

Estimating University Costs

(for domestic undergraduate students)

Tuition, Fees and Books

Education Fees ¹	\$9,750.00
Ancillary Fees ²	\$1,174.38
CSA Benefits ³	\$ 368.00
Books ⁴	\$1,000.00 - \$1,600.00
Total Tuition, Fees and Books	\$12,292.38 - \$12,892.38

¹ Full-time study in 100% course load in an Arts, Science or Management degree program for an 8-month period of study (September - April) for domestic students. It is beneficial for students to study at 100% of a full-course load because they will save money by completing their degree in a timely manner and they will pay less in education fees. Estimates are based on the 2025-2026 fee schedule.

² Ancillary fees include things like the Student Association Fees, Accident Insurance, Athletic Fee, Technology Fee, etc. Additional fees may be assessed depending on actual course registration for things like science labs and private music lessons.

³ The Concordia Students' Association (CSA) Health and Dental Benefit Plan is mandatory, but students may opt out if they have proof of private coverage. Students may also opt out of the My Legal Plan and My Virtual Doctor plans annually. When students opt out before the set deadline, the billing is reversed.

⁴ Book costs are estimated at \$100 - \$160 per course. The cost of books will vary depending on whether students purchase new or used books and how many books they need to purchase for each course.

Living Costs

Living at Home ¹	\$5,464.00
On-Campus Living ²	\$9,280 - \$11,530
Off-Campus Living ³	\$14,920.00

¹ Living at Home is the most cost-effective way to manage living costs and is estimated using the Alberta Student Loan single student "does not pay rent" budget for an 8-month period of study. The assumption is that the student is not paying rent and utilities but is contributing to food and transportation costs.

² On-campus housing is based on single or double occupancy and includes the required basic meal plan. Enhanced meal plans are available for additional cost. This does not include transportation costs and personal expenses. Residence Programming Fee of \$75.00/semester and Laundry Fee of \$90.00/semester included in the amount shown.

³ Off-campus housing is based on shared occupancy and estimated using the Alberta Student Loan single student "pays rent" budget for an 8-month period of study. This includes public transportation. Actual living costs may vary significantly depending on personal lifestyle choices.

Total costs for one year of study (Tuition, fees, books and living costs)

Living at Home	\$17,756.00 - \$18,356.00
On-Campus Living	\$21,572.00 - \$24,422.00
Off-Campus Living	\$27,212.00 - \$27,812.00

Is a university degree worth the cost?

The above estimates show that to obtain a four-year degree it will cost approximately \$88,000. Is University worth the cost? A 2010 study conducted by the Canadian Labour Market and Skills Research Network shows that in 1980, a male bachelor's graduate could expect to earn on average 37% more than a male high school graduate. By 2005, this income advantage had grown to 50%. The income advantage for women with university degrees is higher still. Despite all the talk about Bachelor graduates not getting jobs, an analysis of provincial graduate surveys shows that employment rates remain almost without exception over 90 per cent. Beyond employment outcomes, a university education also has many important non-monetary benefits. Some of these are personal to the individual, while others benefit society more generally. In both cases, these benefits may be difficult to define and measure, but they can be talked about in very general terms. For example, research suggests that university graduates:

- enjoy higher quality jobs than non-graduates
- enjoy better health
- are more influential in the community by being active citizens who are more likely to vote and participate in voluntary activities
- show positive attitudes towards diversity and equal opportunities such as on race and gender equality issues
- are a source of wider innovation and economic growth because they have a higher skill level.

“A good head and good heart are always a formidable combination. But when you add to that a literate tongue or pen, then you have something very special.”

– Nelson Mandela