

SETTLEMENT INFORMATION RENEWAL EXERCISE

Please note that this information was written for an audience of permanent residents of Canada

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1. 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 specifically for refugees during the immigration process.

What to Do Before You Travel to 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

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. 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. The translator should also give you an affidavit. This is a document on which the translator has sworn that the translation is accurate. The affidavit must be sworn in front of a person authorized to administer oaths in the country where the translator lives. 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.

2. Make an effort to improve your English or French if one of these two languages is not your first language. 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 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 *Housing*.

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 *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 (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 *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 free government health insurance card can be up to three months. For more information about healthcare in Canada and obtaining government health insurance, read the sections *Healthcare 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.
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 *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 *Canadian Law and Justice* and *Your Rights and Freedoms in Canada*.

What to Do During Your First Two Weeks in Canada

1. Learn about the many sources of information available to help you settle in Canada by reading the section *Sources of Information*.
2. Call or visit an immigrant-serving organization in your city or town to learn about the free services they provide to help you settle in Canada. For information about immigrant-serving organizations and how to find one near you, read the section *Sources of Information*.
3. Apply for a government health insurance card. A government health insurance card allows you to receive free medical care in Canada. You should apply as soon as possible after arriving in Canada. For more information, read the section *Important Documents*.
4. Apply for a Social Insurance Number (SIN). You cannot work in Canada or receive government benefits without a SIN. You should apply as soon as possible after arriving in Canada. For more information, read

the section *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 or over the telephone. For more information, read the section *Important Documents*.
6. Open a Canadian bank account. For information on opening a bank account and other financial matters, read the section *Money and Finances*.
7. Obtain a map of your city or town and learn the best way to get from one place to another. For an overview of transportation options in Canadian cities, read the section *Transportation*.
8. Learn a convenient way of making telephone calls and accessing the Internet. For more information, read the section *Communications and Media*.
9. Memorize the national emergency telephone number – **911**.

What to Do During Your First Two Months in Canada

1. If your first language is not English or French, make a plan to improve your English or French language skills. To learn about the importance of strong English or French language skills and how you can access free language classes paid for by the government, read the section *Improving Your English or French*.
2. Register your children in school. For information on the Canadian school system and how to register your children, read the section *Education*.
3. 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 *Education*.
4. Obtain a Canadian driver's licence if you plan to drive in Canada. For more information, read the section *Transportation*.
5. Learn about Canadian laws and your rights and civic responsibilities as a resident of Canada. For more information, read the sections *Canadian Law and Justice* and *Your Rights and Freedoms in Canada*.
6. 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 *Health Care in Canada*.
7. Learn about the Universal Child Care Benefit and the Canada Child Tax Benefit and apply if you are eligible. These programs provide assistance with the cost of raising children. For more information, read the section *Employment and Income*.

2. CANADA: A BRIEF OVERVIEW

Geography and Climate

Canada is the second largest country on earth, covering an area of 10 million square kilometres. 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 240,000 kilometres of coastline. Canada shares two borders with the United States: a long one in the south and a shorter one in the northwest.

Due to its large size, Canada has many different types of landscapes. 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.
- Fall and spring are transition seasons during which the weather becomes progressively colder or warmer and much of the annual rainfall occurs.
- Winter is cold, with temperatures often well below 0 degrees Celsius. 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.

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.

Cities, Provinces, Regions

Ottawa, the capital city of Canada, is located in Ontario on the border with 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), Montreal (Quebec) and Vancouver (British Columbia). The total population of these cities is over 10 million people (almost one-third of the Canadian population).

Table 2.1: Regions, Provinces/Territories and Capitals

Region	Province or Territory	Population Total: 33,54 million	Capital Cities
Atlantic Region	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>.

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 a central role in building Canadian society.

Founding Peoples

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

important contributions to every aspect of Canadian society.

“French Canadians” include Acadians, Quebecers and other French-speaking communities across Canada. The Acadians are descendants of French colonists who settled in what is now the Atlantic Region. Today, Acadian culture is flourishing and is a lively part of French-speaking Canada. Quebecers are the people of Quebec. Most are French-speaking descendants of French settlers from the 1600s and 1700s. Quebecers maintain a unique identity, culture and language. In 2006, the Canadian government recognized that Quebecers form a nation within a united Canada. There are also one million Anglo-Quebecers who form an important part of Quebec society.

