

# Welcome to Canada

## What you should know

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Citizenship and  
Immigration Canada

Citoyenneté et  
Immigration Canada

Canada



*Building a stronger Canada: Citizenship and Immigration Canada (CIC) strengthens Canada's economic, social and cultural prosperity, helping ensure Canadian safety and security while managing one of the largest and most generous immigration programs in the world.*

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View of the port and town of Louisbourg, 1744, a vital port of the maritime empire of Royal New France, bustling with people and goods.





# Important things to do before and after you arrive in Canada

In this section, you will find lists of important things to do before and after you arrive in Canada. Every newcomer's situation is different, so the lists provide only an indication of what you may need to do at different stages. Not every item may be relevant to you, but it is best to be as prepared as possible.

If you are a refugee, you will receive information and support from the Government of Canada specifically for refugees during the immigration process.

## Before you arrive in Canada

1. Collect and bring to Canada all official documents belonging to you and the family members who are immigrating with you.

Common documents include:

- birth certificate
- passport
- marriage or divorce certificate; death certificate for a deceased spouse
- adoption records for adopted children
- educational diplomas and certificates; transcripts that list the courses you took to obtain a degree or certificate
- official vaccination records
- medical records (prescriptions, test results, x-rays, allergies, etc.,) and dental records
- driver's licence and/or International Driving Permit (IDP)


Some of these documents may not be required immediately, but it is better to bring all your official documents with you in case they are needed or useful in the future.

It is often much more difficult to obtain these documents after you have left your country of origin. If the original documents are not in English or French (Canada's official languages), you will need to obtain certified translations. If you are immigrating to Quebec, it is best to translate the documents into French. Otherwise (except in the officially bilingual province of New Brunswick), it is generally most useful to translate the documents into English. Choose a translation agency with a good reputation in your country of origin. When presenting your documents to Canadian officials, always provide the original, the certified translation, and the name and contact information of the translation agency. If you need to translate documents from English to French or from French to English, this can be done in Canada.

If you have family members that will be immigrating at a later date, you should bring copies of their documents with you as well.





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2. Make an effort to improve your English or French if neither of these is your first language.

Communication skills may be the most important tool you can possess to settle successfully in Canada and find a good job. The language you focus on improving will depend on which one is most commonly spoken in the area where you have chosen to settle. For information on Canada's official languages and the importance of having strong English or French language skills, read the information on these topics in the sections *Canada: A brief overview*, *Improving your English and/or French* and *Employment and income*.

3. Plan where you will stay during your first days in Canada. Make arrangements to stay with family or friends or book a hotel in a central location. For information on temporary accommodation as well as how to rent or buy a home in Canada, read the section on *Housing*.



Research shows that strong language skills help you find a job and connect with your community.



4. Prepare yourself to find employment in Canada by doing the following:
  - Gather all your educational diplomas and certificates.
  - Obtain letters of reference from your past employers.
  - Learn about and begin the process of getting your educational and professional qualifications officially recognized in Canada.
  - Find out whether your profession is “regulated” or “unregulated” in Canada.
  - Learn about how to search and apply for jobs in Canada.

For an introduction on what you need to know about finding employment in Canada, read the section on *Employment and income*. It is particularly important for you to read the parts on credentials recognition and to seek further information on this subject from Canada's Foreign Credentials Referral Office (FCRO) ([www.credentials.gc.ca](http://www.credentials.gc.ca)) or Service Canada (1-888-854-1805).



5. Learn about the education system in Canada. Take note of deadlines for applying and registering at schools, colleges and universities. For information about schools for your children and education opportunities for yourself, read the section on *Education*.
6. Purchase private health insurance. This insurance pays for emergency medical costs until you obtain government health insurance in Canada. Private health insurance is necessary because the time between when you apply and when you receive a government health insurance card can be three months or longer. For more information about health care in Canada and obtaining government health insurance, read the sections on *Health care in Canada* and *Important documents*.
7. Learn more about the province and the city or town where you will settle. For more information, go to the provincial or territorial immigration websites in Table 3.1. For information on work opportunities in different professions across Canada, visit **[www.workingincanada.gc.ca](http://www.workingincanada.gc.ca)**.
8. Purchase some warm clothes to keep you comfortable during the first few days if you are arriving in Canada during the fall, winter or spring. To learn about seasons and weather in Canada, read the section on *Canada: A brief overview*.
9. Learn about Canadian laws and your rights and civic responsibilities when you become a resident of Canada. For more information, read the sections on *Canadian law and justice* and *Your rights and freedoms in Canada*.



Canada's national, provincial and territorial flags are a powerful symbol of the diverse nature of our federal system.





## In your **first two weeks** in Canada

1. Learn about the different resources and sources of information available to help you settle in Canada by reading the section on *Sources of information*.
2. Call or visit an immigrant-serving organization in your city or town to learn about the services they provide, paid for by the generosity of Canadian taxpayers, to help you settle in Canada. For information about immigrant-serving organizations and how to find one near you, read the section on *Sources of information*.
3. Apply for a government health insurance card. A government health insurance card allows you to receive taxpayer-funded medical care in Canada. You should apply as soon as possible after arriving in Canada. For more information, read the section on *Important documents*.
4. Apply for a Social Insurance Number (SIN). You cannot work in Canada without a SIN. You should apply as soon as possible after arriving in Canada. For more information, read the section on *Important documents*.
5. Provide Citizenship and Immigration Canada (CIC) with your Canadian address, so that you can receive your permanent resident card in the mail. You can provide your address online at [www.cic.gc.ca/english/information/change-address.asp](http://www.cic.gc.ca/english/information/change-address.asp). For more information, read the section on *Important documents*.
6. Open a Canadian bank account. For information on opening a bank account and other financial matters, read the section on *Money and finances*.
7. Obtain a map and walk around to get to know your city or town and the local services available. Also, research the best way of getting from one place to another using public transportation. For an overview of transportation options in Canadian cities, read the section on *Transportation*.
8. Learn a convenient way of making telephone calls and accessing the Internet. For more information, read the section on *Communications and media*.
9. Memorize the national emergency telephone number: **911**. If you experience a medical or other type of emergency, do not hesitate to call for help.



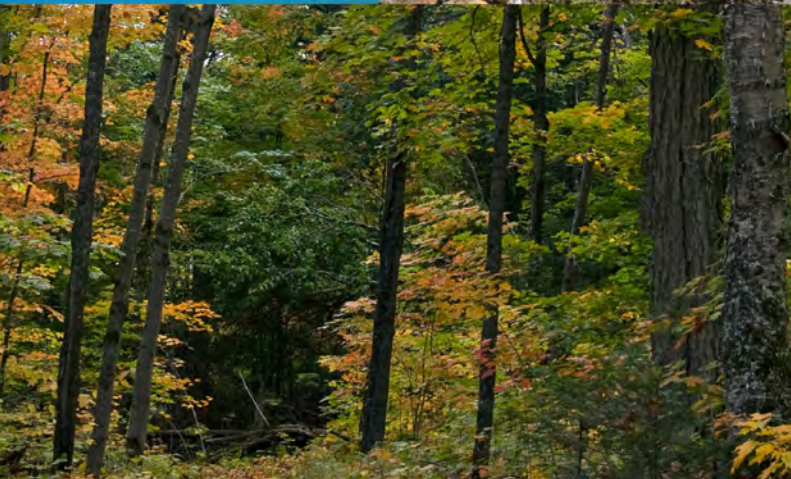
## In your **first two months** in Canada

If you do not already have employment, you should begin your job search quickly. You can get information on job postings, preparing your resume for Canadian employers, mentorship programs, etc., at local settlement organizations. Find one close to you by using the Immigrant Services Map ([www.cic.gc.ca/english/newcomers/map/services.asp](http://www.cic.gc.ca/english/newcomers/map/services.asp)) on CIC's website.

1. If your first language is not English or French, make a plan to improve your English or French language skills. Canadians are very generous people. Their taxes pay for you to have these language classes. To learn how you can access free language classes, read the section on *Improving your English and/or French*.
2. Search for a home to rent or buy. For more information, read the section on *Housing*.
3. Register your children in school. For information on the Canadian school system and how to register your children, read the section on *Education*.
4. Learn about the education options available to improve your qualifications. For information on Canadian colleges and universities, as well as adult secondary education, read the section on *Education*.
5. Learn about both public and private schooling available in your area. Because parents are ultimately responsible for the education of their children, parents should take an active interest in what is taught in their children's schools.
6. Obtain a Canadian driver's licence if you plan to drive in Canada. For more information, read the section on *Transportation*.
7. Learn about Canadian laws and your rights and civic responsibilities as a resident of Canada. For more information, read the sections on *Canadian law and justice* and *Your rights and freedoms in Canada*.
8. Find a doctor or health-care centre where you can go for your medical needs. Make an appointment for a medical check-up and vaccination update when you receive your government health insurance card. For more information, read the section on *Health care in Canada*.







Canada is a large country with a varied landscape.

(From left to right)

Moraine Lake, Alberta.

Grasslands National Park, Saskatchewan.

Autumn in Quebec.

Vancouver Island, British Columbia.

# Canada: A brief overview



## Geography and climate

Canada is the second largest country on earth, covering an area of 10 million square kilometres (3.9 million square miles). Three oceans border Canada: the Pacific Ocean in the west, the Atlantic Ocean in the east, and the Arctic Ocean to the north. Altogether, Canada has over 200,000 kilometres (125,000 miles) of coastline. Canada shares two borders with the United States: a very long border in the south and another long frontier in the northwest.

Due to its large size, Canada has many different types of landscape. There are areas with high mountains, different types of forests, prairie grasslands and arctic tundra where the ground is permanently frozen. Canada is also home to many rivers and lakes.

Like Canada's landscapes, the climate varies across the country. In the areas where most of the population lives, there are generally four distinct seasons – summer, fall, winter and spring.

- Summer lasts from around June to September and the weather varies from warm to hot, with daytime temperatures between 20 and 30 degrees Celsius or Centigrade (68 and 86 degrees Fahrenheit) or higher. In southern Ontario and Quebec it can often be very humid.
- Winter is very cold in most places, with temperatures often well below zero degrees Celsius or Centigrade (32 degrees Fahrenheit). Snow covers the ground from around December to March or April. An exception is southwest British Columbia (including the cities of Victoria and Vancouver) where winter temperatures generally remain above zero degrees and rain is more common than snow.
- Fall and spring are transition seasons during which the weather becomes progressively colder or warmer and much of the annual rainfall occurs.



(From left to right) Rideau Canal in Ottawa, the national capital, is popular for boating in the summer and skating in the winter.





Depending on where you are immigrating from, you may be quite surprised by the cold and snow during your first Canadian winter. Be sure to buy a winter coat, boots, gloves and hat to keep you warm. With the right clothing, you will be prepared to enjoy the unique beauty of a Canadian winter.

For more information on Canada's geography and climate, visit the online Atlas of Canada at <http://atlas.nrcan.gc.ca>. To see weather forecasts for every city and town in Canada, go to [www.weatheroffice.gc.ca](http://www.weatheroffice.gc.ca).

## Cities, provinces and regions

Ottawa, the capital city of Canada, is located on the Ottawa River on the border between Ontario and Quebec. It is Canada's fourth largest city.

Canada has 10 provinces and three territories, each with its own capital city. These provinces and territories are commonly grouped into five regions (see Table 2.1 below).

The three largest cities in Canada are Toronto (Ontario), Montréal (Quebec) and Vancouver (British Columbia). The total population of these cities is over 10 million people (almost one-third of the Canadian population).



Vancouver, British Columbia.





Table 2.1: Regions, provinces, territories and capitals

Region	Province/Territory	Population Total: 33,5 million	Capital cities
Atlantic Provinces	Newfoundland and Labrador	514,536	St. John's
	Prince Edward Island	140,204	Charlottetown
	Nova Scotia	921,727	Halifax
	New Brunswick	751,171	Fredericton
Central Canada	Quebec	7,903,001	Québec City
	Ontario	12,851,821	Toronto
Prairie Provinces	Manitoba	1,208,268	Winnipeg
	Saskatchewan	1,033,381	Regina
	Alberta	3,645,257	Edmonton
West Coast	British Columbia	4,400,057	Victoria
North	Nunavut	31,906	Iqaluit
	Northwest Territories	41,462	Yellowknife
	Yukon Territory	33,897	Whitehorse

The population of Canada has a very uneven distribution. Due to factors related to historical settlement, climate and the economy, the majority of people live in southern Ontario and Quebec, southwest British Columbia and Alberta. Much of the north has a very low population density, mostly due to the cold climate.

For more information, visit the online Atlas of Canada at <http://atlas.nrcan.gc.ca>.





Canada is made up of 10 provinces and three territories. Our country has three coasts and borders the United States on two sides.

## The Canadian people

In 2010, about 34 million people lived in Canada. As a nation, Canada has three founding peoples: Aboriginal, French and British. However, throughout the nation's history, immigration has also played an important role in building Canadian society.

### Founding peoples

“Aboriginal peoples” are people whose ancestors lived in Canada before the arrival of European explorers, pioneers and settlers. The term refers to three distinct groups: First Nations (sometimes called “Indians”), Inuit and Métis. Aboriginal peoples live across Canada in their own communities as well as in cities. They have interesting cultures and make important contributions to Canadian society.

“French Canadians” include Acadians, Quebecers and smaller French-speaking communities across Canada. The Acadians are descendants of French colonists who settled 400 years ago in what is now the Atlantic Region.

Quebecers (“Québécois” in French) are the inhabitants of Quebec. Most are French-speaking descendants of French settlers from the 1600s and 1700s who brought with them the great traditions of French civilization. Quebecers maintain a unique identity, culture and language. In 2006, the Canadian Parliament recognized that the Québécois form a nation within a united Canada. One million English-speaking Anglo-Quebecers form an important part of Quebec society.

Most “English Canadians” are descended from the hundreds of thousands of English, Welsh, Scottish and Irish settlers, soldiers and migrants who came to Canada from the 17th to the 20th century. Generations of these pioneers helped to bring British political institutions and traditions to Canada, such as our Westminster parliamentary system, our constitutional monarchy and the common law.



A group of immigrants look forward to leaving behind the government unemployment payments known in Great Britain at the time of the “dole,” 1925.

### Carrying on the tradition

Most Canadians today were born in Canada and are the descendants of the original founding peoples. However, over the past 200 years, many newcomers have helped to build and defend this country's way of life. Today, various ethnic and religious groups live and work in peace as proud Canadians. Until the 1970s, most immigrants came from European countries. Since then, the majority have come from Asian countries. Today, approximately 20 percent of Canadians were born outside Canada. In Toronto, Canada's largest city, this number is over 45 percent. Immigrants like you are a valued part of Canada's multicultural society.

For more information on the Canadian people, read CIC's *Discover Canada* publication available at [www.discovercanada.gc.ca](http://www.discovercanada.gc.ca).



## Language

English and French are the two official languages of Canada. Today, there are approximately 18 million Anglophones – people who speak English as a first language – and 7 million Francophones – people who speak French as a first language. Most Francophones live in Quebec. However, one million Francophones live in Ontario, New Brunswick and Manitoba, with a smaller presence in other provinces. At the same time, approximately one million Anglophones live in Quebec. A large number of non-official languages are also spoken in Canada. These include Aboriginal languages and a variety of languages spoken within immigrant communities.

By law, the federal government must provide services throughout Canada in both English and French.



## Economy

Canada's free market economy includes three main types of industries.

Service industries provide thousands of different jobs in areas like transportation, education, health care, construction, banking, communications, retail services, tourism and government. More than 75 percent of working Canadians now have jobs in service industries.

Manufacturing industries make products to sell in Canada and around the world. Manufactured products include paper, high technology equipment, aerospace technology, automobiles, machinery, food, clothing and many other goods. Our largest international trading partner is the United States.

Natural resource industries include forestry, fishing, agriculture, mining and energy. These industries have played an important part in the country's history and development. Today, the economy of many areas of the country still depends on developing natural resources, and a large percentage of Canada's exports are natural resource commodities like oil, gas and minerals.

For more information on Canada's economy, visit the online Atlas of Canada at <http://atlas.nrcan.gc.ca>.





## Government

There are three key facts about Canada's system of government: it is a constitutional monarchy, a parliamentary democracy and a federal state.

### Federal state

Canada has three levels of government – federal, provincial or territorial, and municipal. Each level of government has different responsibilities and a different role to play in the country.

#### Box 2.1: The *Constitution Act, 1867*

The *British North America Act* of 1867 now known as the *Constitution Act*, created the Dominion of Canada and defines the responsibilities of the federal and provincial governments. But Canada's constitutional history dates back much further. The rule of law dates from the time of Magna Carta, a document signed in 1215 by King John of England. The supremacy of Parliament, the role of the Crown, and the heritage of freedom were major themes in British history that directly influence Canada today. Democracy was born when Nova Scotia elected its first representative assembly in 1758. Elected assemblies in Quebec and Ontario date from 1791. Since 1867 these assemblies have continued as the provincial legislatures elected in each province. Canadians' struggle for survival in the War of 1812 ([www.1812.gc.ca](http://www.1812.gc.ca)), when the United States invaded Canada, laid the groundwork for an independent country.

### Federal government

The federal government is based in Ottawa, the capital city of Canada. It is responsible for national and international matters, such as national defence, foreign affairs, Employment Insurance, currency, banking, federal taxes, postal services, shipping, railways, telephones and pipelines, Aboriginal lands and rights, and criminal law. In general, the federal government deals with laws that affect the whole country. The federal government is led by the Prime Minister who is the most senior or "first" minister in the government.

### Provincial and territorial governments

There are 10 provinces and three territories in Canada. Each province is led by a Premier and has its own elected legislature. It has the power to change its laws and manage its own public lands. Each of the territories is also led by a Premier and carries out many of the same functions as a province, but the federal government manages the public lands.

In each of the 10 provinces in Canada, the provincial government has a variety of responsibilities identified in the *Constitution Act, 1867*. These include education, health care and road regulations. Provincial governments sometimes share responsibilities with the federal government. For example, federal and provincial governments share power over agriculture, natural resources and immigration.





### *Municipal governments*

This is the level of government that governs a city, town or district (a municipality).

Municipal governments are responsible for areas such as public transportation, fire protection, local police, local land use, libraries, parks, community water systems, roadways and parking. They receive authority for these areas from the provincial governments. Municipal governments are led by a mayor.

### *First Nations governance*

Across the country there are also band councils that govern First Nations communities. Band councils are similar to municipal governments;

the members of a band elect the band council, which makes decisions that affect their local community.

### **Parliamentary democracy**

Parliament has three parts: the Sovereign (Queen or King), the Senate and the House of Commons. In Canada's parliamentary democracy, the people elect representatives to the federal House of Commons in Ottawa. The people also elect representatives to provincial and territorial legislatures as well as to their city council. These representatives are responsible for passing laws, approving and monitoring spending, and keeping the government accountable.

### **Box 2.2: Elected representatives at each level of government**

Canadians elect political representatives at all three levels of government: federal, provincial or territorial, and municipal.

- Elected representatives at the federal level are called Members of Parliament (MPs).
- Elected representatives at the provincial level are called Members of the Legislative Assembly (MLAs), except in Ontario, where they are known as Members of the Provincial Parliament (MPPs); Quebec, where they are known as Members of the National Assembly (MNAs); and Newfoundland and Labrador, where they are known as Members of the House of Assembly (MHAs).
- Elected representatives in municipal governments are usually called councillors.
- MPs, MPPs, MLAs, MHAs, MNAs and councillors often hold meetings to consult with the public on current issues of importance.



From top to bottom

Queen Elizabeth II, Queen of Canada.

Princess Elizabeth and the Duke of Edinburgh in Toronto, Ontario, 1951.

The Duke and Duchess of Cambridge attend a Canadian citizenship ceremony in Gatineau, Quebec, on July 1, 2011.

## Constitutional monarchy

Canada is a constitutional monarchy. This means that the Queen or King of Canada is the head of state, while the Prime Minister is the head of government. Since the founding of New France in the 1600s, Canada has always had a monarch and enjoyed Royal patronage and protection.

The personal ties between Canada and Queen Elizabeth II are strong and longstanding. In 1937, the Queen, then the 11-year-old Princess Elizabeth, met the Canadian prime minister, Mackenzie King. Her Majesty has known all eleven prime ministers from Louis St-Laurent (1948–56) to Stephen Harper (2006– ).

As Head of the Commonwealth, the Queen (also known as the Sovereign) links Canada to 53 other nations that cooperate to advance social, economic and cultural interests, including the 16 other countries of which Her Majesty is Sovereign.

The Sovereign is represented in Canada by the Governor General and 10 Lieutenant-Governors. The Governor General is appointed by the Sovereign on the advice of the Prime Minister, usually for a five-year period. In each of the 10 provinces, a Lieutenant-Governor represents the Sovereign.

For more information on democracy and government in Canada, read the CIC *Discover Canada* publication available at [www.discovercanada.gc.ca](http://www.discovercanada.gc.ca).







An immigrant family upon arrival in Quebec, circa 1911.

# Sources of information

As a newcomer to Canada, there are many sources of information to help you meet your needs. Information is available on the Internet, in printed publications and through in-person services.



## Immigrant-serving organizations

Canada has many immigrant-serving organizations to help newcomers settle in Canada. These organizations are funded by governments and their services are free. They are excellent sources of information and advice on living in Canada. They also have settlement workers who can provide you with help to meet settlement needs such as:

- searching for employment;
- learning about the process of getting your foreign credentials recognized;
- improving your qualifications and skills;
- finding housing;
- registering your children in schools;
- obtaining official documents and government services;
- registering for free language training to help you improve your English or French language skills;
- helping with general problems you might have.

These organizations offer their services in one or both of the official languages (English and French) and sometimes in other languages as well. Call or visit a local immigrant-serving organization in your city or town to learn about the many ways it can help you settle in Canada.

You can find contact information for immigrant-serving organizations across Canada at [www.cic.gc.ca/english/newcomers/map/services.asp](http://www.cic.gc.ca/english/newcomers/map/services.asp).

### Helping newcomers

After settling in Vancouver, Hong Kong-born Maggie Ip noticed there was a lack of support for the growing number of Chinese immigrants. So, she co-founded a major immigrant-serving organization in 1973 and became its founding chair. “Canada is now relying more and more on new immigrants, so to me the job of helping immigrants integrate is more important today than ever,” Maggie says. “The sooner they are integrated and part of the community, the more beneficial it is for everybody.”



## The telephone directory (the “phone book”)

The phone book provides a complete list of local telephone numbers. It is available both in print form and on the Internet.

The phone book is divided into three main sections with different colours:

- The White Pages show residential telephone numbers in alphabetical order by family name.
- The Blue Pages give federal, provincial and municipal government information numbers in alphabetical order by topic.
- The Yellow Pages provide telephone numbers and advertisements for businesses and services of all types. The Yellow Pages are organized in alphabetical order by type of business or service.

Sometimes, the printed phone book will include all three sections in one large book, or there may be two separate books (one for the White Pages and one for the Yellow Pages/Blue Pages). The first pages of printed versions provide telephone numbers to call in case of emergency (911 is the national emergency number). In most cases, there is also a section at the beginning that explains how to make telephone calls.

