

Ready for Canada

Newcomer Guide



Find vital information to smoothly transition into your new Canadian life. **Everything you need, all in one place.**

Welcome to Canada: Preparing for Your Arrival

Your journey starts here.

Congratulations on your decision to move to Canada! You're embarking on an exciting journey, and we're here to guide you every step of the way.

Why this guide?

Relocating to a new country can feel overwhelming. This guide, crafted by CIC News, simplifies your adjustment to life in Canada by providing essential information, from legal requirements to everyday living.

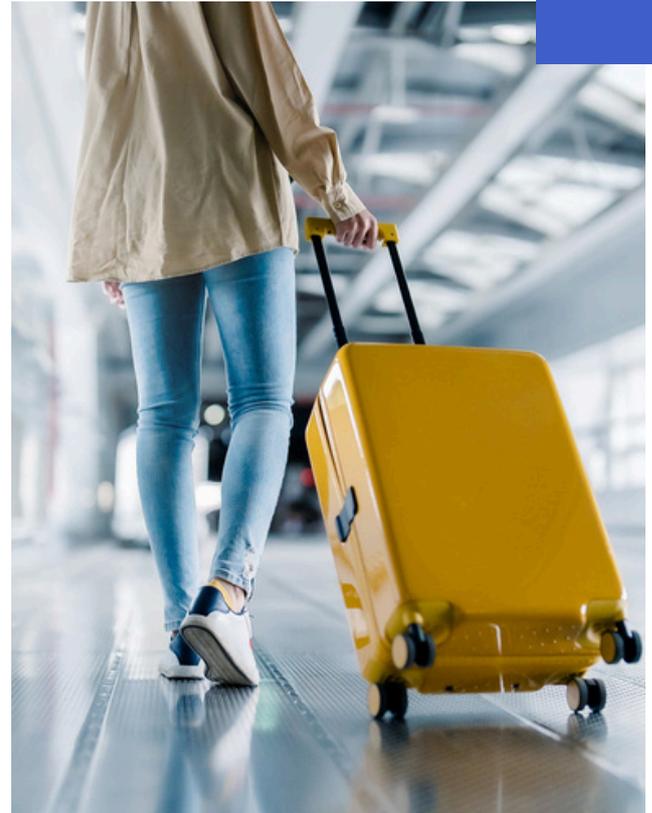
How to use this guide

Use the links in the table of contents and throughout this guide to navigate to individual sections. Each section offers practical advice and important steps to help you settle into your new life in Canada, smoothly and successfully.

In addition section two contains a task tracking sheet which can be used to keep account of your progress for each section.

Remember, you're not alone. Millions have made this journey before you, and now it is your turn to create your own success story in Canada. Let's get started!

Follow our social channels for more information:



Disclaimer

This guide is provided for information purposes only.

We have made every effort to ensure the accuracy of this guide at the time of publication, but due to the frequently changing nature of federal and provincial regulations, we can make no warranty as to the accuracy of the information at the time you are reading this.

We strongly encourage you to consult the latest primary sources prior to making any decisions, and/or consulting qualified and trustworthy professionals for advice specific to your situation.

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01

Top Tips for Newcomers

Get a quick introduction to some of the best practices and tips that newcomers can utilise when starting their life in Canada.

In this section:

- Exploring [settlement services](#)
- Understanding [tax credits and benefits](#)
- Opening [special savings accounts](#)
- Special [offers for newcomers](#)
- Learn about [employment insurance](#)
- Exploring [public library resources](#)
- Discover [tenant protection laws and rent control](#)



Top tips for newcomers

This section details some of the tips and best practices that we believe can be the most impactful for newcomers starting their lives in Canada. Many of these points are also elaborated on in sections below.

Explore eligibility for settlement services

Canada offers a range of settlement services funded by federal, provincial, and municipal governments. These services can include:

- **Language Training:** Improve your English or French skills to ease communication and integration.
- **Community Networking:** Connect with local communities and cultural groups.
- **Professional and Employment Assistance:** Get help with job search, resume building, and interview preparation.
- **Childcare Assistance:** Access support for childcare to help balance work and family life.

Check your eligibility for these services to take full advantage of the resources available. For more information visit our dedicated webpage [here](#), or read the [settlement services section](#) of our guide.

Understand tax credits and benefits

Newcomers may be eligible for various tax credits and benefits, including (among others):

- **Canada Child Benefit (CCB):** Monthly payments to help with the cost of raising children. For more information click [here](#);
- **GST/HST Credit:** A quarterly payment to offset the GST or HST you pay on goods and services. For more information click [here](#);
- **Canada Carbon Rebate:** Financial support to help with environmental initiatives. For more information click [here](#);
- **Canada Workers Benefit (CWB):** A benefit for low-income workers to boost their earnings. For more information click [here](#);
- **Canada Training Credit:** Helps cover costs related to training and education. For more information click [here](#); and
- **Canada Caregiver Credit:** Provides support for individuals who care for family members with disabilities. For more information click [here](#).

If possible, report your income early to access these benefits before the new tax year begins. For more information on filing taxes in Canada, visit our dedicated webpage [here](#), or visit the [tax section](#) of our guide.



Open special savings accounts

Take advantage of special savings accounts designed to help you save and invest efficiently:

- **Tax-Free Savings Account (TFSA):** Save money and earn investment income tax-free.
- **Registered Retirement Savings Plan (RRSP):** Reduce your taxable income while saving for retirement.
- **First Home Savings Account (FHSA):** Save for a down payment on your first home with tax benefits.

For more information on banking in Canada, visit our dedicated webpage [here](#), or visit the [tax section](#) of our guide.

Look for special offers for newcomers

Many service providers offer special promotions for newcomers, including phone and internet Plans with discounted rates and packages tailored for new residents; banking services that offer free or low-cost banking options, and credit cards with benefits such as travel insurance or cashback. For more information visit the [budgeting section](#) of our guide.

Understand Employment Insurance (EI)

The EI program provides temporary income support to unemployed workers. Key points to understand include:

- **Benefit Amount:** You can receive up to 55% of your average insurable weekly earnings, with a maximum weekly amount of \$668 as of January 1, 2024.
- **Eligibility:** Benefits are based on your insurable earnings and the unemployment rate in your region. You can claim EI for up to 45 weeks, depending on your work history and regional unemployment rate.
- **Additional Benefits:** EI also offers sickness benefits, caregiving benefits, and support for self-employed individuals.

For more information on employment insurance, visit the [jobs section](#) of our guide.

Exploring public library resources

Canada's public libraries offer a wealth of resources that are easily accessible to newcomers, including those who are temporary residents. Many newcomers may not realize that they are eligible for free access to public libraries, which can be an invaluable resource as they settle into their new communities.



Free Library Membership

As a temporary resident in Canada, you can obtain a free library card, granting you access to a wide array of services. Signing up is typically straightforward; you'll just need to provide some basic identification, such as a passport or proof of residency.

Borrowing Books and Other Materials

With a library card, you can borrow books, audiobooks, DVDs, and even eBooks, which are great for improving language skills, exploring Canadian culture, or simply enjoying leisure time. Libraries often have materials in multiple languages, catering to diverse communities.

Computer and Internet Access

Public libraries offer free access to computers and the internet, which can be crucial for job searching, studying, or staying connected with loved ones back home. Many libraries also provide printing, scanning, and photocopying services at a minimal cost.

Programs and Workshops

Libraries frequently host programs and workshops that are particularly beneficial for newcomers. These may include language classes, resume writing workshops, or sessions on navigating Canadian services. Participating in these programs can help you build connections within the community and acquire new skills.

Study and Meeting Spaces

Libraries often have quiet study areas and meeting rooms that can be reserved for group work, studying, or even small community gatherings. These spaces can be a refuge for those looking for a quiet place to focus or collaborate.

Cultural and Community Events

Many public libraries host events like book clubs, author readings, and cultural celebrations. These events are excellent opportunities to immerse yourself in local culture and meet new people.

Tenant Protection Laws and Rent Control

When renting a home in Canada, you should be aware of your rights and responsibilities as a tenant. Various protections are in place to ensure that tenants are treated fairly and that their privacy and safety are maintained.



Rental Agreements

A rental agreement, also known as a lease, is a legally binding contract between a landlord and a tenant. This document outlines the terms under which you can live in a property, such as an apartment, condominium, or house, in exchange for paying rent. Having a written rental agreement is crucial, as it serves as an official record of the terms agreed upon by both parties. In a dispute between landlords and tenants, this document can be important in resolving issues.

Landlord and Tenant Regulations

Landlord and tenant regulations differ across Canada, with each province and territory having its own specific laws. These regulations are overseen by various government departments or ministries depending on where you live.

Before signing a lease, it's advisable to contact your [provincial or territorial consumer affairs](#) office to get detailed information about the landlord and tenant laws in your area. Additionally, the Canada Mortgage and Housing Corporation (CMHC) [website](#) offers valuable resources including information about signing leases, conducting record checks, and making payments.

For convenience the provincial and territorial pages detailing tenant rights and protections are linked below:

- [Alberta](#)
- [British Columbia](#)
- [Manitoba](#)
- [New Brunswick](#)
- [Newfoundland and Labrador](#)
- [Northwest Territories](#)
- [Nova Scotia](#)
- [Nunavut](#)
- [Ontario](#)
- [Prince Edward Island](#)
- [Quebec](#)
- [Saskatchewan](#)
- [Yukon](#)

Tenant Privacy Rights

In Canada, tenant privacy is protected under the Personal Information Protection and Electronic Documents Act (PIPEDA). This law outlines how landlords must handle your personal information during the rental process. If a prospective landlord wants to conduct a credit check, they must obtain your



consent before sharing your personal information with any third parties, such as a credit reporting agency.

For more information on your privacy rights as a tenant, visit the Office of the Privacy Commissioner of Canada [webpage](#).

Handling Tenant Complaints

If you encounter issues during your tenancy, it's important to follow the proper channels to address your concerns. Start by informing your landlord of the problem. If the issue is not resolved, you can seek further assistance from the appropriate rental authorities.

The CMHC provides advice on dealing with complaints and evictions, covering issues such as repairs and tenancy disputes. Additionally, your provincial or territorial consumer affairs office can provide more specific guidance on dispute resolution for tenant and landlord issues.

Rent control

Rent control refers to regulations that limit how much a landlord can increase rent over time. These rules are put in place to protect tenants from sudden and significant rent hikes that could make housing unaffordable. In Canada, the responsibility for creating and enforcing rent control regulations falls to provincial governments. This means that the rules can vary significantly depending on where you live.

While the federal government has sometimes pressured provinces to adopt rent regulations, the actual implementation and enforcement of these rules are handled at the provincial level. As of now, rent control measures are in place in the provinces of Ontario, Quebec, British Columbia, Manitoba, and Prince Edward Island. If you are renting in one of these provinces, you will benefit from rent controls that limit how much your rent can be increased each year.

Province	Rent Controlled?
Alberta	No
British Columbia	Yes
Manitoba	Yes
New Brunswick	No
Newfoundland and Labrador	No
Northwest Territories	No
Nova Scotia	No
Nunavut	No
Ontario	Yes*
Prince Edward Island	Yes
Quebec	No



Saskatchewan	No
Yukon	No

*Only applicable to residential units built or inhabited prior to the 15th of November 2018.

The following table gives greater detail on rent control policies in applicable provinces:

Province	Rent Control Policies
British Columbia	<ul style="list-style-type: none"> • 2024 rent increase limit: 3.5% • 2025 rent increase limit: 3% • Rent can be increased once every 12 months • Landlords must provide 3 months' notice • Utilities and other fees can only be increased with tenant's agreement • For more information click here.
Manitoba	<ul style="list-style-type: none"> • 2024 rent increase guideline: 3% • 2025 rent increase guideline: 1.1% economic adjustment factor • Rent increase guideline applies to most rental units • Units exempt from the guideline include high-rent units and government-owned properties • For more information click here.
Ontario	<ul style="list-style-type: none"> • 2024 rent increase guideline: 2.5% • 2025 rent increase guideline: 2.5% • Note: Rent control policies only apply to residential buildings first built or occupied before 15th November, 2018 • Rent can be increased once every 12 months • Proper written notice of at least 90 days required • Exceptions include new buildings and most new basement apartments • For more information click here.
Prince Edward Island	<ul style="list-style-type: none"> • 2024 rent increase guideline: 3% • 2025 rent increase guideline: To be set annually by the Director of Residential Tenancy • Rent increases can occur once a year • Landlords must provide 3 months' notice • Increase above the allowable amount requires application to Rental Office • For more information click here.

The links to each provincial page further detailing rent control policies can be found below:

- [British Columbia](#)



- [Manitoba](#)
- [Ontario](#)
- [Prince Edward Island](#)

For more information on rent control in your province, and historical rents, visit the [housing section](#) of our guide.

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*Stay organized and on track as you start
your new life in Canada.*

Task Checklist

Moving to Canada involves coordinating many important tasks. To help you manage and track your progress, we've compiled **a reference checklist**.