“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 pioneers and builders of British origin, as well as other groups, invested and endured hardship in laying the foundations of Canada.

Land of Immigrants

Canada is often called a “land of immigrants” because over the past 200 years, millions of newcomers have helped to build and defend this country’s way of life. Today, many 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% of Canadians were born outside Canada. In Toronto, Canada’s largest city, this number is over 45%. Immigrants like you are a valued part of Canada’s multicultural society.

For more information on the Canadian people, read the Citizenship and Immigration Canada (CIC) *Discover Canada* publication available at 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 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% 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.

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 federal state, a parliamentary democracy and a constitutional monarchy.

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 of 1867

The *British North America Act*, now known as the *Constitution Act of 1867*, defines the responsibilities of the federal and provincial governments.

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, rights, 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."

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* of 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 in the federal government are called members of Parliament (MPs).
- Elected representatives in the provincial government are called members of the provincial Parliament (MPPs) or Members of the Legislative Assembly (MLAs).
- Elected representatives in municipal governments are called councillors.
- MPs, MPPs, MLAs and councillors often hold meetings to consult with the public on current issues of importance.

Constitutional Monarchy

Canada is a constitutional monarchy and part of the Commonwealth. This means that the Queen or King of England is our Head of State, while the Prime Minister is the Head of Government.

As Head of the Commonwealth, the Sovereign links Canada to 53 other nations that cooperate to advance social, economic and cultural progress.

The Sovereign is represented in Canada by a Governor General. 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. Each Lieutenant Governor is appointed by the Governor General on the advice of the Prime Minister, also normally for five years.

For more information on democracy and government in Canada, read the CIC *Discover Canada* publication available at www.discovercanada.gc.ca.

3. SOURCES OF INFORMATION

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:

- Finding housing, work and schools;
- Obtaining official documents and government services;
- Registering for free language training;
- 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 or by calling Citizenship and Immigration Canada (CIC) at **1-888-242-2100**.

The Telephone Directory (or the “Telephone Book”)

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

The telephone 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 telephone 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 telephone 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 or call **1-877-909-9356**. The printed versions of the telephone 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 or www.canada411.ca. For online government information, see the subsection on Government Websites below. For information on telephone service in Canada, read the section *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 *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 www.cic.gc.ca	
For information on employment in Canada www.workingincanada.gc.ca www.credentials.gc.ca	
Alberta	www.albertacanada.com/immigration
British Columbia	www.welcomebc.ca
Manitoba	www.immigratemanitoba.com
New Brunswick	www.welcomenb.ca
Newfoundland and Labrador	www.nlimmigration.ca
Northwest Territories	www.gov.nt.ca
Nova Scotia	www.novascotiaimmigration.com
Nunavut	www.gov.nu.ca

Ontario	www.ontarioimmigration.ca
Prince Edward Island	www.gov.pe.ca/immigration
Quebec	www.immigration-quebec.gouv.qc.ca
Saskatchewan	www.saskimmigrationcanada.ca
Yukon	www.immigration.gov.yk.ca

Two other websites with useful information for newcomers are **www.settlement.org** and **www.inmylanguage.org**. These websites are written mainly for newcomers who are settling in Ontario.

The federal and provincial 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	
<p>www.canada.gc.ca 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. www.servicecanada.gc.ca Service Canada offers access to a wide range of government programs and services</p>	
Province/Territory	Websites
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 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. The CIC information number is **1-888-242-2100** (the Call Centre is open 8 a.m. to 4 p.m. local time).

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** 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 *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**. 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.

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. 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.

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 at websites that sell books. For a list of bookstores in your area, look in the Yellow Pages or search the internet.

4. YOUR RIGHTS AND FREEDOMS IN CANADA

In Canada, both federal and provincial or territorial governments protect the rights and freedoms of individuals. Canada's *Constitution Act* of 1982 includes the *Canadian Charter of Rights and Freedoms* that protects human rights. The *Canadian Charter of Rights and Freedoms* includes the rights and freedoms that Canadians believe are necessary in a free and democratic society. The Charter guarantees certain political rights to Canadian citizens. It also guarantees civil rights to everybody in Canada. You can read the Charter at www.laws.justice.gc.ca/en/charter.