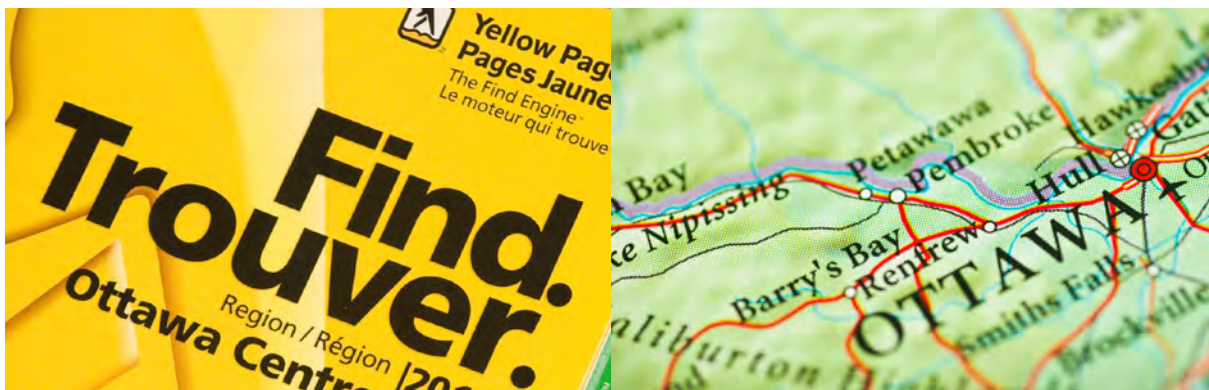
If you do not have a copy of the phone book in the home you rent or buy, you can obtain a free copy by mail. To do this, go to [www.contactus.yip.ca/yellowpages](http://www.contactus.yip.ca/yellowpages) or call **1-800-268-5637 (1-866-425-4268** if you live in Atlantic Canada). The printed versions of the phone book are different for each city or town, so make sure you ask for the one you need.

You can consult both the Yellow Pages and the White Pages online for free at [www.yellowpages.ca](http://www.yellowpages.ca) or [www.canada411.ca](http://www.canada411.ca). For online government information, see the subsection on *Government websites* below. For information on telephone service in Canada, read the section on *Communications and media* in this guide.

## City maps

A road map of your new city or town is an excellent source of information. You can buy maps at bookstores, convenience stores and gas stations. Free maps are available on the Internet, in the telephone book, and at municipal tourist offices or information centres.

If you think you will use public transportation or a bicycle, you can get maps that show public transportation or cycling routes. Public transportation maps are usually available at transit information offices and major transit stations. Cycling maps are generally available at bicycle shops, bookstores and municipal information centres.



## Government information sources

### Government websites

Canada has three levels of government: federal, provincial (or territorial) and municipal (see the section on *Canada: A brief overview* for details).

The federal government and most provincial and territorial governments have websites with information specifically for newcomers. These are listed in Table 3.1 below. Many municipal governments also have websites with local information for newcomers.



Table 3.1: Government websites (specifically for newcomers)

Federal, provincial and territorial websites for newcomers	
For information on immigration and settlement <b>www.cic.gc.ca</b>	
For information on employment in Canada <b>www.workingincanada.gc.ca,</b> <b>www.credentials.gc.ca</b>	
Province/Territory	Website
Alberta	<a href="http://www.albertacanada.com/immigration">www.albertacanada.com/immigration</a>
British Columbia	<a href="http://www.welcomebc.ca">www.welcomebc.ca</a>
Manitoba	<a href="http://www.immigratemanitoba.com">www.immigratemanitoba.com</a>
New Brunswick	<a href="http://www.welcomenb.ca">www.welcomenb.ca</a>
Newfoundland and Labrador	<a href="http://www.nlimmigration.ca">www.nlimmigration.ca</a>
Northwest Territories	<a href="http://www.gov.nt.ca">www.gov.nt.ca</a>
Nova Scotia	<a href="http://www.novascotiaimmigration.com">www.novascotiaimmigration.com</a>
Nunavut	<a href="http://www.gov.nu.ca">www.gov.nu.ca</a>
Ontario	<a href="http://www.ontarioimmigration.ca">www.ontarioimmigration.ca</a>
Prince Edward Island	<a href="http://www.gov.pe.ca/immigration">www.gov.pe.ca/immigration</a>
Quebec	<a href="http://www.immigration-quebec.gouv.qc.ca">www.immigration-quebec.gouv.qc.ca</a>
Saskatchewan	<a href="http://www.saskimmigrationcanada.ca">www.saskimmigrationcanada.ca</a>
Yukon	<a href="http://www.immigration.gov.yk.ca">www.immigration.gov.yk.ca</a>





The federal, provincial and territorial levels of government also have general websites for everyone in Canada (see Table 3.2) with detailed information on many different topics.

Table 3.2: Government websites (general)

Federal, provincial and territorial websites	
Use the search tool or look under the list of departments, ministries and agencies to find the one that deals with the topic or service you need information about. <b>www.canada.gc.ca</b>  Service Canada offers access to a wide range of government programs and services. <b>www.servicecanada.gc.ca</b>	
Province/Territory	Website
Alberta	www.alberta.ca
British Columbia	www.gov.bc.ca
Manitoba	www.gov.mb.ca
New Brunswick	www.gnb.ca
Newfoundland and Labrador	www.gov.nl.ca
Northwest Territories	www.gov.nt.ca
Nova Scotia	www.gov.ns.ca
Nunavut	www.gov.nu.ca
Ontario	www.ontario.ca
Prince Edward Island	www.gov.pe.ca
Quebec	www.gouv.qc.ca
Saskatchewan	www.gov.sk.ca
Yukon	www.gov.yk.ca

The official website of the city or town where you live (that is, the municipal government website) is also an excellent source of local information on many different topics and services. It is not possible to provide links to all municipal government websites in Canada on this page, but you can search the Internet for “city of [name of city]” or “town of [name of town]” to find the official municipal website for the city or town you live in.



## Government telephone information numbers

You can also get information from the federal, provincial or territorial, and municipal levels of government by calling telephone information numbers. The Blue Pages of the telephone book provide a full list of government information numbers organized by topic. You can also find government information numbers on the government websites in the tables above.

## Government service offices

The federal, provincial or territorial, and municipal levels of government all have service offices where you can get information and services in person. See the Blue Pages of your local telephone book for listings of government service offices in your city or town.

Service Canada provides access to a variety of federal government programs and services at more than 600 points of service located across Canada. For a list of Service Canada Centres and the information and services they provide, go to [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) or call **1-800-622-6232**. The address and telephone number of your local Service Canada Centre will also be in the Blue Pages.

## Accessing government information and services

The amount of information and services available from the various levels of government in Canada can be a lot to handle at first. See the section on *Canada: A brief overview* to find out what each government is responsible for. If you need help finding government information and services, visit an immigrant-serving organization to get help from a settlement worker.



## Consumer information

The Office of Consumer Affairs provides information from the federal government to help consumers make well-informed decisions. Their website is [www.ic.gc.ca/consumer](http://www.ic.gc.ca/consumer). The Canadian Consumer Handbook is produced by federal, provincial and territorial governments. It offers reliable information on a number of consumer topics such as online shopping, contracts, housing and home renovations, identity theft, collection agencies and much more. See [www.consumerhandbook.ca](http://www.consumerhandbook.ca).



Service Canada Centres similar to this one in Toronto, Ontario, offer access to a variety of federal programs, such as a Social Insurance Number.

## Libraries

Public libraries are an excellent source of free information for newcomers. Most offer Internet access and a variety of resources on many different topics. Many libraries also have book and newspaper collections in a variety of world languages. Staff can help you find the information you need. Some libraries have settlement workers who offer a range of services specifically to assist newcomers. For a list of local libraries, look in the Blue Pages or search the Internet.

### Librarian leader

At the Surrey Public Library in Surrey, British Columbia, Ravi Basi works closely with newcomers to introduce them to programs that can help immigrants settle into Canada more quickly. “For example, new immigrants can register their preschool children for story times, which will improve their reading and language development and help the children succeed in school,” she says.



Computers are available in public libraries and can be used by anyone.



## Guidebooks for newcomers

In addition to free information and help from the three levels of government and from immigrant-serving organizations, there are settlement guidebooks for sale that are written specifically for newcomers to Canada. You can buy these guidebooks at bookstores or online on websites that sell books. For a list of bookstores in your area, look in the Yellow Pages or search the Internet.

## Magazines for immigrants

In addition to websites and books, there are also a variety of private publications and websites geared toward immigrants and cultural diasporas. Do an Internet search using words such as “immigrant” + “Canada” + “settlement.”



The Library of Parliament in Ottawa was built between 1859 and 1876.





(Clockwise from top left)

Young Catholics carry a cross, Palm Sunday, Toronto, Ontario, 2012.

Hunter in Canadian wetlands.

Elections Canada ballot box.

Government of Canada service counter.

# Your rights and freedoms in Canada

In Canada, both federal and provincial or territorial laws protect the rights and freedoms of individuals. Canada's tradition of freedom and rights can be traced back to the time of Magna Carta, a document signed by King John of England in the year 1215. Canada's first Bill of Rights was approved by Parliament in 1960. The *Constitution Act* of 1982 incorporates the *Canadian Charter of Rights and Freedoms*. The Canadian Constitution includes the rights and freedoms to which Canadians are entitled in a free and democratic society. The Constitution guarantees certain political rights to Canadian citizens. It also guarantees civil rights to everybody in Canada.



Affirming rights that Canadians have enjoyed for centuries and a number of additional rights, the Canadian Constitution protects:

- The freedom to express your beliefs and opinions freely (including through free press);
- The freedom to associate with anyone you wish and gather peacefully with other people;
- The freedom to practice religion;
- The right to live anywhere in Canada;
- The right to protection from unlawful or unjust arrest or detention by the government because in Canada every individual is equal before and under the law. You also have the right to due legal process under Canadian law. This means that the government must respect all your rights under the law;
- The right to the equal protection and equal benefit of the law without discrimination and, in particular, without discrimination based on race, national or ethnic origin, colour, religion, sex, age, mental or physical disability;
- The same rights whether you are a woman or a man; and
- The right to receive services from the federal government in either English or French.

Our laws protect all Canadians, including gays and lesbians, from unjust discrimination. All Canadians enjoy the same access to education, health care, jobs, housing, social services and pensions, regardless of their sexual orientation. In 2005, Parliament passed a law extending the right to civil marriage to same-sex couples. At the same time, the law protects religious freedom, so that no person or organization can be forced to act contrary to their conscience, religion or beliefs in respect of marriage.







### From refugee to bishop

As a teenage boy, Vincent Nguyen and nineteen of his relatives made a daring escape from Communist-occupied Vietnam in a wooden boat. They spent seven perilous days at sea until they were picked up by a passing ship. After a year and a half in a refugee camp, their prayers for freedom were answered and they were resettled in Canada. Vincent had always heard stories of his great-great-grandfather, who was tortured and killed by officials for becoming Catholic in the 1840s. In Toronto, young Vincent was able to follow his dream of becoming a priest. He also learned English and earned a degree in electrical engineering. In 2010, Pope Benedict XVI named him Auxiliary Bishop of Toronto. He is now Canada's first bishop of Asian descent and was the youngest Catholic bishop in the country at the time of his appointment. He is a shining example of how Canada makes it possible for people to live in freedom and to excel to the point of making history.

As a resident of Canada, you benefit from all the rights listed above and more. The Government of Canada encourages you to understand that these rights come with certain responsibilities, such as:

- Respecting Canada's laws;
- Learning English or French or both;
- Working to take care of yourself and your family;
- Helping others in your community; and
- Protecting Canada's heritage and natural environment.

### Embracing Canada

Former citizenship judge Sandra Wilking has seen more immigrants take their oath of citizenship than she can remember. "The process of becoming Canadian is a long, personal one – I've experienced it myself and I've seen it on a day-to-day basis as a citizenship judge," she says.

"[Becoming a citizen] takes effort and a lot of courage. But, in the end, it's about feeling that you really belong here and that you're an integral part of the country."

According to Wilking, who was born in South Africa, Canada welcomes people from different parts of the world of different race and religion, who are nonetheless connected by the common values of democracy and freedom.

### Diversity and its limits

Canada has a long tradition of accommodating linguistic, cultural and religious differences that dates back centuries and remains strong. The policy of Multiculturalism encourages Canadians to maintain those family and cultural traditions which are consistent with Canadian values such as human dignity and equality before the law.

### Equality of women and men

Canada's openness and generosity do not extend to barbaric cultural practices that tolerate spousal abuse, honour killings, female genital mutilation, forced marriage or other gender-based violence. Those guilty of these crimes are severely punished under Canada's criminal laws.

#### Box 4.1: The rights and duties of Canadian citizens

If you become a Canadian citizen, you will have the right to:

- vote in federal, provincial or territorial, and municipal elections;
- be a candidate in elections; and
- apply for a Canadian passport and enter and leave the country freely.

You will also have the legal duty to serve on a jury if called to do so and the civic responsibility to contribute to Canadian democracy by voting in elections.

We have a proud military tradition of protecting Canada and upholding freedom and democracy. Canada's roles in the First World War and the Second World War were particularly notable and the Canadian Forces remain active around the world and in Canada today. You are encouraged to find out about Canada's military history, a key component of the Canadian identity. For more information, visit [www.forces.gc.ca](http://www.forces.gc.ca). You can also serve in local part-time navy, militia or air reserves and get valuable experience, skills and contacts. It is also possible to serve in the Coast Guard or emergency community services, such as a police force or fire department.



### Defending Canada

In Canada, service in the military is not required but it is a noble profession and an excellent career choice. You may choose to work in:

- The Royal Canadian Navy;
- The Canadian Army; or
- The Royal Canadian Air Force.



Lt.-Col. Harjit Sajjan, the first Sikh to command a Canadian Army regiment.



(From left to right)

CF-18 aircraft flying over Saguenay and Monts-Valin.

Her Majesty's Canadian Ship (HMCS) *St. John's*, in the waters off Resolute Bay, Nunavut.

Canadian soldiers in Afghanistan, 2012.







Scales of Justice, Vancouver Law Courts. The blindfolded Lady Justice symbolizes that the law in Canada is blind to all considerations but the facts. Everyone is equal under the law.

# Canadian law and justice

Laws help to maintain a safe and peaceful society in which people's rights are respected. The Canadian legal system respects individual rights while at the same time making sure that our society works in an orderly manner. An essential principle is that the law applies to everyone. This includes the police, government and public officials, who must carry out their public duties according to the law.

Canadian laws recognize and protect basic individual rights and freedoms, such as liberty and equality. Our legal system, which is based on a tradition of law and justice, gives Canadian society a valuable framework. The rule of law and democratic principles have been part of our history and remain today the foundation of the legal system.



## Public law and private law

Law can be divided into public and private law. Public law deals with matters that affect society as a whole. It includes criminal, constitutional and administrative law. Public laws set the rules for the relationship between the individual and society and for the roles of different levels of government. For example, if someone breaks a criminal law, it is seen as a wrong against society as a whole.

Private or civil law deals with the relationships between individuals. Civil laws set the rules for contracts, property ownership, the rights and obligations of family members, damage to someone or to their property caused by others, and so on.

## Courts

The basic role of courts in Canada is to help people resolve disputes fairly and in accordance with the law, both in matters between individuals and in matters between individuals and the state. In the process, courts interpret and establish law, set standards and raise questions that affect all aspects of Canadian society.

It is worth noting that most disputes do not end up in the courts at all. Most often, individuals settle their differences outside of court (for example, through alternative dispute resolution such as mediation or arbitration).

There are several levels and types of courts. Both the federal government and the provincial and territorial governments pass laws, and they also share the administration of justice.





## Legal representation

If you need help in a Canadian court, you could consider hiring a lawyer to represent you. There are services that can help you find a lawyer. These include referral services provided by provincial and territorial law societies (consult [www.cba.org/CBA/Info/faq/referral.aspx](http://www.cba.org/CBA/Info/faq/referral.aspx)) and JusticeNet, a not-for-profit service helping people in need of legal expertise (call **1-866-919-3219** or consult [www.justicenet.ca](http://www.justicenet.ca)). You can also consult the Yellow Pages.

Depending on your income, you may be able to get the services of a lawyer free of charge (this is called “legal aid”). Each province and territory has a legal aid society that is responsible for providing these services. You can also ask an immigrant-serving organization in your city or town for assistance in obtaining legal representation (consult [www.cic.gc.ca/english/newcomers/map/services.asp](http://www.cic.gc.ca/english/newcomers/map/services.asp)).

### Island lawyer

As a child growing up on the small Caribbean island of St. Kitts, Frank Walwyn never dreamed he'd be a powerful attorney on Toronto's Bay Street later in life. But he was definitely proud when he became the first black associate at one of Canada's oldest and most respected law firms.

“I am now a partner ... and practise in most areas of civil litigation, with an emphasis on complex business litigation and estates litigation,” notes Walwyn, who also takes the time to give back to the community, including as the immediate past President of the Canadian Association of Black Lawyers.

“Much of my litigation practice is multi-jurisdictional and it is gratifying to see the respect given to the Canadian judicial system in all countries around the world. I am honoured to be a small part of it and am committed to making it the best it can be.”



## Police

The police in Canada keep people safe and enforce the law. There are different types of police, including federal, provincial, territorial and municipal police forces. The number for your local police is in the front pages of the telephone book. If you need to call the police in an emergency, dial **911**.

The police are there to help you and others. If you are the victim of a crime, or if you see a crime taking place or know about criminal activities, you are encouraged to contact the police and report it.

If the police question or arrest you, do not resist. Under Canadian law, you are presumed innocent until proven guilty. Be calm, speak

as clearly as possible and look directly at the officer. Be ready to show some kind of identification. If you are detained or arrested by the police, you have the right to know why. You also have the right to have a lawyer and a translator present (if you need one). It is a serious crime to try to bribe the police by offering money, gifts or services in exchange for special treatment.

### A Sikh Royal Canadian Mounted Police officer

You may have heard of the landmark case of Baltej Singh Dhillon. He's a Malaysian-born Royal Canadian Mountain Police (RCMP) Staff Sergeant in Surrey, British Columbia, who fought for the right to wear his turban while on duty. This is consistent with the military tradition of which the RCMP is a proud part. Sikh regiments served alongside Canadians and other Imperial forces in wartime.

Dhillon started life in Canada humbly, picking berries on local farms, an experience that taught him that there was nothing he could not overcome. While he never intended to become an icon for multiculturalism, he says he has used the attention to inspire others to go after their dreams.

"Being of strong character, having confidence in your abilities and anchoring them in the legacy of your lineage are [needed] for those who want to contribute," he says.





## Family violence

Family violence includes many different kinds of abuse that adults or children may experience in their families or homes. All forms of physical and sexual abuse (including unwanted sexual activity with your husband, wife, partner, boyfriend or girlfriend) are illegal under the *Criminal Code of Canada*. It is a crime to hit, punch, beat or kick a member of your family, or to threaten to hurt or kill someone. It is also a crime to have any sexual contact with a child. In addition, female genital mutilation and honour-based crimes are considered barbarous in Canada and are not tolerated. People found guilty of violent crimes against family members are subject to serious punishments under Canadian law, including incarceration. Family violence also includes neglect, financial and psychological abuse.

If you are the victim of family violence, you can call the police or **911**. There are also special support organizations that can help you – their contact information is listed in the front pages of the telephone book. Family violence is taken very seriously in Canada. Canadian police respond to family violence in the same way as violence between strangers. If someone tries to frighten you by saying that you will be deported or lose your children for reporting family violence, contact the police or a support organization immediately for help.

For more information, go to [www.justice.gc.ca/eng/pi/fv-vf](http://www.justice.gc.ca/eng/pi/fv-vf).

## Child abuse and neglect

Parents must provide their children with the necessities of life and can be charged with a crime if they do not provide for their children under the age of 16. This includes feeding, clothing and housing a child, even after a divorce or separation. It is illegal in Canada to abuse your children. Abuse could be hitting your child with an object, touching them sexually or forcing them into marriage. Child abuse is a very serious crime for which you can be arrested. Provincial and territorial child protection laws also allow child welfare officials to go into a home and even remove children if parents cannot or do not provide a minimum standard of care. Doctors, teachers, social workers and police will take action if they think children are being harmed. All adults in Canada have a legal obligation to report situations where they suspect child abuse.

## The age of majority and the age of consent

The age of majority is the age when a person is legally considered an adult. In Canada, the age of majority is 18 or 19 years old depending on the province or territory in which you live.

The general age of consent to sexual activity is 16 years. The age of consent is 18 years if the sexual activity occurs within a relationship of authority, trust or dependency (for example, with a teacher, coach or babysitter) or where there is other exploitation. Pornography or prostitution involving persons under 18 years of age is a criminal offence in Canada. Remember that all sexual activity without consent is a crime regardless of age. For more information on the law about the age of consent, consult [www.justice.gc.ca/eng/dept-min/clp/faq.html](http://www.justice.gc.ca/eng/dept-min/clp/faq.html).



## Human trafficking

Human trafficking is a terrible crime that usually affects vulnerable women and children who have often come to Canada as visitors or immigrants. It involves recruiting, transporting, or imprisoning someone against their will for exploitation, often of a sexual nature. Help is available to victims of human trafficking. To report what may be a case of human trafficking, contact your local police at **911** or the Crime Stoppers Tip Line at **1-800-222-8477**. For more information, visit [www.justice.gc.ca/eng/fs-sv/tp/help-aide.html](http://www.justice.gc.ca/eng/fs-sv/tp/help-aide.html).

## Senior abuse

It is illegal to hurt or take advantage of elders. Elder abuse includes any action that someone in a relationship of trust takes that results in harm or distress to an older person. This abuse can be physical, financial, psychological or sexual, and it includes neglect.



### Assisting victims and communities in Quebec

When Melpa Kamateros came to Canada with her family as a child, she was part of a large migration from southern Europe. Her father, a doctor, worked in many places before settling in Quebec. A journalist by profession, Melpa has served as a city councillor in the Town of Mount-Royal (in Montréal) since 2005 and is the co-founder of Shield of Athena Family Services for women and children who are victims of family violence. Since 1991, the Shield's multilingual and culturally adapted support, intervention and prevention programs service victims and inform communities on family violence, the law and resources.



## Family law

### Marriage

Marriage is a fundamental institution in Canada, the foundation of family life for many Canadians, and one of the basic constituents of a strong and prosperous society. In Canada, there are laws against being married to more than one person at a time. You cannot come to Canada with more than one spouse even if you were married to more than one person in the past.

The laws also prohibit you from marrying someone in Canada if one of you is already married. It does not matter where or when that marriage took place. In Canada, you can only remarry if you are legally divorced or if your spouse has died.

According to longstanding moral principles, which are codified in Canadian law, it is illegal to force anyone into marriage in Canada. A father or brother cannot force his daughter or sister to marry against her will. Women who are pressured into marriage should contact public authorities such as the police, who will protect them.

It is a crime to marry Canadian citizens or permanent residents only to gain entry into Canada. Some sponsors and foreign applicants arrange a “marriage of convenience”: a marriage or common-law relationship where the sole purpose is for the sponsored spouse to immigrate to Canada. Canadian citizens or permanent residents found to be part of a marriage of convenience for immigration purposes may be charged with a crime.



## Divorce

The *Divorce Act* sets out Canada's rules for getting a civil divorce to end a civil marriage.

In Canada, only a court can give you a civil divorce. Either husband or wife may apply for a divorce but proof must be provided to the court that your marriage has broken down and that reasonable arrangements have been made for the support of any children. If your spouse has been living in a foreign country for a year or more and gets a divorce according to the laws of that country, the divorce would generally be legal in Canada.

## Labour laws

For information on labour laws, see the section on *Employment and income*.

### Box 5.1: More information on Canadian law and justice

For more information on all aspects of Canadian law and justice, visit the Justice Canada website at [www.justice.gc.ca](http://www.justice.gc.ca).

## Animal protection

Across Canada, there are laws that prohibit cruelty toward animals. These laws apply to both pets and farm animals. You may be fined or jailed if you neglect or hurt an animal.



Canada has organizations that help prevent the abuse and neglect of animals. Pictured is an Ottawa Humane Society Rescue and Investigations Agent.





Canada Border Services Agency Officer.



# Important documents

If you are a new permanent resident of Canada, you should obtain the following essential documents soon after you arrive.