This resource is designed to guide you through key tasks related to settling in Canada, ensuring you don't miss any critical steps.

Access the reference checklist and tracking sheet [here](#)

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03

Coming To Canada

Learn about the essential documents needed for entering Canada, tailored to your entry status. This section helps ensure a smooth entry process with all the necessary paperwork.

Detailed Coverage:

- Coming to Canada as an [international student](#)
- Coming to Canada as a [foreign worker](#)
- Coming to Canada as a [permanent resident](#)
- [What can I bring with me to Canada?](#)
- [Prohibition against entering and exiting Canada with cannabis](#)



Coming to Canada

You will need to present the appropriate documents when seeking entry to Canada.

The documents you require depend on whether you seek entry as a student, foreign worker, or permanent resident.

Coming to Canada as an international student

[Students](#) entering Canada will require the following documentation:

- [Study permit](#);
- [Student visa / electronic travel authorization](#) (eTA); and
- Passport / valid travel document.

Coming to Canada as a foreign worker

Foreign workers entering Canada will require the following documentation:

- [Work permit](#);
- [Labour Market Impact Assessment](#) (LMIA) if on an LMIA-based work permit;
- Work visa / eTA; and
- Passport / valid travel document.

Coming to Canada as a permanent resident

Permanent residents entering Canada will require the following documentation:

- Permanent resident visa (depending on country of origin) or eTA;
- [Confirmation of Permanent Residence](#) (COPR) or e-COPR (only needed for first time landings);
- [PR Card](#) (for return visits to Canada); and
- Passport / valid travel document.

What can I bring with me to Canada?

When moving to Canada, many newcomers bring valuable personal belongings and finances to help them start their new life. It's important to know the safe, legal, and cost-effective ways to bring these assets into the country.

The [Canadian Border Services Agency](#) (CBSA) governs the borders and determines what items can enter the country. As a newcomer, you can bring personal and household goods without paying a duty (a government fee imposed on certain goods entering Canada), provided you declare these items to a CBSA officer upon arrival. However, you must pay a duty on any new items you bring.

Duty-Free Items:



- Books;
- Linens;
- Clothes;
- Jewelry (which may require [greater documentation and description in declarations](#));
- Antiques;
- Furniture;
- Silverware;
- Musical instruments;
- Gifts worth CAD \$60 or less each;
- Hobby tools and other hobby items;
- Private collections of coins, stamps, or art; and/or
- Appliances, such as a stove or refrigerator.

Items Subject to Duty:

- Farm equipment;
- Equipment for contracting, construction, or manufacturing;
- Vehicles used for business;
- Items purchased en route to Canada; and
- Leased or rented items (not considered personal property by CBSA).

Certain items have specific conditions for duty-free entry:

- **Wedding gifts:** Must be owned before arrival in Canada and the marriage must have occurred within three months before or after arrival.
- **Vehicles:** Can be brought duty-free if they are for personal use and meet Canadian safety and pollution standards.
- **Jewelry or precious items:** May require detailed documentation and description in declarations.
- **Gifts:** Duty-free if worth CAD \$60 or less. Gifts valued above this may be subject to duty, and alcohol or tobacco cannot be imported as gifts.

If you're unsure whether an item is subject to duty, it's advisable to bring sales receipts and registration documents with you.

In addition, some items fall under restricted or prohibited goods, meaning that they cannot be brought into Canada. These include:

Certain goods may not be permitted entry into Canada. **Prohibited items include:**

- Cannabis (more on this at the end of the section);
- Food, plants, animals, and related products that could pose a risk to Canada's safety; and



- Endangered species and items made from their parts (these can be present in some souvenirs).

Some goods, may require a permit or written authorization to bring them into Canada, including:

- Health products and prescription drugs;
- Antiques or cultural objects with historical significance to their country of origin; and/or
- Explosives, fireworks, and specific types of ammunition.

All weapons and firearms must be declared upon entering Canada.

Lastly certain items may be bought in limited quantities under personal-use exemptions. These exemptions are dependent on what you are bringing, and how long you have been out of Canada. Details are in the table below:

Time outside of Canada	Personal use exemptions
Returning after less than 24 hours	<ul style="list-style-type: none"> • No personal use exemptions
Returning after 24 and 48 hours	<ul style="list-style-type: none"> • You may claim goods of up to CAN\$200 without paying any duty and taxes; • You must have the goods with you when you enter Canada; • Tobacco products and alcoholic beverages are not included in this exemption; and • If the goods you bring in are worth more than CAN\$200 in total, you cannot claim this exemption. You have to pay full duties on all goods you bring in.
Returning after 48 hours or more	<ul style="list-style-type: none"> • You may claim goods worth up to CAN\$800 without paying any duty and taxes; • You must have the goods with you when you enter Canada; • You can bring back up to 1.5 litres of wine or 1.14 litres of alcoholic beverages or up to 8.5 litres of beer; • You can bring back 200 cigarettes, 50 cigars, 200 grams of manufactured tobacco and 200 tobacco sticks; and • Some tobacco products and alcoholic beverages may be included in your personal exemption.



	<p>If you exceed your personal exemption limit, please see Special Duty Rate.</p>
Returning after 7 days or more	<ul style="list-style-type: none">• You may claim goods worth up to CAN\$800 without paying any duty and taxes;• You must have the tobacco products and alcoholic beverages with you when you enter Canada, but the rest of the goods can arrive later, as goods to follow;• You can bring back up to 1.5 litres of wine or 1.14 litres of alcoholic beverages or up to 8.5 litres of beer.• You can bring back 200 cigarettes, 50 cigars, 200 grams of manufactured tobacco and 200 tobacco sticks; and• Some tobacco products and alcoholic beverages may be included in your personal exemption.
Part of the year outside Canada	<ul style="list-style-type: none">• You are entitled to the same exemptions as if you were returning to Canada after a week;• When you import foreign goods or vehicles for your personal use, you must meet all import requirements and pay all applicable duties and taxes.

Bringing Money to Canada

The CBSA requires that travelers declare any currency or monetary instruments valued at CAD \$10,000 or more when entering or leaving Canada. This includes both Canadian and foreign currencies, as well as a combination of the two. While there is no limit on the amount of money you can bring into Canada, anything above CAD \$10,000 must be declared.

Monetary Instruments Include:

- Stocks
- Bonds
- Traveler's cheques
- Cheques, money orders, and bank drafts



Funds sent to or from Canada that meet the above criteria must also be declared.

How to Make a Declaration to CBSA

Newcomers have two potential options to make a declaration to CBSA: clearing customs at the airport with a paper and verbal declaration or using the ArriveCAN app for an advanced electronic declaration.

Clearing Customs at the Airport:

1. **Scan your travel documents:** Upon arrival you will be given a declaration card which includes a declaration of certain goods and monies. After receiving this and filling it out, head to an airport kiosk or eGate (where available) to scan your travel documents. Up to five travelers can use one kiosk at a time, while solo travelers aged 16 or above can use eGates.
2. **Review and edit your declaration:** After scanning your documents, review your declaration. You can make changes at this point if necessary.
3. **Submit your declaration:** Once reviewed, submit your final declaration at the kiosk.
4. **Proceed to a CBSA Officer:** Take the receipt printed by the kiosk or eGate and proceed to a border services officer for further processing. If an officer has any questions about goods and belongings you are bringing into the country, make sure to answer truthfully and to the best of your ability.

Advance Declaration with ArriveCAN:

1. **Sign In to ArriveCAN:** Use the ArriveCAN app or the web version online to sign in before at least 72 hours before your arrival to Canada.
2. **Confirm your travel document information:** Enter and confirm your travel identity document information.
3. **Answer questions:** Answer the customs declaration and immigration questions truthfully.
4. **Submit your declaration:** Review and submit your advance declaration at least 72 hours before arriving in Canada.

After submitting, you'll receive a confirmation screen and an email with a reference number. If your declaration changes before you arrive, you can update it at the airport kiosk or eGate.

Note that failure to declare goods or making false declarations around goods you are bringing into Canada can lead to seizure of these items and significant fines, based on the nature of goods you are bringing into Canada and how you have obscured them.

Goods to Follow: In either declaration scenario, if you have items you plan to bring to Canada on future trips, you can submit a “goods to follow” list as part of your CBSA declaration. This allows you to bring these goods later without paying a duty, as long as they are eligible for duty-free entry and included in the original list.



Prohibition against entering and exiting Canada with cannabis

It's illegal to enter or exit Canada with cannabis.

While cannabis is legal and regulated in Canada under the Cannabis Act, it's important to understand the strict rules surrounding its transportation across borders. Bringing cannabis into or out of Canada without proper authorization from Health Canada is a serious criminal offense, even if you are legally allowed to possess or use it within the country.

Key Points to Remember:

- **There are no exceptions for amount or purpose:** It doesn't matter how much cannabis you have with you, whether you have a medical document authorizing its use, or if you're coming from a place where cannabis is legal or decriminalized. Transporting any form of cannabis, including oils containing tetrahydrocannabinol (THC) or cannabidiol (CBD), across the border is prohibited.
- **You must declare any cannabis you have in your possession:** If you're entering Canada and have cannabis in any form, you must declare it to the CBSA. Failure to do so could result in arrest and prosecution; and
- **You cannot take cannabis outside of Canada:** Just as it's illegal to bring cannabis into Canada, it's equally illegal to take it out. Attempting to travel to another country with cannabis in your possession can lead to criminal charges.

As the CBSA details on their webpage, when it comes to cannabis: **don't bring it in. Don't take it out.**

For more information on entering and exiting Canada as a newcomer, visit our dedicated webpage [here](#).

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Getting a Social Insurance Number (SIN)

This section explains how to obtain and manage your Social Insurance Number (SIN), essential for employment and accessing government services in Canada.

Detailed Coverage:

- [Who needs](#) a SIN?
- [When to apply](#) for a SIN
- [How to apply](#) for a SIN
- [Documents needed](#) for a SIN Application



Getting a Social Insurance Number (SIN)

To work in Canada and access a number of services (including government programs and benefits), newcomers require a SIN. SINs can also be important to access other services, for example enrolling on the payroll of a new job in Canada or filing taxes.

This is a private number used by the government to identify individuals who reside in Canada. Service Canada issues SINs to eligible newcomers either on paper, or digitally through a My Service Canada account (depending on how the SIN was applied for).

Who needs a SIN?

A SIN is required by Canadian citizens, permanent residents, and temporary residents (those on a [work/study permit](#), or on just a [visitor visa/electronic travel authorization](#) (eTA)) who wish to work in Canada or receive benefits from the government.

Children aged 12 or older may apply for a SIN. Parents, legal guardians/representatives may also apply for a SIN for children under the majority age in their province, and/or for adults in care.

When do I need to apply for a SIN?

If you require a SIN, you will need to apply before you start looking for work in Canada.

If you have already been issued a SIN, you'll require a SIN application for any of the following:

- Obtaining a confirmation of your SIN;
- Correcting an error on a SIN record;
- Updating a legal change of name;
- Updating your status on your SIN record;
- Updating your immigration document's expiry date on your SIN record; or
- Removing your disc number from your SIN record.

How can I apply for a SIN?

You can apply for a SIN in one of three ways:

- **Online**, through a [My Service Canada](#) account;
- **In person**, at a [Service Canada location \(where you can receive it the same day\)](#); or
- **By mail**.

When applying for a SIN, you must submit all needed documents to Service Canada.

Once your SIN has been issued, you can also access your SIN online through your My Service Canada account.



What documents do I need to apply for a SIN?

When you apply for a SIN for the first time, you must submit two kinds of documents:

- A primary identity document; and
- A secondary identity document.

A supporting document may also be submitted if needed.

Only one eligible document from of each kind is needed. Which specific documents may be used and primary, supporting documents depends on what status a newcomer holds in Canada.

Temporary Residents

Temporary residents may submit any one of the following documents as a **primary identity document**:

- A work permit issued by [Immigration Refugees and Citizenship Canada](#) (IRCC);
- A study permit issued by IRCC, which indicates the permit holder “may accept employment” or “may work” in Canada;
- A visitor record issued by IRCC or Citizenship and Immigration Canada (CIC), indicating you are authorized to work in Canada; or
- A diplomatic identity card and a work authorization issued by the Department of Foreign Affairs, Trade and Development.

Permanent Residents

Permanent residents may submit any one of the following documents as a **primary identity document**:

- A [permanent resident \(PR\) card](#) issued by IRCC;
- A [Confirmation of Permanent Residence](#) (COPR) issued by IRCC; or
- A Record of Landing issued by CIC before June 28, 2002.

Secondary identity documents

All residents of Canada must also submit a secondary identity document in support of their SIN request.

A secondary identity document must:

- Be issued by a Canadian government (federal, provincial, territorial); or
- Be a foreign passport.

These documents must be valid at the time of submission, and contain:

- Your legal name (family name and given name); and
- Your date of birth.