The *Canadian Charter of Rights and Freedoms* protects:

- The freedom to express your beliefs and opinions freely (including through a free press);
- The freedom to associate with anyone you wish and gather peacefully with other people;
- The freedom to practise any religion or no religion;
- The right to live anywhere in Canada;
- The right to protection from unlawful or unjust arrest or detention by the government. 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 equality. You cannot be discriminated against, in particular because of race, national or ethnic origin, colour, religion, sex, age or 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.

Gays and lesbians also have the same rights as everyone else in Canada and are protected against discrimination under the law. In 2005, Parliament passed a law extending the right to civil marriage to same-sex couples. The law also respects religious freedom, so no official of a religious group can be forced to marry same-sex couples if this goes against their beliefs.

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:

- 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.

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.

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 “age of consent” is the age when a person can legally consent to sexual activity. In Canada, the age of consent is 16 years old. However, a person under the age of 16 can legally consent to sexual activity with someone close in age if there is no relationship of trust, authority or dependency or any other exploitation of the young person (consult the link below for details on the law). The age of consent becomes 18 years old when sexual activity “exploits” the young person, such as when it involves prostitution or pornography or when it occurs in a relationship of authority, trust or dependency (for example, with a teacher, coach, babysitter). 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.

Defending Canada

In Canada, you do not have to serve in the military. However, you may choose to work in the Canadian Forces (navy, army or air force). For more information, visit 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.

5. 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 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 and Legal Representation

The basic role of courts in Canada is to help people resolve disputes fairly and with justice 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. People often 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.

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) and JusticeNet, a not-for-profit service helping people in need of legal expertise (call **1-866-919-3219** or consult 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 or call Citizenship and Immigration Canada (CIC) at **1-888-242-2100** to obtain contact information for immigrant-serving organizations).

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, do not hesitate to contact the police. If you see a crime taking place or know about criminal activities, it is your responsibility to inform the police immediately.

If the police question or arrest you, do not resist. Remember that under Canadian law, you are presumed innocent until proven guilty. Speak as clearly as possible and look directly at the officer. Be ready to show some kind of identification. If you are taken into custody, 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.

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 prohibited under the *Criminal Code* of Canada. This means that it is a crime to do things like hit, punch, beat or kick your husband or wife, partner, boyfriend, girlfriend, parent, grandparent, child, grandchild or another relative. It is a crime 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 serious offences. People found guilty of family violence are severely punished under Canadian law. Family violence also includes neglect, and financial and psychological abuse.

If you are the victim of family violence, you should 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 scare 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.

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 Canadian provinces and territories have a legal obligation to report situations where they suspect child abuse.

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.

Family Law

Marriage

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 before you came to Canada.

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 your spouse has died.

It is illegal to force anyone into marriage in Canada.

Gay and lesbian Canadians have equal treatment under the law, including access to civil marriage.

Divorce

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

In Canada, only a court can give you a divorce. Either you or your spouse can apply for a divorce, or you can apply for the divorce together. To get the divorce, you must provide proof 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 another country for a year or more and divorces you from there, under the laws of that country, the divorce would generally be legal in Canada.

Labour Laws

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

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.

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.

6. 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), 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 or by calling CIC at **1-888-242-2100**.

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 or call CIC at the number above.

Social Insurance Number

You should apply for a Social Insurance Number (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. 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 Social Insurance Number

Your Social Insurance Number (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 (banks, for example) where you are earning interest or income;
- To apply for the Canada Pension Plan, Employment Insurance, Universal Child Care Benefit, Canada Child Tax Benefit, or other benefits (see the section *Employment and Income*);
- To apply for a Canada Education Savings Grant or a Registered Education Savings Plan; 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 e-mails 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 *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 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 receive extra health coverage through the IFHP for one year from the date they arrive in Canada (with the possibility of extension for people with special needs). This extra coverage could include emergency dental, vision and pharmaceutical care. Call CIC at **1-888-242-2100** for more information.