## Permanent resident card

The permanent resident card, a wallet-sized plastic card, is the official proof of your status as a permanent resident in Canada. All permanent residents who want to re-enter Canada on a commercial carrier (airplane, boat, bus or train) must show this card. You can also use your permanent resident card as an identification document (ID) in various circumstances – for example, to request other government documents (health card, Social Insurance Number (SIN)), to access government services or to open a bank account.

If you are a new permanent resident, you will automatically receive your card as part of the immigration process. You will receive your card by mail at your address in Canada. If you do not have a Canadian mailing address before you arrive in Canada, you must provide your new address to Citizenship and Immigration Canada (CIC) as soon as possible after you arrive. If you change your address in Canada before you receive your card in the mail, inform CIC of your new address.



You can do this online at [www.cic.gc.ca/english/information/change-address.asp](http://www.cic.gc.ca/english/information/change-address.asp).

You can apply for a new permanent resident card if yours has expired, or if it has been stolen or lost. If your address has changed, you should notify CIC as indicated above. For further information and questions on the permanent resident card, go to [www.cic.gc.ca/english/information/pr-card](http://www.cic.gc.ca/english/information/pr-card).



## Social Insurance Number

You should apply for a SIN as soon as possible after you arrive in Canada. A SIN is a nine-digit number provided by Service Canada on behalf of the federal government. You will need this number to work in Canada or to apply for government programs and benefits.

You must present **one** of the following documents when you apply for a SIN:

### 1. Permanent residents:

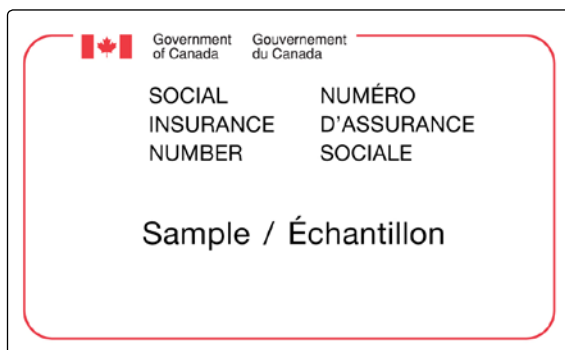
- Permanent resident card from CIC: this is the only acceptable document if your permanent residence application was processed in Canada.
- Confirmation of Permanent Residence AND visa counterfoil affixed to your foreign passport or travel document.



## 2. Temporary residents:

- Work permit from CIC.
- Study permit from CIC.
- Visitor record from CIC indicating that you are authorized to work in Canada.
- Diplomatic identity card and a note of permission of employment issued by the Department of Foreign Affairs and International Trade.

To apply for a SIN, simply gather the documents you need and take them to your nearest Service Canada Centre. The Service Canada agent will need to see the original documents (not copies). If your application and documents are in order, you will get a SIN in one visit. For more information about the SIN, consult [www.servicecanada.gc.ca/eng/sc/sin](http://www.servicecanada.gc.ca/eng/sc/sin). You can also call Service Canada at **1-800-206-7218** (select option 3) or visit a Service Canada Centre in person (see the Blue Pages of the telephone book or the Service Canada website for a location near you).



### Box 6.1: Protecting your SIN

Your SIN is confidential. You share the responsibility with Service Canada for protecting your SIN from inappropriate use, fraud and theft. Only provide your SIN when it is required. For example:

- To show to your new employer, after you have found a job;
- For income tax purposes;
- To show to financial institutions (for example, banks) where you are earning interest or income;
- To apply for the Canada Pension Plan (CPP), Employment Insurance (EI), Universal Child Care Benefit (UCCB), Canada Child Tax Benefit (CCTB) or other benefits (see the section on *Employment and income*);
- To apply for a Canada Education Savings Grant (CESG) or a Registered Education Savings Plan (RESP); or
- To receive a Canada Student Loan.

Contact Service Canada if you change your name, if your citizenship status changes, or if information on your SIN record is incorrect or incomplete. Also inform Service Canada if your SIN card is lost or if you suspect that your SIN is being wrongly used. You should never use your SIN card as a piece of identification and should not carry it with you. Store it safely at home. Never provide your SIN over the telephone unless you make the call and you know the person you are speaking with. Finally, never reply to emails that ask you for personal information such as your SIN.

## Health card

In Canada, governments pay for many aspects of health care using money collected from taxes. This means that you do not pay for most services when you go to a doctor, clinic or hospital. For more details on Canada's health-care system, see the section on *Health care in Canada*.

You will need a health insurance card to get health care in Canada. You must present this card each time you need medical services.

### Applying for a government health insurance card

You should apply for a health insurance card from your provincial or territorial government as soon as possible after you arrive in Canada.

You can get an application at a doctor's office, a hospital, a pharmacy or an immigrant-serving organization. You can also get the forms online from the government ministry responsible for health in your province or territory. See Table 6.1 or the Blue Pages for contact information.

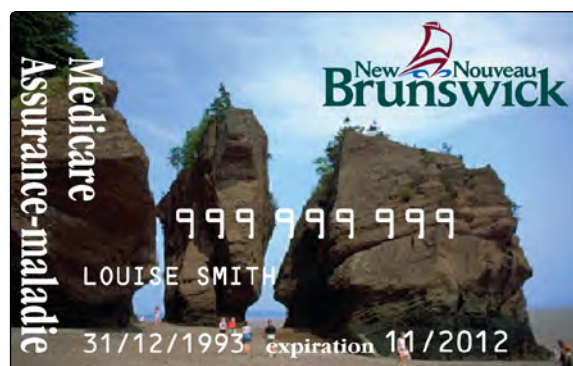
When you apply for your health insurance card, you will need to show identification such as your birth certificate, passport, permanent resident card or Confirmation of Permanent Residence (IMM 5292).

In most provinces and territories, each family member receives his/her own card with a personal health identification number.

You must carry the card with you and present it at a hospital or clinic when you or someone in your family needs health services.

### Box 6.2: Protecting your health card

You must not share your health insurance card with anyone. The card is for your use only and you could lose your health benefits by letting other people use it. You could also face criminal charges and be removed from Canada if you allow other people to use your health card. If your health card is lost, stolen or damaged, you will need to inform your provincial or territorial ministry of health. You may have to pay a fee to get a new one.



## Waiting period for receiving public health insurance

CIC strongly recommends that you purchase private health insurance to pay for your health-care needs until the date when you receive free government health insurance. Private insurance companies are listed in the Yellow Pages.

Permanent residents in some provinces (British Columbia, Ontario, Quebec and New Brunswick) must wait a certain period (up to three months) before receiving government health insurance. If you live in one of these provinces, make sure you have private health insurance for this waiting period.

## Health coverage for protected persons or refugee claimants

The Interim Federal Health Program (IFHP) provides temporary health insurance to refugees, protected persons and refugee claimants and their dependants in some cases until they become eligible for provincial or territorial or private health plan coverage. Resettled refugees who already have provincial or territorial health insurance may be eligible to receive extra health coverage through the IFHP for one year from the date they arrive in Canada (with the possibility of extension for some people with special needs). This extra coverage could include emergency dental, vision and pharmaceutical care.





Table 6.1: Provincial and territorial ministries of health – health insurance information

Province/Territory	Contact information
Alberta	Alberta Health Care Insurance Plan www.health.alberta.ca/health-care-insurance-plan.html Telephone: dial 310-0000, then 780-427-1432
British Columbia	BC Medical Services Plan www.health.gov.bc.ca/insurance Telephone: 1-800-663-7100 or 604-683-7151
Manitoba	Manitoba Health Insurance www.gov.mb.ca/health Telephone: 1-866-626-4862
New Brunswick	New Brunswick Medicare www.gnb.ca/health Telephone: 1-888-762-8600
Newfoundland and Labrador	Newfoundland and Labrador Medical Care Plan www.health.gov.nl.ca/health/mcp Telephone: 1-866-449-4459 or 1-800-563-1557
Northwest Territories	Northwest Territories Health Care Plan www.hss.gov.nt.ca/health/nwt-health-care-plan Telephone: 1-800-661-0830
Nova Scotia	Nova Scotia Health Card www.gov.ns.ca/health/msi Telephone: 1-800-563-8880 or 902-496-7008
Nunavut	Nunavut Health and Social Services www.gov.nu.ca/health
Ontario	Ontario Health Insurance Plan www.health.gov.on.ca/en/public/programs/ohip Telephone: 1-866-532-3161
Prince Edward Island	PEI Health Card www.gov.pe.ca/health Telephone: 1-800-321-5492 or 902-838-0900
Quebec	Régie de l'assurance maladie du Québec www.ramq.gouv.qc.ca/en/citizens Telephone: 418-646-4636 (Québec City) 514-864-3411 (Montréal) 1-800-561-9749 (the rest of Quebec)
Saskatchewan	Saskatchewan Health Services Card www.health.gov.sk.ca/health-card Telephone: 1-800-667-7766 or 306-787-3251
Yukon	Yukon Health Card www.hss.gov.yk.ca/health_card.php Telephone: 1-800-661-0408, ext. 5209; or 867-667-5209





# Improving your English and/or French

## Canada: A country with official bilingualism

Canada has two official languages: English and French. English is the most commonly spoken language in the majority of provinces and territories. Outside Quebec, 82 percent of Canadians speak English.

French is the main language spoken in Quebec and in some areas in Ontario, New Brunswick and Manitoba. In addition, there are French-speaking communities in most other parts of Canada. Quebec also has a large minority of English-speaking residents.

All official federal government services, publications and documents are available in both English and French.

## The importance of language skills

Good English or French language skills are very important to help you settle in Canada. You may choose to focus on learning or improving either English or French. This will likely depend on which of the two languages most people speak in the area where you live.

Strong English or French language skills are important for many reasons, such as:

- Obtaining a job that matches your skills and experience;
- Obtaining post-secondary education or training;
- Accessing services;
- Helping your children with school work;
- Meeting and interacting with people; and
- Passing the language requirement for citizenship.

Newcomers come to Canada with different levels of French or English. Some are beginners in both languages and others speak them both very well. Many are in between and would benefit from further language training. It takes time, energy and commitment to improve your language skills, but the rewards are worth the effort. If you do not already speak one of Canada's official languages at an advanced level, we encourage you to take steps to improve your French or English as soon as you arrive in Canada.

If you already speak one of Canada's two official languages at a high level, you should consider making an effort to learn the other one. In many parts of Canada, the ability to speak both English and French is a major asset for finding a good job and participating fully in all aspects of society.





## Nick Noorani's Seven Success Secrets for Canadian Immigrants

Nick Noorani was a marketing professional from India who came to Canada in 1998 with hopes for a better future for his family. With his vast international experience, he was surprised to find his initial settlement in Canada a challenge. His first job was selling newspaper subscriptions over the telephone. And he heard stories of many other newcomers facing the same challenges.

“From the time I landed in Canada, I was bombarded with stories of immigrants who were struggling as well.”

After three months, Noorani found work in his field but wanted to help others achieve the same success. He wrote a book, published a magazine and developed a popular seminar series offering newcomers tips for success in Canada.

The first of his seven success secrets is “learning the language.” Noorani quickly recognized that one of the biggest differences between immigrants who succeed in Canada and those who fail is excellent communication skills in English or French.

Here is a quick overview of the “Seven Success Secrets for Canadian Immigrants.”

**1. Learn the language.** Without learning the language of your adopted country, all your skills will be hidden away like a gem in a cave. If you moved to Germany or Japan, you would make a conscious decision to learn those languages. Why then do immigrants limit themselves by refusing to learn the language here? Immigrants should make a conscious effort to learn and improve their English or French.

**2. Stay positive.** While you may face barriers in your settlement in Canada, complaining about it with other immigrants will just continue a cycle of negativity that will paralyze your chance of success. If you don't believe you'll be able to succeed and overcome the challenges of being an immigrant, you will never fully try. Stay positive.

**3. Embrace Canada.** Remember your dreams about coming to Canada? Well, they have come true. Now go out and enjoy all that is Canadian, from its outdoor lifestyle to its multiculturalism to its freedoms.

**4. Have a Plan B.** Realize that things may not turn out exactly as planned. If you were a teacher in your homeland, for example, you may be frustrated to realize that you will likely have to get relicensed to teach in Canada. If you're not willing or able to put in the time for that process, consider using your skill set in a Plan B – for example, start a tutoring service. Having a Plan B means having flexibility in what you intend to do in Canada.

**5. Look beyond the borders of your own ethnic community.** Moving to a new country can be scary, which is why many immigrants tend to move into an ethnic community that matches their own background. While this may be comfortable, it's also critical to make connections with Canadians of all backgrounds in this multicultural nation.

**6. Take risks!** Immigrants are natural risk takers and entrepreneurs. You have to be if you gave up your security to move to an unknown country! Apply these risks to your new life. Learn a new skill. Reach out to new people. Change careers.

**7. Volunteer, mentorship and networking.** Volunteering is a great way to get your foot in the door with a company or to get valuable Canadian experience. Finding a mentor in your industry can provide you with vital information about job opportunities and industry news. And networking, both within your industry and outside, can make the real difference between whether you start making connections and finding success or not.



## Taxpayer-funded language classes

In Canada, most newcomers who are permanent residents are eligible for free taxpayer-funded language classes.

For children and youth: the primary and secondary school systems provide English and French classes for children and youth (see the section on *Education*).

For adults: many programs offer language classes to help adult newcomers improve their language skills. These language programs have many advantages:

- Classes are taught by qualified instructors.
- They are often available in a classroom with a small group of other adults or through distance education (that is, on the Internet or through printed materials sent to you at home).

- Classes can be full-time or part-time, during the day, evening or on weekends.
- They provide language training and information to help you settle in Canada.
- Some programs may offer funding to cover the cost of child care while you are studying and the cost of transportation to and from your classes. Child care services are sometimes available on site.

There are a number of different types of language classes available:

- General language classes at many levels.
- Classes that teach advanced and workplace specific language skills.
- Classes that teach literacy and language (for people who have difficulty reading and writing in any language).
- Classes for people with special needs.



## Registering for taxpayer-funded language classes

Federal, provincial and territorial taxpayer-funded language classes are offered in all provinces and territories.

To begin language classes funded by the federal government, you must first get an assessment. This assessment is simply to find out your current language skills. To get an assessment, visit a language assessment centre in your city and say that you are interested in taking language classes. You can find the address and contact information for an assessment centre near you at [www.cic.gc.ca/english/newcomers/map/services.asp](http://www.cic.gc.ca/english/newcomers/map/services.asp).

After your assessment, staff will help you decide what language class is best for you. They will

also provide you with a referral to a school so that you can begin classes.

If you would like to find out your current language level before doing a formal language assessment, you can complete the self-assessment test at [www.clb-osa.ca](http://www.clb-osa.ca).

To find information about other language training programs funded by the provinces or territories, visit the website for newcomers of the province or territory in which you live (for links, see the section on *Sources of information*). You can also get information on all taxpayer-funded language training programs available to you from a local immigrant-serving organization (for addresses and contact information, consult [www.cic.gc.ca/english/newcomers/map/services.asp](http://www.cic.gc.ca/english/newcomers/map/services.asp)).



## Private language classes

You may choose to pay for language classes at a private language school as an alternative to taxpayer-funded language classes. For a list of private language schools in your city or town, consult the Yellow Pages or search the Internet.

## Language proficiency tests and certificates

There are some cases in which you may need (or want) to provide proof of your level of proficiency in either English or French (for example, when you apply for a job or entry into a university or college). In such cases, you should always check what type of proof is required. However, several language tests are widely recognized. They provide a certificate of language proficiency that can be used in a variety of situations. These tests and certificates are offered by independent organizations, not the Government of Canada. You can take these tests at locations across the country.

These are some of the most widely recognized English language tests and certificates:

- International English Language Testing System (IELTS). For more information and a list of test centres, go to **[www.ielts.org](http://www.ielts.org)**.
- Canadian English Language Proficiency Index Program (CELPIP) **[www.celpiptest.ca](http://www.celpiptest.ca)**.
- Test of English as a Foreign Language (TOEFL: commonly required by universities and colleges) **[www.ets.org/toefl](http://www.ets.org/toefl)**.

These are some of the most widely recognized French language tests and certificates:

- Test d'évaluation de français (TEF) **[www.francais.ccip.fr](http://www.francais.ccip.fr)**.
- Diplôme d'études en langue française (DELF) **[www.ciep.fr/delfdalf](http://www.ciep.fr/delfdalf)**.

You can also get information on these tests and the certificates they provide from some government language assessment centres or from private language schools.









# Employment and income

Finding work is a main priority for many newcomers. Getting a job that matches your qualifications and interests is one of the biggest challenges of settling in Canada. For many people, the first job in Canada may not be the most satisfying. It may take time to build your qualifications and gain Canadian experience before finding the job you really want.

To work in Canada, you will need a Social Insurance Number (SIN) issued by Service Canada on behalf of the federal government. You should apply for a SIN immediately after you arrive in Canada. For more information on the SIN and instructions on how to apply, see the section on *Important documents*.

## Key sources of information on working in Canada

There are many useful starting points for information and support when you begin your search for a job in Canada.

- **[www.workingincanada.gc.ca](http://www.workingincanada.gc.ca)** is a website that contains detailed information on all aspects of working in Canada. It includes the Working in Canada tool which provides specific information (about skills and qualifications requirements, licence and certification, wages, job opportunities and much more) on over 500 occupations available in Canada.
- Service Canada is a federal government department that provides information on many topics, including information on searching and applying for jobs. It also maintains a large database of jobs currently available across Canada. These resources are available online at **[www.jobbank.gc.ca](http://www.jobbank.gc.ca)** or by calling or visiting a Service Canada Centre in your city or town (for telephone numbers and locations, consult the Blue Pages or visit **[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)**).
- Your province's or territory's website for newcomers is another good source of employment information. You can find a list of provincial and territorial websites for newcomers in the section on *Sources of information*.
- Immigrant-serving organizations can guide you in all aspects of searching for employment in Canada and help you with any step in the process. You can find addresses and contact information for immigrant-serving organizations across Canada at **[www.cic.gc.ca/english/newcomers/map/services.asp](http://www.cic.gc.ca/english/newcomers/map/services.asp)**.



## Foreign credential recognition

If you are thinking about living and working in Canada, you need to know about credential recognition. Understanding how your education and work credentials are recognized will help you adapt to life and work in Canada.

Foreign credential recognition is the process of verifying that the education, training and job experience you obtained in another country are equivalent to the standards established for Canadian workers.

Here are some things you need to know:

- Qualifying to immigrate to Canada does not mean that your education, work experience and professional credentials are automatically recognized in Canada.
- Working in some jobs in Canada, including certain trades, may require a licence. To get a licence, you will need to have your credentials recognized.
- You can start the credential assessment and recognition process before you arrive in Canada.
- Getting your credentials recognized takes time and costs money.

In order to facilitate the process of foreign credential recognition, the federal government has a Foreign Credentials Referral Office (FCRO). The FCRO provides information on how you can get your credentials recognized in Canada. This information is available on the FCRO website at [www.credentials.gc.ca](http://www.credentials.gc.ca) or from Service Canada (call **1-888-854-1805** or visit a Service Canada Centre in person). The FCRO website is also an excellent source of information on many other aspects of looking for work in Canada.



## Box 8.1: Regulated and unregulated occupations

### Regulated occupations

Many professions set their own standards for how the profession is practised. These are called regulated occupations. In Canada, about 20 percent of jobs are in occupations regulated by the provincial or territorial governments. Through legislation and regulations, the provinces and territories give professional organizations the authority to regulate certain professions. The role of these organizations is to protect public health and safety and to ensure that professionals meet the required standards of practice and competence.

If you want to work in a regulated occupation and use a regulated title, *you must have a licence or certificate or be registered with the body responsible for regulating your occupation in the province or territory where you plan to work.*

Some fields where regulated occupations are commonly found include:

- health care
- financial services
- law and legal services
- engineering

Other regulated occupations include skilled trades or apprenticeable trades.

Requirements for entry into a regulated occupation can vary between provinces and territories. They usually include:

- the examinations
- an evaluation of language and communication skills

- a specified period of supervised work experience
- the fees

Each regulated occupation sets its own requirements for getting a licence or certificate, usually through the provincial or territorial regulatory body or professional association.

### Unregulated occupations

A non-regulated occupation is one you can work in without a licence, certificate or registration. Most jobs in Canada are in non-regulated occupations.

Requirements for employment vary between employers. However, always be prepared to show that you have the education or experience to do the job.

You will have to demonstrate a certain level of skill or competence, a specific amount of education, and even the right personal qualities and soft skills for the job. For example, the field of marketing is not regulated, but most employers will expect you to have a degree or a certificate in business and some specific training or experience in marketing.

It is up to the *employer* to decide whether the qualifications you have earned outside Canada are equivalent to the Canadian qualifications needed for the job.



## Workplace language skills

Strong English or French language skills are essential for many jobs in Canada. The level of English or French that you will need for working in Canada may be higher than the level needed to meet immigration requirements or for basic communication. Strong language skills are as important as educational credentials and previous employment experience for working in Canada. In many parts of Canada, the ability to speak both English and French is a definite advantage when you are looking for a job.

For more information, see the section on *Improving your English and/or French*.

## Searching and applying for jobs

### Searching for jobs

There are many ways of looking for jobs. For example, you can:

- Visit websites of companies or organizations that hire people in your field of work and look for a list of available positions.
- Look through job search websites that have large databases of available jobs. Service Canada's **[www.jobbank.gc.ca](http://www.jobbank.gc.ca)** has a large job database as well as links to websites with other job databases.
- Look at the job advertisements in the classified section of your local newspaper.
- Develop a job search plan with the help of a settlement worker at a local immigrant-serving organization.
- Attend a “job fair” taking place in your city or town. A job fair is a forum where employers and people looking for jobs can meet and discuss opportunities.
- Use the services of an “employment agency” that searches for jobs on your behalf (for lists, consult the Yellow Pages or search the Internet). For lists of government employment services and training assistance, go to **[www.jobsetc.gc.ca](http://www.jobsetc.gc.ca)**, call or visit a Service Canada Centre near you (for telephone numbers and locations, consult the Blue Pages or visit **[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)**).
- Ask family, friends and acquaintances if they know about available positions. Keep in mind that many jobs are not advertised. This means that the only way to learn about them is by speaking to people you know. You can also contact employers directly to ask if they are hiring.





## Networking

“Networking” with other people in your field of work is very important. There are many professional associations and industry-specific groups that host events, seminars and networking functions. Social networking through online sites such as LinkedIn can also be effective. Asking someone in your field to be your mentor can also give you a connection to your industry. Many immigrant-serving organizations offer formal mentoring programs that will help match you up with a mentor in your field of work.

## Applying for jobs

Once you have identified a position that interests you, you will generally need to apply by sending a résumé (also known as a “curriculum vitae” or a C.V.) and a cover letter. A résumé is a formal list of your qualifications and work experience. A cover letter is a short description of what makes you a strong candidate for that position. You can find information on writing a résumé and cover letter, as well as preparing for an interview, by consulting [www.workingincanada.gc.ca](http://www.workingincanada.gc.ca) and [www.jobsetc.gc.ca](http://www.jobsetc.gc.ca) or by visiting a local immigrant-serving organization.

Based on your résumé and cover letter, the employer will decide whether to invite you for a job interview. A job interview gives the employer a chance to meet you and ask questions to see if you are right for the position. The interviewer may ask questions about how you dealt with specific work situations in the past. To prepare for these questions, think about examples of how you solved problems, achieved results and worked with others in your previous jobs. In addition to asking about your qualifications, an interview is an opportunity for employers to see how you communicate and present yourself (these are known as soft skills).

Keep in mind that the interview is also a chance for you to learn more about the position and to decide whether you are interested in working

for that organization. However, you should do some research in advance, so that you can demonstrate knowledge of the organization during your interview.


