing Canada, because there were better opportunities in case a new corona outbreak happened. Since I am studying Business Economics and IT, I was only able to go abroad in my 5th semester and pick Humber College as receiving institution. Humber College has multiple campuses, but my trip abroad was spent at their Lakeshore Campus, which is located in the southern part of Etobicoke up against Lake Ontario.

2. Applying for grants

To help finance parts of my exchange trip, I began applying for grants by the end of April. This allowed me to spread out the workload over a longer period and fit it in between my time spent on school and work. To optimize my application process, by quicker finding the grants I could apply for, I choose to use [Legatbogen.dk](https://legatbogen.dk). I was able to get a free trial period of one month, which was enough time to find all the funds I could apply for. If you need more time, you will have to pay for their monthly subscription.

After finding the grants I was eligible for, I requested funding from six grants incl. ERASMUS+. Of the six grants, I was awarded funding from the following four:

- Erasmus+
- Knud Højgaard Foundation grant
- Frants Richter's Foundation
- Consul Axel Nielsen's Memorial Delegate

However, of the four grants I did not receive the funding from three of them until after I had arrived at Humber. Therefore, I would recommend, setting aside extra money to cover costs of expense such as the flight ticket, deposit for accommodation and other big upfront expenses.

3. Budget compared to actual expenses.

Part of my application process for the different grants was preparing a budget spanning over the duration of my exchange trip, which can be seen below.