Supporting identity documents

Lastly, all residents may also submit a supporting identity document, if the name on any primary or secondary document is different from the name stated on the SIN application.

Supporting identity documents must state your name clearly on the document. Some examples of valid supporting documents include:

- A **certificate of marriage, record of solemnization of marriage** or **marriage statement** (or a similarly titled document, depending on the issuing authority) to support your family name after marriage
 - For Quebec residents married after April 1, 1981, the marriage certificate or registration cannot be used to support a family name change, regardless of the province or country in which the marriage took place.
- A **divorce decree, certificate of divorce** or **decree absolute** issued in accordance with a court (Canadian or foreign) for the dissolution of a marriage to support the family name requested on the SIN record when it does not appear on the [primary](#) or [secondary](#) document.
- A **legal change of name certificate** or **court order document** issued in accordance with provincial or territorial name change legislation.
- A **notarial certificate**, also called **notarial adoption certificate**, issued by the country of origin of a child adopted abroad and used by the adoptive parents to have the SIN issued in the adopted child's Canadian name.
- A **request to Amend Record of Landing** issued by IRCC and used to amend a Record of Landing or a COPR.

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05

Housing in Canada

Discover a variety of housing options suitable for newcomers in cities, suburbs, and rural areas across Canada. This guide helps you navigate the process of finding and securing your new home efficiently.

In this section:

- [Kinds of properties](#) available in Canada
- [Finding your neighbourhood](#) in Canada
- [Safety](#) in Canada
- [Finding your new home](#) in Canada
- [Understanding and submitting a rental application](#)
- [What is rent like in my city?](#)
- [Rental/Tenant's Insurance](#)
- [Furnishing your property](#) in Canada
- Considerations for [homeowners](#)
- A note on [recycling and garbage disposal](#)



Housing in Canada

Housing in Canada offers a variety of options for newcomers, in a number of different locals. While most newcomers will go to one of Canada's three major cities (Toronto, Montréal, and Vancouver), there are quite a few living spaces to choose from in cities, suburbs, and more rural locals that newcomers can explore.

What kind of properties are available in Canada?

Canada offers a variety of rental and permanent housing options for newcomers, including apartments, single-family detached homes, duplexes or triplexes, townhouses, and individual rooms. These are explored in more detail below:

- **Apartments**, typically found in buildings or houses, are single-family units that usually have one, two, or three bedrooms. "Bachelor" units consist of a combined bedroom and living area;
- **Single-family detached houses** are standalone properties on their own lot, while duplexes or triplexes are houses divided into two or three units. It is common for the owner of the house to live in one unit and rent out the others;
- **Townhouses** are constructed with three or more units that share adjoining walls and can be stacked, resulting in separated top and bottom floors; and
- **Rooms for rent:** Some landlords will rent out individual bedrooms to tenants. The tenants will typically share common spaces such as kitchens and bathrooms within the dwelling.
- **University/college residences/dorms:** These are provided by educational institutions for their students. They offer shared or private rooms with common areas such as kitchens, bathrooms, and lounges. Residences often come with meal plans and are located on or near campus.
- **Hotel rooms/suites:** Available for short-term stays, hotels offer furnished rooms or suites with amenities such as housekeeping, room service, and access to facilities like gyms and pools. Extended stay hotels may offer more home-like amenities for longer stays.
- **Mobile home parks/campgrounds:** These provide spaces where mobile homes or recreational vehicles (RVs) can be parked. They offer basic facilities such as water, electricity, and waste disposal, and are suitable for both short-term and long-term stays. Some campgrounds also provide cabin rentals.

For most rentals, it is typical to have essential appliances such as a fridge and a stove/oven. Some units may also include a microwave, though this is not always guaranteed. In-suite laundry facilities may or may not be available, with some buildings providing shared laundry rooms instead. A minority of housing options offer no laundry options at all, requiring tenants to use a laundromat or similar service.

Many properties also offer selective utilities, for example in Ontario it is common to have water costs covered in rent, but not electricity usage (referred to as "hydro" in the province).



Newcomers are advised to clarify what appliances are and are not included within the property they are going to rent/buy; and plan accordingly.

How can I find my new neighborhood?

While many newcomers may choose to live close to school, work, or family, this can still allow for much choice in terms of a desired neighborhood.

Factors to Consider:

- Conveniences and amenities such as proximity to shopping centers, stores, and hospitals.
- Commuting/transit options and ease of access.
- Neighborhood safety and overall environment.
- Availability of schools and parks.
- Cost of living and rental prices in the area.

Resources to Check/Look At:

- Google Maps: Provides an overview of the neighborhood layout and key points of interest.
- Google Street View: Allows virtual exploration of streets and surroundings.
- Statistics Canada's [Index of Remoteness](#) (IOR): Assigns a remoteness score based on the distance to goods and services, cost of travel, and proximity to larger population centers.
- Subreddits devoted to particular cities: Residents share insights about neighborhoods and amenities.

Lastly, the services of a realtor may be a useful option when looking for a neighborhood. Though by no means necessary, the services of a realtor can be beneficial for their knowledge of neighborhoods and properties; and useful insights into the best properties for a newcomer's needs. Additionally, realtors do not get paid until a property is finalized for their clients, ensuring that newcomers do not need to pay out of pocket before they find a place to live.

What do I need to know about safety in Canada?

While Canada is (often accurately) characterized as an overwhelmingly safe nation, there are (as with any country) variations in crime rates and safety depending on the neighborhood that you choose to reside in. To this end, newcomers are encouraged to pay attention to this aspect of the neighborhood they choose to live in.

There are multiple resources that you can use to get a better idea of crime and safety in areas you are considering. Some of these include:

- [Statistics Canada](#) and Open Government data on crime, and crime severity in different Canadian cities;



- Resources from the police station that has jurisdiction in the area; and
- Third-party applications like “Neighborhood” that amalgamate this data.

Crime types

- **Theft vs. Violent Crime:** While violent crime is quite rare and mostly related to organized crime, theft can be common in many areas. Although home break-ins are rare, garages and sheds are more frequently targeted. Newcomers should lock their sheds and garages and, when possible, avoid storing valuable items in these spaces.
- **Vehicle Security:** A key consideration is whether you have a vehicle or plan to have one. In some neighborhoods, vehicles are highly likely to be broken into or even stolen. Opting for garage, underground, or gated parking rather than an open lot can significantly reduce these risks.

How can I find my new home in Canada?

Once you have decided what kind of property you want to pursue, where you want to live, and your budget, there are many resources you can use to find a new home in Canada.

For example, one of the easiest ways to search for housing is to walk around the neighborhood you are interested in and look for "For Rent" signs outside properties and buildings (or on bulletin boards). You can then ask the superintendent/landlord if there are any units available now or soon. This can be done either offline, or online through websites like Google Maps.

Other places to look for apartments or housing to rent include:

- [Realtor.ca](#): A website that allows you to search for rental properties across Canada. You can use filters to narrow down the search by location, price, property type, etc.;
- Online rental listings platform: such as [Zumper](#) and [PadMapper](#) offer a convenient way to search for rental properties in Canada, allowing users to filter by location, price, number of bedrooms, and view apartment locations on a map;
- The classifieds section of the local newspaper, or online classifieds (such as [Kijiji](#) and Facebook Marketplace);
- Your local library: Some libraries offer resources and workshops on finding housing, such as how to search for apartments and how to read leases;
- Bulletin boards in grocery stores, laundromats, health clinics, community centres, service clubs, or real estate offices; and
- Your local [immigrant settlement agency](#): Many agencies offer services related to housing, such as help with finding a place to live and understanding your rights and responsibilities as a tenant (note: these services are mainly for permanent residents, protected persons, and some temporary residents). You can also use government-funded websites like [Compass to Connect](#) to find settlement services across Canada.



- Real estate brokerages: These are private brokerages that have access to special listings of properties both for sale and for rent.

How can I understand and submit a rental application once I have found a property?

Once you have found a property that you may want to rent, you can submit a rental application to the relevant landlord. Newcomers should be aware that rental agreements in Canada can vary depending on the province in which the property is located.

In provinces where a standard lease agreement isn't required, landlords and tenants are free to use any format of document that they are comfortable with—provided that it doesn't infringe on any of the rights of tenants or landlords as prescribed by that province and the federal Canadian government.

Below you can find standard lease agreements in all provinces and territories in Canada that use them. For provinces without a standard lease format (like Alberta), a link to their tenant and landlord rights is included so you can better understand your rights in a lease agreement:

- [Alberta](#)
- [British Columbia](#)
- [Manitoba](#) (note here there are two standard forms, depending on whether your rent includes tenant services or not);
- [New Brunswick](#)
- [Newfoundland and Labrador](#)
- [Northwest Territories](#)
- [Nova Scotia](#)
- [Ontario](#)
- [Prince Edward Island](#)
- [Quebec](#)
- [Saskatchewan](#)
- [Yukon](#)

Additionally, the [Canada Mortgage and Housing Corporation](#) (CHMC) has an entire webpage dedicated to signing a lease, which can be found [here](#).

In Canada, landlords may request references from you (such as your past landlord or employer) to confirm that you will be an ideal tenant. When submitting your tenant application landlords may also legally:

- Ask where you work;
- Check your credit history; and/or
- Inquire about your income.



This means you will need documents to support these queries when you submit your tenant application. These documents can include:

- Letter of employment/job offer, possibly showing income as well;
- Credit report from a Canadian credit agency;
- Pay stubs; and
- Other personal references.

Likely the landlord of the property you are looking to rent will let you know what supporting documentation they are looking for, before you apply.

What is rent like in my city?

Rents can vary greatly across Canada, with cities and metropolitan areas generally seeing the highest rates.

The tables below breakdown monthly average rental costs of bachelor, one-bedroom, and two-bedroom apartment units across Canada’s largest [census metropolitan areas](#), from 2020 to 2023. Data has been collected from the Canadian Mortgage and Housing Corporation (CMHC) and is rounded to the closest whole integer, unless specified otherwise.

Province	Average rent: Bachelor units (\$CAD)			
	2020	2021	2022	2023
Calgary, Alberta	883	920	974	1,205
Edmonton, Alberta	874	866	895	939
Vancouver, British Columbia	1,331	1,348	1,420	1,567
Abbotsford, British Columbia	762	871	934	1069
Winnipeg, Manitoba	763	831	802	809
Moncton, New Brunswick	686	719	765	835
Saint John, New Brunswick	569	593	685	766
St. John’s, Newfoundland and Labrador	737	749	791	727
Halifax, Nova Scotia	867	906	996	1116
Toronto, Ontario	1,205	1,217	1,307	1,414
Ottawa, Ontario	1,002	1,061	1,123	1,175
Hamilton, Ontario	902	936	954	1035
Charlottetown, Prince Edward Island	634	597	636	674
Montreal, Quebec	705	719	790	814
Quebec City, Quebec	610	645	687	720
Saskatoon, Saskatchewan	730	746	781	831
Regina, Saskatchewan	756	722	743	789



Province	Average rent: One-bedroom units (\$CAD)			
	2020	2021	2022	2023
Calgary, Alberta	1,066	920	974	1,205
Edmonton, Alberta	1,027	1,037	1,064	1,117
Vancouver, British Columbia	1,401	1,420	1,573	1,799
Abbotsford, British Columbia	957	1056	1,133	1,224
Winnipeg, Manitoba	1,011	1,055	1,074	1,096
Moncton, New Brunswick	735	886	935	1,002
Saint John, New Brunswick	705	758	844	923
St. John's, Newfoundland and Labrador	776.5	817.5	814	932
Halifax, Nova Scotia	988	1,088	1,089	1,284
Toronto, Ontario	1,466	1,531	1,519	1,740
Ottawa, Ontario	1,161	1,196	1,263	1,290
Hamilton, Ontario	1,125	1,166	1,275	1,362
Charlottetown, Prince Edward Island	824	840	934	915
Montreal, Quebec	823.5	825.5	892	997
Quebec City, Quebec	784	826	873	932
Saskatoon, Saskatchewan	958	1050	1,108	1,216
Regina, Saskatchewan	951	953	1,052	1,083

Province	Average rent: Two-bedroom units (\$CAD)			
	2020	2021	2022	2023
Calgary, Alberta	1,319	1,347	1,462	1,689
Edmonton, Alberta	1,266	1,274	1,300	1,397
Vancouver, British Columbia	1,873	1,883	2,102	2,258
Abbotsford, British Columbia	1,150	1,331	1,475	1,589
Winnipeg, Manitoba	1,290	1,340	1,367	1,444
Moncton, New Brunswick	956.5	1,037	1,121	1,269
Saint John, New Brunswick	832	896	1,030	1,098
St. John's, Newfoundland and Labrador	963.5	995	1,020	1,161
Halifax, Nova Scotia	1,244	1,273	1,434	1,575
Toronto, Ontario	1,686	1,719	1,772	1,903
Ottawa, Ontario	1,501	1,539	1,635	1,674
Hamilton, Ontario	1,298	1,374	1,437	1,631
Charlottetown, Prince Edward Island	1,099	1,188	1,126	1,242



Montreal, Quebec	936.5	964.5	1025	1,125
Quebec City, Quebec	919	957	992.5	1,044
Saskatoon, Saskatchewan	1,171	1,202	1,272	1,395
Regina, Saskatchewan	1,195	1,197	1,221	1,320

In addition, some provinces also have rent control policies, which provide specific guidelines as to when a landlord can raise the rent of a property, and by how much.