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-healthcare-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.hss.gov.nu.ca/en/Home.aspx Telephone: 1-877-212-6438
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 http://www.ramq.gouv.qc.ca/en/citizens/health-insurance/Pages/health-insurance.aspx Telephone: 418-646-4636 (Québec City) 514-864-3411 (Montreal) 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 306-787-0146
Yukon	Yukon Health Card www.hss.gov.yk.ca/health_card.php Telephone: 1-800-661-0408, ext. 5209; or 867-667-5209

7. IMPROVING YOUR ENGLISH AND/OR FRENCH

Bilingualism

Canada has two official languages: English and French. English is the most commonly spoken language in the majority of provinces and territories.

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;
- 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.

Government-Funded Language Classes

In Canada, most newcomers who are permanent residents are eligible for free government-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 *Education*).

For Adults: Many government 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 Government-Funded Language Classes

Federal and provincial government-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 or by calling the Citizenship and Immigration Canada (CIC) information number at **1-888-242-2100**.

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.cib-osa.ca.

To find information about other language training programs funded by provincial governments, visit the website for newcomers of the province or territory in which you live (for links, see the section *Sources of Information*). You can also get information on all government-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 or call CIC at **1-888-242-2100**).

Private Language Classes

You may choose to pay for language classes at a private language school as an alternative to government-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**.
- Canadian English Language Proficiency Index Program (CELPIP), **www.celpiptest.ca**.
- Test of English as a Foreign Language (TOEFL; commonly required by universities and colleges), **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**.
- Diplôme d'études en langue française (DELF) **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.

8. 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 *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** 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** 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**).
- 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 *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** or by calling Citizenship and Immigration Canada (CIC) at **1-888-242-2100**.

Foreign Credentials 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 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

About 20 percent of Canadian jobs are in regulated occupations. Each regulated occupation sets its own requirements for obtaining a licence or certificate, usually through the provincial or territorial regulatory body or professional association. These jobs are regulated in order to protect public health and safety, and to ensure that professionals meet the required standards of practice and competence. Regulated occupations are also called *professions*, *skilled trades* or *apprenticeable trades*.

If you want to work in a regulated occupation and use a regulated title, *you must have a licence or a certificate or be registered with the regulatory body for 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, and engineering.

Most regulatory bodies and apprenticeship authorities have their own websites that provide information on:

- Licensing
- Eligibility requirements
- Foreign credential recognition
- Registration fees

In Canada, some provinces and territories regulate certain professions and trades while others do not. If you have a licence to work in one province or territory, your licence may not be accepted in others.

Requirements for entry into a regulated occupation *are different between provinces and territories*. They usually include:

- Examinations
- An evaluation of your language and communication skills
- A specified period of supervised work experience
- Fees

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, to have a specific amount of education, and even to have the right personal qualities 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 *Improving Your English 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** 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** or call or visit a Service Canada Centre near you (for telephone numbers and locations, consult the Blue Pages or visit **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.

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 and 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. 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.

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 or 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.

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.

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.

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, 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 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; **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). 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.

Workers' 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 human rights 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. Unions negotiate wages, hours of work and working conditions. Union fees will be deducted from your salary.

If you feel that your employer 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 for locations).

Table 8.1: Federal, Provincial and Territorial Departments and Ministries Responsible for Labour

Federal Department Human Resources and Skills Development Canada www.hrsdc.gc.ca/eng/labour Telephone: 1-800-641-4049	
Province/Territory	Contact Information
Alberta	Alberta Employment and Immigration www.employment.alberta.ca Telephone: 310-0000 within Alberta
British Columbia	B.C. Ministry of Labour www.gov.bc.ca/jtst Telephone: 1-800-663-7867 or 604-660-2421
Manitoba	Manitoba Labour and Immigration www.gov.mb.ca/labour Telephone: 1-866-626-4862
New Brunswick	Post-Secondary Education, Training and Labour http://www2.gnb.ca/content/gnb/en/departments/post-secondary_education_training_and_labour.html Telephone: 506-453-2597
Newfoundland and Labrador	Department of Human Resources, Labour and Employment www.aes.gov.nl.ca Telephone: 1-800-563-6600
Northwest Territories	NWT Education, Culture and Employment www.ece.gov.nt.ca/Divisions/Labour Telephone: 1-888-700-5707 or 867-873-7486
Nova Scotia	Nova Scotia Labour and Workforce Development www.gov.ns.ca/lwd Telephone: 902-424-5301
Nunavut	Government of Nunavut www.gov.nu.ca Telephone: 1-877-212-6438
Ontario	Ontario Ministry of Labour www.labour.gov.on.ca Telephone: 1-877-202-0008 or 1-800-531-5551
Prince Edward Island	Department of Environment, Labour and Justice http://www.gov.pe.ca/labour/ Telephone: 1-800-333-4362