Budget	August		September		Oktober		November		December		Samlet		Samlet pr. md.	
	Budgeteret	Faktisk												
Difference indtægter/udgifter	kr. -60.988,47	kr. -56.717,00	kr. -2.578,37	kr. -6.101,63	kr. -2.122,37	kr. -539,42	kr. -2.122,37	kr. -2.108,35	kr. -2.332,37	kr. -2.496,66	kr. -70.143,93	kr. -67.963,05	kr. -17.535,98	kr. -16.990,76
Saldo	kr. -60.988,47	kr. -56.717,00	kr. -63.566,83	kr. -62.818,63	kr. -65.689,20	kr. -63.358,05	kr. -67.811,56	kr. -65.466,39	kr. -70.143,93	kr. -67.963,05	kr. -70.143,93	kr. -67.963,05	kr. -70.143,93	kr. -67.963,05
Indtægter														
SU	kr. -	kr. -	kr. 5.467,00	kr. 5.467,00	kr. 5.923,00	kr. 23.236,00	kr. 23.236,00	kr. 5.809,00	kr. 5.809,00					
Samlet Indtægter	kr. -	kr. -	kr. 5.467,00	kr. 5.467,00	kr. 5.923,00	kr. 23.236,00	kr. 23.236,00	kr. 5.809,00	kr. 5.809,00					
Udgifter														
Transportudgifter	kr. 8.759,00	kr. 9.451,84	kr. 600,00	kr. -	kr. 600,00	kr. -	kr. 600,00	kr. 248,68	kr. 600,00	kr. 276,31	kr. 11.159,00	kr. 9.976,83	kr. 2.789,75	kr. 2.494,21
Flybillet	kr. 8.119,00	kr. 8.119,00	kr. -	kr. 8.119,00	kr. 8.119,00	kr. 2.029,75	kr. 2.029,75							
Transportudgifter	kr. 600,00	kr. 1.292,84	kr. 600,00	kr. -	kr. 600,00	kr. -	kr. 600,00	kr. 248,68	kr. 600,00	kr. 276,31	kr. 3.000,00	kr. 1.817,83	kr. 750,00	kr. 454,46
eTA/Visum	kr. 40,00	kr. 40,00	kr. -	kr. 40,00	kr. 40,00	kr. 10,00	kr. 10,00							
Boligudgifter	kr. 38.628,17	kr. 40.736,53	kr. 5.132,17	kr. 7.288,27	kr. 5.132,17	kr. 4.647,48	kr. 5.132,17	kr. 5.273,54	kr. 5.132,17	kr. 5.992,60	kr. 59.156,83	kr. 63.938,42	kr. 14.789,21	kr. 15.984,61
Bolig i Danmark	kr. 3.432,17	kr. 17.160,83	kr. 17.160,85	kr. 4.290,21	kr. 4.290,21									
Bolig i værtsland	kr. 28.196,60	kr. 28.408,43	kr. -	kr. 372,91	kr. 28.196,60	kr. 28.781,34	kr. 7.049,15	kr. 7.195,33						
Mød o.lign.	kr. 6.799,40	kr. 8.117,07	kr. 1.500,00	kr. 2.826,63	kr. 1.500,00	kr. 1.159,17	kr. 1.500,00	kr. 1.841,37	kr. 1.500,00	kr. 1.432,60	kr. 12.799,40	kr. 15.376,84	kr. 3.199,85	kr. 3.844,21
Tøjvask og personlig pleje	kr. 200,00	kr. 245,58	kr. 200,00	kr. 224,80	kr. 200,00	kr. 56,15	kr. 200,00	kr. -	kr. 200,00	kr. 754,93	kr. 1.000,00	kr. 1.281,46	kr. 250,00	kr. 320,37
Bolig tilbehør	kr. -	kr. 533,27	kr. -	kr. 804,66	kr. -	kr. 1.337,94	kr. -	kr. 334,48						
Telefon abonnement	kr. -													
Skole udgifter	kr. 5.700,00	kr. -	kr. -	kr. 1.215,01	kr. -	kr. 26,80	kr. -	kr. -	kr. -	kr. -	kr. 5.700,00	kr. 1.241,81	kr. 1.425,00	kr. 310,45
Bøger og skoleredskaber	kr. 5.700,00	kr. -	kr. -	kr. 1.215,01	kr. -	kr. 26,80	kr. -	kr. -	kr. -	kr. -	kr. 5.700,00	kr. 1.241,81	kr. 1.425,00	kr. 310,45
Forsikringer	kr. 5.588,10	kr. 5.619,10	kr. -	kr. 210,00	kr. 207,93	kr. 5.798,10	kr. 5.827,03	kr. 1.449,53	kr. 1.456,76					
Indboforsikring (inkl. Rejse- og IT forsikring)	kr. -	kr. 210,00	kr. 207,93	kr. 210,00	kr. 207,93	kr. 52,50	kr. 51,98							
Ulykkesforsikring	kr. -													
Udvidet rejseforsikring	kr. 4.788,10	kr. 4.788,10	kr. -	kr. 4.788,10	kr. 4.788,10	kr. 1.197,03	kr. 1.197,03							
Obligatorisk sundhedsforsikring fra Humber	kr. 800,00	kr. 831,00	kr. -	kr. 800,00	kr. 831,00	kr. 200,00	kr. 207,75							
Sundhedsforsikring	kr. -													
Øvrige	kr. 2.313,20	kr. 909,53	kr. 2.313,20	kr. 3.065,36	kr. 2.313,20	kr. 1.788,13	kr. 2.313,20	kr. 2.509,13	kr. 2.313,20	kr. 1.942,81	kr. 11.566,00	kr. 10.214,96	kr. 2.891,50	kr. 2.553,74
Oplevelser/kulturelle turer	kr. 1.500,00	kr. 545,27	kr. 1.500,00	kr. 1.062,82	kr. 1.500,00	kr. 982,00	kr. 1.500,00	kr. 1.264,27	kr. 1.500,00	kr. 110,52	kr. 7.500,00	kr. 3.964,89	kr. 1.875,00	kr. 991,22
Streaming services	kr. 223,20	kr. 177,20	kr. 223,20	kr. 227,20	kr. 223,20	kr. 144,00	kr. 223,20	kr. -	kr. 223,20	kr. -	kr. 1.116,00	kr. 646,30	kr. 279,00	kr. 161,58
Socialt	kr. -	kr. 887,89	kr. -	kr. 887,89	kr. -	kr. 221,97								
IT	kr. 90,00	kr. -	kr. 90,00	kr. -	kr. 90,00	kr. 100,18	kr. 90,00	kr. 97,90	kr. 90,00	kr. 92,49	kr. 450,00	kr. 290,57	kr. 112,50	kr. 72,64
Tøj o.lign.	kr. -	kr. -	kr. -	kr. 1.767,54	kr. -	kr. -	kr. -	kr. 1.062,07	kr. -	kr. 655,62	kr. -	kr. 3.485,24	kr. -	kr. 871,31
Uforudsete omkostninger	kr. 500,00	kr. 187,06	kr. 500,00	kr. 7,79	kr. 500,00	kr. 561,95	kr. 500,00	kr. 84,88	kr. 500,00	kr. 196,29	kr. 2.500,00	kr. 1.037,98	kr. 625,00	kr. 259,49
Samlet udgifter	kr. -60.988,47	kr. -56.717,00	kr. -8.045,37	kr. -11.568,63	kr. -8.045,37	kr. -6.462,42	kr. -8.045,37	kr. -8.031,35	kr. -8.255,37	kr. -8.419,66	kr. -93.379,93	kr. -91.199,05	kr. -23.344,98	kr. -22.799,76