The following table gives greater detail on rent control policies in applicable provinces:

Province	Rent Control Policies
British Columbia	<ul style="list-style-type: none"> • 2024 rent increase limit: 3.5% • 2025 rent increase limit: 3% • Rent can be increased once every 12 months • Landlords must provide 3 months' notice • Utilities and other fees can only be increased with tenant's agreement • For more information click here.
Manitoba	<ul style="list-style-type: none"> • 2024 rent increase guideline: 3% • 2025 rent increase guideline: 1.1% economic adjustment factor • Rent increase guideline applies to most rental units • Units exempt from the guideline include high-rent units and government-owned properties • For more information click here.
Ontario	<ul style="list-style-type: none"> • 2024 rent increase guideline: 2.5% • 2025 rent increase guideline: 2.5% • Note: Rent control policies only apply to residential buildings first built or occupied before 15th November, 2018 • Rent can be increased once every 12 months • Proper written notice of at least 90 days required • Exceptions include new buildings and most new basement apartments • For more information click here.
Prince Edward Island	<ul style="list-style-type: none"> • 2024 rent increase guideline: 3% • 2025 rent increase guideline: To be set annually by the Director of Residential Tenancy • Rent increases can occur once a year • Landlords must provide 3 months' notice



	<ul style="list-style-type: none">• Increase above the allowable amount requires application to Rental Office• For more information click here.
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A quick note on scams

Always verify the identity of the landlord or leasing agent and confirm that they own the property. There is a significant difference between dealing with a small/individual landlord and a rental company or property management company. Rental companies and property management companies often have established reputations and processes, while individual landlords may require more due diligence. Additionally, be cautious of rental listings with prices significantly below market rent. This is a common scam where the scammer rents a unit directly or through platforms like Airbnb, then leases it to multiple people, collects deposits, and disappears.

For more information on this topic, visit the [scams in Canada](#) section of this document.

Rental/Tenant's Insurance

Rental insurance (or tenant insurance) is a legal agreement by which a tenant transfers the financial risk of loss from themselves to the insurer. Policies will typically offer coverage in three main areas:

- Liability – the tenant's risk of being liable for damages to others. (for example, accidentally starting a fire that burnt down the entire building);
- Personal Property (or "contents") – the tenant's risk of loss of their own personal property – for example, due to damage or theft; and/or
- Increased living expenses – living expenses that the policy holder incurs as a result of damage to their main property (for example, the cost of renting a hotel to live in if your apartment is rendered uninhabitable due to a fire).

Policies have dollar limits on the coverage amounts and will often contain exclusions – things that are not covered. You should read your policy carefully and ensure that you understand it fully before deciding whether to purchase the coverage.

Do I need rental/tenant's insurance?

In Canada, tenants are not legally required to get renter's insurance.

But your landlord may require you to have tenant insurance as part of your lease agreement (and are legally allowed to do so); and may even ask to see proof of purchase before you move in.

You might also decide to purchase tenant's insurance because you want the coverage it provides and judge that having the coverage is worth paying the premium (required cost).



How can I obtain rental insurance in Canada?

Where to buy

You can purchase insurance from three main types of providers:

- Insurance brokers.
- Single-insurer distributors.
- Direct-to-consumer insurers.

Insurance brokers work with a number of different insurers and can quote and sell policies from these insurers. When you purchase a policy through a broker, the broker receives a commission from the insurance company.

Single-insurer distributors work with only a single insurer. They will only be able to offer you quotes and policies from the one insurer they work with.

A few insurance companies operate a direct-to-consumer business, so you can obtain quotes and purchase insurance from them directly. They will only offer you their own company's insurance products.

Pricing and coverage can vary a great deal, so you may want to shop around and get multiple quotes prior to making a decision on a policy.

How to get quotes?

To receive an insurance quote, you'll often need to provide a good deal of information. You will typically do this either over the phone with an agent or broker, or online through a web form.

The agent or broker may also ask you questions about what coverage you want and may offer you options or alternatives for levels of coverage.

What affects the cost?

There are a number of factors outside your control that will affect the cost of your policy including:

- Region;
- Age of the building/property; and
- Your previous claims.

You can make decisions about the level of coverage that in-turn impact the cost of your policy, for example:

- Exploring plans with higher coverage amount maximums;
- Considering Optional coverage (extras or add-ons); and
- Plans with higher/lower deductibles (the amount NOT covered by any given claim).

To understand your options fully, you may want to request quotes with a variety of options for amount maximums, the size of the deductible, and optional coverages.



How can I furnish my property in Canada?

While some properties in Canada (particularly shorter-term rentals) come furnished, most properties do not. Luckily there are multiple avenues at different price points that newcomers can explore when looking to furnish their properties.

Some common places newcomers can explore furniture options include:

- **Retailers:** Retailers offer new furniture in-store or online from retailers such as IKEA, Wal-Mart, Costco, Wayfair, Structube, The Brick, HomeSense, and Crate & Barrel. Online purchases may include shipping fees;
- **Second-Hand Options:** These options can help save money by buying discounted or free second-hand furniture through online platforms like Kijiji and Facebook Marketplace, where community members sell items they no longer need. Meeting in public is often recommended when contacting private sellers in person for safety reasons; and/or
- **Furniture Banks and Donation Centers:** Newcomers can potentially obtain free furniture from local furniture banks or donation centers, such as Furniture Bank Toronto, which provides furniture to those in need through referrals from partner agencies. Newcomer settlement services in your area can also provide support in these cases.

Assembly Services: For those who have obtained furnishings, but need help assembling their furniture, professional assembly services available through websites like TaskRabbit.ca or directly from the store where the furniture was purchased; though store services might be more expensive.

Considerations for homeowners

Undertaking home renovations is a significant investment, and it's crucial for homeowners in Canada to understand the different types of renovations, as well as the planning and regulatory considerations involved.

Types of home renovations

Home renovations in Canada typically fall into three categories:

- **Lifestyle Renovations:** These projects aim to meet changing needs or enhance your living space. Examples include building a sunroom for leisure or converting unused attic space into a guest bedroom;
- **Retrofit Projects:** These renovations focus on improving your home's structure or mechanical systems. Upgrading insulation, replacing an old furnace, or installing new siding are common retrofit projects that can improve your home's energy efficiency and overall comfort; and
- **Maintenance and Repair Renovations:** Essential for keeping your house in good working order, these projects include tasks like caulking windows or replacing shingles on your roof. Regular maintenance helps preserve your home's value and prevents more costly repairs down the line.



Planning your home renovation

Effective planning is key to a successful renovation. Here are some steps recommended by the Canadian government, to help you prepare for an upcoming project:

- **Assess Your Capabilities and Time:** Understand your own abilities and the amount of time you can dedicate to the project. This will help you determine the extent of professional help you'll need, whether it's hiring a general contractor to manage the entire renovation or engaging a specialized tradesperson for specific tasks;
- **Create a Detailed Plan:** Write a comprehensive list of what you want to achieve with your renovation. Be mindful that changes made during the project can increase costs, so it's important to be as specific as possible from the outset;
- **Check Permit Requirements:** Before starting any work, verify with your municipal building inspection department which permits are required. This includes both building permits and electrical permits. Keep in mind that this responsibility is not automatically assumed by your contractor unless it is clearly outlined in your contract. Details of needed permits can often also be found on the relevant municipal website as well;
- **Arrange for Inspections:** Determine which inspections will be necessary during or after the project. These inspections ensure that the work complies with local building codes and standards.
- **Consult Your Insurance Provider:** Discuss the renovation plans with your insurance company to determine if additional coverage is needed. Renovations can increase the value of your home, and adequate coverage will protect your investment.
- **Use Planning Tools:** Visit the Canadian Home Builders' Association's Planning, Design, and Budget page for tools to help you plan your home renovation effectively.

Building codes and regulatory considerations

In Canada, building codes and regulatory requirements vary across different levels of government. Understanding these codes is crucial for ensuring that your renovation project is compliant with all legal standards. Examples of regulations that need to be followed include:

- **Provincial and Municipal Building Codes:** Building codes are typically established at the provincial level, but municipalities may have additional requirements or standards. It's important to consult with local authorities before planning or commencing any work to ensure compliance with both provincial and municipal codes. In some areas, conservation authorities may also impose regulations, particularly for projects that may impact the environment;
- **Electrical Code:** The electrical code is separate from the building code and is also governed at the provincial level. Electrical work must comply with this code, and a separate electrical permit is required for any electrical installations or modifications;



- **Building and Electrical Permits:** Securing the necessary permits is a critical step in the renovation process. Building permits are required for most structural changes, while electrical permits are needed for electrical work. Failing to obtain the appropriate permits can result in fines and may jeopardize the safety and legality of your renovation;
- **Licensing of Tradespeople:** Only licensed tradespeople are authorized to perform certain types of work, such as electrical and plumbing tasks. Hiring licensed professionals ensures that the work is done safely and to code, reducing the risk of future issues.

Choosing a contractor for your renovation

Selecting the right contractor can be essential to the success of your renovation project. It's advisable to meet with a few potential contractors and compare their quotes. When evaluating contractors, consider the following:

- **Experience:** Inquire about how long they have been in business and whether they have handled similar projects.
- **Project Timeline:** Discuss the expected duration of the job and the stages of progress.
- **Permits and Inspections:** Ensure that the contractor understands the permit and inspection requirements for your project.
- **Use of Subcontractors:** Ask if any subcontractors will be involved and ensure they are also qualified.
- **Insurance:** Verify that the contractor carries liability insurance and, if applicable, worker's compensation coverage.
- **References and Certifications:** Request references from recent clients and check them thoroughly. Also, confirm that the contractor is certified, particularly for specialized trades like plumbing and electrical work.
- **Professional Affiliations:** Consider working with contractors who are members of reputable organizations like the Canadian Home Builders' Association (CHBA). CHBA members adhere to a renovation-specific Code of Conduct and provide warranties on their work.

Reviewing contractor quotes

When reviewing quotes from potential contractors, ensure that each one includes all costs, taxes, and a clear outline of the project. The estimates should be based on the same specifications so that they can be compared effectively. A detailed and transparent quote will help you avoid unexpected expenses and ensure that you understand what is included in the price.

More information on home renovations can also be found [here](#).

For more information on hiring a contractor and planning your renovation, visit the Canadian Home Builders' Association's [website](#).



A note on recycling and disposing of waste

Recycling and garbage collection can vary across Canada, with slight changes based on what type of accommodation, and which municipality you live in.

For example, if you live in a detached home, duplex, triplex, or fourplex, most municipalities provide curbside collection of garbage and recycling weekly. This often includes a green bin for organic waste and a blue bin for recyclables (more on this later).

For those living in condo or apartment buildings, waste disposal methods can differ. Many buildings have centralized recycling and garbage collection systems managed by building management rather than municipal curbside collection. Often condo buildings have garbage chutes on each level, which can be used to dispose of smaller garbage items. Larger items and recycling usually must be done in special rooms on the ground floor of the building.

Green and Blue Bin Programs

Many Canadian municipalities offer "green bin" programs for organic waste (e.g., food scraps, paper products) and "blue bin" programs for recyclables (e.g., paper, glass, plastics). These programs help divert waste from landfills and contribute to sustainability by ensuring large amounts of waste can be recycled.

To ensure you're following the correct procedures, check with your local municipality or visit their website for detailed information on waste management services and recycling programs specific to your area.

Click on the following links to learn more about [buying](#) or [renting](#) a property in Canada.

Composting

Many newcomers in Canada may rent or buy houses with composting appliances. Composting is another way that newcomers can dispose of organic garbage (like raw fruits and vegetables, general food waste, paper, etc.), turning this waste into nutrient-rich soil. This in turn can help with the growth of plants and maintenance of a garden, allowing newcomers to dispose of their garbage in an extremely environmentally friendly way.

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Groceries and Essentials in Canada

Learn about buying groceries in Canada, what options are available, saving money on essentials, and finding the right store in your neighbourhood.

Detailed Coverage:

- [Grocery options](#) available in Canada
- [Finding stores](#) close to you
- [Saving money on essentials](#) in Canada



Groceries and Essentials in Canada

Grocery stores, supermarkets, department stores, convenience stores, and the like form cornerstones of life for most people. In Canada this is no different, with most neighborhoods offering multiple options (at different price points) for newcomers to choose from.

What grocery, department store, and supermarket options are there in Canada?