Quebec	Travail Québec www.travail.gouv.qc.ca Telephone: 1-800-265-1414 or 1 877 644-4545
Saskatchewan	Saskatchewan Advanced Education, Employment and Immigration www.aeei.gov.sk.ca Telephone: 1-800-667-1783 or 306-787-2438
Yukon	Yukon Department of Community Services – Labour Services http://www.community.gov.yk.ca/ 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, 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;
- by using the provincial government websites or telephone numbers listed in the section *Sources of Information*;
- by contacting an immigrant-serving organization near you (go to 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 or call the Canada Revenue Agency 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 *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, 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 (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, 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, by calling **1-800-454-8731** or by visiting a Service Canada Centre (see the Blue Pages or the Service Canada website for locations).

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.

9. EDUCATION

In Canada, provincial and territorial governments are responsible for all aspects of education. This means that 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 – 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 www.education.alberta.ca 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 www.eae.alberta.ca Telephone: 780-422-5400 (for toll-free access within Alberta, first dial 310-0000)
British Columbia	Elementary and Secondary Education (schools) Ministry of Education www.gov.bc.ca/bced 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 www.gov.bc.ca/aeit Telephone: 604-660-2421 or 1-800-663-7867 (British Columbia outside Victoria and Vancouver)

Manitoba	Elementary and Secondary Education (schools) Manitoba Education www.edu.gov.mb.ca/edu Telephone: 1-866-626-4862
	Post-Secondary Education (universities, colleges, etc.) Manitoba Advanced Education and Literacy www.edu.gov.mb.ca/ael Telephone: 1-866-626-4862 or 204-945-3744
New Brunswick	Elementary and Secondary Education (schools) Department of Education and Early Childhood Development www.gnb.ca (click on "For Residents," then go to "Education") Telephone: 506-453-3678
	Post-Secondary Education (universities, colleges, etc.) Department of Post-Secondary Education, Training and Labour www.gnb.ca Telephone: 506-453-2597
Newfoundland and Labrador	Department of Education www.gov.nl.ca/edu Telephone: 709-729-5097
Northwest Territories	Department of Education, Culture and Employment www.ece.gov.nt.ca Telephone: 1-800-661-0793 or 867-873-7190
Nova Scotia	Department of Education www.ednet.ns.ca Telephone: 1-888-825-7770 or 902-424-5168
Nunavut	Department of Education www.edu.gov.nu.ca Telephone: 867-975-5600
Ontario	Elementary and Secondary Education (schools) Ministry of Education www.edu.gov.on.ca Telephone: 1-800-387-5514 or 416-325-2929

	Post-Secondary Education (universities, colleges, etc.) Ministry of Training, Colleges and Universities www.edu.gov.on.ca/eng/tcu Telephone: 416-326-1600
Prince Edward Island	Elementary and Secondary Education (schools) Department of Education and Early Childhood Development www.gov.pe.ca/education Telephone: 902-368-4600
	Post-Secondary Education (universities, colleges, etc.) Department of Innovation and Advanced Learning www.gov.pe.ca/ial Telephone: 902-368-4240
Québec	Ministère de l'éducation, du Loisir et du Sport www.mels.gouv.qc.ca Telephone: 1-866-747-6626 or 418-643-7095
Saskatchewan	Elementary and Secondary Education (schools) Ministry of Education www.education.gov.sk.ca Telephone: 306-787-7360
	Post-Secondary Education (universities, colleges, etc.) Ministry of Advanced Education, Employment and Labour www.aeel.gov.sk.ca Telephone: 306-787-9478
Yukon	Department of Education www.education.gov.yk.ca Telephone: 1-800-661-0408, local 5141 (toll-free in Yukon) or 867-667-5141

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 elementary and secondary education at public schools

(although age and residence requirements may apply). Most students in Canada attend public schools, but in many areas there are also private elementary and secondary schools that charge tuition fees.

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.

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.

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 (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 have a minimum of one university degree and special training in 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: Many different religions are practised in Canada. For this reason, public school curriculums do not give more importance to one religion than others. Instead, students receive an introduction to the world's main religions. However, in some provinces there are separate (Catholic) public schools and private schools with religious affiliations.