while constructing my budget, I chose to make two columns for each month. This made it possible for me to compare my estimated expenses to my actual expenses.

One of the experiences I learnt rather quick during my stay was that buying food on campus was expensive compared to the quality and quantity you would get. But due to the mandatory meal plan you must buy if you are living in Humber's Residence, you are forced to spend at least 1.100 CAD in the cafeterias on campus. Thus, to try save some money, I chose to buy ingredients for breakfast and lunch in the supermarket nearby. If I had chosen to eat solely in the on-campus cafeterias, I would have spent approximately 36.5 CAD per day.

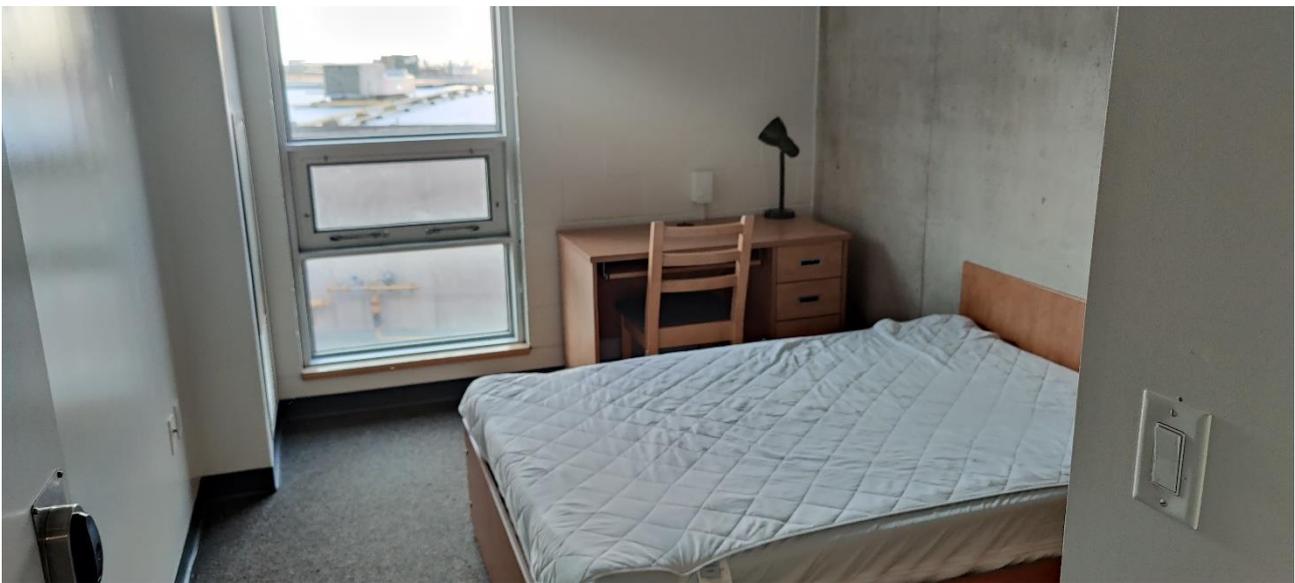
If you want to save even more on food, you do have the option to cook your own meal in the Residence's kitchen. However, in that case, remember to set aside money to purchase all the kitchenware you need to cook, since this is not provided by the Residence.

