

The Complete Canada Study Permit Checklist 2026

By AvalVisa — reviewed by Hadi Imani, Regulated Canadian Immigration Consultant (RCIC #R522575)

If you are planning to start your studies in Canada in 2026 — or you are helping a sibling, a child, or a friend back in Iran do it — this guide was written for you. Canada's study permit rules have shifted several times over the past two years: a national cap on international student admissions, the new Provincial Attestation Letter (PAL) requirement, and a significant jump in the proof-of-funds threshold. A large share of the refusals we see in Iranian files trace directly back to these changes, not to weak profiles. This checklist walks the entire road from admission to the permit in your hand, step by step. Every figure and rule below was checked against the official Immigration, Refugees and Citizenship Canada (IRCC) pages on canada.ca as of this guide's last update.

The Road Map: From Admission to Study Permit

Here is what the 2026 pathway looks like from start to finish:

- 1. Choose your program and institution (DLI).** Only schools on Canada's list of Designated Learning Institutions can host international students. If working after graduation is part of the plan, confirm from day one that both the school and the specific program qualify for the Post-Graduation Work Permit (PGWP) — not every DLI or program does.
- 2. Get the Letter of Acceptance (LOA).** Admission is always the first and most essential document. An important 2026 note: IRCC now verifies the authenticity of the LOA directly with the school, and if the school fails to respond by the deadline, the application is returned unprocessed.
- 3. Obtain the PAL.** For most applicants, the step after admission is a provincial attestation letter, obtained through the school. In most cases you must accept the offer and pay tuition — in part or in full — before it is issued. Details in the next section.
- 4. Prepare the documents.** Proof of funds, statement of purpose (SOP), passport, photos, certified translations, and any supplementary evidence.
- 5. Apply online** through an IRCC account. The government processing fee is **CAN\$150**, and biometrics cost **CAN\$85 per person** (capped at CAN\$170 for a family applying together).
- 6. Biometrics and the medical exam.** Fingerprints are collected at a Visa Application Centre (VAC). Because no Canadian VAC operates inside Iran, applicants who are inside the country typically travel to Turkey, Armenia, Georgia, or the UAE to give biometrics — a real cost and scheduling item to plan for, especially if you are coordinating the application for a family member from abroad. The medical exam must be done by an IRCC-approved panel physician.
- 7. Visa issuance and arrival.** After approval, a Temporary Resident Visa (TRV) goes into the passport along with a letter of introduction. The study permit itself is printed by the border officer when the student lands in Canada.

Not sure which route fits your profile — or your family member's? Fill out [AvalVisa's free assessment form](#) and we will map it out with you.

What Is a PAL, and Who Needs One?

Since January 2024, Canada has managed international student volumes through a cap system. The **Provincial Attestation Letter (PAL)** — or **Territorial Attestation Letter (TAL)** — is a letter from the province or territory where you will study, confirming that you hold one of the spots in that province's allocation. The province issues it, but it reaches you **through your university or college**, so the school — not IRCC — is who you chase for status updates.

The biggest 2026 news for Iranian applicants: as of **January 1, 2026**, students entering **master's and doctoral degree programs at public DLIs** are exempt from the PAL requirement. Since so many Iranian applicants — inside Iran and across the diaspora — apply at the graduate level, this quietly removes an entire administrative step from many files.

The full exemption list, per IRCC's official page:

- Preschool, primary, and secondary students (up to grade 12)
- **Master's and doctoral degree-granting programs at public DLIs (from January 1, 2026)**
- Schools in the Francophone Minority Communities Student Pilot (FMCSPP)
- Federally designated military colleges and certain Quebec vocational programs (DVS/AVS/STC)
- Exchange students who pay no tuition to a Canadian DLI
- Global Affairs Canada scholarship recipients
- Certain in-Canada categories (permit extensions at the same school and study level, TRP holders with at least six months' validity, protected persons, and several specific classes of permanent residence applicants)

Key PAL rules that sink files when ignored:

- PALs for the 2026 cap year (issued between January 1 and December 31, 2026) are valid until **December 31, 2026** at the latest — last year's PAL cannot be reused.
- The PAL must be submitted **together with the application**, never afterwards, and every applicant needs their own letter, even within one family.
- If an application is approved or refused, a **new PAL** is required before applying again; the same applies if the student changes schools.
- **Quebec** runs a separate system: instead of a PAL, you need a Quebec Acceptance Certificate (CAQ).

Proof of Funds 2026: The Official Numbers

For applications received since **September 1, 2025** — and still the current table for 2026 applications as of this writing — the minimum living costs to prove for the first year, everywhere except Quebec, are:

Family members (including the applicant)	Funds required for one year (CAD)
1	\$22,895
2	\$28,502
3	\$35,040
4	\$42,543
5	\$48,252
6	\$54,420
7	\$60,589

Family members (including the applicant)	Funds required for one year (CAD)
Each additional person	+\$6,170

Three critical notes about this table:

1. **These figures cover living costs only.** First-year tuition and the cost of travelling to Canada must be shown **separately, on top of** these amounts. In practice, a single applicant with CAN\$20,000 tuition is really demonstrating something in the region of CAN\$45,000.
2. **IRCC updates these figures every year**, usually effective September 1. If you are applying in the fall, confirm the latest number on the official page — or ask us — before building the file around this table.
3. For programs longer than one year, be ready to explain how the later years will be funded — a multi-year scholarship, or the family's ongoing employment and income, for example.

Documents IRCC accepts include: receipts for first-year tuition and housing, a Canadian bank account in the student's name, a Guaranteed Investment Certificate (GIC) from a participating Canadian bank, a bank education loan, **bank statements covering the past four months**, a bank draft convertible to Canadian dollars, a letter from a financial sponsor, and proof of scholarship funding. The Iran-specific catch: because Iran is a country with foreign-exchange controls, the file must also show that the money can actually be moved out of the country. This is where a smart combination of documents — say, a purchased GIC plus four months of statements plus property records — makes the difference, and where a relative abroad acting as a documented financial sponsor can meaningfully strengthen the file.