Textbooks and school supplies: Schools lend textbooks to their students. Parents are 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, work places, cultural institutions and city neighbourhoods). Before and after the field trip, teachers will work with students on material connected to the trip.

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 and become part of the school community. 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, 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 (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 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.

University-Colleges, 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. 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.educationau-incanada.ca or go to 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 (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: 613-746-5656 / Fax: 613-746-6721

Career colleges	National Association of Career Colleges www.nacc.ca Telephone: 519-753-8689 / Fax: 519-753-4712
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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 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 *Improving Your English 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 (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.

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. 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 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	1-855-606-2096	http://www.studentaid.alberta.ca/
British Columbia	1-800-561-1818	www.aved.gov.bc.ca/studentaidbc
Manitoba	1-800-204-1685	www.manitobastudentaid.ca
New Brunswick	1-800-667-5626	www.studentaid.gnb.ca
Newfoundland and Labrador	1-888-657-0800	www.aes.gov.nl.ca/studentaid/
Northwest Territories	1-800-661-0793	www.nwtsfa.gov.nt.ca
Nova Scotia	1-800-565-8420	www.studentloans.ednet.ns.ca
Nunavut	1-877-860-0680	www.edu.gov.nu.ca
Ontario	See website	www.osap.gov.on.ca/OSAPPortal
Prince Edward Island	902-368-4640	www.studentloan.pe.ca
Quebec	1-877-643-3750	www.afe.gouv.qc.ca/en
Saskatchewan	1-800-597-8278	www.aeei.gov.sk.ca/student-loans
Yukon	1-800-661-0408 ext. 5929 (within Yukon)	www.education.gov.yk.ca/advanceded/sfa

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 an 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 (for children aged 17 or younger) and Canada Learning Bonds (for children aged 15 or younger).

To open an RESP, both you and the child must have a Social Insurance Number (SIN) (see the section *Important Documents* for details). To learn more about RESPs and to find a list of RESP providers, consult 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 (click on "Studying in Canada," then "Online and Distance Education").

10.HOUSING

Temporary Accommodation

One of your first needs after getting off the plane 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.

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. 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 and write “condominium buyer's 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: What You Need to Know

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 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 be different 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.

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 www.servicealberta.ca/Landlords_Tenants.cfm Telephone: 1-877-427-4088 or 780-427-4088
British Columbia	British Columbia Residential Tenancy Head Office www.rto.gov.bc.ca Telephone: 1-800-665-8779 or 604-660-1020
Manitoba	Manitoba Finance – Residential Tenancies Branch www.manitoba.ca/rtb Telephone: 1-800-782-8403 or 204-945-2476
New Brunswick	New Brunswick Office of the Rentalsman www.snb.ca/irent Telephone: 506-453-2557 (Fredericton office)
Newfoundland and Labrador	Department of Government Services – Residential Tenancies Section www.servicenl.gov.nl.ca/landlord/residential_tenancies.html Telephone: 1-877-829-2608 or 709-729-2610
Northwest Territories	Northwest Territories Rental Office www.justice.gov.nt.ca/RentalOffice Telephone: 1-800-661-0760 or 867-920-8047
Nova Scotia	Service Nova Scotia – Residential Tenancy Branch http://www.gov.ns.ca/snsmr/access/land/residential-tenancies/contact.asp Telephone: 1-800-670-4357

Nunavut	Nunavut Housing Corporation www.nunavuthousing.ca Telephone: 867-975-7200
Ontario	Ontario Landlord and Tenant Board www.ltb.gov.on.ca Telephone: 1-888-332-3234 or 416-645-8080
Prince Edward Island	Prince Edward Island – Office of the Director of Residential Rental Property www.irac.pe.ca/rental Telephone: 1-800-501-6268 or 902-892-3501
Quebec	Régie du logement du Québec www.rdl.gouv.qc.ca Telephone: 1-800-683-2245 or 514-873-2245
Saskatchewan	Saskatchewan Office of Residential Tenancies www.justice.gov.sk.ca/ORT Telephone: 1-888-215-2222 or 306-787-2699
Yukon	Yukon Department of Community Services www.community.gov.yk.ca/consumer Telephone: 1-800-661-0408 or 867-667-5111

Finding a Place to Rent

Location and cost are often the most 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 or call Citizenship and Immigration Canada (CIC) at **1-888-242-2100** for contact information). 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 below). 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 or call CIC at **1-888-242-2100** for contact information). For more information on credit history, see the section *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.