Furthermore, housing can potentially be cheaper if you find a private landlord in the local area. I know other exchange students had success with this and, by doing that, you also avoid the mandatory meal plan.

4. Living in Humber Residence

During my exchange stay, I lived in Humber's student Residence.

In the picture below, you can see how a room in Residence looks like the first time you open the door.



The rooms are nothing special, therefore, you should not choose to live in Residence if you expect to live in a modern apartment/room.

In addition to what you can see in the picture, you have a smaller wardrobe and 2 drawers in the bed to store your things in.

Besides your room, you have a small kitchenette with a small fridge and microwave, and a toilet/shower that you share with one other person.

Depending on which room you get, you will experience a very noisy environment in the Residence, as I learned that one of the walls to the neighboring rooms barely has any soundproofing.

Alongside the facilities in your little apartment, you have access to the shared kitchen on the ground floor and the laundry room on the second floor.

To use the kitchen, you must first acquire all the kitchenware you need, since nothing is provided by the Residence. Furthermore, there are only 2 ovens, 2 hobs and 2 sinks available in the kitchen. Therefore, there is limited access for the residents, so you have to keep in mind that you cannot always have access to the kitchen when you want to.

Washing machines and dryers are free to use, and I could always find an unoccupied washing machine to do my laundry. If you do not want to tumble dry your clothes, you are forced to purchase a drying rack that fits in your room, since there are no facilities in the Residence to hang up your washed clothes.

5. School

5.1. Choosing my courses.

When I started at Humber, I began with the first five courses listed below. However, after attending the first course in "Financial Management", I decided to change that course for "Startup and Disruption". I decided to do this after hearing the professor's introduction to the course, which sounded like a repetition of the economic topics that were covered in the 1st and 2nd semester of Business Economics and IT on KEA.

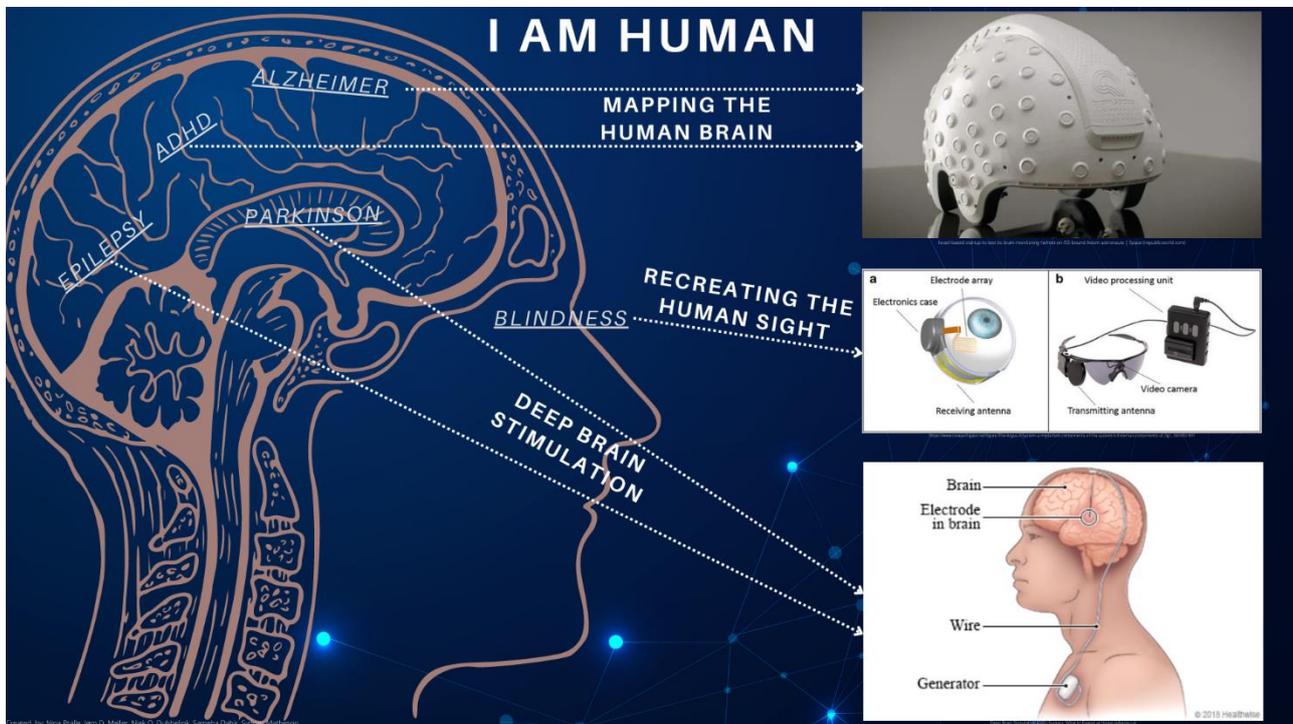
- (Financial Management (Fin 2500))
- e-Business Information Systems and Technology (BUS 3003)
- Data Science for Business Analytics (DIGI 4001)
- Financial Reporting and Analysis (FIN 3010)
- Quantitative Methods for Finance (FIN 3020)
- Startup & Disruption (MGMT 3005)