The following table breaks down types of stores available in Canada, including examples of each, and the benefits and drawbacks of each shopping option,

Type of Store	Description	Examples	Pros	Cons
Supermarket	Stores that provide all necessary foodstuffs and household items, typically including sections for produce, meat, bakery, grocery, and sometimes a pharmacy. They may also include ready-made/prepared food options and, in some provinces, sell certain alcoholic beverages.	<ul style="list-style-type: none"> • Food Basics • Foodland • FreshCo • Loblaws • Metro • No Frills • Sobeys • Valu-Mart • Your Independent Grocer 	<ul style="list-style-type: none"> • Most foodstuffs and daily household items available in one place • Extended Hours of Operation • Loyalty Programs 	<ul style="list-style-type: none"> • Often not located in downtown areas • May not be within walking distance of many residential neighborhoods
Department Store	Stores that include a supermarket component along with additional household	<ul style="list-style-type: none"> • Atlantic Superstore • Costco • Real Canadian Superstore • Walmart 	<ul style="list-style-type: none"> • Can purchase other types of goods at the same time as groceries 	<ul style="list-style-type: none"> • The supermarket section may have less selection than stand-alone supermarkets



	items like clothing, kitchen implements, appliances, furniture, and consumer discretionary items like sporting goods. They may also include pharmacies and offer additional services such as photo development.			<ul style="list-style-type: none">• Fewer locations than supermarkets; may require further travel
Dollar Store	Stores that sell low-cost items, typically under \$5, and often include a small grocery section.	<ul style="list-style-type: none">• Dollarama• Dollar Tree• Buck or Two Plus• Giant Tiger	<ul style="list-style-type: none">• May be more conveniently located• May have lower prices• Sells lots of other household items	<ul style="list-style-type: none">• Has a very limited selection of food items
Bulk Food Store	Stores offering a variety of foodstuffs presented in large bins, from which shoppers can take the desired amount, priced by weight.	<ul style="list-style-type: none">• Bulk Barn• Bulk Barrel	<ul style="list-style-type: none">• Can purchase exact desired quantity	<ul style="list-style-type: none">• Limited selection of food items compared to supermarkets
Specialty Shop	Stores catering to a specific market	<ul style="list-style-type: none">• Varies	<ul style="list-style-type: none">• May carry items not	<ul style="list-style-type: none">• Limited selection



	segment, such as butcher shops, cheese shops, or stores focused on the cuisine of a specific region or ethnicity.		available elsewhere <ul style="list-style-type: none">• May carry higher-quality items• Staff often have good product knowledge	<ul style="list-style-type: none">• May not be conveniently located
Convenience Store/Gas Station	Small retail shops offering primarily packaged snack foods and beverages, along with a limited selection of household items. Some are attached to gas stations, while others are stand-alone. Some stores are chains or franchises, while others are independent.	<ul style="list-style-type: none">• 7/11• Circle K• Gas stations• Hasty Market• Various local/independent stores	<ul style="list-style-type: none">• Many locations available• Extended hours of operation	<ul style="list-style-type: none">• Prices are often higher• Limited selection of food items
Market	Markets, including farmers' markets, often emphasize freshness and organic produce, offering a variety of vendors, including local	<ul style="list-style-type: none">• Local markets	<ul style="list-style-type: none">• May provide higher-quality food items• May have a greater number of locally sourced food items	<ul style="list-style-type: none">• Limited operating hours• Limited selection of food items• Items may be more expensive• Location may not be convenient• Payment options may be limited



	and specialty items. They may also focus on locally sourced products.		<ul style="list-style-type: none"> • Can visit multiple specialty retailers in one place 	
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Markets across Canada

The following table breaks down different markets across Canada by city and province. Note that there may be further markets to explore in your city. Doing a quick web search for local markets, through websites like Google Maps, Yelp, and Trip Advisor in your specific city usually provides more options.

There are many kinds of markets in Canada, including:

- **Farmers' markets:** Marketplaces where local farmers and producers sell fresh produce, meats, dairy products, and sometimes prepared foods and crafts. These markets emphasize local and seasonal goods;
- **Public markets:** Markets that operate year-round and offer a wide range of products including fresh produce, meats, dairy, baked goods, prepared foods, and crafts. Public markets can be large, multi-vendor spaces often found in urban centers;
- **Flea markets:** A market where vendors sell second-hand items, antiques, collectibles, and occasionally new goods. Flea markets often have a diverse range of products and can vary in size from small local gatherings to large, multi-vendor events;
- **Christmas markets:** Seasonal markets that operate during the holiday season, typically offering holiday-themed crafts, decorations, foods, and beverages. These markets are known for their festive atmosphere and often include entertainment and activities;
- **Night markets:** Marketplaces that operate during the evening and night hours, often featuring a variety of food vendors, crafts, and entertainment. Night markets can be seasonal or year-round and are popular for their vibrant atmosphere; and
- **Community Markets:** markets that serve as a gathering place for local vendors and residents, offering a mix of goods including local produce, crafts, and sometimes prepared foods. Community markets often focus on promoting local businesses and fostering community connections.

The following table breaks down popular markets in Canada's biggest cities:

City, Province	Market Name	Type	Description
Calgary, Alberta	Calgary Farmers' Market	Farmers' Market	One of the largest farmers' markets in Alberta, known for its fresh produce and local goods.



Calgary, Alberta	Inglewood Night Market	Night Market	Features local vendors, food trucks, and live music.
Calgary, Alberta	Calgary Christmas Market	Christmas Market	A festive market with holiday crafts, food, and entertainment.
Edmonton, Alberta	Old Strathcona Farmers' Market	Farmers' Market	A large, year-round market featuring local produce, crafts, and food stalls.
Vancouver, British Columbia	Granville Island Public Market	Public Market	A bustling market with fresh produce, seafood, crafts, and prepared foods.
Vancouver, British Columbia	Vancouver Flea Market	Flea Market	Offers a variety of second-hand items, antiques, and collectibles.
Vancouver, British Columbia	Eastside Flea Market	Flea Market	Features vintage goods, crafts, and local vendors.
Vancouver, British Columbia	Vancouver Christmas Market	Christmas Market	A festive market with holiday-themed crafts, foods, and entertainment.
Winnipeg, Manitoba	The Forks Market	Public Market	A historic market offering local produce, crafts, and various food vendors.
Winnipeg, Manitoba	Winnipeg Christmas Market	Christmas Market	Features holiday-themed goods, crafts, and festive food.
Saint John, New Brunswick	Saint John City Market	Public Market	The oldest continuing farmers' market in Canada, featuring local produce and crafts.
St. John's, Newfoundland and Labrador	St. John's Farmers' Market	Farmers' Market	A vibrant market with a focus on local produce, crafts, and artisanal foods.
Halifax, Nova Scotia	Halifax Seaport Farmers' Market	Farmers' Market	One of the oldest markets in North America, known for its fresh produce and artisanal goods.
Halifax, Nova Scotia	Halifax Christmas Market	Christmas Market	Offers holiday crafts, local foods, and festive decorations.
Toronto, Ontario	St. Lawrence Market	Public Market	A historic market with diverse food vendors, fresh produce, and specialty goods.
Toronto, Ontario	Kensington Market	Public Market	Known for its eclectic mix of international foods, crafts, and vintage goods.
Toronto, Ontario	Evergreen Brick Works Farmers' Market	Farmers' Market	Features local produce, artisanal foods, and crafts in a unique industrial setting.



Toronto, Ontario	Toronto Christmas Market	Christmas Market	A festive market featuring holiday crafts, foods, and entertainment.
Charlottetown, Prince Edward Island	Charlottetown Farmers' Market	Farmers' Market	Features local produce, crafts, and baked goods.
Montreal, Québec	Marché Jean-Talon	Public Market	A large, vibrant market known for its fresh produce, meats, and cheeses.
Montreal, Québec	Noël dans le Parc	Christmas Market	A festive market with holiday crafts, food, and entertainment.
Montreal, Québec	Atwater Market	Public Market	Renowned for its selection of fresh produce, meats, and baked goods.
Montreal, Québec	Marché des Possibles	Public Market	An outdoor market with local food, music, and crafts.
Saskatoon, Saskatchewan	Saskatoon Farmers' Market	Farmers' Market	Offers a variety of local produce, crafts, and prepared foods.
Regina, Saskatchewan	Regina Farmers' Market	Farmers' Market	Known for its selection of local goods and fresh produce.
Yellowknife, Northwest Territories	Yellowknife Farmers' Market	Farmers' Market	Features local produce, crafts, and community events.
Iqaluit, Nunavut	Iqaluit Community Market	Community Market	Offers local crafts, seasonal produce, and community goods.
Whitehorse, Yukon	Whitehorse Farmers' Market	Farmers' Market	A popular market with local produce, crafts, and food vendors.



Below is a breakdown of these major brands and their subsidiaries by price point:

Less expensive grocery options

- **No Frills:** Discount grocery chain with basic store design and budget-friendly pricing.
 - In-store line: No Name (available at No Frills and other Loblaws-owned stores).
- **T&T Supermarket:** Asian food and grocery chain with locations in B.C., Alberta, Ontario, and Quebec.
- **Food Basics:** Discount supermarket with locations in Ontario.
- **FreshCo:** Discount grocery stores in Ontario, Manitoba, Saskatchewan, Alberta, and British Columbia.
- **IGA:** Supermarkets predominantly located in Alberta, with some stores in small communities in B.C., Manitoba, Saskatchewan, and Ontario.
- **Foodland:** Stores in Ontario and the Atlantic provinces, serving smaller, rural communities.
- **Giant Tiger:** Discount grocery store offering a variety of product lines.

Averagely priced grocery options

- **Metro:** Large grocery store chain with stores in Ontario and Quebec.
- **Safeway:** Similar to Sobeys in size and product offerings, located in B.C., Alberta, Saskatchewan, Manitoba, and Ontario.
- **FreshMart and L'Intermarche:** Locally owned smaller grocery stores in rural communities.
 - Affiliated with Loblaws and sell its in-house brands.

More expensive grocery options

- **Loblaws:** Large grocery stores with locations across Canada.
 - In-house brands: President's Choice (PC) and Blue Menu.
- **Farm Boy:** Large grocery store with emphasis on fresh and organic produce, with ready-to-eat food options as well.
- **Fortinos:** Upscale grocery stores in the Greater Toronto Area.
 - Features: Bakery, wide assortment of products, pharmacy, dry cleaner, dining area.
- **Sobeys:** Large format grocery stores located across Canada (except Quebec).
 - In-house brands: Compliments and Panache.

How can I find stores close to me?



Newcomers in Canada can discover nearby grocery stores, department stores, and supermarkets through several methods:

- **Google Maps:** Use Google Maps to search for "grocery stores," "department stores," or "supermarkets" near their location. The service provides directions, reviews, and store details;
- **Local Recommendations:** Ask neighbors, coworkers, or community members for recommendations on where to shop for groceries and household items;
- **Community Groups:** Join local community groups on social media platforms like Facebook or Nextdoor, where residents often share information about the best local stores. In addition, utilizing local settlement services for newcomers can also aid in this search; and
- **Store Websites and Apps:** Many large chains, such as Walmart, Loblaws, and Metro, have dedicated websites and apps with store locator features that help find the nearest locations. In addition, applications like Uber Eats or Instacart provide home delivery from supermarkets, allowing newcomers to shop for essentials from the comfort of their home.

How can I save money on groceries and essentials in Canada?

There are also ways that newcomers can save money on groceries and essentials in Canada. Two common methods are: loyalty programs and price matching. For more information on saving money in Canada, visit the [budgeting section](#) of our guide.

Loyalty programs

Like many other countries, retailers in Canada often offer loyalty savings programs, for customers who regularly shop at their stores. Some of these programs are run by the retailers themselves (Sobeys, Loblaws, Metro) while others are run by third-party partners, that can offer one loyalty program to customers for multiple stores and retailers. Below are some examples of loyalty programs.

PC Optimum

PC Optimum is a program that allows you to earn loyalty points by purchasing groceries, gas, or using your credit card. Your points will be personalized for grocery shopping on the app, geared towards your most common purchases. Every 10,000 points are equivalent to a \$10 redeeming value. Additionally, the program is free to sign up for, but there is a paid program that provides extra points and incentives. The program is valid at the following retailers.

- No Frills;
- Loblaws;
- Shoppers Drug Mart;
- Real Canadian Superstore;
- Zehrs;
- Independent Grocer;
- Valu-Mart;
- Fortinos;



- Joe Fresh;
- Pharma Prix; and
- Esso

Airmiles: A large loyalty program in Canada, Airmiles has a huge network of businesses and retailers that the program works with in order to give customers preferential pricing, money back offers and gain redeemable points. While the list of partners may be too expansive for the purposes of this page, Airmiles does have exclusive partners with whom customers can gain 3X the number of redeemable points, these are:

- Metro;
- Shell;
- Jean Coutu; and
- IGA

Price-matching programs

In Canada, many grocery, department, and superstore retailers have a price matching policy. This means that if you can show an employee a competitor advertisement for a product or service (that is sold at that store) at a lower price, many companies can match the same price for that item or service.