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.

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). 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: What You Need to Know

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 Newcomer's Guide and Workbook*. You can download both guides at 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 (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. 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**, 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, 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.

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% 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%) 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 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 *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 and typing "hiring a home inspector" in the search box. To find an accredited home inspector, visit www.cahpi.ca or 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, 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 or call CIC at **1-888-242-2100**).

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.

11. 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, the government pays for them using money collected through taxes. When you use public health-care services, you simply 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 do not have not yet obtained a government health card. **Restrictions may apply to some newcomers depending on your immigration status (verify your situation at: <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 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: 1-800-392-1207
New Brunswick	New Brunswick Department of Health www.gnb.ca/health Telephone: 1-888-762-8600 or 506-457-4800
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 or 811
Nunavut	Nunavut Health and Social Services www.hss.gov.nu.ca/en/Home.aspx Telephone: 867-975-5766
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 Montreal) 1-877-644-4545 (rest of Quebec) or 811
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 – 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. If you cannot afford to pay for supplementary health insurance, you may be able to get extended coverage through programs provided by your provincial or territorial government.

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 *Important Documents*.

Finding a Doctor and Dentist

Doctors

Many Canadians have a family doctor they go to whenever they need to see a doctor. 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 or call Citizenship and Immigration Canada (CIC) at **1-888-242-2100**). 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 communautaire* 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 on 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 can start school, you may have to show proof that they have been vaccinated against certain diseases. You can arrange to have your child vaccinated 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.

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.

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 arrive in Canada, call CIC at **1-888-242-2100** if you need more information.

After you complete your required immigration medical assessment, no future changes to your health will affect your immigration status.

Birth Control and Family Planning

You can get sexual health information, including information about birth control, family planning and sexually transmitted infections, from a doctor or nurse. Family planning information is also available from provincial health departments and public health offices. Abortion services are available throughout Canada from a doctor.

Employment Insurance — Maternity and Parental Benefits

Employment Insurance (EI) provides benefits to eligible parents and couples who are expecting a baby or have recently had a child. You can get more information from a Service Canada Centre (see the Blue Pages or **www.serviccanada.gc.ca** for a location near you) or from the ministry responsible for labour in your province or territory.

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, 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**.

12. MONEY AND FINANCES

Money

Currency

Canada's official currency is the Canadian dollar (\$). There are 100 cents (¢) in a dollar. Coins are different in size, shape and colour. This allows you to quickly tell them apart. Coins also have nicknames used by Canadians in everyday life. Canadian coins include:

- 1¢ = penny
- 5¢ = nickel
- 10¢ = dime
- 25¢ = quarter
- \$1 = dollar or "loonie"
- \$2 = two dollars or "toonie"

All paper money is the same size, but each bill is a different colour. The most common paper bills are:

- \$5 — blue
- \$10 — purple
- \$20 — green
- \$50 — red
- \$100 — brown

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 service is expected 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 work. The standard amount for a tip is approximately 15% of the total on 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 provide residents of Canada with government programs and services, including healthcare 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_pgrms/menu-eng.html. For more information on the CCTB and UCCB, go to www.cra.gc.ca/bnfts or call the Canada Revenue Agency at **1-800-387-1193**. For more information on the GST/HST credit, go to www.cra.gc.ca/gsthstcredit or call **1-800-959-1953**.

You can obtain income tax forms from any post office or Canada Revenue Agency tax services office (for addresses, go to 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/ or call **1-800-267-6299**.

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

The Canada Revenue Agency has many publications that may be helpful to newcomers (consult www.cra.gc.ca/forms or <http://www.cra-arc.gc.ca/formspubs/menu-eng.html>, 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 or ask a representative at your bank or financial institution. For more information on RRSPs, visit 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 *Education*.

Other Taxes

Whenever you buy something, a Goods and Services Tax (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 Harmonized Sales Tax (HST). Remember, in Canada, prices generally do not include these taxes – they are added when you pay. For more information, consult **Error! Hyperlink reference not valid.** 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 Canada Revenue Agency (visit 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 *Sources of Information*).