5.2. Education on Humber

The lectures in "e-Business Information Systems and Technology" were a good combination of practical learning with group exercises and PowerPoint presentations. My professor in the course was Hanadi Alnawab, who also were the Program Coordinator at Humber for my program. She managed to keep the class interesting, however I noticed that she did not cover the entire curriculum doing her lectures. Therefore, I would recommend that you acquire the book for this course, so you are able to read about the subjects that she does not cover doing her lectures. In addition to the mid-term and final exam, I had to hand in 2 group assignments. The first assignment was a smaller

report on 5-6 pages with a poster presentation. The second task was to design a prototype for a GUI for a mobile fitness app.

Below is a picture of the poster my group ended up presenting to the class.



"Financial Reporting and Analysis" with Jason Mancini was also a good mix of PowerPoint presentations and practical exercises during class time. The biggest difference between this course and "e-Business Information Systems and Technology" was that this course had a fixed amount of time dedicated to do exercises on the schools Bloomberg terminals in their Trading Room.

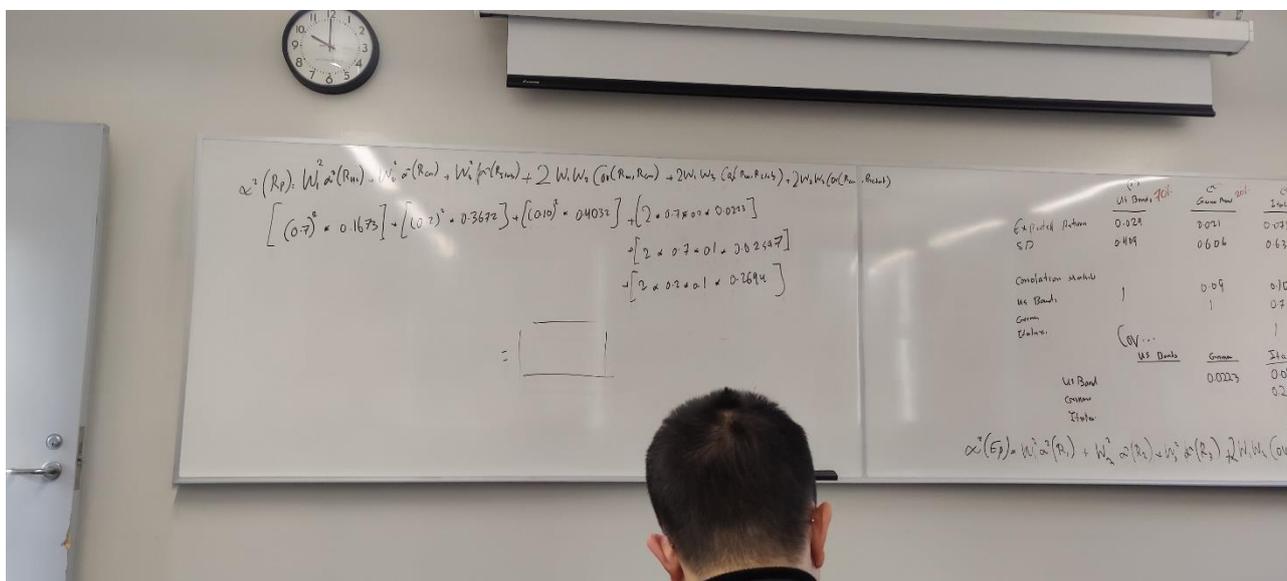
"Data Science for Business Analytics" with Omar Wahdan and "Startup & Disruption" with Mohammad Sawwaf, were almost exclusively PowerPoint presentations, all the practical learning came from doing the assignments throughout the semester.