The Complete Document Checklist

Print this list and tick every box:

- ☐ **Letter of Acceptance (LOA)** from a DLI — always required; upload it only in the designated LOA slot
- ☐ **PAL/TAL** — required for most applicants (CAQ for Quebec); public-university master's and PhD programs exempt from 2026
- ☐ **Valid passport** — copy of the data page, with validity covering the whole study period
- ☐ **Two recent passport photos** — with the applicant's name and date of birth written on the back
- ☐ **Proof of funds** — as above: four months of statements, source of funds, and sponsor documents
- ☐ **SOP / Letter of Explanation** — officially "recommended," practically essential for Iranian profiles
- ☐ **Medical exam** — needed for stays over six months; book the panel physician early
- ☐ **Police certificate** — if the officer requests one; slow to obtain from Iran, so start early
- ☐ **Custodianship documents** — only for students under 17 travelling without a parent
- ☐ **Local visa office requirements** — download the country-specific checklist from IRCC for wherever the application is filed
- ☐ **Certified translations of every Persian document** — each with the translator's attestation
- ☐ **Fee payment receipts** — \$150 for the permit plus \$85 for biometrics
- ☐ **Evidence of ties to Iran** — property deeds, employment records, family documents (proof of intent to return)

An SOP That Works: The One Page That Saves the File

The visa officer has only minutes to be convinced that this is a genuine student with a coherent plan. A strong SOP for an Iranian applicant:

- **Answers the "why" questions.** Why this field? Why this school and this country, rather than universities in Iran or cheaper destinations? Why now?
- **Shows one continuous thread.** Connect previous studies and work history to the new program. If there was a change of field or a study gap, address it honestly and with evidence — silence about a gap reads worse than the gap itself.
- **Sketches a return plan.** Name the specific role or position this credential builds toward in the job market.
- **Stays short and evidence-based.** One to two pages at most, with every claim tied to a document that is actually in the file.
- **Is neither templated nor machine-translated.** Officers have read thousands of SOPs; a text lifted from the internet — or pushed through translation software — gives itself away long before the signature line.

Common Mistakes in Iranian Applications

These are the patterns that repeat, file after file, in refused Iranian applications:

1. **Sudden large deposits.** Parking a heavy sum in an account a week before applying, with no explanation of where it came from, is the classic red flag. Four months of statements need to tell a believable story.
2. **A templated SOP that contradicts the file.** A statement of purpose inconsistent with the forms, the history, or the financial documents undermines the credibility of everything else.
3. **A step backwards in study level.** Applying for a college diploma after a completed master's degree, without strong justification, almost always draws officer doubt.
4. **Ignoring the PAL calendar.** Provincial allocations are finite, and each cap year's PAL is only valid until the end of that year; moving slowly can mean waiting for the next intake year.
5. **Hiding past refusals.** Earlier refusals from Canada, the US, or the Schengen area must be declared. Concealing them can be treated as misrepresentation, which carries a five-year ban.
6. **Expiring passports and untranslated documents.** Short passport validity shortens the permit itself, and Persian documents without certified translation simply do not get read.
7. **Underestimating return ties.** A file that shows no reason to go back — no job, family, or assets — gets refused under the well-known R216(1)(b) ground.
8. **Trusting "guaranteed visa" promises.** Nobody can guarantee an officer's decision; the quality of the file is the only thing within your control. Before spending real money, get a realistic read with [AvalVisa's visa chance estimator](#).

After the Visa: A Quick Look at the PGWP

Planning for the Post-Graduation Work Permit belongs **before program selection**, not after graduation:

- The program must sit at a PGWP-eligible DLI and run at least **8 months** (900 hours for Quebec), with full-time enrollment in every semester.
- The application window is **180 days** from confirmation that the program is complete.
- Since November 2024, language results are mandatory: graduates of university programs (bachelor's, master's, doctoral, and other university programs) need **CLB 7**, and college graduates need **CLB 5**, in all four abilities. Not sure what your IELTS or CELPIP score converts to? Use [AvalVisa's CLB converter](#).

- PGWP length: programs under 2 years earn a permit of up to the program's own length; programs of 2 years or more earn up to **3 years**; and master's graduates can receive a 3-year PGWP even from programs of 8 months to 2 years.
- For programs other than degree-granting university programs, a field-of-study requirement now applies as well — check the eligible fields list before committing to a college program.

The Bottom Line

The 2026 Canadian study permit route is stricter than ever, but also more transparent: a genuine admission, a PAL secured on time (or the new graduate-level exemption), real proof of funds against the official \$22,895 baseline, and a file that tells one coherent story from the first form to the last bank statement. If you want to know exactly where your profile — or your family member's — stands before spending a single dollar, complete the **free assessment form** and the AvalVisa team, led by RCIC Hadi Imani (#R522575), will review the case with you.

Official sources for this guide (verified at the time of writing)

- Proof of financial support for a study permit: [canada.ca – Proof of financial support](#)
- Provincial attestation letters (PAL/TAL): [canada.ca – Provincial attestation letter](#)
- Study permit document requirements: [canada.ca – Get the right documents](#)
- Official fee list: [ircc.canada.ca – Fee list](#)
- PGWP rules: [canada.ca – PGWP eligibility](#) and [About the PGWP](#)

This guide is for general information and is not legal immigration advice. IRCC rules change; always confirm against the latest version of the official pages. Prepared by AvalVisa under the supervision of Hadi Imani, RCIC #R522575.

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