At any point in the application process, you may be asked to prove that you have the qualifications listed in your résumé. The employer may also request references from people who can discuss your suitability as an employee (such as a former boss, professor or instructor). References can be given in the form of a written letter or in a telephone conversation, so be prepared to provide telephone numbers for people that can give you a reference.

After the process is complete, you will receive a formal job offer if the employer is interested in hiring you. It is common for people to send many résumés and cover letters to different places before being invited for a job interview. It may take many attempts before you get an actual job offer. Keep applying and do not get discouraged.

## Other resources

There are many books and guides available on all aspects of searching and applying for jobs in Canada. Visit a bookstore or library in your city or town and look around the career section to see if there are any books that might be useful to you.





## Employment advice

United Kingdom-born Hazel Morley came to Canada in 2009 with 20 years of experience as a professional trainer, facilitator and coach across Europe. “Now settled in beautiful British Columbia, I want to share my expertise in helping people achieve their goals, using proven success strategies so better results become inevitable,” she says.

Like anyone, immigrants can have negative habits that limit their ability to find work in Canada. Morley helps turn this around. “Habits are like comfortable beds, in that they are easy to get into, but difficult to get out of. I help find ways to make this shift more doable and more permanent,” she says. “I focus on cognitive performance, as better results come from better thinking habits. Training can be like a workout for your mind, so that you can replenish your life with more energy, time, ease and fulfilment.”

## Volunteering, internships and bridging to work programs

Having Canadian work experience is often an advantage when looking for a job in Canada. One way of gaining this experience is by volunteering or accepting an internship in your field of work. Volunteering and internships can help you:

- Gain Canadian work experience to put on your résumé;
- Develop your knowledge of the Canadian workplace;

- Improve your English or French; and
- Meet people and develop a network of contacts that can help you find work opportunities or provide you with references.

Volunteering is also an excellent way to get involved in your new community and help people in need. For more information on volunteering, visit [www.volunteer.ca](http://www.volunteer.ca).

In many communities, there are also employment bridging programs for professionals in certain sectors. These programs help newcomers gain Canadian work experience, learn workplace English or French and understand workplace culture. They also help newcomers understand how to get their credentials recognized and get professional licences. Ask about these programs at an immigrant-serving organization or search for them online.

## Mentorship opportunities

Many established Canadian professionals and business people are eager to provide free advice and coaching to newcomers getting settled in Canada. Such mentorship opportunities can be found through organizations like:

- Toronto Region Immigrant Employment Council (TRIEC)
- Edmonton Region Immigrant Employment (ERIE)
- Immigrant Settlement & Integration Services (ISIS)

## Nine essential soft skills for immigrants

Skilled immigrants often focus on improving technical skills after coming to Canada, and so are shocked when they are told they have “no Canadian experience.” According to immigrant advocate and motivational speaker Nick Noorani, employers are actually saying that immigrants lack the soft skills they are looking for in an employee.

So what exactly is the difference between soft skills and technical (or hard) skills? Technical skills are your professional qualifications – your training, your education, your computer skills, your specific experience. Soft skills are the interpersonal, communication, behavioral and organizational skills that cross all types of jobs and industries. Employers are looking whether you can get along with others, deal with conflict and handle yourself professionally.

Soft skills encompass a wide spectrum of abilities like critical thinking, attitude, initiative, empathy, confidence, integrity, likeability, risk-taking, problem solving, conflict resolution, handling criticism, time management, leadership, organizational awareness and so on. All of these things complement one’s hard skills, because even if you are the best engineer or programmer, if you cannot sell your ideas, get along with others or meet deadlines, you are not going to meet the expectations of the Canadian workplace.

Here are some important skills:

- 1. Communication skills:** High-level verbal and written communication skills in English or French are critical for success in the workplace. If you cannot communicate, your other skills and expertise will not shine.
- 2. Local language skills:** It is also important to learn jargon and colloquialisms related to Canada and your particular industry.
- 3. Presentation skills:** While most people hate giving presentations, it is a useful skill in the business world, whether you are giving a formal presentation in front of a large group or speaking at a meeting in front of a few. People who learn the art of presenting inspire confidence and are seen as prospective leaders.
- 4. Small talk:** Being friendly and learning to chat about sports or the weather is an important skill in making people feel at ease.
- 5. Leadership and initiative:** Want to get noticed? You have to take some risk by showing initiative, sharing new ideas and putting yourself out there.
- 6. Conflict resolution and negotiation:** Teamwork is very important in the Canadian business environment. You will have to learn to deal with conflict and negotiating differences.
- 7. Accepting constructive criticism:** Criticism can be hard to hear, but if it is done in a constructive way, listen and learn from it.
- 8. Flexibility:** Business is always changing, and so, too, must you. As a newcomer, you more than anyone knows that you have to be flexible and adapt to new ways of doing things. So keep showing that flexibility.
- 9. Business etiquette:** First impressions count, and business etiquette, or a lack thereof, is a first indicator of whether you “fit in.” Following norms around handshaking, eye contact and manners are key to fitting in the Canadian workplace.

There are many more soft skills, of course, from time management to organizational skills, but the ones listed here have a tendency to get lost in translation after immigrating because of cultural and language differences.



## Starting a business

Another way to earn money in Canada is to start your own business. Canada Business is a government information service for small businesses and entrepreneurs. Canada Business brings together federal, provincial/territorial and local information about programs, services and business tools that are available to help you. You can find this information online at [www.canadabusiness.ca](http://www.canadabusiness.ca), by calling the Canada Business information line at **1-888-576-4444** or by visiting a Canada Business service centre in person (see the website for locations).

You may need financial assistance to start a business. Through the Canada Small Business Financing Program, the federal government makes it easier for small businesses to get loans from financial institutions. For more information, visit [www.ic.gc.ca](http://www.ic.gc.ca) or call **1-866-959-1699**.

The municipal government in the city or town where you live is another good source of information and support for starting a business. Visit your city's municipal website and look for the section on business. You can also use the Blue Pages of the telephone book to find a municipal information number you can call or a service centre you can visit.



Another useful resource is the Business Development Bank of Canada ([www.bdc.ca](http://www.bdc.ca) or call **1-877-232-2269**) which offers financing, venture capital and consulting services for small and medium-sized companies.

In addition, you can visit the BizPaL website ([www.bizpal.ca](http://www.bizpal.ca)). BizPal is an online service that simplifies the business permit and licensing process for entrepreneurs, businesses, governments and business service providers. The Canada Business information line (**1-888-576-4444**) is available to provide answers to questions about BizPaL.

## Employees' rights

In Canada, provincial and federal labour laws are designed to protect employees and employers. These laws set minimum salaries, health and safety standards, hours of work, parental leave and annual paid vacations, and they provide protection for children. There are also laws that prevent employers from treating employees unfairly based on sex, age, race, religion, disability or sexual orientation. You should learn about provincial and federal labour laws before you begin work in Canada. For more information, see Table 8.1.

You have the right to join a labour union in Canada and it is often an involuntary requirement whether you choose it or not. Union fees will be deducted from your salary.

If you feel that your employer or union has treated you unfairly, you may ask for advice or assistance from an officer of the ministry responsible for labour in the province or territory where you work (see Table 8.1 for contact information). You can also visit a Service Canada Centre to talk to a federal government labour affairs officer (see the Blue Pages or [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) for locations).



Table 8.1: Federal, provincial and territorial departments and ministries responsible for labour

<b>Federal Department</b> <b>Human Resources and Skills Development Canada</b> <b><a href="http://www.hrsdc.gc.ca/eng/labour">www.hrsdc.gc.ca/eng/labour</a> Telephone: 1-800-641-4049</b>	
<b>Province/Territory</b>	<b>Contact information</b>
Alberta	Alberta Employment and Immigration <a href="http://www.employment.alberta.ca">www.employment.alberta.ca</a> Telephone: 310-0000 within Alberta
British Columbia	B.C. Ministry of Labour <a href="http://www.gov.bc.ca/jtst">www.gov.bc.ca/jtst</a> Telephone: 1-800-663-7867 or 604-660-2421
Manitoba	Manitoba Labour and Immigration <a href="http://www.gov.mb.ca/labour">www.gov.mb.ca/labour</a> Telephone: 1-866-626-4862
New Brunswick	Post-Secondary Education, Training and Labour <a href="http://www2.gnb.ca/content/gnb/en/departments/post-secondary_education_training_and_labour.html">www2.gnb.ca/content/gnb/en/departments/post-secondary_education_training_and_labour.html</a> Telephone: 506-453-2597
Newfoundland and Labrador	Department of Human Resources, Labour and Employment <a href="http://www.aes.gov.nl.ca">www.aes.gov.nl.ca</a> Telephone: 1-800-563-6600
Northwest Territories	NWT Education, Culture and Employment <a href="http://www.ece.gov.nt.ca/Divisions/Labour">www.ece.gov.nt.ca/Divisions/Labour</a> Telephone: 1-888-700-5707 or 867-873-7486
Nova Scotia	Nova Scotia Labour and Workforce Development <a href="http://www.gov.ns.ca/lwd">www.gov.ns.ca/lwd</a> Telephone: 902-424-5301
Nunavut	Government of Nunavut <a href="http://www.gov.nu.ca">www.gov.nu.ca</a> Telephone: 1-877-212-6438
Ontario	Ontario Ministry of Labour <a href="http://www.labour.gov.on.ca">www.labour.gov.on.ca</a> Telephone: 1-877-202-0008 or 1-800-531-5551
Prince Edward Island	P.E.I. Labour and Industrial Relations <a href="http://www.gov.pe.ca/sss">www.gov.pe.ca/sss</a> Telephone: 1-800-333-4362
Quebec	Travail Québec <a href="http://www.travail.gouv.qc.ca">www.travail.gouv.qc.ca</a> Telephone: 1-800-265-1414 or 418-643-4817
Saskatchewan	Saskatchewan Advanced Education, Employment and Immigration <a href="http://www.aeei.gov.sk.ca">www.aeei.gov.sk.ca</a> Telephone: 1-800-667-1783 or 306-787-9478
Yukon	Yukon Department of Community Services – Labour Services <a href="http://www.community.gov.yk.ca">www.community.gov.yk.ca</a> Telephone: 1-800-661-0408 (free within Yukon) or 867-667-5944



## Employment Insurance

If you are unemployed, you might be eligible to receive Employment Insurance (EI) depending on whether you meet certain requirements. EI provides temporary financial assistance (regular benefits) while you look for work or upgrade your skills.

You may also receive temporary financial assistance from EI if you are:

- Sick, injured or subject to quarantine for health reasons;
- Pregnant or caring for a newborn or adopted child; or
- Caring for a family member who is seriously ill with a significant risk of death.

If you work in Canada, you must pay EI contributions so that you can benefit from EI in a time of need. Your employer will usually deduct EI contributions directly from your paycheque. EI benefits are also available to self-employed people who choose to participate in the EI program. To benefit from EI, you must apply and meet certain eligibility criteria. For detailed information on EI and how to apply, consult [www.servicecanada.gc.ca/ei](http://www.servicecanada.gc.ca/ei), call Service Canada at **1-800-206-7218** or visit a Service Canada Centre in person (see the Blue Pages or the Service Canada website for locations).



## Other financial support programs

There are a variety of other financial support programs provided by the government for people in need. In most cases, you must meet certain criteria to benefit from these programs. You can obtain information on what support is available in your province or territory in several ways:

- by going to [www.canadabenefits.gc.ca](http://www.canadabenefits.gc.ca);
- by using the provincial or territorial government websites or telephone numbers listed in the section on *Sources of information*;
- by contacting an immigrant-serving organization near you (go to [www.cic.gc.ca/english/newcomers/map/services.asp](http://www.cic.gc.ca/english/newcomers/map/services.asp) for locations).

## Child care

If you are working and have young children, you may need to make arrangements for child care. In Canada, most families do not leave children under the age of 12 at home alone. You may need to ask a family member or pay someone to look after your children while you are at work. There are different options for child care: licensed day-care centres, nursery schools, “drop-in” day-care centres and home-based day-care services. To learn about the options available near you, consult the Yellow Pages or speak to someone at an immigrant-serving organization.

The federal government of Canada has two programs that provide financial support for families raising children: the Universal Child Care Benefit (UCCB) and the Canada Child Tax Benefit (CCTB). For information about eligibility and how to apply for the UCCB and CCTB, go to **[www.cra.gc.ca/bnfts](http://www.cra.gc.ca/bnfts)** or call the Canada Revenue Agency (CRA) at **1-800-387-1193**. You can also visit a Service Canada office.

For information on support available from your provincial or territorial government, contact them directly using the information in the section on *Sources of information*. You can also get assistance from your local immigrant-serving organization.



## Pensions

### Canada Pension Plan

The Canada Pension Plan (CPP) is a program for workers and their families. It provides a measure of protection to cover loss of income due to retirement, disability or death.

Anyone who works in Canada is required to pay into the CPP. Your employer will deduct CPP contributions directly from your paycheques. The amount you pay is based on your salary. If you are self-employed, it is based on your net business income (after expenses).

You can get more information about the CPP at [www.servicecanada.gc.ca/eng/isp/cpp/cpptoc.shtml](http://www.servicecanada.gc.ca/eng/isp/cpp/cpptoc.shtml), by calling **1-800-277-9914** or by visiting a Service Canada Centre (see the Blue Pages or the Service Canada website for telephone numbers and locations).

In the province of Quebec, the CPP is replaced by an equivalent Quebec Pension Plan (QPP). For more information, consult [www.rrq.gouv.qc.ca/en](http://www.rrq.gouv.qc.ca/en) (click on “Our Programs,” then “Quebec Pension Plan”) or call **1-800-463-5185**.





## Old Age Security and Guaranteed Income Supplement

The Old Age Security (OAS) pension is a monthly payment that is available to most people aged 65 or older. The Guaranteed Income Supplement (GIS) is a monthly benefit paid to eligible seniors living in Canada who receive OAS and who have little or no other income.

To apply for OAS or GIS, you must be 65 years or older, a Canadian citizen or a legal resident of Canada, and you must have lived in Canada for at least 10 years on the day before the application is approved.

You can get more information about these programs at [www.servicecanada.gc.ca/eng/isp/oas/oastoc.shtml](http://www.servicecanada.gc.ca/eng/isp/oas/oastoc.shtml), by calling 1-800-277-9914 or by visiting a Service Canada Centre (see the Blue Pages or the Service Canada website for locations).



## International social security agreements

Canada has international social security agreements with many countries which allow people who have lived in those countries to receive pension benefits. People who have lived or worked in another country may be able to receive social security benefits from that country or OAS and CPP benefits in Canada.

You can get more information about Canada's social security agreements and how they apply to you at [www.servicecanada.gc.ca/eng/isp/ibfa/intlben.shtml](http://www.servicecanada.gc.ca/eng/isp/ibfa/intlben.shtml), by calling 1-800-454-8731 or by visiting a Service Canada Centre (see the Blue Pages or the Service Canada website for locations).





# Education

Parents have the primary responsibility for educating their children. To assist parents, in Canada, provincial and territorial governments administer and regulate educational systems. There is no federal department of education and no national system of education. Instead, each province and territory has its own system of education. The educational systems are generally similar across Canada, with some variations between provinces and territories.

In some provinces and territories, there is only one ministry or department of education and in others, there are two: one responsible for elementary and secondary education and another responsible for post-secondary education. The ministries or departments of education in the province or territory where you live are your main sources of government information on all matters related to education (see Table 9.1 for contact information or visit [www.cmec.ca](http://www.cmec.ca) – click on the province or territory in which you are interested or click on “Canada-wide information” for an overview of education in Canada).

**Table 9.1: Contact information for provincial and territorial government ministries responsible for education**

Province/Territory	Contact information
Alberta	Elementary and Secondary Education (schools) Alberta Education <a href="http://www.education.alberta.ca">www.education.alberta.ca</a> Telephone: 780-427-7219 (for toll-free access within Alberta, first dial 310-0000)
	Post-Secondary Education (universities, colleges, etc.) Alberta Advanced Education and Technology <a href="http://www.eae.alberta.ca">www.eae.alberta.ca</a> Telephone: 780-422-5400 (for toll-free access within Alberta, first dial 310-0000)
British Columbia	Elementary and Secondary Education (schools) Ministry of Education <a href="http://www.gov.bc.ca/bced">www.gov.bc.ca/bced</a> Telephone: 1-888-879-1166 (within British Columbia) or 604-660-2421
	Post-Secondary Education (universities, colleges, etc.) Ministry of Advanced Education, Innovation and Technology <a href="http://www.gov.bc.ca/aeit">www.gov.bc.ca/aeit</a> Telephone: 604-660-2421 or 1-800-663-7867 (British Columbia outside Victoria and Vancouver)





Manitoba	<p>Elementary and Secondary Education (schools) Manitoba Education <a href="http://www.edu.gov.mb.ca/edu">www.edu.gov.mb.ca/edu</a> Telephone: 1-866-626-4862</p>
	<p>Post-Secondary Education (universities, colleges, etc.) Manitoba Advanced Education and Literacy <a href="http://www.edu.gov.mb.ca/acl">www.edu.gov.mb.ca/acl</a> Telephone: 1-866-626-4862 or 204-945-0825</p>
New Brunswick	<p>Elementary and Secondary Education (schools) Department of Education and Early Childhood Development <a href="http://www.gnb.ca">www.gnb.ca</a> (click on “For Residents,” then go to “Education”) Telephone: 506-453-3678</p>
	<p>Post-Secondary Education (universities, colleges, etc.) Department of Post-Secondary Education, Training and Labour <a href="http://www.gnb.ca">www.gnb.ca</a> Telephone: 506-453-2597</p>
Newfoundland and Labrador	<p>Department of Education <a href="http://www.gov.nl.ca/edu">www.gov.nl.ca/edu</a> Telephone: 709-729-5040</p>
Northwest Territories	<p>Department of Education, Culture and Employment <a href="http://www.ece.gov.nt.ca">www.ece.gov.nt.ca</a> Telephone: 867-669-2399</p>
Nova Scotia	<p>Department of Education <a href="http://www.ednet.ns.ca">www.ednet.ns.ca</a> Telephone: 902-424-5168</p>
Nunavut	<p>Department of Education <a href="http://www.edu.gov.nu.ca">www.edu.gov.nu.ca</a> Telephone: 867-975-5600</p>
Ontario	<p>Elementary and Secondary Education (schools) Ministry of Education <a href="http://www.edu.gov.on.ca">www.edu.gov.on.ca</a> Telephone: 416-325-2929</p>
	<p>Post-Secondary Education (universities, colleges, etc.) Ministry of Training, Colleges and Universities <a href="http://www.edu.gov.on.ca/eng/tcu">www.edu.gov.on.ca/eng/tcu</a> Telephone: 416-326-1600</p>



Prince Edward Island	Elementary and Secondary Education (schools) Department of Education and Early Childhood Development <a href="http://www.gov.pe.ca/education">www.gov.pe.ca/education</a> Telephone: 902-368-4600
	Post-Secondary Education (universities, colleges, etc.) Department of Innovation and Advanced Learning <a href="http://www.gov.pe.ca/ial">www.gov.pe.ca/ial</a> Telephone: 902-368-4240
Quebec	Éducation, Loisir et Sport Québec <a href="http://www.mels.gouv.qc.ca">www.mels.gouv.qc.ca</a> Telephone: 418-643-7095
Saskatchewan	Elementary and Secondary Education (schools) Ministry of Education <a href="http://www.education.gov.sk.ca">www.education.gov.sk.ca</a> Telephone: 306-787-7360
	Post-Secondary Education (universities, colleges, etc.) Ministry of Advanced Education, Employment and Labour <a href="http://www.aeel.gov.sk.ca">www.aeel.gov.sk.ca</a> Telephone: 306-787-9478
Yukon	Department of Education <a href="http://www.education.gov.yk.ca">www.education.gov.yk.ca</a> Telephone: 867-667-5141



School in Montréal, Quebec.





## Elementary and secondary education

### Overview of elementary and secondary education

Elementary and secondary education are the two basic levels of schooling for children and youth in Canada. Together, these two levels of education include up to 12 years of study. Education usually begins with kindergarten (which prepares children for the school environment), followed by grades 1 to 12 in most provinces and territories. Students go from primary to secondary school between grades 6 and 8, depending on the province or territory. Students who successfully complete secondary school receive a high school diploma.

The school year usually begins at the end of August and finishes toward the end of June. Children attend school from Monday to Friday during the school year (except during holidays). If you and your family arrive in Canada during the school year, contact your local school board (see below) to find a place for your children.

All children and youth in Canada have access to free, taxpayer-funded elementary and secondary education at public schools (although age and residence requirements may apply). Most students in Canada attend public schools, but in most areas there are also private elementary and secondary schools that offer an alternative to the government-run public schools.

Since Canada is a bilingual country, English-language and French-language schools are available throughout the country (even in areas where one language is more commonly spoken than the other). You should contact the ministry or department of education of the province or territory in which you will be living to learn more about English-language and French-language education options that may be available to you.

By law, children must attend school starting at the age of 5 or 6 and until they reach an age between 16 and 18, depending on the province or territory. Parents have the right, however, to educate their children themselves at home, rather than in a government-run public school or a private school.

## School boards

Provincial and territorial governments are responsible for all aspects of elementary and secondary education, but they give “school boards” (sometimes called “school districts,” “school divisions” or “district education councils”) responsibility for managing schools within a particular local area. School boards are generally responsible for such things as administration, facilities, personnel and enrolment of students. The people who run a school board (called “trustees”) are elected directly by the public. They hold regular meetings where members of the public can express their views on how schools in their area are managed.



### Educating youth

Calgary-based Elaine Chan was always a good student as a child, and that inspired her to become a teacher. “People would take one hour to do their homework. I would take three or four hours, but I ended up getting the highest mark in the whole class. That really encouraged me. I also had very good teachers [who] really inspired me to be a teacher.”

Born in Hong Kong, Chan immigrated to Canada as an international student at the age of 18. Her Canadian teachers sparked her desire to pursue a career in education herself. Chan started out by teaching English as a Second Language, but after recognizing a need, she founded the Chinese Academy in Calgary. Here, newcomer, first- and second-generation kids come outside of regular school hours to learn Cantonese or Mandarin, staying connected to where their families came from.

### Additional information and enrolling students

For more detailed information on elementary and secondary education, contact the appropriate ministry or department of education in your province or territory using the information in Table 9.1 above. To enrol your child in elementary or secondary school, contact your local school board. You can get contact information for your local school board in the Blue Pages, from your provincial or territorial ministry or department of education, or at [www.cicic.ca](http://www.cicic.ca) (click on “Education in Canada,” then “Elementary and Secondary Schools in Canada”).

Since school boards usually manage many schools, you may be able to choose the school that your children will go to. Because there are often waiting lists at popular public schools, make sure to enrol them well before the beginning of the school year at the end of August. If you are enrolling your children in a Canadian school for the first time, the school or school board will assess them to determine what level they should be placed at and whether they need free additional support (such as English or French language classes). Support is also offered through the presence of settlement workers in many schools.





### Box 9.1: Different aspects of school life in Canada

**Teachers:** Teachers usually have university education.

**Mixed classes:** In most schools, boys and girls learn together in the same classroom. However, some private schools are for boys or girls only.

**School curriculum:** Every province and territory has an official curriculum that outlines what students will be taught in each grade.

**Religion:** Canadians practise religion according to many different traditions and may wish their children's education to include religious instruction consistent with their beliefs. In some provinces there are separate "Catholic" public schools, which students of any religion may attend. In most communities there are also a variety of private schools with religious affiliations. Because parents are ultimately responsible for their children's education, they should not hesitate to talk to the teachers about the content of any religious information their children are receiving, whether at a public or a private school.

**Textbooks and school supplies:** Schools lend textbooks to their students. Parents are generally responsible for providing their children with school supplies (examples include pencils, paper and geometry sets).