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 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 below).

Box 12.1 Identification (ID) 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 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 card with your Social Insurance Number (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 Financial Consumer Agency of Canada (FCAC) website at www.fcac.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 www.fcac.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 www.fcac.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 www.fcac.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 social insurance number.
- 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:

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.

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” (E-Mail Fraud)

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

A legitimate company would NEVER ask you to provide your PIN or password over the telephone or online.

For more information about your rights and responsibilities related to financial fraud, visit the FCAC’s website at **www.fcac.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 **www.fcac.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 **www.fcac.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 Financial Consumer Agency of Canada website at www.fcac.gc.ca.

Box 12.3: Payday Loans

A “payday loan” is a short-term loan that you promise to pay back from your next paycheque. 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 www.fcac.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 Financial Consumer Agency of Canada to protect and inform consumers of financial services.

For general information about the Financial Consumer Agency of Canada or any matter related to financing and banking, consult www.fcac.gc.ca or call **1-866-461-3222**.

13. 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 (a town or rural area, for example), 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 or provincial 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-Montreal-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**, 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. 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).

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. 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.

- 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.

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: 1-888-803-8773 or 867-873-7406
Nova Scotia	Service Nova Scotia www.gov.ns.ca/snsmr/rmv Telephone: 1-800-670-4357
Nunavut	Government of Nunavut www.edt.gov.nu.ca Telephone: 1-877-212-6438 or 867-975-7840
Ontario	Ministry of Transportation Ontario 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 -4259 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 http://www.hpw.gov.yk.ca/mv/Telephone: 1-800-661-0408 local 5315

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.
- Do not drink alcohol and drive. This 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 not permitted in some provinces.

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, 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** 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: **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). It is also a good idea to buy special winter tires for your car (this is mandatory in some provinces).

14. 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).
- 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.
- 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 on the first pages of the telephone book, by dialling “0” for the telephone operator or 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 *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 Services

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 and 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
- Cellular telephones (“cell phones”).

It is possible to get home telephone service almost anywhere in Canada. Cellular telephone 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 cellular telephone “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 don’t 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.

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 to and from anywhere in the world. For information on the many services and products offered by Canada Post, consult www.canadapost.ca or visit a 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 “courier” 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.

Internet

The Internet is a central part of everyday life for most Canadians. The Internet will allow you to access federal, provincial or territorial and municipal government information and services provided online. It will also allow you to access non-governmental information, resources and services. 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.

If you plan to have the Internet at home, you will need to buy a computer and pay a monthly fee to an Internet service-providing company for a home Internet connection. To find a store that sells computers or a company that provides internet services, consult the Yellow Pages or search the internet. Stores that sell computers and other electronics. Many of the main telecommunications companies that provide fixed and cellular telephone services also provide home Internet services. Most companies have different Internet service “packages” that vary in terms of price and the type of service provided.

If you do not wish to, or cannot afford to, have the Internet at home, you can use the Internet for free at most public libraries. For a list of public 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.

Television and Radio

The Canadian Broadcasting Corporation (CBC)/Radio-Canada is the national public broadcaster. It operates several television and radio stations. Some stations are in English and others are in French. The most general TV station is CBC Television (English) and Télévision de Radio-Canada (French). CBC/Radio-Canada’s main radio stations are CBC Radio One (English) and Première Chaîne (French). CBC and Radio-Canada also operate websites – www.cbc.ca and www.radio-canada.ca – with news and current affairs in video, audio and text format. In addition to CBC/Radio-Canada stations, many private television and radio stations exist in Canada.

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 (including CBC/Radio-Canada channels) for free. As of August 31, 2011, you will 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 (including CBC) 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 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. You can listen to CBC/Radio-Canada stations live on the websites listed above.

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.

15. 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 *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 or by calling Citizenship and Immigration Canada (CIC) at **1-888-242-2100**.

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 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.

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, or 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 can not 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 *Education*.

Places of Worship

In addition to expressing their faith, people gather at mosques, churches, temples, synagogues and other places of worship to meet others, seek support and learn about their community.

16. 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 sufficient 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 as an individual;
- 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.

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 or call Citizenship and Immigration Canada (CIC) at **1-888-242-2100**. 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.