

Average Toronto Living Costs (2017-2018)

These costs are approximate and intended as a guideline to the cost of being a student at Ryerson. All costs are quoted in Canadian dollars.

Apartments in Downtown Toronto		
Room (in shared house)	\$500-\$750/month	
Bachelor	\$800-\$1,200/month	
1 bedroom	\$1,000-\$1,600/month	
2 bedroom	\$1,200-\$2,200/month	Tip: These are the total price for all bedrooms; you may want to share this cost with a roommate)
3 bedroom	\$2,500-\$4,000/month	
Food		
Groceries	\$40-\$100/week or \$300/month (varies by personal needs)	Tip: Ask for student discount (bring ID) Tip: Consider buying in bulk to save money (freeze perishable items) Tip: Invest in a kettle/coffee maker + a reusable travel mug Tip: save money by planning your weekly meals before grocery shopping
Coffee Shops	\$30/month (varies by personal needs)	
Takeout/Delivery/Restaurants	\$40/month (varies by personal needs)	
Utilities		
Hydro	\$35-55/month depending on electricity usage (lighting and appliances).	Tip: Learn more about minimizing your hydro bill with Time-Of-Day rates
Water	\$20-40/month depending on water usage (faucet/shower use, washing machine, toilet flushing, etc.)	Tip: Learn more about your water rates
Cell phone		
Monthly rate	\$50/month (varies by plan)	Tip: Ask for student discount (may need to show ID and proof of tuition payment)

Internet		
Installation/activation fee	\$15-45 one-time fee (varies by service provider)	Tip: Ask for student discount (may need to show ID and proof of tuition payment)
Monthly rate	\$30/month for basic service + \$70/month for unlimited service (varies by service provider)	
Transportation		
Student TTC Metropass	<p>Single one-way fare: \$3.25 cash or \$2.90 with Presto pass</p> <p>\$112/month Student TTC Metropass with Ryerson student discount</p> <p>Please note that TTC Metropasses are being discontinued mid-2017.</p>	<p>Tip: In order to use a Student Metropass, you will have to get a TTC Student ID card annually for \$7 cash)</p> <p>You can get a TTC Student ID card year-round at Sherbourne Station.</p>
Insurance		
<ul style="list-style-type: none"> • Renters can get tenant's insurance to protect their <i>personal property</i> by helping to replace the contents of their apartment in the event of loss, theft or damage. Your parents'/supporters' home insurance may extend to cover you during your undergrad – call their service provider to check. • Tenant's insurance can also cover <i>personal liability</i> (accidental damage to others' property or if someone hurts themselves in your home). It may also include <i>living expenses</i> should loss or damage force you to live elsewhere. 		
Tenant's Insurance	\$12/month (varies by package)	Tip: Current full-time students and alumni get a discount on tenant's insurance with TD Bank
Miscellaneous		
Household furnishings	\$1,500 to furnish apartment from scratch	<p>Tip: Share item purchases with roommates</p> <p>Tip: Get items secondhand through Kijiji or thrift stores</p>
Gym membership	Your tuition fees cover your access to Ryerson's gyms: the RAC and the MAC .	
Clothing	\$300 to purchase necessary items for winter weather in Toronto: warm/waterproof footwear, a warm/waterproof jacket, head/hand coverings.	Tip: Get items secondhand through Kijiji or thrift stores
Other items	Check out this list of average costs crowdsourced by Torontonians.	