**Special needs:** Students who have special needs because of a physical, cognitive, psychological, emotional, behavioural, linguistic or other difficulty may receive special support, either at a standard school or at a school specifically designed to meet their needs.

**Report cards:** Each school prepares report cards several times during the school year to inform parents about their child's progress.

**Absence from school:** In Canada, children must attend school every day. If your child is absent from school because of an illness or for personal family reasons (such as a death in the family), you must inform the school.

**Getting to school:** Children can travel to and from school with their parents, by school bus (sometimes provided by the school at little or no cost to parents) or on their own (on foot or by public transportation) when they are older. Ask the school for information on school buses. You should consider travel from home to school when you choose a school for your children.

**School closures:** Schools sometimes close for one or more days in the winter because of snowstorms or severe cold. If this happens, announcements will be made through the school or on the local radio and television channels to inform parents that their children must stay at home that day.

**Dress code:** Schools generally have dress codes that describe the clothes that children may wear to school. Some schools (mostly private) require children to wear a uniform. If you have any questions or concerns about the dress code, contact the school.



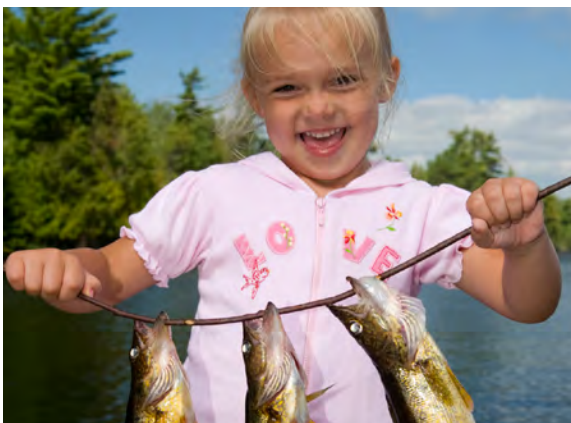
**Extracurricular activities:** Extracurricular activities are activities that take place outside of school hours (before school, after school or during lunch). These activities include sports, arts, hobby clubs, etc. Each school offers different extracurricular activities to students. These activities can help your child make friends, get used to the Canadian school system and develop interests in areas outside of the school curriculum.

**Field trips:** Schools organize field trips outside the school for students to visit places that are relevant to their education (examples include museums, workplaces, cultural institutions and city neighbourhoods). Before and after the field trip, teachers will work with students on material connected to the trip.

**Bullying:** Bullying among children is an unfortunate reality, and sometimes racial prejudice can play a part in this. In schools across Canada, bullying should not be tolerated, so if your child faces such harassment, be sure to speak to their teacher or the school administration. If the response is not satisfactory, you may consider moving your child to another school.

### Box 9.2: Getting involved in your child's education

In Canada, schools encourage parents to support their child's education by getting involved with the school and school board. In addition to helping your child succeed, this is an excellent opportunity to meet people, become part of the school community, and express your opinions on what is taught in your child's school. You can get involved by volunteering at your child's school, meeting your child's teacher at parent-teacher evenings, or becoming a member of the "school council" (which contributes to managing the school). Ask the school for more information on how you can get involved.



### Box 9.3: Summer camps

During the summer holidays, many parents in Canada send their children to "summer camps." There are many types of summer camps where children and youth can take part in activities such as sports, music, art, religious instruction, etc. Some camps operate just during the day and others offer the opportunity for children to stay overnight for several days or weeks. The cost of summer camps varies widely. To learn more about summer camps in the area where you live, ask at your child's school, contact your municipality or search the Internet for listings.



## Adult secondary education

For adults who have not completed elementary or secondary education, there are many adult education programs available. Some teach literacy (how to read and write) and others lead to secondary school (“high school”) diplomas. Many people in Canada take advantage of these programs.

To learn more about adult education options, contact the ministry or department of education in your province or territory of residence using the information in Table 9.1.

## Post-secondary education

In Canada, there are different types of post-secondary institutions and many forms of post-secondary education. Some institutions are “recognized,” which means that a provincial or territorial government has given them the authority to grant degrees, diplomas, certificates or other qualifications. Governments have processes in place to ensure that these institutions and the programs they offer meet their standards. Other institutions do not go through government quality control and are not officially recognized. To find out whether an institution is officially recognized, contact the ministry responsible for post-secondary education in your province or territory of residence using the information in Table 9.1 or check the directory of universities and colleges at [www.cicic.ca](http://www.cicic.ca) (click on “Studying in Canada,” then “Directory of Universities, Colleges and Schools in Canada”).

At most post-secondary institutions, there are two main terms of study per year: September to December and January to April. From May to August, many students take a break from studying to work. However, most institutions still offer courses during the summer months for

those who wish to continue their studies during this period. In almost all cases, you will have to pay tuition fees to receive post-secondary education in Canada. You can expect to pay up to several thousand dollars for each four-month term. For more details, see the information on costs and financial assistance below.

## Universities

In Canada, universities are independent institutions that are partly funded by the government although you must still pay tuition fees. Universities offer programs that lead to different types of degrees in many disciplines and subjects. A bachelor’s degree is the basic degree awarded by Canadian universities and generally takes three to four years to complete. A master’s degree is a more advanced degree that usually requires one to three additional years of study. A doctoral degree is the most advanced degree offered by Canadian universities and generally requires three or more years of study and research following a master’s degree. In regulated professions, such as medicine, law and education, students must complete an internship or pass a standardized examination in addition to completing their degree. They must complete all of these steps before they can become licensed to work in their profession.



McGill University, Montréal, Quebec.

## University, colleges and institutes

There are many types of colleges and institutes. Some are formally recognized by governments, which partly manage them and provide most of their funding out of taxpayer dollars. They have a variety of names: “colleges,” “community colleges,” “colleges of applied arts or applied technology,” “institutes of technology or science,” or “collèges d’enseignement général et professionnel” (CEGEPs) in Quebec. Other colleges and institutes are entirely private and are usually called “career colleges.”

Public and private colleges and institutes usually offer programs of study that last one to three years. They issue diplomas and certificates that qualify graduates to work in specific professions within many different fields. These fields include business, computer and mechanical technologies, health, social services, agriculture, trades (such as carpenter, electrician and plumber) and many others. Some colleges and many institutes specialize in a particular field, while others offer a variety of programs across many different fields. In Quebec, trades are offered by school boards.

A growing number of recognized “colleges” also offer bachelor’s degrees and, in some cases, master’s degrees, in addition to college diplomas and certificates.

## Choosing a program of study and applying to post-secondary institutions

To learn about different programs of study offered at Canadian universities, colleges and institutes, visit **[www.educationincanada.ca](http://www.educationincanada.ca)** or go to **[www.cicic.ca](http://www.cicic.ca)** (click on “Studying in Canada,” then “Recognized Post-Secondary Education Programs in Canada”). You can also read information provided by the organizations listed in Table 9.2, which represent different types of post-secondary institutions. You can also find information on programs directly from post-secondary institutions by researching their websites or calling them for a “calendar” of the programs they offer.

Lists of post-secondary institutions are available from **[www.cicic.ca](http://www.cicic.ca)** (click on “Studying in Canada,” then “Directory of Universities, Colleges and Schools in Canada”) and from the associations listed in Table 9.2.



Table 9.2: Organizations that represent post-secondary institutions

Type of post-secondary institution	Organization
Universities and colleges that offer degree programs	Association of Universities and Colleges of Canada www.aucc.ca Telephone: 613-563-1236 / Fax: 613-563-9745
Colleges	Association of Canadian Community Colleges www.accc.ca Telephone: 613-746-2222 / Fax: 613-746-6721
Career colleges	National Association of Career Colleges www.nacc.ca Telephone: 519-753-8689 / Fax: 519-753-4712

Once you have found one or more post-secondary programs that interest you, the next step is to apply for admission. To do this, you will need to get information about the admission requirements and procedures directly from the university, college or institute that offers the program you wish to take. Contact the “office of admissions” in person or by telephone, or check the institution’s website or its “calendar” of programs. You can also find general information about admissions at **www.cicic.ca** (click on “Studying in Canada,” then “Admission to Universities and Colleges in Canada”).

Admission to many post-secondary institutions in Canada is competitive and you may not be accepted unless you meet the admission requirements. In cases where spaces are limited, you may need to exceed the requirements. If you plan to pursue post-secondary studies, make sure to research programs and application procedures well in advance. Most institutions have firm deadlines and non-refundable application fees for applications, so you may have to apply as long as six months before the program begins.

If the language of instruction in the program you are applying to (English or French) is not your native language, you will be required to demonstrate your proficiency in that language by taking a language test. The institution provides a list of the tests it accepts and the required scores. For general information on language proficiency tests, see the section on *Improving your English and/or French*. Most universities and colleges have services that provide extra support to students who speak English or French as a second language.



## Credential recognition

In many cases, before being able to study in a post-secondary institution in Canada, newcomers need to have their existing educational credentials formally recognized. In other words, you may have to prove that the educational credentials you obtained in your country of origin are equivalent or comparable to similar credentials offered in Canada.

In Canada, each university or college sets its own admission requirements and its own criteria for recognizing foreign academic credentials. You must contact the office of admissions of the university or college of your choice to ask about the steps you will need to take. They will tell you about the requirements for getting your documents translated (if necessary) and how to prove they are official documents.

However, if you wish to arrange for an assessment of your qualifications for your own information, you can consult a credential evaluation service provider. Please note that these agencies charge a fee for their services. You can get more information and a list of assessment agencies from the Canadian Information Centre for International Credentials by visiting its website at [www.cicic.ca](http://www.cicic.ca) (click on “Foreign Credential Recognition,” then “Credential Assessment Services”) or by calling **416-962-9725**.

## Costs and financial assistance

Although many post-secondary institutions get some financial support from the government, all students must still pay tuition fees for post-secondary studies. Tuition fees vary depending on the institution and program but are usually between \$2,500 and \$8,000 a year. The cost may be higher in some cases. In addition to tuition fees, students are responsible for buying course materials such as textbooks and supplies. They must also support themselves and their family during their studies by paying for housing, food, transportation and other expenses. You can find a useful tool to help you calculate the cost of post-secondary education at [www.canlearn.ca](http://www.canlearn.ca).

Many students depend on financial assistance programs to cover the costs associated with post-secondary education in Canada. Generally speaking, there are two types of financial assistance for students: 1) “student loans,” which have to be repaid and 2) “grants,” “scholarships” or “bursaries,” which do not have to be repaid. Both the federal government and the provincial or territorial governments have financial assistance programs that provide low-cost loans, grants and scholarships for students.

You can find detailed information on both federal and provincial or territorial financial assistance programs for students at [www.canlearn.ca](http://www.canlearn.ca). You can also find information on federal student assistance by calling the National Student Loans Service Centre at **1-888-815-4514** or by visiting a Service Canada Centre (see the Blue Pages or [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) for locations). More information on provincial or territorial financial assistance programs can be found by using the contact information in Table 9.3.



Table 9.3: Provincial and territorial student financial assistance programs

Province/ Territory	Financial assistance programs	
	Telephone	Website
Alberta	1-800-222-6485	<a href="http://www.alis.alberta.ca/ps/fo/pay/loans-grants.html">www.alis.alberta.ca/ps/fo/pay/loans-grants.html</a>
British Columbia	1-800-561-1818	<a href="http://www.aved.gov.bc.ca/studentaidbc">www.aved.gov.bc.ca/studentaidbc</a>
Manitoba	1-800-204-1685	<a href="http://www.manitobastudentaid.ca">www.manitobastudentaid.ca</a>
New Brunswick	1-800-667-5626	<a href="http://www.studentaid.gnb.ca">www.studentaid.gnb.ca</a>
Newfoundland and Labrador	1-888-657-0800	<a href="http://www.aes.gov.nl.ca/studentaid">www.aes.gov.nl.ca/studentaid</a>
Northwest Territories	1-800-661-0793	<a href="http://www.nwtsfa.gov.nt.ca">www.nwtsfa.gov.nt.ca</a>
Nova Scotia	1-800-565-8420	<a href="http://www.studentloans.ednet.ns.ca">www.studentloans.ednet.ns.ca</a>
Nunavut	1-877-860-0680	<a href="http://www.edu.gov.nu.ca">www.edu.gov.nu.ca</a>
Ontario	1-800-387-5514	<a href="http://www.osap.gov.on.ca/OSAPPortal">www.osap.gov.on.ca/OSAPPortal</a>
Prince Edward Island	902-368-4640	<a href="http://www.studentloan.pe.ca">www.studentloan.pe.ca</a>
Quebec	1-877-643-3750	<a href="http://www.afe.gouv.qc.ca/en">www.afe.gouv.qc.ca/en</a>
Saskatchewan	1-800-597-8278	<a href="http://www.aeci.gov.sk.ca/student-loans">www.aeci.gov.sk.ca/student-loans</a>
Yukon	1-800-661-0408 (within Yukon)	<a href="http://www.education.gov.yk.ca/advanceded/sfa">www.education.gov.yk.ca/advanceded/sfa</a>

As an alternative to government financial assistance, many banks offer student loans to applicants who meet particular requirements. The conditions on these loans are usually not as favourable as those on government loans.

Further information on loans, grants and scholarships can be obtained from the university or college that you plan to attend. Most institutions have an office that is responsible specifically for these matters. You can find contact information on the institution's website or by calling the institution's general information number.

## Box 9.4: Registered Education Savings Plans

A Registered Education Savings Plan (RESP) is a tax-free education savings account that allows parents, family members or friends to save money for a child's post-secondary education. RESPs are registered by the Government of Canada so savings for education can grow tax-free until the person named in the RESP starts post-secondary studies. When you open a RESP account for a child, the Government of Canada will help you save by adding money to your RESP through special programs designed to encourage people to save. These programs are called Canada Education Savings Grants (CESGs) (for children aged 17 or younger) and Canada Learning Bonds (for children aged 15 or younger).

To open a RESP, both you and the child must have a SIN (see the section on *Important documents* for details). To learn more about RESPs and to find a list of RESP providers, consult [www.canlearn.ca/eng/saving/resp](http://www.canlearn.ca/eng/saving/resp).

## Part-time and distance education

In Canada, many post-secondary institutions offer part-time programs. Many people choose to study part-time for financial reasons or to balance work and family commitments. You can contact post-secondary institutions directly to discuss part-time study options.

A growing number of post-secondary institutions also offer programs of study that can be completed through distance education either online or through printed materials sent to you at home. This allows you to complete courses without having to attend classes in person. For more information on distance education options, visit [www.cicic.ca](http://www.cicic.ca) (click on "Studying in Canada," then "Online and Distance Education").

## University connection

Born in Sierra Leone, Dr. Francis Amara immigrated to Canada as a young man so he could do post-doctoral work here. Today, he is head of the biomedical youth program and a professor of biochemistry and medical genetics at the University of Manitoba in Winnipeg, where he shares his passion for medicine and science with his students.

"If I can take success back to Canadians and everybody can shine from it, then I've contributed to this country in a very welcoming way. It's really about the opportunities I didn't have when I was growing up in Africa – I'm proud that I have opportunities here," he says.



Dr. Francis Amara







# Housing

## Temporary accommodation

One of your first needs after arriving in Canada is a temporary place to stay until you can rent or buy a long-term home. If you do not have family or friends in Canada that you can stay with, one option is to stay at a hotel or hostel.

Most hotels offer private rooms and bathrooms equipped with telephone, Internet connection and television. Some have rooms with a small kitchen that allows you to save money by preparing your own meals instead of eating at a restaurant. The cost of hotels varies within each city or town depending on the overall quality, the services available and the location. On websites and tourist guides, the general standard and cost may be indicated by the number of stars that appear after the hotel's name. Five stars usually means the highest standard and cost and one star usually means the lowest.

Hostels are a more basic version of a hotel. At most hostels you can get either a private room or a bed in a large room that you share with other people. Washrooms are usually shared and there is often a kitchen where you can prepare your own meals. The cost and standard of hostels vary, but many offer a clean, comfortable and low-cost alternative to hotels.

You should book your hotel or hostel at least several weeks before flying to Canada. By booking in advance, you will likely save money and have a better chance of finding rooms available. Try and find a hotel or hostel that is centrally located and close to public transportation. Beware of very cheap hotels or hostels. They may be located in unpleasant areas or be of a very low standard.

To find a suitable hotel or hostel, you can:

- go online to the Yellow Pages website and type in “hotels” or “hostels”;
- search the Internet for the tourism website of the city or town where you will be settling (type in “tourism” + “[name of city or town]”) and read the accommodation listings;
- do a general Internet search for hotels and hostels in the city or town where you will be settling;
- buy a tourist guidebook to Canada with hotel and hostel listings at a bookstore in your country of origin;
- go to the information desk at the airport after you arrive (if you did not book accommodation before arriving).

Most hotels and hostels have websites with prices, photographs, a location map and a description of the services they offer.

An alternative to hotels and hostels is to contact an immigrant-serving organization in the city or town where you will be settling and ask if there is temporary accommodation available specifically for newcomers and how much it costs. You can find contact information for immigrant-serving organizations across Canada at [www.cic.gc.ca/english/newcomers/map/services.asp](http://www.cic.gc.ca/english/newcomers/map/services.asp).

If you are a refugee, you will receive assistance finding temporary accommodation as part of the Resettlement Assistance Program.



## Canada Mortgage and Housing Corporation

The Canada Mortgage and Housing Corporation (CMHC) is the federal government's national housing agency. CMHC provides residents of Canada – including newcomers – with the information and tools they need to make informed housing decisions. CMHC has a website specifically for newcomers that you can find at [www.cmhc.ca/newcomers](http://www.cmhc.ca/newcomers). They also produce a variety of print publications for newcomers, including *The Newcomer's Guide to Canadian Housing: How to Find, Rent or Buy a Home in Canada*. This guide and other publications are available for free on the CMHC website or by calling CMHC at **1-800-668-2642**.

### Types of housing in Canada

- Rental apartments – A single-family unit in a building or house. Most apartments have one, two or three bedrooms; “bachelor” units have a single room that serves as a living area and bedroom.
- Rental rooms – Large homes are sometimes divided into several private bedrooms that are rented to individuals who share a kitchen and bathroom.
- Condominiums (Condos) – Most commonly, condos exist in buildings with many units. The owner pays monthly fees to a condo corporation that handles maintenance and repairs as required. Condominiums can be a good choice for first-time homebuyers because they are usually one of the less expensive options. For more information on condominiums, visit [www.cmhc.ca](http://www.cmhc.ca) and write “condominium buyers’ guide” into the search box.
- Houses – There are detached houses with surrounding property as well as semi-detached and townhouses where each house shares a wall with another.



## Renting your first home in Canada

If you are planning to rent a home, a useful CMHC publication is *Renting Your First Home in Canada: What Newcomers Need to Know*. You can download it from [www.cmhc.ca/newcomers](http://www.cmhc.ca/newcomers) or order it by calling CMHC at **1-800-668-2642**. This product is available in eight different languages. The information below is based on this publication and other CMHC guides for newcomers.

### Tenants and landlords

Your “landlord” is the person who owns the house or building you live in. For larger buildings, the landlord may hire a “property manager” or “superintendent” to collect rent and manage the building.

Landlord and tenant responsibilities can vary in different provinces or territories. CMHC provides fact sheets that describe aspects of the rental process and related laws in each province and territory. The fact sheets also include contact information for provincial and territorial rental authorities and related links. You should read the fact sheet related to the province or territory where you live if you plan to rent a home. You can find the fact sheets at [www.cmhc-schl.gc.ca/en/co/reho](http://www.cmhc-schl.gc.ca/en/co/reho).

In general, your landlord is responsible for:

- Collecting the rent;
- Keeping your building safe and in good condition;
- Providing everything that comes with the apartment and that is included in your rent (such as the refrigerator, stove, heating); and
- Handling and paying for repairs when something in your home stops working.

As a tenant, you are generally responsible for:

- Paying your rent in full and on time;
- Keeping your home clean and well maintained;
- Contacting the landlord whenever anything needs to be serviced or repaired; and
- Allowing the landlord or manager to enter your home to carry out repairs, or to show the apartment to other tenants if you are moving out. Your landlord must provide you with proper notice before entering your apartment.

If a landlord is not meeting his or her responsibilities, you can contact the rental authority in the province or territory where you live for assistance using the contact information in Table 10.1.



Table 10.1: Provincial and territorial rental authorities

Province/Territory	Contact information
Alberta	Service Alberta <a href="http://www.servicealberta.ca/Landlords_Tenants.cfm">www.servicealberta.ca/Landlords_Tenants.cfm</a> Telephone: 1-877-427-4088 or 780-427-4088
British Columbia	British Columbia Residential Tenancy Head Office <a href="http://www.rto.gov.bc.ca">www.rto.gov.bc.ca</a> Telephone: 1-800-665-8779 or 604-660-1020
Manitoba	Manitoba Finance – Residential Tenancies Branch <a href="http://www.manitoba.ca/rtb">www.manitoba.ca/rtb</a> Telephone: 1-800-782-8403 or 204-945-2476
New Brunswick	New Brunswick Office of the Rentalsman <a href="http://www.snb.ca/irent">www.snb.ca/irent</a> Telephone: 506-453-2557 (Fredericton office)
Newfoundland and Labrador	Department of Government Services – Residential Tenancies Section <a href="http://www.servicenl.gov.nl.ca/landlord/residential_tenancies.html">www.servicenl.gov.nl.ca/landlord/residential_tenancies.html</a> Telephone: 1-877-829-2608 or 709-729-2610
Northwest Territories	Northwest Territories Rental Office <a href="http://www.justice.gov.nt.ca/RentalOffice">www.justice.gov.nt.ca/RentalOffice</a> Telephone: 1-800-661-0760 or 867-920-8047
Nova Scotia	Service Nova Scotia – Residential Tenancy Branch <a href="http://www.gov.ns.ca/snsmr/secure/contact/Default.asp?bhcp=1">www.gov.ns.ca/snsmr/secure/contact/Default.asp?bhcp=1</a> Telephone: 1-800-670-4357 or 902-424-5200
Nunavut	Nunavut Housing Corporation <a href="http://www.nunavuthousing.ca">www.nunavuthousing.ca</a> Telephone: 867-975-7291
Ontario	Ontario Landlord and Tenant Board <a href="http://www.ltb.gov.on.ca">www.ltb.gov.on.ca</a> Telephone: 1-888-332-3234 or 416-645-8080
Prince Edward Island	Prince Edward Island – Office of the Director of Residential Rental Property <a href="http://www.irac.pe.ca/rental">www.irac.pe.ca/rental</a> Telephone: 1-800-501-6268 or 902-892-3501
Quebec	Régie du logement du Québec <a href="http://www.rdl.gouv.qc.ca">www.rdl.gouv.qc.ca</a> Telephone: 1-800-683-2245 or 514-873-2245
Saskatchewan	Saskatchewan Office of Residential Tenancies <a href="http://www.justice.gov.sk.ca/ORT">www.justice.gov.sk.ca/ORT</a> Telephone: 1-888-215-2222 or 306-787-2699
Yukon	Yukon Department of Community Services <a href="http://www.community.gov.yk.ca/consumer">www.community.gov.yk.ca/consumer</a> Telephone: 1-800-661-0408 or 867-667-5111



## Finding a place to rent

Location and cost are often important things to think about when you are looking for a place to live. Neighbourhoods that are close to work, schools, public transit and other services might cost more, but they can also save you time and money in commuting to work or school.

Once you have chosen a neighbourhood where you would like to live, there are many ways you can search for houses or apartments that are available to rent. One option is to visit the neighbourhoods and look for “For Rent” signs on houses or buildings. You can also check the classified ads in newspapers, bulletin boards in shops and community centres, and search the Internet for rental lists or ask your friends. You can also ask for help at an immigrant-serving organization (consult [www.cic.gc.ca/english/newcomers/map/services.asp](http://www.cic.gc.ca/english/newcomers/map/services.asp)). Finally, you can also pay a rental agency (see the Yellow Pages or search the Internet) to help you find a rental home.