Sobeys (and their subsidiary Fresh Co.) do offer match pricing, as well as Loblaws, and No Frills. You can always call ahead or do a quick web search to make sure your selected retailer has a price match policy, and what the terms and conditions are.

To learn more about buying groceries and essentials in Canada, find our dedicated webpage [here](#).

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07

Food and Dining in Canada

Learn about buying groceries in Canada, what options are available, saving money on essentials, and finding the right store in your neighbourhood.

Detailed Coverage:

- [Finding dining options](#) in your area
- [Available dining options](#) in Canada
- [Tipping culture](#) in Canada
- [Legal drinking age](#) in Canada



Food and Dining in Canada

Canada features a wide range of food and dining options, with choices in the country’s bigger cities being especially diverse. In fact, many Canadian cities rank among the top food locals in the world, with enough dining options that it is close to impossible to visit all of them. Newcomers to Canada can enjoy a wide range of restaurants, eateries, bakeries, cafés and fast-food; featuring cuisines, across continents, price ranges, and cooking styles.

How can I explore dining options in my area?

When it comes to discovering dining options in your new Canadian neighborhood, online resources are often the quickest, easiest, and most comprehensive method. Websites and apps like Google Maps, TripAdvisor, and Yelp are useful tools for exploring local restaurants, cafes, and eateries. These platforms not only help you find dining spots nearby but also provide user reviews and ratings, making it easier to choose a place that suits your taste and preferences.

To start, you can simply enter your address along with the type of dining option you’re interested in—such as Italian, vegetarian, or brunch—and browse the results in your area. Many of these sites also offer location filters, allowing you to narrow down or broaden your search based on your specific needs.

If you’re living in a larger city, social media platforms like Instagram, Twitter, and TikTok can be especially useful for staying on top of trending food spots. Following local food bloggers or searching for hashtags related to your city can lead you to popular and up-and-coming restaurants that you might not find through traditional review sites. This way, you can explore what’s hot in your area and maybe even discover some hidden gems.

What kind of dining options are available in Canada?

As mentioned, newcomers to Canada (especially to any of the country’s larger cities) will have an abundance of dining options from across the world. In addition to a large variety of restaurants and cuisines, newcomers can also experience different kinds of dining in the country.

The following table breaks down dining options by type, service, price, and examples:

Types	Service	Price (CAD)	Examples
Fast Food	Mostly counter service; limited personalized table service	\$	Tim Hortons, McDonald's, A&W
Casual Dining	Full table service	\$\$	The Keg, Boston Pizza, Milestones
Fast Casual	Mostly counter service or limited to no table service	\$ to \$\$	Mucho Burrito, Five Guys, Chipotle



Fine Dining	Full service at the table, often with wine pairing service	\$\$\$ to \$\$\$\$	Canoe, Toqué!, Hawksworth Restaurant
Contemporary Casual	Full service at the table	\$\$ to \$\$\$	Cactus Club Cafe, Earl's, Moxie's Grill & Bar
Pop-up Restaurant	Food truck, food stand counter service; some with table service	\$\$ to \$\$\$	Kusinera (Toronto), bibik's (Vancouver), Crocodile (Montréal)
Pub / Diner	Full service, no frills	\$ to \$\$	Fran's Restaurant, Tom's Restaurant, John's Place
Cafe / Coffee Shop	Counter service, drive-through, almost no table service	\$ to \$\$	Starbucks, Second Cup, Tim Hortons
Food Truck	Service via food truck/car window	\$ to \$\$	BeaverTails, Tacofino, Buster's Sea Cove
Ghost Kitchens	Delivery or pickup only, usually no dine-in service	\$ to \$\$	Ghost Kitchens Canada, Kitchen Hub, UberEats-only brands
Ordering-in	Through applications like UberEats, or Door Dash; or directly with the restaurant	Dining option + approx. \$5-15	UberEats, Door Dash, Postmates, Grubhub

What is tipping culture like in Canada, and how much should I tip?

One of the most surprising aspects of life in Canada, especially for newcomers, is the strong tipping culture. Like in the United States, tipping is not just customary; it's expected in many scenarios; and skipping the tip is considered inconsiderate or discourteous to working staff. Whether you're dining out, or ordering in, understanding when and how much to tip can save newcomers

Why Isn't Tipping Optional in Canada?

In Canada, tipping is an integral part of the service industry's compensation structure. Workers in tipping jobs often receive lower base wages because it's expected that tips will make up a significant portion of their income. For many Canadians who have worked in the service industry, tipping generously is second nature because they understand how crucial tips are for service workers.

While there's ongoing debate about whether employers should pay a higher wage instead of relying on tips, the reality is that tipping is the norm, and it plays a significant role in the economy. It's important to



note that tips in Canada are legally considered part of income and are taxable. Therefore, not leaving a tip isn't just seen as rude—it's culturally out of place.

When and How Much Should You Tip?

Understanding the appropriate tipping amounts for dining options/services can help you avoid any awkward situations:

- **Restaurants and Bars:** The standard tip at a restaurant is 15%-18% of the pre-tax bill. If you're particularly pleased with the service, consider tipping up to 20%. For example, if your bill is \$10 before tax, you should tip at least \$1.50. If you don't tip the expected 15%, your server might ask if something was wrong with your experience, leading to an awkward conversation. Remember, the service staff isn't responsible for issues like kitchen delays, so it's important to tip based on the service provided by your waiter or waitress. For bartenders, the norm is to tip \$1 per beer and \$2 per cocktail.
- **Takeout:** While tipping for takeout isn't required, you may notice a tip jar at the counter. Leaving a tip in this situation is entirely optional.
- **Delivery:** If you're having food delivered, a 10% tip is often expected. However, tipping for other deliveries, such as furniture or packages, isn't necessary.

What is the legal drinking age in Canada?

Understanding the legal drinking age is an important aspect of adjusting to life in Canada, especially for newcomers. The legal drinking age is part of Canada's alcohol law framework, aimed at protecting young Canadians and young people in Canada from the potential risks associated with early alcohol consumption.

The legal drinking age varies across the country, as it is determined by provincial and territorial governments. Depending on where you are in Canada, the legal age to purchase and consume alcohol is either 18 or 19 years old. The table below breaks down legal drinking ages by province.

Province/Territory	Legal Drinking Age
Alberta, Manitoba, Quebec	18 years
British Columbia, Saskatchewan, Ontario, New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador, Northwest Territories, Yukon, Nunavut	19 years

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08

Phone and internet in Canada

Learn about options for phone and internet services, including different providers, plans, and tiers of service; in addition to newcomer offers and best buying practices.

Detailed Coverage:

- [Kinds of phone plans](#) available in Canada
- [Phone and internet costs](#) in Canada
- [Kinds of internet plans](#) in Canada
- [Special offers for newcomers](#)
- [Setting up your new phone plan](#)
- [Setting up your new internet plan](#)



Phone and Internet in Canada

Canada's telecommunications industry (including phone and internet services) is dominated by two large companies: Rogers and Bell. These companies also operate several subsidiary telecommunications companies offering goods and services. Smaller competitors are also present for newcomers to choose from.

What kind of phone plans are available in Canada?

Phone plans in Canada can be understood by categorizing them across two criteria: payment methods and tier of service.

Payment methods

Canadian phone plans feature two payment types: pre-paid and post-paid phone plans.

A pre-paid phone plan requires you to pay for your service in advance, meaning you can only use what you have paid for.

Post-paid phone plans require you to pay for the services after you have used them. This means that you must pay the bill at the end of your billing cycle for the services you have used. These plans are also usually tied to a contract with your phone service provider. Post paid phone plans can also have a new device option, wherein newcomers can finance a new phone along with their monthly phone bill (though "bring your own device (BYOD)" plans are also widely available).

Newcomers coming to Canada should note that many post-paid plans require a credit check to prove that you are able to pay for the services at each billing cycle. However, certain carriers may make exceptions to this rule, while others can do international credit checks to facilitate a post-paid plan.

Lastly newcomers bringing their loved ones to Canada may wish to pursue a family plan. Under these plans all members of the family can receive phone coverage (often with variable plans between individuals), which is totaled in a lump-sum payment each billing cycle. Family plans can often save families money on their overall phone bills, as plans are often discounted when compared to the cumulative cost of each family member having a separate phone plan. Family plans can vary greatly based on family size, coverage requirements, bundling with internet services, and other factors.

Tier of service

As a result of how competitive Canada's telecommunications market is, providers seek to give consumers options at different price points and with variable coverage. These two aspects make up the tier of the service.

For the purpose of explanation, service tiers are classified under three criteria:

- **Flagship Providers:**



- Most Expensive: Typically the highest cost.
- Benefits: Best coverage, fastest network speeds, and the widest range of plans.
- Trade-offs: Higher cost, but generally offer superior customer support and premium features.
- **Flanker Brands:**
 - Moderately Priced: A step down in cost from flagship providers.
 - Benefits: More affordable, often have promotions, and still use the parent company's network.
 - Trade-offs: Slightly fewer plan options and sometimes less comprehensive customer support compared to flagship brands.
- **Discount Providers:**
 - Least Expensive: The most budget-friendly option.
 - Benefits: Lowest cost plans, often prepaid and flexible.
 - Trade-offs: Limited customer support, basic features, and potentially slower network speeds or less coverage.

Below we have identified various brands, their infrastructure provider, and the tier of their service.

Brand	Infrastructure Provider	Tier
Rogers	Rogers	Flagship
Bell	Bell	Flagship
Telus	Telus	Flagship
Virgin Mobile	Virgin + Bell	Flagship
Koodo	Telus	Flanker (Discount Flagship)
Sasktel	Sasktel	Flanker
Public Mobile	Telus	Discount
Lucky	Bell	Discount



How much does the average phone and internet plan cost in Canada?

Phone pricing in Canada can be expensive, depending on the plan and carrier that you are using. [Rewheel](#), a privately owned Telecommunications research firm and boutique consulting agency, publishes a [bi-annual report on pricing competitiveness](#) of phone plans found that Canada had among the highest prices in the world. Internet plan pricing follows similar lines in the country.

The following table breaks down different phone plans with average prices for flagship, flanker, and discount options. Note that all phone plans considered include unlimited Canada-wide talk and text functions, and BYOD (as monthly charges will differ when financing a phone based on the model)

Tier	Phone plan type	Cost per month (CAD)
Flagship	BYOD, 75GB per month	\$58.33
Flagship	BYOD, 150 GB per month	\$80
Flanker	BYOD, ~55 GB per month	\$60
Discount	BYOD, ~30 GB per month	\$29
Discount	BYOD, ~75 GB per month	\$40

Additionally, the following table breaks down average internet plan prices in Canada, using the same tier classification:

Tier	Phone plan type	Cost per month (CAD)
Flagship	Unlimited data, 150 Mbps download/upload	\$84.5



Flagship	Unlimited data, 500 Mbps download/upload	\$99.5
Flanker	Unlimited data, 150 Mbps download/upload	\$67.25
Flanker	Unlimited data, 500 Mbps download/upload	\$105.5
Discount	Unlimited data, 150 Mbps download/upload	\$60
Discount	Unlimited data, 500 Mbps download/upload	\$80

In Canada, the predominant two internet providers are Rogers and Bell. Subsidiary and smaller internet providers include SaskTel, and Koodo (among others), and discount brands include companies like Cogeco and Oxio, which often act as wholesale resellers of services at discount prices. Newcomers are advised to consider upload and download speed, bandwidth, reliability, and their specific internet needs when deciding on a plan.

For example, many telecommunications providers offer bundles specialized for international calls, that can range from \$35-\$50 CAD or priced as an add-on to another plan.

Notably, many internet and phone plans are bundled together, which can result in overall cheaper phone and internet bills. In addition, many of these bundles can prioritize services that are important for newcomers based on their use—such as higher data limits or increased international calling capacities. Due to the parity between providers, prices across companies tend to be largely comparable, however with the presence of offers and bundles it is always a good idea to check prices with a specific provider.

What are the different types of internet connections available in Canada?

Different types of internet connectivity infrastructure are available in Canada, at different price points and with different levels of bandwidth. Where you live will determine which options you have for connectivity in your home:

Connectivity Infrastructure	Regions Available	Typical Bandwidth	Typical Price Range per Month
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DSL	Cities, Suburbs, Rural Areas	5-50 Mbps	\$40-\$70 CAD
Cable	Cities, Suburbs	50-500 Mbps	\$50-\$100 CAD
Fibre	Cities, Some Suburbs	100 Mbps – 1.5 Gbps	\$60-\$120 CAD
Low-orbit satellite (e.g. Starlink)	Rural Areas, Remote Locations	50-200 Mbps	\$140-\$170 CAD
High-orbit satellite	Rural Areas, Remote Locations	1-25 Mbps	\$50-\$100 CAD



Most types of private internet connections in Canada’s metropolitan centers (Toronto, Vancouver, and Montreal) and in surrounding areas are delivered through fibre optic cables. This is a high-speed internet solution that sends information at rapid speeds through pulses of light that run through pieces of glass or plastic. Fibre optic connections are popular for those who need high internet speeds (up to 3GB/s download and upload speed) and bandwidth, like competitive online gamers, remote working professionals (especially those working with large files, or in remote teams) and online broadcasters.