"Startup & Disruption" was exclusively about entrepreneurship in which we had to form groups and decided on a startup idea after the first lecture. Throughout the rest of the semester, we worked on making a pitch deck, market analysis, capitalization table and five-year budget, which we had to deliver by the end of the semester.

The main reason why I really liked this course was because professor Sawwaf runs his own fintech company, so he has the know-how experience of the business, and that half of the lectures were

done by guest speakers who either had their own company or were from banks and hedge funds that provided venture capital to startups.

"Quantitative Methods for Finance" with Amar Rahou, was a mix of PowerPoint presentations where he would review the main subjects covered in the chapter you had to read for that specific class, followed by him doing assignments from the book on the whiteboard. The image below shows an example of how a typical assignment would be solved in class. This course focuses primarily on statistics and how to apply them to stock trading, with a focus on machine learning and data preparation at the end of the semester. In addition to the two big exams, there were two mini quizzes, three individual assignments and two group assignments that I had to deliver.



The exam form for the mid-term and final exam in all five courses were the same. They consisted of a combination between a certain number of multiple-choice questions and 3-5 practical assignments.

6. Exploring Toronto and Ontario.

6.1. Events planned by Humber.

During my stay, there were multiple events planned by Humber. Some were planned by Humber International Centre, the Faculty of Business and Humber's Residence. The bigger events are definitely a must go, since these are good ways to meet other international students, as well as experience some of the things you might have on your own bucket list without having to pay for it.

At the start of the semester, as a resident in Humber Residence, I got the opportunity to watch the Blue Jays, Toronto's baseball team, play a game at home. This was especially good event to meet fellow students that also lived in Residence.



Humber's International Centre also planned a trip to Niagara Falls for all exchange students. The round-trip consisted of a bus ride to the worldwide famous waterfalls, a boat ride where you get to come close to the falls and feel its natural forces. Since there is a lot of steam near the waterfalls, my recommendation is that you pack extra dry clothes. After the boat ride, we got time to explore the area around the falls until it was time to go back.



Because I was an exchange student under the faculty of business, I was further invited to two more events. The first event was a trip to Casa Loma to experience their horror night. The second event was a free entry ticket to the Distillery District in Toronto during their Christmas market event.



6.2. Exploring Toronto outside of school.

During your time at Humber, you will have many opportunities to explore Toronto on your own. A good way to do this is by purchasing a Toronto CityPass. By buying a CityPass, you get access to five different attractions in Toronto, while saving quite a bit compared to what it would cost visiting the same places without the CityPass.

[Official Toronto CityPASS](#)

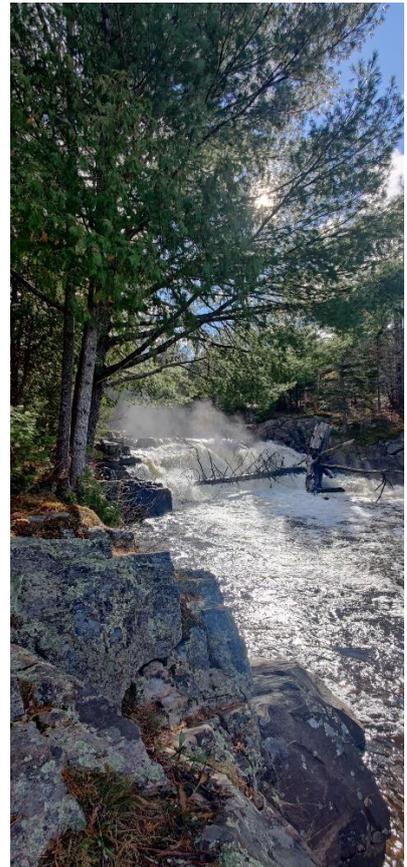
Probably the biggest attraction in the CityPass is the CN Tower, which on the right day can provide a fantastic view over downtown Toronto.