Remember to look at a few different houses or apartments before you decide. That way, you can compare the rent being charged and make sure the place you choose is right for you and your family.

Before you go to look at a place you might want to rent, prepare a checklist of questions to ask the landlord or superintendent (see Box 10.1). Writing down the answers will help you compare all the houses or apartments that you visited and compare the advantages and disadvantages of each one. While you are there, check to make sure everything works as it should.

### Box 10.1: Questions to ask a landlord or superintendent when viewing a rental unit

Are the utilities (such as electricity, heat and water) and appliances (such as the fridge, stove and clothes washer/dryer) included in the rent? If not, how much do they cost each month?

Does the apartment come with furniture?

Can you make changes to the home, such as painting or decorating?

If you have pets or you smoke, are pets and smoking allowed?

If you own a car, is parking available and does it cost extra?

What are the other tenants like? For example, are there families or single people living in the area?

Who maintains the property?

If you are considering an apartment, does it come with a storage locker or a separate bicycle storage? Is it included in the rent? How secure is it?

In Canada, landlords can ask you to provide contact information for references (such as a past landlord or an employer) who can confirm that you will be a good tenant. They can also ask you where you work and what your income is, and conduct a check of your credit history. If you are recently arrived and do not have references, a job or a credit history in Canada, you can obtain assistance from an immigrant-serving organization on the process of renting an apartment (consult [www.cic.gc.ca/english/newcomers/map/services.asp](http://www.cic.gc.ca/english/newcomers/map/services.asp)). For more information on credit history, see the section on *Money and finances*.





## Moving in and signing a lease

When you agree to rent a place, you and your landlord should sign a lease. A lease is a written rental agreement that outlines all the terms you and your landlord have agreed to. It is a legal document, so make sure you read and understand every word. You may choose to ask someone to go over it with you, such as a relative, a friend, a staff member at an immigrant-serving organization or even a lawyer. A list of items that generally appear on a lease is provided in Box 10.2.

### Box 10.2: Common items that appear on a rental lease

The names and contact information for you and your landlord.

The address of the house or apartment you are renting.

The monthly rent you have agreed to pay, with or without utilities, parking, cable television or other services.

The date when the rent is due (for example, on the first day of each month) and the amount by which the landlord is allowed to increase the rent in the future.

The term of the rental period (for example, one year or month-to-month).

The conditions for ending or cancelling your lease, or subletting the property (finding someone else to rent it if you want to leave before the rental period stated in your lease is over).

A list of the repairs or upkeep that will be your responsibility.

Any other restrictions (such as whether or not you can smoke or have pets).

Details on the rules under which the landlord is permitted to enter your house or apartment.

Procedures for making changes to the lease and resolving any disagreements.

Depending on the province or territory, a landlord may ask you for a rental deposit when you sign the lease. The deposit is usually equal to the cost of one month's rent. This deposit can be used if you do not pay the rent or to cover damage you cause to the apartment or house you are renting. When you move out, your deposit is either returned to you or used to pay for your last month of rent.

Every province has different rules about deposits. For example, in Ontario, the deposit can only be used for unpaid rent and not to pay for damages. In Quebec, landlords are not permitted to ask for any deposit. For more details, read the fact sheet for the province or territory where you live, available at [www.cmhc.ca](http://www.cmhc.ca).

Ask your landlord or the superintendent to go over the rules and instructions for getting your mail, using the intercom (in an apartment building), garbage and recycling, laundry, tenant and visitor parking, and how the appliances work.



## Paying the rent

You will usually have to pay rent to your landlord, superintendent or property manager on the first day of every month. In most cases, you can pay your rent in one of three ways:

1. Cash. Make sure you get a receipt for the full amount.
2. Post-dated cheques. These are cheques that have a future date written on them. For example, many landlords will want you to give them 12 cheques, dated for the first day of each month for the next 12 months. Post-dated cheques cannot be cashed until the date that is written on them, and you can cancel cheques that have not been cashed by calling your bank.
3. Certified cheques. These are cheques that have been guaranteed by your bank. Many landlords ask for a certified cheque for your first and last month's rent.

In some places, your rent may include some or all of your utilities, such as the electricity, heat and water. If they are not included in your rent, you are responsible for paying these utility bills yourself. If you pay for your utilities, always pay your bills by the due date written on your bill or the company will charge you interest. If you miss several payments, the company may cut off your service.

## Rent increases

The law regulates how often and by how much your landlord can increase your rent. The law is different in each province and territory. In most areas, your landlord must give you a 90-day notice before increasing your rent. In some parts of Canada, your landlord can increase your rent only on the anniversary of the date you first moved in. Usually, landlords can increase your rent only once each year and can increase it only by a maximum amount set by your provincial or territorial government. If your landlord has not given you proper notice, you may be able to refuse to pay the rent increase until the landlord gives you the proper notice. Different provinces and territories have different rules about rent increases. For more details, read the fact sheet for the province or territory where you live, available at [www.cmhc-schl.gc.ca/en/co/reho](http://www.cmhc-schl.gc.ca/en/co/reho).

## Moving out

Before moving out of a rental unit, you must give written notice to your landlord that you will be leaving. You must give one, two or three months' notice depending on the province or territory where you live (check the provincial or territorial fact sheets available at [www.cmhc-schl.gc.ca/en/co/reho](http://www.cmhc-schl.gc.ca/en/co/reho)). If you have a lease, the law may not allow you to end the lease early. In these cases, you must come to an arrangement with the landlord or pay an amount determined by law in your province.





## Buying your first home in Canada

If you are planning to buy a home, two useful CMHC publications are *Buying Your First Home in Canada: What Newcomers Need to Know* and *Homebuyers Checklist: A Newcomers' Guide and Workbook*. You can download both guides at [www.cmhc.ca/newcomers](http://www.cmhc.ca/newcomers) or order them for free by calling CMHC at **1-800-668-2642**. These products are available in eight different languages. The information below is based on these publications and other CMHC information products for newcomers.

### Looking for a home

Before you begin shopping for a home, it is important to know how much you can afford to spend. You will want to plan ahead for the various expenses related to owning a home. In addition to the cost of buying the home, other main expenses will include heating, property taxes, home maintenance and renovation as required. If you want to do some calculations to project the cost of owning a home, simple calculators and worksheets are available at [www.cmhc.ca](http://www.cmhc.ca) (type in “mortgage calculator” or “financially ready” in the search box).

Many homebuyers rely on a real estate agent to help them find and buy their home. A good real estate agent will listen to your needs, arrange for home visits and a professional home inspection (see below), and negotiate with the seller to help you get the best possible price. Real estate agents are usually paid through a commission from the seller of the home, which means their services are usually free for a homebuyer. To find a real estate agent, ask your bank and people you know if they can recommend one, or look for the names of real estate agents on “For Sale” signs in neighbourhoods that interest you. You can also visit the Multiple Listing Service® (MLS®) website at [www.mls.ca](http://www.mls.ca). It lists real estate agents and thousands of homes for sale across Canada.

There are several ways to search for a home to buy:

- Tell friends, family and work colleagues that you are looking for a house. You might hear about homes that are on the market.
- Visit real estate websites, such as [www.mls.ca](http://www.mls.ca), for information and photographs on a wide range of homes.
- Read the new homes section in newspapers or real estate magazines available at newsstands, convenience stores and other stores.
- Drive around a neighbourhood that interests you and look for “For Sale” signs or visit new developments (areas where new homes are being built).

### Making an offer

Once you have found a home that fits your budget, your lifestyle and your family, it is time to make an “Offer to Purchase.” If you are using the services of a real estate agent, he or she will help you prepare the offer. If not, you may want to prepare this document with the help of a lawyer (or a notary in Quebec). It is expected that you will negotiate to try and lower the cost of the house.

If your offer of purchase is accepted, you will need to hire a lawyer or notary to transfer the home into your name. To find a lawyer or notary, look in the Yellow Pages or ask your real estate agent for a recommendation.



## Financing your home

Most homebuyers do not have enough money to pay for their new home without a loan from a bank (or other financial institution like a “credit union,” a “caisse populaire” or an insurance company). A loan for buying a home is called a “mortgage.” You pay back a mortgage through regular payments over a period of time, usually to a maximum of 25 years. You will be charged interest to borrow this money.

Banks and other financial institutions will offer you many choices to help you choose a mortgage that best matches your needs. Make sure you understand the advantages and disadvantages of each option before making a decision. If you would like help finding a mortgage, you can contact a “mortgage broker” who will work for you to find the best possible mortgage (see the Yellow Pages or search the Internet for listings).

Before you start looking for a home, it is possible to get “mortgage pre-approval” from a bank or financial institution. Pre-approval means that you are approved for a mortgage up to a specific amount with certain terms and conditions. This approval will be valid for a specific period, usually up to 90 days. Pre-approval does not mean you have to accept the mortgage – you are still free to look for other arrangements. However, with a pre-approval, you know exactly how much you can spend on your new home. If you are buying a home using CMHC mortgage loan insurance (explained below), you will need to get your home loan from an approved lender.

## Mortgage man

Michel Cubric arrived in Canada from Brazil in 1995. “I did not have any connections, so like a lot of newcomers I took on a number of odd jobs in order to provide for my family. I cleaned the kitchen at a local restaurant, sold electronics at a small store and even tried delivering the morning paper.”

It was a big change for Cubric, who was a senior flight attendant for a Brazilian airline and travelled all over the world. So, he decided to go back to school to get a business administration degree and other education. He started working in the financial industry and has helped people better understand and access mortgages. When advising immigrants in mortgage matters, he says, “Most financial institutions will help their clients in achieving a viable solution, but you have to contact them immediately. The longer it takes for you to start the process of finding a solution, the more complicated (and costly) it gets.”





## Down payments and mortgage loan insurance

The amount of your mortgage will be determined by the price of the home minus the amount of your down payment. The down payment is a portion of the cost of the home that you pay in advance and it cannot be borrowed. If the down payment is less than 20 percent of the price of your new home, you will probably require mortgage loan insurance.

Mortgage loan insurance protects the bank or financial institution if you are unable to pay back the mortgage. Mortgage loan insurance is also good for you because it allows you to get a mortgage with a lower down payment (as low as 5 percent) and a lower interest rate.

Ask your bank or financial institution for details about CMHC's mortgage loan insurance or go to **[www.cmhc.ca](http://www.cmhc.ca)** and type "mortgage loan insurance" in the search box.

## Credit score and history

A good credit history is very important when you are trying to get a mortgage. This is because a credit history shows the lender that you have a good record of paying back your loans. Unfortunately, as a newcomer to Canada, you may not have a credit history that is recognized by Canadian banks and other financial institutions. If you want to buy a home, it is important to begin building a new credit history as early as possible. Speak with a customer service representative at your bank. He or she can help you develop a plan to build a credit history that will help you buy your home.

For more information on credit history, see the section on *Money and finances*.

## Home inspection

If you make an offer on a house, it is wise to make your purchase conditional on the home passing a professional home inspection. This allows a buyer to cancel or change an offer if the inspector finds serious problems that are not apparent. For a fee (\$300 and up), an inspector will make a detailed inspection of the property. When you receive the home inspection report, you and your real estate agent will have to discuss how required repairs, if any, may affect the price you agree to pay.

You can get more information on hiring a home inspector by visiting **[www.cmhc.ca](http://www.cmhc.ca)** and typing "hiring a home inspector" in the search box. To find an accredited home inspector, visit **[www.cahpi.ca](http://www.cahpi.ca)** or **[www.inspectionpreachat.org](http://www.inspectionpreachat.org)** (in Quebec) or search the Yellow Pages.

## Other forms of housing

### Government-assisted housing

Throughout Canada, governments subsidize, or pay a portion of the rents, to help people with low incomes afford the cost of houses and apartments. In most cases, there is a long wait for these subsidized homes – sometimes many years. Rules vary among provinces, territories and sometimes among cities. Generally, landed immigrants or refugees are eligible to move into subsidized homes, but they are rarely given priority over others on the waiting list. You cannot join a housing waiting list before you arrive in Canada.

Therefore, most eligible immigrants live in private rental housing before they can move to subsidized housing. When you arrive in Canada, ask an immigrant-serving organization in your city or town for more information on local subsidized housing (for a list of immigrant-serving organizations, consult **[www.cic.gc.ca/english/newcomers/map/services.asp](http://www.cic.gc.ca/english/newcomers/map/services.asp)**).

## Co-op housing

Co-op housing refers to a group of apartments or houses that are collectively owned and managed by the “members” who live in them. Since most co-ops are not-for-profit, rents are often lower than average. However, you are expected to participate actively in the management and maintenance of the co-op. To become a member of a co-op, you submit an application to the governing board of the co-op where you wish to live. If your application is accepted, you will generally sign an “occupancy agreement” which is a legal agreement similar to a rental lease. To find a list of co-op housing in your city or town, consult the Yellow Pages or search the Internet.

## Post-secondary student housing

Most universities and colleges have a housing department that gives students information about on-campus and off-campus housing options. For more information, contact the housing department of the university or college you plan to attend.

## Emergency housing

Emergency housing (sometimes called “shelters”) is short-term accommodation for people who are homeless or in crisis. It provides a safe place where you can get basic necessities such as temporary shelter, shower facilities, money and food. Emergency housing is helpful if you get evicted from your home, if you are without shelter, or if you are at risk of being abused if you stay in your home.

Staff and volunteers at shelters will give you support and information. They may be able to help you get legal advice, financial help and a new place to live, if this is what you want. They also have food, clothing, diapers and toys in case you did not have time to pack these items. If you are being abused, the shelter staff will not tell the person who abused you where you are.

Shelters are run by community groups. Their telephone numbers are usually listed in the first few pages of the telephone book with other emergency numbers. You can also call a shelter for advice (you do not even have to tell them your name). Some staff members speak different languages or can arrange for interpreters.

## Housing for seniors

There are several assisted housing options for seniors in Canada. These include government-funded and private residences for seniors. These residences provide a variety of services on site to help seniors meet their everyday needs. Look in the Blue Pages for government-assisted senior housing and the Yellow Pages for private residences for seniors.







# Health care in Canada

## Canada's universal health-care system

Canada's health insurance system is designed to ensure that all residents of Canada have access to health care.

All Canadian citizens and permanent residents may apply for public health insurance. When you have public health insurance, you do not pay directly for most health-care services. Instead, all Canadians share in paying for them through taxes. When you use public health-care services, you must show your health insurance card to the hospital or medical clinic.

Instead of having a single national plan, Canada's health-care program is made up of provincial and territorial health insurance plans. All of these plans share certain common features and standards. However, there are differences, so it is important to know what medical services and procedures your province or territory covers because it may not be the same in other areas.

All provinces and territories, no matter where you live or where you might be travelling in Canada, will provide emergency medical services free of cost, even if you have not yet obtained a government health card. **Restrictions may apply to some newcomers depending on your immigration status (verify your situation at [www.cic.gc.ca/english/refugees/outside/arriving-healthcare.asp](http://www.cic.gc.ca/english/refugees/outside/arriving-healthcare.asp)).** In an emergency situation, go to the nearest hospital. If you go to a walk-in clinic in a province or territory where you are not a resident, you might be charged a fee.



Table 11.1: Provincial and territorial ministries of health

Province/Territory	Contact information
Alberta	Alberta Health and Wellness www.health.alberta.ca Telephone: 780-427-7164
British Columbia	British Columbia Ministry of Health Services www.gov.bc.ca/health Telephone: 1-800-663-7867 or 604-660-2421
Manitoba	Manitoba Health www.gov.mb.ca/health Telephone: 1-866-626-4862
New Brunswick	New Brunswick Department of Health www.gnb.ca/health Telephone: 1-888-762-8600
Newfoundland and Labrador	Newfoundland and Labrador Department of Health and Community Services www.health.gov.nl.ca/health Telephone: 709-729-4984
Northwest Territories	Northwest Territories Health and Social Services www.hlthss.gov.nt.ca Telephone: 1-800-661-0830
Nova Scotia	Nova Scotia Department of Health www.novascotia.ca/DHW Telephone: 1-800-563-8880 or 902-496-7008
Nunavut	Nunavut Health and Social Services www.hss.gov.nu.ca/en/Home.aspx
Ontario	Ontario Ministry of Health and Long-Term Care www.health.gov.on.ca Telephone: 1-866-532-3161
Prince Edward Island	Prince Edward Island Department of Health and Wellness www.healthpei.ca Telephone: 902-368-6130
Quebec	Santé et Services sociaux Québec www.msss.gouv.qc.ca Telephone: 418-644-4545 (in Québec City), 514-644-4545 (in Montréal), 1-877-644-4545 (rest of Quebec)
Saskatchewan	Saskatchewan Health www.health.gov.sk.ca Telephone: 1-800-667-7766 or 306-787-0146
Yukon	Yukon Health and Social Services www.hss.gov.yk.ca Telephone: 1-800-661-0408

## Supplementary health insurance

Government health insurance plans provide access to medically necessary services. However, you may need private insurance – often called supplementary health insurance or extended benefits – to pay for health needs that government plans do not fully cover.

The most common types of supplementary health insurance plans are extended health plans. These cover expenses such as prescription medications, dental care, physiotherapy, ambulance services and prescription eyeglasses. Most provinces and territories do not cover the costs of these items, but some may cover a portion of the expenses.

If you work, you may receive supplementary coverage for these health needs from the company or organization you work for.

## Getting a health card

To access health care in Canada, you will need a health insurance card provided by your province or territory of residence. You must present this card each time you access medical services. For information on how to obtain a health insurance card, see the section on *Important documents*.

## Finding a doctor and dentist

### Doctors

Many Canadians have a family doctor they go to whenever they need medical care. A family doctor provides all basic health care, including treating you when you are sick and encouraging preventative health care. This means that they will do tests so that problems can be found and treated early before you get sick (for example, blood tests, blood pressure checks and pap smears). Your family doctor will send you to see a specialist when needed.

You may be able to find a doctor by looking in the Yellow Pages or by obtaining a recommendation, either from someone you know or from an immigrant-serving organization (for a list of immigrant-serving organizations, consult [www.cic.gc.ca/english/newcomers/map/services.asp](http://www.cic.gc.ca/english/newcomers/map/services.asp)). It can sometimes be difficult to find a family doctor who is accepting more patients.

If you need to see your family doctor, call and make an appointment. When a doctor accepts to be your family doctor, make sure you know if there are rules or conditions. Ask questions if necessary: how often can you make an appointment? What should you do if you need to see the doctor when the clinic is not opened?

If you do not have a family doctor, you can contact a community health centre (or a *Centre local de services communautaires* in Quebec) in your area to learn when a doctor is available. You can also go to a medical clinic where you can generally see a doctor without an appointment. Listings for community health centres and medical clinics are available in the Yellow pages or by searching the Internet.

In Canada, health services are provided in a confidential manner. This means that your doctor cannot discuss your health information with someone else without your permission.

### Dentists

You can find a dentist by looking in the Yellow Pages. It is generally not a problem to find a dentist who is accepting new patients.

Remember: dental care is not covered by free government health insurance. However, you can get supplementary insurance to cover your dental care.





## Emergency help

If you need urgent medical help, quickly go to the emergency department of the nearest hospital or telephone the emergency number (**911**). Hospitals are listed in the front pages of the telephone book.

It is free to call **911**. All emergency medical services are also free in hospitals. Depending on the province or territory and the circumstances, you might have to pay for ambulance services. Consult the website of your provincial or territorial department of health for more information on ambulance services. If you have private health insurance, these services are often covered.

If you have a serious medical condition, such as diabetes, high blood pressure or allergies to medications, ask your doctor if you should carry medical information with you on a medical necklace or bracelet. This will provide useful information to health professionals in case of an emergency.

## Vaccinations for adults and children

Vaccinations (also called immunizations) are one of the best ways to protect yourself and your children from getting serious diseases. In Canada, every province and territory has a vaccination program to protect adults and children from a number of diseases. You should ask a doctor what vaccinations you and your children need.

Before your children start school, you can arrange to have them vaccinated against certain diseases through your doctor or paediatrician (a doctor who specializes in treating children) or through a public health clinic. You will receive a vaccination record, which you may have to provide to your child's school. Verify what your province or territory's law is regarding vaccination.

Adults also need vaccinations throughout their life. If you were not fully vaccinated against preventable diseases before coming to Canada, you should contact a doctor or local public health clinic to schedule an appointment to be vaccinated. More information can be found at [www.phac-aspc.gc.ca/im/index-eng.php](http://www.phac-aspc.gc.ca/im/index-eng.php).





## Medical surveillance

During the immigration medical examination you had before becoming a Canadian resident, you may have been told that you need to report to the “public health authorities” when you arrive in Canada. This is known as “medical surveillance.” You must contact the public health authority in the province or territory where you live within 30 days after entering Canada. Public health authorities will check to see if you are in good health and arrange any medical follow-up you may need. If you do not report to the public health authority, you may not be able to move on to the next steps in the immigration process, so it is very important that you do this as soon as possible. After you complete your required immigration medical assessment, no future changes to your health will affect your immigration status.

## Pregnancy and maternity benefits

Contact your local health service centre or hospital to see a doctor or nurse, or for help and support before and after your baby is born. They can give you information about sexual health, pregnancy, prenatal development, childbirth and maternity. They can also provide information on registering the birth and obtaining an official birth certificate as well as prenatal courses, nursing care and a way to meet other new parents. Most importantly they offer medical help and advice.

Working mothers in Canada can take maternity leave. If you are pregnant and working, you may be able to take paid leave from your employer for a set period of time. Employment Insurance (EI) provides benefits to eligible parents who are expecting or have recently had a baby. You can get more information from the provincial ministry responsible for labour or from a Service Canada Centre (see the Blue Pages or [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) for a location near you).

## Access to prescription drugs

All necessary medication given within a Canadian hospital setting is provided at no cost.

Most Canadians also have insurance coverage that pays part of the cost of prescription medicines. This coverage may be provided through public or private insurance plans. Provincial and territorial governments offer varying levels of prescription drug coverage, with different requirements and costs. Most publicly funded drug programs generally provide insurance coverage for the people who need it most, based on age, income and medical condition. Many employers offer private insurance plans for their employees.

For more details, please contact your provincial or territorial ministry of health using the information in Table 11.1.

## Mental health and addiction services

If you or someone you know is experiencing stress, anxiety, depression, a psychiatric disorder, an addiction or any other mental health problem, there is help available. You can talk to your family doctor or visit a medical clinic. You can also call one of the distress service telephone numbers listed in the front pages of the telephone book. In a life-threatening emergency, call **911**.





Canadian paper money. Sir Robert Borden is featured on the \$100 bill. He was prime minister of Canada from 1911–1920 and led Canada during World War I.

# Money and finances

You probably brought some savings with you to Canada to support you during your first months while you settle and look for employment. However, there can be a lot of initial expenses as you find accommodation and purchase household items. So being careful with your money is important, and you will need to understand how finances work in Canada. Here is an overview of some money matters you will encounter after landing.

## Money

### Currency

Canada's official currency is the Canadian dollar (\$). There are 100 cents (¢) in a dollar. Coins, which are minted by the Royal Canadian Mint, are different in size, shape and colour. This allows you to quickly tell them apart. Coins all feature an effigy of Her Majesty Queen Elizabeth II, Queen of Canada. Coins also have nicknames which are used by Canadians in everyday life. These include:

- 1¢ – penny, with an image of maple leaves on the back (the penny was removed from circulation in 2012);
- 5¢ – nickel, with the image of a beaver on the back;
- 10¢ – dime, with the image of the famous sailing schooner Bluenose on the back;
- 25¢ – quarter, with the image of a caribou or elk on the back;
- \$1 – dollar or “loonie,” with the image of a common loon on the back;
- \$2 – two dollars or “toonie,” with the image of a polar bear on the back.