Locations farther from population centers may still use cable internet. These are slower internet connections (usually between 100-150 Mb/s download and upload) that can function well for streaming shows in HD quality, downloading/uploading medium sized files, and instant messaging applications.

Other internet connection options include satellite internet (for very remote locations), 5G internet (currently at limited availability), and mobile internet solutions—which usually involve using a Wi-Fi hotspot from a mobile device, or an external internet dongle, to tether your desired device to an internet connection.

It is also worth noting that many home internet plans also come with special packages that include television services. These packages combine both services into one payment plan, and usually feature reduced pricing and added features.

Most commonly internet is delivered to devices in a home, via Wi-Fi connection (service providers usually issue a wireless modem for each new home internet activation). That said, wired connection to devices is still an option, with most wireless modems featuring ethernet ports where cables can be connected.

Are there any special offers or discounts for newcomers?

Some service providers do offer special deals for newcomers, either on individual phone plans, or family bundles—however one group of newcomers tends to receive the most benefits in this regard: students. Students in Canada have preferential pricing on many goods and services (including phone plans), and international students can avail of these benefits as well.

Many of these promotions will ask for university/college identification (in addition to all other necessary documents) to confirm your enrolment in a post-secondary educational institution. It is best to check with your selected carrier (either on their website or through customer service contacts) about student pricing for phone plans.

For more information on saving money in Canada, visit the [budgeting in Canada](#) section of our guide.

How do I set up my new cell phone plan in Canada?

Usually new phone plans are set up (with the SIM installed in your phone) at the point-of-sale. This can be either at a mall kiosk, store, or even at the airport.



In most cases, all you have to do is walk into a store or to a kiosk and inform the sales staff there about what plan you are looking to avail. If you have all the proper documentation, you can complete this process on the spot and potentially receive a new phone.

Notably this is not a standard process and can vary depending on the provider that you choose. While some may feature kiosks and stores, others may operate primarily as online businesses, instead mailing you needed materials, like a SIM card.

Alternatively, newcomers with a credit history that can be assessed also have the option of getting a new phone plan (and potentially a new device as well) online from their service provider—simply visit their respective websites and follow the instructions as needed.

How do I set up my new internet service in Canada?

After you choose a provider and plan that fits your needs, activations can either be done in-store or online/over the phone. Simply go to your preferred point of sale and purchase your desired plan. During the transaction you will likely be asked to schedule a time for delivery and installation of your new Wi-Fi modem as well. Once the plan is purchased, activation will be complete once the technician comes to your home and installs the new Wi-Fi modem. From here you will be billed on a pre-agreed regular monthly cycle.

For more information on phone and internet plans in Canada, visit our dedicated webpage [here](#).

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09

Schooling in Canada

Canada offers a number of public and private schooling options for newcomers and their children. Learn about Canada's school system, education costs, things to consider, and more.

Detailed Coverage:

- [Is education free](#) in Canada?
- [Public or private schooling?](#)
- Canada's [school schedule](#)
- [School boards and their importance](#) in Canada
- [Enrolling your child in a school in Canada](#)
- [Using free public library resources](#)



Schooling in Canada

Is education free in Canada for immigrants?

Yes. Getting an education for your child in Canada is free for all newcomers to Canada, including [permanent residents](#), [work permit](#) holders and [study permit](#) holders.

New permanent residents in Canada, will not need to provide extra documentation for their child to receive a free public-school education in this country. In Canada, the public-school education system covers the costs of school for all children of Canadian citizens and permanent residents from kindergarten to the end of high school. Typically, this means school is free for children from 5 or 6 to 18 years old. This is because the Canadian education system is jointly funded through the taxes paid by all residents.

On the other hand, temporary residents (including study permit and work permit holders) may need to supply their local school board with certain documents to verify their child's eligibility for a free public-school education. The required documents may vary based on the province or territory you choose to settle in, as each region in Canada has unique rules that govern its education system.

In other words, for work and study permit holders in Canada with temporary resident status, their child's eligibility for a no-cost public school education will depend on the rules of the school board in their community (more on school boards later).

Is education in Canada public or private?

Canada has both public and private education options in most communities across the country, allowing families to decide on their child's educational path based on their available financial resources and educational preferences.

Public schools are, as the name suggests, institutions funded by taxes collected from the public in each province/territory. These schools offer free education for children from kindergarten until they graduate from high school. Public schools are governed by the province/territory they are in. This means that the material that their students are taught is chosen by the governments of each region.

Private schools, on the other hand, are owned by private entities that charge parents an annual tuition fee to enroll their children. Tuition fees vary significantly based on the institution. Private schools are not restricted to the curriculum decided by the province in which they are located, allowing them to independently decide what to teach students enrolled at their institution.

What is the school schedule in Canada?

Schools generally operate between September and June every year, except weekends (Saturday and Sunday) and holidays such as Christmas or March Break.



Although this can vary between schools in Canada, elementary and high schools across the country typically begin their day between 8 and 9 am. The school day usually ends between 3 and 4 pm. In the case of universities and colleges across Canada, most offer fall (September to December), winter (January to April) and summer (May to August) semesters; though times tend to vary, with greater flexibility through evening and night classes for students that need such options.

Summer break in Canada is between the end of one school year (late June) and the start of the next (early September).

A note on winter

School schedules in Canada may be affected by winter weather. Decisions on school closures due to snow are made by individual school boards across the country, meaning policies can vary significantly depending on the community. Therefore, it is important to check with your child's school for specific procedures on heavy snow days.

School Closure Patterns

Despite the variability, some regional patterns have emerged. In Atlantic Canada, schools often experience multiple closures during winter. For instance, Halifax averages about 4.4 snow days per year. In contrast, cities in Quebec and Ontario, such as Quebec City and Hamilton, report fewer snow days, averaging 1.75 and 1.6 days per year, respectively. In the prairie provinces like Manitoba and Alberta, cities such as Winnipeg and Edmonton have reported no snow-related closures in the last decade.

School Transportation Shutdowns

Another consideration for parents is the potential shutdown of school transportation on snowy days. Even if schools remain open, school boards may cancel bus services, requiring parents to find alternate transportation for their children. The final decision in these cases to send a child to school on inclement weather days remains with the parents, who can choose to keep their children home if they deem it unsafe.

Notification of School Closures

School boards notify parents of closures and transportation shutdowns through various methods. Common strategies include updates on the school board's website, social media channels, and local news outlets. For example, the Toronto District School Board (TDSB) in Ontario announces necessary cancellations or closures by 6:00 am on the morning of an inclement weather day via local news.

What are school boards and why are they important in Canada?

School boards, also known as school districts, school divisions, or district education councils, are responsible for managing all schools within a specific local area in Canada. They are governed by publicly elected officials called trustees. These trustees oversee various critical functions, including maintaining school buildings, managing staff, handling general administration, and overseeing student enrolment. These associations also hold regular meetings where members of the public can voice their opinions on how schools are managed, fostering community involvement and transparency.



Newcomers to Canada should note that school districts are assigned to specific areas and may restrict school access to residents within their jurisdiction. It is advisable to contact the school board of the chosen school to clarify eligibility and ensure that you meet the residency requirements. For more information on choosing a neighborhood in Canada, visit the [housing section](#) of our guide.

How can I enroll my child in a school in Canada?

To enroll your child in a primary (elementary) or secondary (high) school in Canada, you'll need the following documents:

- Birth certificate;
- Proof of guardianship or custody;
- Proof of residency; and
- Record of immunizations (to show that your child's vaccines are up to date).

You can enroll your child in a school by:

1. **Contacting Your Local School Board:** Begin by reaching out to your local school board. They typically manage multiple schools within a region, giving you several options to choose from.
2. **Choosing a School:** If there are multiple schools available in your area, it's advisable to enroll your child well before the school year begins to secure a spot in your preferred school.
3. **Completing an assessment and receiving placement:** When enrolling your child for the first time, the school or school board will assess their education level to determine the appropriate grade placement and whether they need any additional support, such as English or French language classes.
4. **Accessing support services:** Many schools have settlement workers who can help new students adjust and provide necessary assistance.

For more detailed information about elementary and secondary schools in your area, and to get contact information for school boards in your area, you can visit the provincial or territorial webpages of the respective Ministries of Education, which are linked below:

- [Alberta;](#)
- [British Columbia;](#)
- [Manitoba;](#)
- [New Brunswick;](#)
- [Newfoundland and Labrador;](#)
- [Northwest Territories;](#)
- [Nova Scotia;](#)
- [Nunavut;](#)
- [Ontario;](#)



- [Prince Edward Island](#);
- [Quebec](#);
- [Saskatchewan](#); and
- [Yukon](#).

Using public library resources

Canada's public libraries are a tremendous asset for parents and school-aged children, offering a wide range of services that support both education and family life. Whether you're a temporary resident or a permanent one, obtaining a free library card is simple and grants you access to countless resources.

Libraries are stocked with books for all reading levels and interests, making it easy to find materials that engage children and encourage a love of reading. Beyond books, libraries also offer access to educational resources such as study guides, language learning tools, and even textbooks that can supplement school learning. Many libraries have a dedicated children's section with age-appropriate materials and spaces designed to foster learning and creativity.

For families who may not have reliable internet or computers at home, public libraries provide essential access to these tools. Children can use library computers to complete homework, research projects, or engage in educational games, while parents can use these resources for job searches, online learning, or staying connected with their communities.

Libraries also host a variety of free programs tailored to children and families. Storytime sessions, homework help, and reading clubs are just a few examples of the activities that can help children develop academically and socially. These programs are not only educational but also provide a great way for families to spend quality time together.

For more general information on schooling in Canada, visit our dedicated webpage [here](#).

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Healthcare in Canada

Discover Canada's healthcare system, how to enroll in public healthcare, the importance of a health card, and where to find a healthcare provider in your area.

Detailed Coverage:

- [How does healthcare work in Canada?](#)
- [Eligibility for free healthcare](#)
- [Applying and receiving a health card](#)
- Breaking down [provincial healthcare](#)
- [Eligibility for free provincial healthcare](#)
- [Services available without a health card](#)
- [Finding medical services](#) in your area



Healthcare in Canada

How does healthcare work in Canada?

Healthcare in this country operates through a universal healthcare model funded through taxes. In most cases, public health services are free for all Canadians (including permanent residents) at the point of use, although certain medications (like prescription drugs) and treatments may require the recipient to pay out of pocket, or through other insurance policies.

Under Canada's Constitution, health care falls under the authority of the provinces and territories. Public health services in each province and territory across Canada are managed by specific insurance plans and agreements in each region. Therefore, the services covered in each province or territory may differ.

Typical covered services include the following:

- Visits to primary care physicians;
- Hospital visits, including Emergency room visits or visits to urgent care centers.
- Visits to walk-in clinics;
- Necessary imaging or other diagnostic tests (for example, x-rays, MRIs, blood tests);
- Necessary surgery;
- Necessary hospital stays; and/or
- Necessary in-hospital treatments for certain conditions (for example, chemotherapy or radiation for cancer).

Some residents of Canada may have access to extended health coverage through group insurance plans, which are often offered by employers to their employees, or by post-secondary institutions to their students. Some residents may choose to purchase their own individual extended health coverage. Extended health coverage typically focuses on the following types of expenses, which are usually NOT covered under provincial or territorial plans:

- Prescription drug costs;
- Dental coverage;
- Vision-related healthcare costs;
- Visits to paramedical practitioners (e.g. massage therapy, physiotherapy, chiropractor, acupuncture, naturopathy, podiatry, etc.); and/or
- Private or semi-private hospital stays.

What do you need to get free healthcare in Canada?

All residents of Canada (including [permanent](#) and eligible [temporary residents](#)) need a health card to access publicly insured healthcare services in Canada. This document will verify to a doctor or medical professional that the health card holder is registered with the healthcare system in their province or



territory. Without a health card, healthcare costs can be exorbitant, depending on the kind of care you are seeking.

The application process for a health card varies by region, and there is no shared process used among the provinces and territories across Canada. For example, obtaining a health card in Ontario will require the applicant to visit a Service Ontario location in person. Meanwhile, Alberta allows health card applicants to apply in person or by mail. Health card processing times also vary by province/territory.

How can I apply for and receive a health card in Canada?

To apply for and receive a health card in Canada, you need to apply through your provincial or territorial health ministry. The administration and delivery of health care services in Canada are managed by each province or territory under the Canada Health Act, with financial assistance from the federal government. These services include insured primary health care, such as those of physicians and other health professionals, and hospital care, which together account for most provincial and territorial health expenditures. Some provinces and territories also provide supplementary health benefits not covered by the Act, such as prescription drug coverage, with the level and scope of these benefits varying between jurisdictions.