In addition to the CityPass, I decided to join Toronto's Public Library which is free. By doing this, I was able to get free access to Royal Ontario Museum and the Art Gallery of Ontario. Furthermore, if you are under 25 years old you are able to get free admission to Art Gallery of Ontario.

6.3. Exploring the province of Ontario

Renting a car is a good way to explore areas outside Toronto. With a car, exploring the province of Ontario becomes easier, and gives you the option to visit some of Ontario's National parks and historical places. Some of the places I would recommend visiting is Niagara on the Lake, Algonquin Provincial Park, Kingston and Gananoque.



6.4. Basic knowledge for living in Toronto.

To a person who has never been in Toronto before, here are some tips/things I would have liked to know before arriving in Toronto.

6.4.1. Grocery shopping

Depending on your grocery shopping preferences, there's different options around Humber. If you prefer doing few, but bigger shopping trips, it might be worth taking the bus to Sherway Gardens and do your shopping at Walmart. Sherway Gardens also offers many other shopping options than just groceries. For minor day-to-day shopping, you can choose to either walk or take the bus to NOFRILLS. There you can find everything you need the selection is just smaller compared to Walmart.

Near the campus you will also find a store called Dollarama. This is a good way to buy cheap snacks, as well as school supplies, kitchen utensils and other products you might need in your room.

If you need to buy over-the-counter medicine, Shoppers Drug Mart or Rexall are probably the best stores to go to.

6.4.2. Public transport

If you are planning to use public transport in Toronto, a PRESTO Card is highly recommended. You can acquire a PRESTO Card for 10 CAD in Shoppers Drug Mart, where you also can deposit money onto it. If you don't have a Presto Card, and choose to use the bus, you need to be aware that they don't have change, therefore, you will need to have the exact amount if you don't want to pay extra for the fair.

7. Meeting new people

By coming to Humber as an exchange student, you will get the opportunity to meet people from multiple social groups. As an exchange student you will meet and go to events with the other exchange students attending Humber. You might share courses with some of them, and if you do, these people are the easiest to talk to in the start, since they are in the same situation as you.

Besides the exchange students, talking with the other students in your courses is a good way of expanding your social network, especially when you have to do group assignments. This is a good idea, thus you have an idea of who you would like to be in group with for the upcoming projects.

Though this can be a bit harder in my experience. My courses were divided over three different programs. Therefore, I didn't share more than two courses with the same classmates.

The last two primary ways I got to meet people was through joining the open sports sessions such as badminton, basketball, and volleyball, and attending the events arranged by Humber Residence. Attending the Residence's events was a good way to meet other residences and create a social network of people you can hang out with after school and also in the evenings.

8. Conclusion

Looking back on my trip, I am really happy I decided to take a semester abroad. Humber College's way of learning can feel a bit old school compared to KEA. However, through my selection of courses, I got to learn more in depth knowledge on subjects such as Machine Learning, the different algorithms, and ways to prepare the datasets before processing.

Furthermore, I got to meet people from all around the world and build a network of people I can talk both professionally and socially with. Through these people and the length of my stay, I also got to experience Toronto in ways I do not think is possible if you are just visiting the city on a vacation.

Financially, my experience is that the general cost of living in Toronto is the same as in Denmark. What made my monthly expenses higher compared to living in Denmark, were my limitations on preparing food myself.

Having to talk in English every day has been a good preparation for me going into my internship, since the company language is English. Thanks to my experience studying abroad, I now feel more confident to do small talks with fellow colleagues or have professional conversations in business meeting's, even with multiple English dialects.