All paper money is printed by the Bank of Canada in the same size, but each bill is a different colour. The most common paper bills are:

- \$5 – blue, with a portrait of Sir Wilfrid Laurier, prime minister 1896–1911;
- \$10 – purple, with a portrait of Sir John A. Macdonald, prime minister 1867–74 and 1878–91;
- \$20 – green, with a portrait of Her Majesty Queen Elizabeth II, Queen of Canada;
- \$50 – red, with a portrait of W. L. Mackenzie King, prime minister from 1921–30 and 1935–48;
- \$100 – brown, with a portrait of Sir Robert L. Borden, prime minister 1911–20.





## Exchanging foreign money into Canadian money

Before coming to Canada, it is a good idea to change some money from your country of origin into Canadian dollars. This way, you will be able to pay for things you will need right away, including transportation and food. You can also exchange money after you arrive. Most airports have foreign exchange offices. You can also get cash from automated banking machines (ABMs) using a foreign debit or credit card.

## Sending money

If you send money through the mail, do not send cash. Use a cheque or money order. You can also directly transfer money to another account. Ask your bank about these options.

You can also buy a money order at the post office or wire money through private money order or transfer services (consult the Yellow Pages for listings or ask at an immigrant-serving

organization). Remember that some costs are attached to these transactions, so make sure that you understand them before you transfer money.

## Cost of living

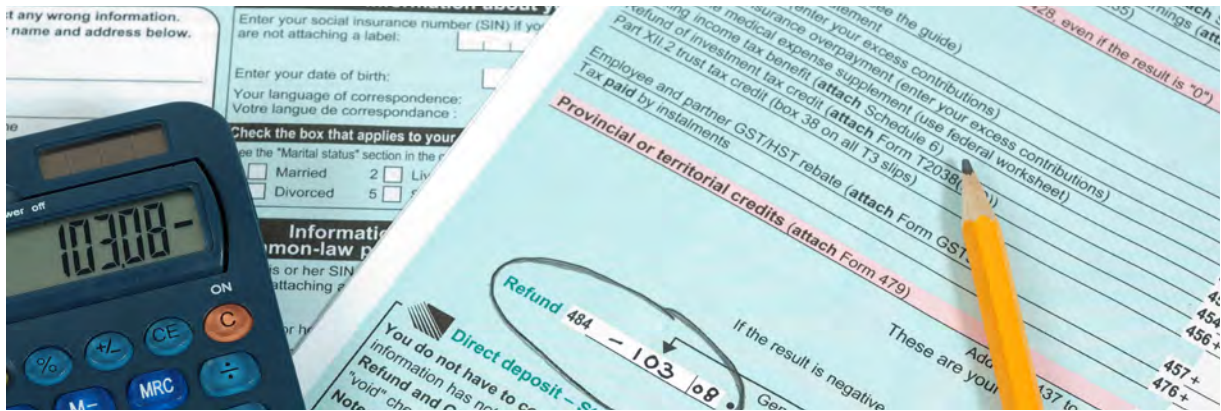
The cost of living varies greatly in Canada, depending on the province or territory where you settle. Cost also varies between big cities and rural areas. It is usually less expensive to live in a smaller city or town. For more information on the cost of living, consult the website of the province or territory, or the city of destination.

## Tipping

Giving a “tip” for good service is often done in restaurants, bars, hotels and taxis, as well as in certain other situations. A tip is extra money you pay to reward the person serving you for their good work and courteous service. The standard amount for a tip is usually 10 percent to 15 percent of the bill.







## Taxation

Residents of Canada pay a variety of taxes to all three levels of government: federal, provincial or territorial, and municipal. These taxes are used to fund government programs and services, including health care and education.

### Income tax

Residents of Canada must pay income tax on income received throughout the year. If you receive a salary, taxes are deducted automatically throughout the year. If you are self-employed, you may be required to pay your taxes in a single payment or in several payments. Each year, you must submit an Income Tax and Benefit Return to inform the government of how much money you earned and how much tax you paid. If you paid too much tax, you will get a refund. If you paid too little, you will have to pay more.

By filing an Income Tax and Benefit Return, you may qualify for various government benefits, such as the Canada Child Tax Benefit (CCTB), the Universal Child Care Benefit (UCCB) and the Goods and Services Tax/ Harmonized Sales Tax (GST/HST) credit. You may also qualify for benefits from provincial or territorial government programs. For more information, see [www.cra-arc.gc.ca/bnfts/rltd\\_prgrms/menu-eng.html](http://www.cra-arc.gc.ca/bnfts/rltd_prgrms/menu-eng.html). For more


information on the CCTB and UCCB, go to [www.cra.gc.ca/bnfts](http://www.cra.gc.ca/bnfts) or call the Canada Revenue Agency (CRA) at **1-800-387-1193**. For more information on the GST/HST credit, go to [www.cra.gc.ca/gsthstcredit](http://www.cra.gc.ca/gsthstcredit) or call **1-800-959-1953**.

You can obtain income tax forms from any post office or CRA tax services office (for addresses, go to [www.cra.gc.ca/tso](http://www.cra.gc.ca/tso) or see the Blue Pages). Federal and provincial income tax forms come in the same package, except in the province of Quebec. Your address on December 31 of each year determines in which province you have to file your tax forms. So, if you lived in Quebec at the end of the year, you will have to file a separate provincial tax return. For more information, visit Revenu Québec's website at [www.revenuquebec.ca/en](http://www.revenuquebec.ca/en) or call **1-800-267-6299**.

If you consider leaving Canada for an extended period of time, make sure to notify the CRA as you may need to file an income tax return for that year.

The CRA has many publications that may be helpful to newcomers (consult [www.cra.gc.ca/forms](http://www.cra.gc.ca/forms) or call **1-800-959-2221**). They also have volunteers who can help you fill out your tax forms, under the Community Volunteer Income Tax Program. This is a free service.





The deadline for completing your tax return is April 30 of each year.

### Tax-free savings

In Canada, there are many ways to help you save money to reach your goals. You can save money in a Tax-Free Savings Account (TFSA) or save for your retirement by investing in a Registered Retirement Savings Plan (RRSP). For more information on TFSAs, visit [www.tfsa.gc.ca](http://www.tfsa.gc.ca) or ask a representative at your bank or financial institution. For more information on RRSPs, visit [www.cra.gc.ca](http://www.cra.gc.ca) (click on “Individuals” and “RRSPs and Related Plans”) or ask a representative at your bank. You can also save money for your children’s education with a Registered Education Savings Plan (RESP). For more information on RESPs, see the section on *Education*.

### Other taxes

Whenever you buy something, a GST will be added to the price. You may also be required to pay a Provincial Sales Tax (PST), which varies from province to province. In some provinces, the GST and the PST have been combined to form the HST. Remember, in Canada, prices generally do not include these taxes – they are added when you pay. For more information, consult [www.cra.gc.ca/individuals](http://www.cra.gc.ca/individuals). If you own your own home, you will also pay property and school taxes. For more information on these taxes, contact your municipal government.

### Further information on taxation

For more information on federal taxes, contact the CRA (visit [www.cra.gc.ca](http://www.cra.gc.ca) or call **1-800-959-8281**). For information on provincial taxes, contact your provincial or territorial ministry of revenue (you can find the contact information in Table 3.2 in the section on *Sources of information*).

Canadians have access to a variety of financial services and products that can be quite complicated. When used properly, these services can increase convenience, create savings and even generate wealth. But when people do not have the right tools or knowledge about the options, consequences and responsibilities which come with purchasing or using financial services, they often run into money problems.

It is important for Canadians to be very careful about how they manage their money and be informed before making major decisions, such as taking out a loan, using credit or entering into a mortgage.

The Government of Canada helps through the Financial Consumer Agency of Canada (FCAC) by providing information and advice to help Canadians spend responsibly, budget for the future and family, and be better informed before making important decisions about money.

For important information, please visit [ItPaysToKnow.gc.ca](http://ItPaysToKnow.gc.ca).

## Banking

Banks and other financial institutions such as “credit unions” and “caisses populaires” are safe places to keep your money. If your financial institution is a member of the Canadian Deposit Insurance Corporation, the government insures the money in your account up to a maximum of \$100,000 (go to [www.cdic.ca](http://www.cdic.ca) for more information).

A bank account allows you to write cheques, use ABMs to pay your bills, receive funds through direct deposit or use a debit card for purchases. You can get help with these services at your bank branch during business hours. You can also have access to many of these services 24 hours a day, seven days a week, at an ABM, or through telephone or Internet banking. Telephone and Internet banking are very common ways for Canadians to do their banking transactions. Ask your bank for details.

### Opening a bank account

In Canada, you have the right to a personal bank account, even if:

- You do not have a job;
- You do not have money to put in the account right away;
- You have poor credit rating; or
- You have been bankrupt.

To open a bank account, you must go to the bank in person and present acceptable identification pieces. The documents you present must be original (not photocopies) and in good condition. Identification that has expired is not valid. There are different combinations of identification you can use to open a bank account (see Box 12.1).

### Box 12.1: Identification required to open a bank account

When you open a bank account in Canada, you will need to provide appropriate identification. There are several options.

1. Show two pieces of identification document (ID) from List A.
2. Show one piece of ID from List A and one piece of ID from List B.
3. Show one piece of ID from List A and have someone that the bank knows confirm that you are who you say you are.

#### List A

- A Canadian driver's licence\*
- A Social Insurance Number (SIN) card
- An Old Age Security (OAS) card with your SIN
- A provincial or territorial health insurance card (except in Ontario, Prince Edward Island and Manitoba)\*\*
- A permanent resident card or a Citizenship and Immigration Canada (CIC) form IMM 1000, IMM 1442 or IMM 5292

\*Financial institutions cannot require a Quebec driver's licence for identification purposes, but you may present one if you wish.

\*\*Financial institutions cannot require a Quebec health insurance card as a piece of identification, but you may present one if you wish.

#### List B

- An employee ID card with a photograph, from a known employer
- A debit card or bank card with your name and signature on it
- A Canadian credit card with your name and signature on it
- A Canadian National Institute for the Blind (CNIB) client card with your photograph and signature on it
- A valid foreign passport



Remember: Unless the personal bank account you are opening pays interest, you do not need to provide your SIN to the bank.

Note: You do not have to have a permanent address to open a bank account. However, if you do provide an address, the bank may ask you for proof that you live there. An example of such proof would be a recent electricity, cable or telephone bill that includes both your name and address.

If you do not have acceptable identification, contact your federal, provincial or territorial government for information on how to get the pieces of identification you need.

### Main types of bank accounts

Chequing accounts allow you to write cheques and usually include the use of a debit card. They often have lower transaction fees than a savings account and may or may not have a fixed monthly fee. You will need a chequing account if your employer uses payroll deposit. Payroll deposit allows your employer to deposit money directly into your chequing account (without of course being able to take out money).

Savings and investment accounts are helpful if you want to save money because they provide higher interest than chequing accounts. With these accounts, you may be allowed to make only certain types of transactions or a certain number of transactions. Additional transactions may be expensive. That is why most consumers who open a savings account also have a chequing account for their day-to-day banking needs.

There are many investment opportunities available in Canada. To learn more about investments, contact your bank or consult the FCAC website at **ItPaysToKnow.gc.ca**.

### Debit cards

Debit cards are accepted in many places and are a popular form of payment in Canada. They are a safe, convenient way to pay for purchases directly from your bank account (direct payment). Make sure that you have sufficient funds in your account when you use direct payment. When you use your debit card in stores, or at an ABM that is not owned by your financial institution, you may be charged an additional fee.

For tips regarding the use of your debit card, consult the FCAC website at **ItPaysToKnow.gc.ca**.





## Cheques

In Canada, cheques are usually used to pay bills by mail, to pay larger amounts (for example, your rent) or where credit cards or direct payment are not accepted. Your bank may charge you a fee for every cheque that you write. You need to have enough money in your account when you write a cheque. If not, the cheque might be returned to you for non-sufficient funds (NSF) and your bank will charge you a fee.

Your bank may apply a “hold” (a waiting period) on money you deposit by cheque. If you need to access your money sooner, you can speak with your bank to see if the waiting period can be shortened. You can also ask your

employer or other organizations to deposit funds directly into your account. This way, no hold will be placed on the funds. If the cheque is from a bank or other financial institution located outside of Canada, the cheque can take much longer to clear. Foreign cheques are often held for 30 days.

You have a right to cash a cheque from the federal government free of charge at any bank. You can also cash it at bank branches where you are not a customer, as long as the cheque is for \$1,500 or less and you show acceptable identification.

For more information on cheques, consult the FCAC website at **ItPaysToKnow.gc.ca**.



\$



## Credit and loans

Getting credit means that you borrow money to buy something now and pay it back later, with interest. Interest is a fee charged for borrowing the money. Interest rates can be quite high, so you should be very careful how you use credit. Credit comes in many forms: credit cards, lines of credit, mortgages and loans.

### Credit cards

Credit cards can be extremely useful and convenient. They have become part of Canadian life, and it can be hard to make certain purchases without one. You will probably save money and manage your finances more effectively if you know how your credit card works.

### Choosing a credit card

There are many types of credit cards offered by different financial institutions. To compare the features and costs of cards from different institutions, consult the FCAC website at **ItPaysToKnow.gc.ca** (look for the “Credit Card Selector Tool” and the “Credit Card Comparison Tables”).

Before you make your final choice, make sure you know and understand all the terms and conditions of your credit card, including:

- The interest rate you must pay on purchases, cash advances and balance transfers;
- How the interest is calculated;
- The annual fee and other applicable fees;
- The grace period (the number of days by which you can be late with a payment);
- The minimum monthly payment;
- What happens if you make your payments late;
- Other features, such as introductory offers;
- How your payment will be applied; and
- How to make a complaint if you have a problem with your credit card.



## Box 12.2: Preventing fraud

### Protecting your Personal Identification Number

Debit and credit cards are a convenient method of payment, but you should always be careful when using these cards. Use caution and follow these safety tips:

- Never provide your Personal Identification Number (PIN) to anyone, including family, friends, financial institution employees or law enforcement agencies.
- Keep your card in a safe place and never let anyone else use it.
- Memorize your PIN. If you must write it down, make sure anyone who finds it will not know what it is. Do NOT keep your PIN in the same wallet, purse, etc., that contains your card.
- When selecting a PIN, do not use obvious information, such as your name, telephone number, date of birth or SIN.
- Check your balance and account statements frequently to verify the transactions you made.
- If your card is lost or stolen, inform your financial institution immediately.
- Cover the PIN pad when you enter your PIN at an ABM or a terminal in a store.
- Only make transactions when and where you feel safe.
- If you suspect that someone knows your PIN, change it immediately and contact your bank.

If you find any transactions in your account statement that you have not authorized, you should do the following:

For a bank account

- Contact your bank immediately and inform them of the amount and date of the unauthorized transaction. The bank may be able to explain it. If the transaction is fraudulent, the bank will be able to tell you what to do next. Keep all the documents that provide evidence of the fraud. Write down the name of the person you spoke to at the bank, as well as the date and time you called.





For a credit card

- Contact immediately the institution that provided your credit card and report the unauthorized transactions. Write down the name of the person you spoke to, as well as the date and time of your call.
- File a report with the local police. They will give you a report number that you should keep since your credit card company may ask for this number.

### Telemarketing

You may get telephone calls from people who are trying to sell you something. They may be honest, but they might not be. The best way to protect yourself is never to give out any personal or financial information to anyone over the telephone unless you have made the call yourself. If you feel uncertain about the caller, just hang up.

### “Phishing” (email fraud)

If you receive an email asking you to enter or verify personal information (such as a credit card number, an online banking password or a SIN), do not respond. It is most likely an attempt to steal your money or your personal information. Do not respond even if the email looks like it comes from your bank or financial institution.

**A legitimate company would NEVER contact you unsolicited and ask you to provide your PIN or password over the telephone or online.** Remember that financial institutions will never notify you of a problem with your account through an unsolicited email, and they will never ask you to send or confirm personal or financial information by email.

For more information about your rights and responsibilities related to financial fraud, visit the FCAC’s website at **ItPaysToKnow.gc.ca**.

### Applying for a credit card

You can apply for credit cards at most banks. Credit cards allow you to spend money on credit and be billed for it within a month. If you pay the full amount back by the due date, you will not be charged interest. If you use your credit card for cash advances, you will be charged interest starting on the date you withdraw the money and continue to be charged interest daily until you pay off the entire cash advance amount.

When your credit card arrives, it will have a card agreement or contract with it explaining the major terms and conditions of the card. Make sure you read and fully understand it, and keep it for your records.

For more information about credit cards, consult the FCAC’s website at **ItPaysToKnow.gc.ca**.



## Personal bank loans

Personal bank loans can often be useful in helping you manage payment for expenses such as post-secondary education, a car or home renovations. Before signing a loan agreement, make sure you clearly understand your obligations when it comes to late or missed payments, co-borrowing, payment of fees and the interest rate.

For more information on personal loans, visit FCAC's website at **ItPaysToKnow.gc.ca**.

## Lines of credit

A line of credit can be a good short-term loan solution. It often has lower interest rates than other credit products (such as a payday loan or credit card advance) and offers different repayment options. A line of credit allows you to borrow money as needed, up to a maximum credit limit. You are charged interest from the day you withdraw money and until you pay back the loan in full.

## Credit reports and scores

In Canada, whenever you take out a loan, use a credit card or take advantage of a “buy now, pay later” offer, a credit-reporting agency collects this information. This becomes part of what is called your credit history. It includes information about whether or not you make your payments on time, and how long it takes you to pay back money you have borrowed.

Having a good credit history and credit score is important. Banks and other financial institutions usually review your credit history and score when deciding whether or not to grant you a loan or credit. Landlords may use your credit history to decide whether or not they will rent to you. If your credit history or score is poor, a lender may refuse to give you a loan or you may have to pay a higher interest rate.

One of the ways to start building a credit history is to get a credit card. However, to maintain a good credit history, make sure to always pay your bills in full and on time, including rent, utilities, cable and insurance premiums.

For more information on credit reports and scores, ask your bank or consult the FCAC website at **ItPaysToKnow.gc.ca**.

### Box 12.3: Payday loans

A “payday loan” is a short-term loan that you promise to pay back from your next paycheck. Payday loans usually have high interest rates and are therefore a very expensive way to borrow money. They are offered by privately owned payday loan companies and by most cheque-cashing outlets. These businesses may not be regulated by the government.

For more information on the cost of payday loans, consult the FCAC's website at **ItPaysToKnow.gc.ca** to read the publication *The Cost of Payday Loans*.

### Box 12.4: Knowing and protecting your rights

In Canada there are laws, voluntary codes of conduct and public commitments in place to protect financial consumers. The federal government created an independent body called the FCAC to protect and inform consumers of financial services.

For general information about the FCAC or any matter related to financing and banking, consult **ItPaysToKnow.gc.ca** or call **1-866-461-3222**.





"The Loyalists Landing" by Adam Sheriff Scott.

# Transportation

## Travelling around Canada

### Airplane

Due to Canada's large size, travel between regions and major cities is often done by airplane. All main cities have airports with regularly scheduled flights to and from many destinations. Two airlines, Air Canada and West Jet, have the largest network of routes. Smaller airlines offer flights between airports within more limited regions of the country. If you are travelling to a location that does not have a main airport (for example, a town or rural area), then you will need to fly to the nearest main airport and either rent a car or take a bus to your final destination. To fly in Canada, you need a piece of photo identification issued by the federal, provincial or territorial government in Canada, or a foreign passport.

You can get more information and buy tickets by consulting airline websites or at most travel agencies (consult the Yellow Pages or search the Internet for listings) and at airports.



### Train

Depending on where you are in Canada, taking the train might be the best way to travel. Canada's rail network extends across the country, from Halifax, Nova Scotia, in the east to Vancouver and Prince Rupert, British Columbia, in the west. The train is a particularly good option when travelling in Ontario and Quebec along the tracks that link Windsor-Toronto-Ottawa-Montréal-Québec City because there are many trains each day and distances are short. Trains in Canada are safe and comfortable. A variety of essential services are available on trains and at train stations. It is often cheaper to buy train tickets in advance.

You can get more information and buy tickets from Via Rail Canada by visiting **[www.viarail.ca](http://www.viarail.ca)**, calling **1-888-842-7245** or going to a train station in person.







## Bus

Catching a bus is generally the cheapest way of travelling between cities and is often the only way of getting to smaller towns if you are not driving a car. Remember that bus travel can be very long due to the great distances involved. Most buses have air conditioning and a washroom on board. On longer trips, stops are made from time to time so that passengers can buy food and other necessities. The largest network of bus routes is run by a company called Greyhound and its affiliates. Other bus companies offer service between destinations in particular regions.

You can get more information and buy tickets by calling or visiting your local bus station or contacting a bus company that operates in your area (see the Yellow Pages or search the Internet).



## Ferry

In coastal areas of Canada such as British Columbia and the Atlantic Region, ferry boats are a common mode of transportation. Many ferries transport both passengers and vehicles.

You can get more information and buy tickets from ferry companies that operate routes in your area. Visit a local ferry terminal or search for ferry companies in the Yellow Pages or online.



## Car

Canada has an extensive network of highways, making long distance travel by car possible between most destinations. Remember that car travel can sometimes be very long. For more information on cars and driving, see the subsection on *“Driving in Canada”* below.



## Urban transportation

### Public transportation (public transit)

All cities and most major towns in Canada have a public transportation system with one or more modes of transportation (bus, subway, train, etc.). Routes generally reach most parts of a city or town, but service is usually more frequent in central areas. If you plan to use public transportation to move around every day, you should research transportation options before deciding where you will live.

The bus is the most common form of urban transportation in Canada. In addition to bus networks, some cities also have streetcars (trams), light-rail trains or subways. In most cases, you can easily transfer from one mode of transportation to another.

To use public transportation, you must purchase a ticket or a transit pass. Transit passes allow you unlimited use of public transportation for a specific period (one month or more). They are usually cheaper than buying many tickets if you plan to use public transportation often.


You can get more information about public transportation in your city or town by visiting an information kiosk at a main transit station, calling a transit information line (see the Blue Pages under “Transit”) or visiting the website of your municipal government. In most cities, you can buy tickets at major transit stations, convenience stores or directly from the bus driver (you will need to provide the exact amount).



### Transportation for people with physical disabilities

Public transportation often has features to assist people with physical disabilities. In many cities and towns, there are also transportation services available specifically for people with limited mobility, such as specially equipped buses. You can find out about these services in the same way you would learn more about other public transportation options (see above).





## Etiquette on public transportation

When taking public transportation such as a bus or train, it is important to understand the unspoken rules of conduct in the shared space. Here are a few things to note:

- Be courteous and respectful of others around you (for example, maintain an appropriate noise level when talking or making a phone call).
- If all seats are taken, it is courteous to give up your seat for an elderly or disabled person, or to a pregnant woman or an adult with small children.
- When boarding a bus, train or streetcar, you will be asked to go as far back as possible, especially if it is crowded. And hold on so you do not fall when moving.
- If you are carrying a backpack or a large shoulder bag in a crowded public transit vehicle, keep them close to you, preferably at your feet to avoid hitting people with it as you walk by.
- Food is generally not allowed on public transportation.
- When getting on a vehicle or elevator, let passengers vacate it before you get on.
- Avoid pushing or touching others in order to make more room for yourself. Sometimes public transit can become very crowded, but it is important to keep calm and give others appropriate personal space.
- If you see a fight or emergency, there are emergency indicators that you can activate.
- When riding up or down an escalator, the left side is typically for walking, the right side for standing.
- Do not leave behind trash on vehicles.
- Have your proof of payment accessible in case you are asked to show it.

## Exploring with public transit

Indian-born immigrant Mayank Bhatt says he has never had a car in his life and continues to rely on buses, subways and trains to get around. “I have always used public transport,” he says. “During our early days in Toronto, my family would often take the Go Train and travel in different directions – to Oshawa and Brampton and Malton, and the Go Bus to Guelph, New Market, Aurora and Stouffville. It’s an inexpensive and pleasant way to explore the vast and sprawling neighbourhoods of the Greater Toronto Area (GTA).”

## Taxis

All cities and towns have one or more companies that offer taxi service. Taxis have automatic meters that use set rates to calculate the cost of your trip. This cost is based on a combination of travel distance and travel time. The rates are fixed and cannot be negotiated. You simply pay the amount indicated on the meter at the end of your trip. If you want to have an idea of how much your trip will cost, ask the driver before the trip starts. Many drivers will also hope for a tip, especially if they help you with lots of bags. Taxis are quite expensive, so most people only use them when they do not have another option. Taxi drivers have an official identification card to indicate that they are licensed by the city. This card should be displayed on the dashboard of the taxi.

There are two ways of catching a taxi:

1. Call for a taxi to pick you up. You can find the telephone numbers of taxi companies in the Yellow Pages (look under “Taxi Companies”). When you call for a taxi, the operator will ask you to provide the pick-up address, your name and possibly the destination address as well.
2. Catch a taxi at a taxi stand or “hail” a taxi on the street by standing on the sidewalk and waving your hand at an empty taxi driving past.



Bike path on Prince Edward Island.

## Walking and cycling

Walking and cycling are healthy and cheap ways of getting around Canadian cities and towns. Cycling is permitted on most streets. However, many cities also have specific lanes and paths for cyclists. When you leave your bicycle unattended, make sure to lock it to a bike rack on the sidewalk in order to prevent it from being stolen.

You can generally get a map of bicycle networks from local bike shops or from the municipal government (at information kiosks or online). Bikes are available new and used. To buy one, consult the Yellow Pages or search the Internet for bicycle shops in your area. Cyclists can usually get information on the rules of the road from the same provincial or territorial government department that regulates cars and driving.





## Driving in Canada

### Driving licences

To drive a car in Canada, you will need a driver's licence. It is illegal to drive without a licence and the penalties for doing so are very high. In Canada, a driver's licence is issued by provincial and territorial governments. You must get a licence from the province or territory in which you live. This licence will allow you to drive anywhere in Canada. You must have it with you whenever you are driving.

If you have a valid licence from your country of origin, you will probably be able to use this to drive in Canada for a short period after arriving. Check with your provincial or territorial government department responsible for cars and driving for details (see Table 13.1 for contact information). If you plan to use a foreign driver's licence in Canada, you should get an International Driving Permit (IDP) in your country of origin. An IDP provides a translation of your licence into a variety of languages, including French and English.

The process for getting a driver's licence in Canada depends on the province or territory in which you live and on your driving background. You may need to pass a written examination on the rules of the road (study guides are available) and one or two driving tests. You may choose to pay for driving lessons to prepare for the driving tests (see the Yellow Pages or search the Internet). Once you have a licence, it will have to be renewed periodically (see the expiry date on your licence).

You can find more information on driver's licences from the department that regulates cars and driving in your province or territory. This information is available on the Internet and by telephone using the contact information listed in Table 13.1, or in person at a service centre (see the Blue Pages or the government website for locations).






Table 13.1: Provincial and territorial government departments that license cars and drivers

Province/Territory	Contact information
Alberta	Service Alberta www.servicealberta.gov.ab.ca/Drivers_MotorVehicles.cfm Telephone: 310-0000 (toll-free anywhere in Alberta) 780-427-2711 (outside of Alberta)
British Columbia	Insurance Corporation of British Columbia www.icbc.com/licensing Telephone: 1-800-950-1498
Manitoba	Manitoba Public Insurance www.mpi.mb.ca Telephone: 1-800-665-2410
New Brunswick	Service New Brunswick www.snb.ca Telephone: 1-888-762-8600
Newfoundland and Labrador	Department of Government Services www.gs.gov.nl.ca/drivers Telephone: 1-877-636-6867
Northwest Territories	Department of Transportation www.dot.gov.nt.ca Telephone: Look online for regional “Issuing Offices” telephone numbers
Nova Scotia	Service Nova Scotia www.gov.ns.ca/snsmr/rmv Telephone: 1-800-670-4357
Nunavut	Government of Nunavut www.gov.nu.ca Telephone: 1-877-212-6438
Ontario	Ministry of Transportation Ontario (MTO) www.mto.gov.on.ca Telephone: 1-800-387-3445 or see the Blue Pages for your local MTO number
Prince Edward Island	Access PEI www.gov.pe.ca/egovernment Telephone: 902-368-5200 or call a local “Access PEI” office
Quebec	Société de l’assurance automobile du Québec www.saaq.gouv.qc.ca/en Telephone: 1-800-361-7620
Saskatchewan	Saskatchewan Government Insurance www.sgi.sk.ca Telephone: 1-800-667-9868
Yukon	Department of Community Resources www.hpw.gov.yk.ca/mv Telephone: 1-800-661-0408





## Car insurance

It is strictly illegal to drive without car insurance in Canada. If you own a car, you must get insurance coverage. If you regularly drive a car that belongs to a relative or friend, you should make sure you are listed on their automobile insurance plan. If you rent a car, you will need to arrange insurance through the car rental agency.

There are different types of car insurance plans available. Some insurance plans cover only the costs associated with damages and injury to others if you are at fault in an accident. Other plans also cover injuries to yourself and damage to your car. The cost of car insurance depends on the insurance plan you choose and other factors such as your age, driving experience, driving record and place of residence. The cost also varies between insurance companies. For this reason, you should contact a few companies for information on the price of their insurance plans. Before choosing an insurance plan, you should also make sure you understand what it covers. You can find contact information on insurance companies in the Yellow Pages or by searching the Internet.

## Driving laws and rules

Driving laws are strictly enforced in Canada, and penalties for breaking the law are generally heavy. There are too many laws to list fully here. These are some of the most important ones to know:

- You must have a driver's licence to drive.
- You must be covered by an automobile insurance plan to drive.
- Always drive below the speed limits posted on the side of the road. Fines for speeding (that is, driving faster than the speed limit) are expensive and can raise the cost of your car insurance. Speeding can also lead to your driver's licence being suspended.

- Wear a seatbelt and ensure that everyone else in the vehicle is also doing so.
- Drunk driving is a very serious offence in Canada. If you are stopped by the police or have an accident with a blood alcohol level above the legal limit, the penalties are severe. You can lose your driver's licence, receive a criminal record and even be sent to prison. If you are a temporary resident, it may also affect your status in the country.
- Give priority to emergency vehicles (police cars, ambulances, fire trucks) when their sirens are flashing. Pull off the road to allow them to pass.
- Stop and wait when a yellow school bus is stopped with the red lights flashing. You must do this whether you are behind the bus or driving toward the bus in the opposite direction.
- Give priority to pedestrians and be respectful of cyclists.
- Use your signals when you turn or switch lanes.
- Be courteous on the road. For example, allow other cars to enter your lane. Also, generally keep to the right-hand lane; left-hand lanes are for faster vehicles or passing.
- Talking on a handheld cell phone and/or texting are not advisable and against the law in some provinces.

Take the time to learn the rules in your province or territory.

If you have an accident with another vehicle or hit a pedestrian, it is a serious crime to leave the scene of the accident. Use the emergency number (**911**) to call the police and an ambulance (if necessary). Wait until the emergency services you called arrive. If the accident involves another vehicle, you must exchange the following information with the other driver: name, address, telephone number, licence plate and driver's licence numbers, insurance company name and insurance plan number.

For a complete list of laws, rules and regulations about driving, get a copy of the driving guide issued by the department that regulates cars and driving in your home province or territory. These guides are usually available at service centres, online and in stores.

### Buying or leasing a car

You can buy a car new or used from a car dealer. You can also buy a used car from another person who is selling his or her car. In most provinces and territories, used cars must pass a safety certification before they can be driven. If the car is not sold with a valid safety certificate, it is your responsibility to arrange certification from a licensed mechanic. You are also responsible for paying for any repairs that are necessary for the car to pass the certification. After you buy a car (new or used), it must be registered with the department that regulates cars and driving in your province or territory. At the time of registration, you will also need to get a licence plate.

As an alternative to buying a car, many people in Canada lease a car from a car dealer. A lease is a legal agreement between you and the dealer in which you agree to pay them a fee to use the car for a specific period of time (usually several years). After this period ends, you must return the car to the dealer in good condition.

Since a lease is a legal agreement, make sure you understand the terms and conditions of the lease before signing.

If you only need a car occasionally or for short periods, it is always possible to rent a car from one of the many car rental agencies that operate in Canadian cities and towns. Make sure that car insurance is included in your car rental agreement.

In some cities, there are car-sharing programs that allow you to use a car without buying, leasing or renting one. You may want to research this option to see if it meets your needs.

You can get further information and guidance on the process of buying or selling a car from the department that regulates cars and driving in your province or territory. For information on consumer issues related to buying a vehicle, consult the Canadian Consumer Handbook produced by federal, provincial and territorial governments at [www.consumerhandbook.ca](http://www.consumerhandbook.ca) or contact your provincial or territorial consumer affairs office. For information on car dealers and car rental agencies in your town or city, consult the Yellow Pages or search the Internet.

### Safety

The Canada Safety Council has an excellent website on what drivers can do to improve road safety in Canada at [www.canadasafetycouncil.org](http://www.canadasafetycouncil.org).

Snow and ice are major driving hazards in most parts of Canada. It is particularly important for newcomers to become familiar with safety issues related to winter driving. The most basic tip is to drive slowly in snowy and icy conditions. It is also a good idea to buy special winter tires for your car (this is mandatory in some provinces).







# Communications and media

## Telephone

### Making a telephone call

Most Canadian telephone numbers have 10 digits (for example, **123-456-7890**). The first three digits are the “area code” and the seven remaining digits are the number itself. Each region in Canada has a different area code with three digits. Here is a basic description of how to make telephone calls.

- **Local telephone calls:** A local call is a call to a number within the same city or rural district. To make a local call in most regions of Canada, you simply dial the 10 digit number (area code + number). In certain regions, you only dial the last seven digits of the number (without the area code). Check with your telephone service provider for the cost of long-distance calls within Canada.
- **Long-distance telephone calls (within Canada and the United States):** A long-distance call is a call to a number that is outside your city or rural district. Any call outside your geographical area is a long-distance call, even if the number shares the same area code as yours. To make a long-distance call to a number in Canada, dial 1 + area code + number. Check with your telephone service provider for the cost of international long-distance calls.
- **Long-distance telephone calls (international):** When making an international call, you need to dial 011 (this is the “exit code”) + the country code + the area code + the number. You can find country codes and area codes for regions within other countries in the first pages of the telephone book, by dialing “0” for the telephone operator or searching on the Internet.
- **Free calls (or “toll-free” calls):** Any number that begins with 1-800, 1-866, 1-877 or 1-888 means that you will not be charged for calling that number. Simply dial all the digits (including the “1”).

The telephone book is introduced in the section on *Sources of information*. It contains the following useful information you will need to make telephone calls:

- Detailed instructions on how to make telephone calls.
- Area codes within Canada; international country codes and area codes.
- A complete list of residential and business telephone numbers.





## Box 14.1: Automatic answering service

Many businesses and government departments have automatic answering systems that give you recorded instructions on how to get information or to direct you to an appropriate agent. You may be asked to select options by pressing the numbers on your telephone or by pressing “pound” or “star.” The pound key is the one that looks like this [#] and the star key is the one that looks like this [\*].

Many telephones (private, business and government) have answering machines that allow you to leave a message if someone is not available at the time you call. The telephone will ring and then a recorded message will ask you to leave your name, number and a short message after the beep sound. When leaving a message, speak clearly and repeat your telephone number to make sure that the person who hears the message is able to call you back. Hang up when you have finished recording the message.

### Telephone service

There are two main types of telephone service in Canada:

- Fixed line telephones (“home phones” or “land lines”); and
- Cell phones.

It is possible to get home telephone service almost anywhere in Canada. Cell phone service is available in all major urban regions and the more populated rural areas as well. To obtain either type of telephone service, contact a private telephone company in your area. Most companies offer both fixed and cellular services, but some offer only one or the other.

Depending on your country of origin, you may find that the cost of cell phone service in Canada is quite high. However, there are many different types of fixed and cell phone “plans” available depending on your needs and how much you want to pay per month. Special plans are available for people who make many long-distance calls (within Canada or internationally). Certain plans require you to agree to a long-term contract in exchange for cheaper service. Always find out the financial penalties for ending the service contract early and do not make any long-term commitments that you may not be able to keep. The federal government’s Office of Consumer Affairs has

published a useful guide to answer common questions and help consumers make informed decisions. This guide is available at [www.ic.gc.ca/consumer](http://www.ic.gc.ca/consumer).

It is also possible to just buy a cell phone and use prepaid calling cards that are available at convenience stores and stores that sell cell phones. This means that you do not need a “plan” and there is no service contract involved. As a newcomer, this is a quick and easy way of getting access to a cell phone.

When you sign up for a home or cell phone plan, you will generally need to provide two pieces of identification of your choice (for example, permanent resident card, driver’s licence, passport, etc.). You might also be asked to agree to a credit check or to provide proof of employment. If you have no credit history or job, explain that you are a new immigrant and ask what options are available for someone in your situation.

To find a telephone company in your area, search in the Yellow Pages or on the Internet. You can get more information on the services that each company provides by calling their information number, consulting their website or visiting one of their stores. In most cases, you can also purchase service by telephone, online and in person.

### Box 14.2: Public telephones

There are public telephones in many public places in Canadian towns and cities. You pay by using a calling card (available at most convenience stores) or by inserting coins, so make sure you have at least a few dollars in coins in your pocket. To use a public telephone, pick up the receiver and follow the instructions that appear on the screen across the telephone terminal.

### Box 14.3: Telephone services for people with special needs

Most telephone companies have special telephone equipment available for people with hearing, speech, visual or other disabilities. Ask your telephone company for details.

## Postal services

Canada Post, a division of the federal government, is responsible for postal services in Canada. Through Canada Post, you can send and receive mail and parcels to and from anywhere in the world. For information on the many services and products offered by Canada Post, consult **[www.canadapost.ca](http://www.canadapost.ca)** or visit any post office in your city or town. Post office addresses are provided on the website. In smaller towns and rural areas, the local Canada Post office is often a useful source of general information and a popular place in the community.

In Canada, there are also private “express shipping” companies that offer delivery of small packages within Canada and across the world. In addition, there are “freight” companies that you can pay to transport larger volumes of goods between locations in Canada and between Canada and other countries. For listings, see the Yellow Pages or search the Internet.



Community mailboxes such as this one serve a neighbourhood. Each household has a personal locked box.





## Internet

The Internet is a useful tool of everyday life for most Canadians. For example, many people in Canada use the Internet to search and apply for jobs, do their banking, learn about and purchase many different products, and read the news.

The Internet is provided free to patrons, at public expense, at most public libraries. For a list of libraries in your city or town, consult the Blue Pages, search the Internet or contact a municipal government information centre. Alternatively, you can pay to use the Internet at an Internet café where you will be charged based on how long you stay online.

Internet users, especially parents, should be aware of the presence of offensive, obscene and illegal content that is easily available on the Internet. It may be prudent to install software to block such content or to supervise children's Internet use to protect them from immoral and potentially criminal material.



## Television and radio

There are many private television and radio stations available in Canada, including channels aimed at immigrant communities who broadcast in many different languages. Canada also has a national, taxpayer-funded broadcaster, the Canadian Broadcasting Corporation (CBC)/Société Radio-Canada, whose services are available in English and French.

To find a store that sells televisions and radios, consult the Yellow Pages or go to a shopping area in your city or town.

To watch television at home in Canada, you have three main options:

- Use an antenna on top of your television. With this method, you will receive a small number of local channels for free. You need a “digital converter box” or a television with a “digital tuner” for the antenna to work.
- Sign up for cable or satellite television by paying a monthly fee to a cable or satellite television provider. Different types of plans are available depending on how many channels you want and how much you want to pay. To learn about different plans or to purchase a plan, contact a cable or satellite television company (consult the Yellow Pages or search the Internet for listings).
- Watch television on your computer through the Internet. Many TV channels have free online video content (both live and recorded). It is also possible to buy and download television programs from online media stores.

To listen to the radio, you have two options:

- Purchase a radio and tune into stations on the FM or AM frequencies.
- Listen to live radio online. Many radio stations broadcast for free over the Internet.



### Box 14.4: Service “bundling”

If you purchase more than one service from the same company, you can save money. For example, if you purchase Internet, telephone and cable television service from the same company, you will often get a discount. This is called “bundling.”

### Newspapers and magazines

There are several independent national newspapers in Canada and every main city has one or more local newspapers. Most newspapers have print and online versions. Local newspapers are an excellent way of learning about issues and events in your city or town. You can buy newspapers at convenience stores and at many other locations, or you can pay to have them delivered to your home.

In major Canadian cities, there are also newspapers and bulletins produced by immigrant communities. They provide members of these communities with news and information that matter to them. You can usually find them at stores that serve these communities.

In Canada, there are periodical magazines that cover many different topics – from news and current affairs to sports and hobbies.

Although newspapers and magazines are widely available, there are also specialized stores that have the best selection of national and international publications.





# Community connections

## Connecting with others

Connecting with others in your new community is an important step in the settlement process. Making new friends and contacts will help you feel at home in Canada. It may also help you advance your professional goals by creating a network of people that can support you in your search for work. There are many different ways in which you can connect with others in your new city or town. You will find some options below.

### Immigrant-serving organizations

Immigrant-serving organizations are introduced in the section on *Sources of information*. They are an excellent place to go for all your settlement needs, including recommendations on different places where you can make community connections. In fact, the organizations themselves are a great place to meet others as they offer a variety of programs and social activities you can take part in. Many also offer host and mentoring programs, which will match you up with another immigrant or Canadian to help you settle. You can find a list of immigrant-serving organizations at [www.cic.gc.ca/english/newcomers/map/services.asp](http://www.cic.gc.ca/english/newcomers/map/services.asp).



### Volunteering

Volunteering your time is an excellent way to meet people, contribute to your community and gain your first Canadian work experience. You can volunteer in many places, including community centres, schools, charitable organizations, hospitals and retirement homes, and even at immigrant-serving organizations.

To find more information about volunteering, visit [www.volunteer.ca](http://www.volunteer.ca) or ask an immigrant-serving organization for advice.





## Community centres

Joining activities and programs at your local community centre is also a good way of meeting new people who share your interests. Most neighbourhoods have community centres that offer a variety of activities and programs in the areas of:

- health, fitness and recreation
- child care and child development
- education and skills
- hobbies and leisure
- and many other areas

For a list of community centres, see the Blue Pages or consult your municipal government website.

## Sports teams and sports centres

Playing sports is another good way to meet new people of all ages. In most cities and towns, there are organized leagues for all major sports. For each sport, there are generally leagues available at different skill levels, from beginner to advanced, and for different age groups (adults, teenagers and children). There are also sports centres where you can enjoy fitness classes, swim, work out at the gym and do many other sports-related activities.

### Sports connection

Marc Miquel Helsen grew up in Canada as a child of immigrants – his mother from Spain, his father from Belgium. For him, something that best represents what Canada is all about is connecting with others over sports. He says his best memory of moving to Waterloo, Ontario, was playing pick-up soccer with an ethnically diverse group of people. “For me, weekend soccer at Waterloo Park started when, as a newcomer to this southwestern Ontario city, I was itching to find a game in which I might take part,” he says.

“After driving by a few parks I finally saw a large group of people playing on a ragged and sloping field; I asked if I could join and was welcomed warmly. Three years later, I was more than just a regular participant in these games; I was one of the crew – one among many friends.”





## Joining associations or social clubs

To get involved in your community, you may wish to join a neighbourhood association. These represent the interests of the community and offer a variety of services and supports.

There are also many opportunities for people with common interests to gather. Examples include joining ethnocultural clubs, book clubs, game clubs, and music, arts or dance clubs.

You can find out about associations and clubs in your area by consulting the Internet or the local newspaper, by calling or visiting your local community centre or City Hall.

## Getting involved in your child's school

In Canada, schools encourage parents to support their child's education by getting involved with the school and school board. This cannot only help your child succeed but also provide an excellent opportunity to meet people and become part of the school community. You can read more about how to get involved in your child's school in the section on *Education*.

## Places of worship

In addition to the private practice of religion, Canadians show their religious faith in public life and in their daily activities, for example, by charitable work, working hard and performing tasks well. They also gather in churches, synagogues, mosques, temples and other places of worship.



Rabbi at the Machzikei Hadas synagogue in Ottawa.

## Refugees thrive in Canadian freedom

In 2011, refugees from Iraq in Canada took another step forward in preserving their traditional way of life. That summer, a new church organization called an eparchy was created in Canada for Chaldean Christians who have fled extremist violence and persecution from Iraq and Iran. This new Canada-wide organization for Canadians of the Chaldean tradition will help them to remain united as a community as they seek to preserve their culture in freedom and peace. Canada has been a land of such religious and political freedom for hundreds of years for refugees from around the world. The Chaldeans are one recent example of this noble tradition.

## Your neighbourhood

Perhaps simplest of all is meeting new people in your neighbourhood. Introduce yourself to your neighbours and tell them that you are new to the country and do not know anyone. If you have children, you can also meet other parents at the local playground. While Canadians are generally very friendly, it is important to show initiative in approaching others and being friendly as well.





Citizens take the oath of citizenship.

# Becoming a Canadian citizen

The moment you arrive in Canada, you can start preparing to become a Canadian citizen. You will need to demonstrate a deep commitment to this country by living in Canada, learning to communicate in at least one of the official languages, learning about Canada and obeying Canadian laws.

To be eligible for Canadian citizenship:

- You must be a permanent resident;
- You must live in Canada for at least three years before applying to become a citizen;
- You will need to have adequate knowledge of either English or French;
- You will need to demonstrate your knowledge of Canada and the rights, responsibilities and privileges of citizenship;
- You must be 18 years old or more to apply;
- You must pass a citizenship test if you are 18 years of age or older; and
- You must attend a citizenship ceremony and take the oath of citizenship.

Citizenship requirements and the way they are assessed are subject to change. Please check the CIC website for the most up-to-date information.

Under the current rules, adults who are 55 years old or older do not have to meet the language and knowledge requirements but are encouraged to do so.

When you apply for citizenship, you may also apply on behalf of your minor children (less than 18 years old). These minors must be permanent residents of Canada, but they are not required to meet the residency, language or knowledge requirements.

To get more information and an application kit to become a Canadian citizen, visit [www.cic.gc.ca](http://www.cic.gc.ca). To learn more about Canada and the meaning of Canadian citizenship, read the free study guide for the citizenship test called *Discover Canada: The Rights and Responsibilities of Citizenship* available online at [www.discovercanada.gc.ca](http://www.discovercanada.gc.ca).



Speaker at a citizenship ceremony.





## The ceremony and oath

After passing the citizenship test, applicants are asked to attend a citizenship ceremony in their community where they will take an oath and receive a certificate of Canadian citizenship from a citizenship judge.

The citizenship oath is an oath of loyalty to Canada in the person of Her Majesty the Queen. That means that when someone swears the oath to The Queen, they are promising to be loyal to Canada. In exchange, they receive the protection of the Crown as a subject of The Queen.

These are the words recited by new citizens:

“I swear (or affirm) that I will be faithful and bear true allegiance to Her Majesty Queen Elizabeth the Second, Queen of Canada, Her Heirs and Successors, and that I will faithfully observe the laws of Canada and fulfil my duties as a Canadian citizen.”



## Acknowledgment

The content in this guide has been enhanced by Nick Noorani, an expert in adapting to life in Canada and also by individuals who have previously experienced the challenge of making their new home here.



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