Newcomers should be aware that eligibility for provincial public healthcare can vary depending on your situation. Click [here](#) to learn more about applying for a health card, including application information specific to each province/territory across Canada.

When applying for a health card, you typically need to provide proof of residency and identification. Once your application is processed and approved, you will receive a health card that allows you to access the insured health services covered by your province or territory's health plan. To receive medical treatment, you must present your health card at clinics, hospitals, and other health care facilities.

Who is eligible for a health card in Canada?

Province/Territory	Permanent Residents	On a Work Permit	On a Study Permit	On a Visitor Visa/eTA
Alberta	Eligible if legally entitled to remain in Canada, make their permanent home in Alberta, and are present for at least 183 days in any 12-month period.	Eligible if legally entitled to remain in Canada and make their home in Alberta.	Not eligible.	Not eligible.
British Columbia	Eligible if a Canadian citizen or a permanent resident, make their	Eligible if the permit is valid for six or more	Eligible if the permit is valid for	Not eligible.



	home in BC, and are present for at least 183 days in any calendar year.	months. Maintained status may also qualify for temporary coverage.	six or more months.	
Manitoba	Eligible if a Canadian citizen, an Indigenous person, a permanent resident, or in Manitoba on a valid work permit of 12 months or more, among other criteria.	Eligible if on a valid work permit (12 months or more).	Not eligible.	Not eligible.
New Brunswick	Eligible if a Canadian citizen or legally entitled to remain in Canada and make their home in New Brunswick.	Not eligible.	Not eligible.	Not eligible.
Newfoundland and Labrador	Eligible if residing in the province, legally entitled to remain in Canada, and making their home in Newfoundland and Labrador.	Not eligible.	Not eligible.	Not eligible.
Nova Scotia	Eligible if a Canadian citizen or permanent resident, make their permanent home in Nova Scotia, and are present for 183 days per calendar year.	Not eligible if on a study permit. Family members of NATO members can apply if residency is established.	Not eligible.	Not eligible.
Nunavut	Eligible if legally in Canada, intend to make Nunavut your main place of residence for over 12 months, and are physically present in Nunavut.	Not specified; generally, temporary workers need to meet residency requirements.	Not eligible.	Not eligible.
Northwest Territories	Eligible if a permanent resident of NWT, or if	Eligible if they are lawfully entitled to	Not specified; generally, must	Not eligible.



	military families, they can apply as soon as they enter the NWT.	remain in Canada and make their home in NWT.	meet residency requirements.	
Ontario	Eligible if a Canadian citizen, permanent resident, or meet other specific criteria including work permit holders who are working full-time for at least 6 months.	Eligible if working full-time for at least 6 months or more; maintained status may also qualify.	Not eligible.	Not eligible.
Prince Edward Island	Eligible if legally in Canada and PEI is your primary residence for at least six months plus a day each year.	Not eligible.	Not eligible.	Not eligible.
Quebec	Eligible if you meet the Presence in Québec rule: be present in Québec 183 days or more per calendar year and have authorization to remain in Canada.	Eligible if on a work permit valid for more than 6 months.	Eligible if on a study permit from a country with a social security agreement with Québec.	Not eligible.
Yukon	Eligible if a Canadian citizen or have immigration status, make your permanent home in Yukon, and are physically present in Yukon for up to 6 months without a waiver.	Eligible if on a work visa for a minimum of 1 year.	Not eligible.	Not eligible.

Additional notes on health card eligibility:

- **Ontario:** Eligibility also extends to those with maintained status (i.e., holding an expired work permit but still in Canada and waiting for a new permit). Contact ServiceOntario for more details.
- **British Columbia:** Eligible individuals include those with certain types of work or study permits valid for 6+ months. For Working Holiday Programs, temporary coverage may be available under specific conditions.



- **Alberta:** Non-eligible residents include members of the Canadian Armed Forces, federal penitentiary inmates, and individuals with expired immigration documents.
- **Newfoundland and Labrador:** Proof of intention to remain includes employment letters, leases, and utility bills. International workers and students must meet specific criteria for coverage.
- **New Brunswick:** Maintaining property or paying taxes in New Brunswick does not guarantee eligibility.
- **Nova Scotia:** Members of NATO are not eligible, and full-time students from other provinces are covered by their home province’s plan.
- **Prince Edward Island:** Must be physically present in PEI before applying. International students who cannot work off-campus, tourists, transients, and visitors are not eligible.
- **Nunavut:** To register, individuals must submit a completed application form with proof of identity and residency. Tourists, transients, and visitors are not eligible for coverage.
- **Northwest Territories:** Military families can apply for coverage immediately upon entry, with a waived wait period. Other residents must be present for 153 days each year.
- **Yukon:** Individuals must be physically present in Yukon for at least 183 days each year. Work visa holders must have a visa valid for a minimum of 1 year. Study visa holders are not eligible

For more information on healthcare eligibility, newcomers can visit their dedicated provincial webpage.

How does provincial healthcare work in my province?

Here is a list of what medical services are covered under each provincial and territorial healthcare plan. To read about each province/territory’s healthcare in greater detail, please visit the pages hyperlinked in each region’s section below.

Alberta (AB)

The [Alberta Health Care Insurance Plan](#) (AHCIP) completely covers costs associated with “medically necessary” services (as decided by a physician) as well as some services related to dental and oral surgical health.

More specifically, the AHCIP fully covers the following medical services for Alberta residents.

- Medically required services provided by a physician
- Psychiatrist visits
- Medically required diagnostic services including laboratory, radiological and other diagnostic procedures
- Oral and maxillofacial surgery services
- Bariatric surgery for Albertans who are eligible under the Weight Wise program
- Breast augmentation and mastectomy for transgender surgery
- Medically necessary nursing services, laboratory, x-ray and diagnostic procedures



- Accommodations at a standard level and meals
- Medications administered in a hospital
- Use of the operating room, care room, radiotherapy, physiotherapy and anesthetic facilities
- Routine surgical equipment and supplies
- Inter-facility transfers in Alberta by ambulance

British Columbia (BC)

British Columbia's [Medical Services Plan](#) (MSP) covers these five primary service areas.

- "Medically necessary" physician and midwife services
- "Medically necessary" eye exams
- Dental and oral surgery performed in a hospital
- "Some" orthodontic services
- Payment for diagnostic services including x-rays

Note: Eligible low-income individuals may also be able to have the MSP cover costs of treatments such as acupuncture, chiropractic services, massage therapy, naturopathy, physical therapy and non-surgical podiatry (foot).

Manitoba (MB)

Under the [Insured Benefits Branch of Manitoba Health](#), services covered by public health insurance include the following service areas.

- Physician services
- Surgery/anesthesia, x-ray and laboratory services
- Vision care (one exam every two years for people under 19 and over 65 as well as certain tests)
- Chiropractic care (up to seven visits per calendar year)
- Dental surgery (reimbursement is provided in cases where when hospitalization is necessary)
- Hospital care
- Ambulance fees

Note: Hospital care coverage under Manitoba public health includes ward-room accommodation and meals, nursing services, laboratory, x-rays and diagnostics; surgery and related supplies; and dietetic counselling

New Brunswick (NB)

The provincial [Medicare plan](#) in New Brunswick covers the following items and services for residents of the province.



- Drug coverage under the New Brunswick Drug Plan
- Physician and hospital fees
- Most “medically required” services that are provided in a hospital or physician’s office
- Some in-hospital dental services
- Hospital care, which includes the following: standard accommodation and meals, nursing service, drugs administered while in the hospital, diagnostic services and therapies

Newfoundland and Labrador (NL)

Newfoundland and Labrador’s [Medical Care Plan](#) covers these seven service areas.

- Visits to a physician’s office, hospital or beneficiary’s residence
- Surgical, diagnostic and therapeutic procedures, including anesthesia
- Pre- and post-operative care
- Maternity care
- Radiology interpretive services
- Certain medically necessary, in-hospital surgical dental procedures performed by a dentist or oral surgeon
- Hospital accommodation and meals at the standard ward rate, nursing services, diagnostic procedures, medications and in-hospital therapy

Northwest Territories (NWT)

In the Northwest Territories, the [NWT Healthcare Plan](#) covers costs related to these service areas.

- Physician diagnosis and treatment of illness and injury
- Surgery (including anesthetic services and surgical assistance where necessary); obstetrical care (prenatal and postnatal care inclusive)
- Ophthalmologist services (eye exams, treatments and operations)
- Hospital accommodation and meals at the standard ward care
- In-hospital nursing services as well as laboratory, x-ray and diagnostic procedures, and interpretation services
- Physician-prescribed drugs administered in a hospital
- Use of the operating room, case room, and anesthetic facilities required for diagnosis and treatment (including necessary equipment and supplies)
- Radiotherapy treatment, occupational therapy, and physiotherapy (when provided by an insured facility)
- Detoxification services and medical treatment provided in an approved health facility

Nova Scotia (NS)

In Nova Scotia, [public healthcare coverage](#) includes the following service areas.



- Addiction treatment
- Continuing care (nursing, home support, etc.)
- Physician services
- Hospital services
- Optometry services (under nine years of age and over 65)
- Ambulance fees
- In-hospital dental surgeries
- Infection prevention
- Mental health services

Nunavut (NU)

Nunavut's [public healthcare coverage](#) includes...

- Physician diagnosis and treatment of illness and injury
- Surgery (including anesthetic services and surgical assistance where necessary)
- Obstetrical care (prenatal and postnatal care inclusive)
- Ophthalmologist services (eye exams, treatments and operations)
- Hospital accommodation and meals at the standard ward care
- In-hospital nursing services as well as laboratory, x-ray and diagnostic procedures, and interpretation services
- Physician prescribed drugs administered in a hospital
- Use of the operating room, case room, and anesthetic facilities required for diagnosis and treatment (including necessary equipment and supplies)
- Radiotherapy treatment, occupational therapy, and physiotherapy (when provided by an insured facility)
- Standard Intensive Care Unit (ICU) ward fees

Ontario (ON)

In Ontario, the provincial healthcare plan is called OHIP (the [Ontario Health Insurance Plan](#)). It covers the following items.

- Visits to doctors
- Hospital visits and stays
- Laboratory testing in community labs or hospitals
- Medical or surgical abortions
- Some in-hospital dental surgeries
- Some optometry (eye-health services)
- Podiatry (foot-health services)



- Ambulance services
- Costs incurred for travel to obtain health services if you live in northern Ontario.

Prince Edward Island (PEI)

In PEI, the following eight services are covered through [public healthcare](#) plans.

- Physician and hospital services
- Drug plans*
- Home care, palliative care, long-term care; addiction and mental health services, and drug programs**
- Dental public health services
- Chronic disease prevention and management
- Public health nursing
- Diabetes program, community nutrition, cancer screening programs, speech language pathology services, etc.
- Ambulance services***

* - Drug plan coverage depends on the individual's income level

** - For these services, a portion (up to the full cost of the service) may be covered

*** - Ambulance services are generally not covered by public health, but Island residents in certain situations may be able to have these costs subsidized

Quebec (QC)

Quebec's [public health insurance plan](#), administered by the Régie de l'assurance maladie du Québec (RAMQ), covers the following services and products under its provincial public healthcare plan.

- General practitioner and specialist physician services only by those who have not withdrawn from RAMQ
- Medical examinations, consultations, diagnostic procedures, therapeutic procedures
- Medical procedures (e.g. surgery) and anesthetics
- Cortisone, eye drops
- Diagnostic mammogram, vasectomy
- Urine and glycemia tests

Saskatchewan (SK)

The Government of Saskatchewan covers [the following services](#) under its public healthcare plan.



- Inpatient and outpatient services
- Physiotherapy and occupational therapy, mammogram screening for women ages 50 to 69, vaccinations, HIV testing, and services related to the treatment of substance abuse, mental health and addiction
- Select services for lower income working families
- Prescription drug coverage through a family plan is available for children 14 or younger
- Low-income seniors who are at least 65 years old are eligible for a senior drug plan

Yukon (YU)

The [Yukon Healthcare Insurance Plan](#) (YHCIP) covers the following service areas.

- Physician's services in the doctor's office, in a clinic, at the hospital, at the scene of an accident or in a patient's home
- Care and treatment administered by a physician (including anesthesia) before, during and after an operation
- Physician care during pregnancy
- Certain in-hospital dental surgeries
- Hospital accommodation and meals at standard ward rates
- Necessary nursing services, laboratory, radiological and other diagnostic procedures
- Drugs, biologicals and related preparations (when administered in a hospital)
- Use of an operating room, case room and anesthetic facilities including equipment and supplies
- Radiotherapy and physiotherapy services
- Out-patient services

How long do you have to live in Canada to be eligible for free healthcare?

In Canada, some provinces and territories require public health insurance applicants to wait up to three months for their benefits to begin.

The following lists the wait times for public health insurance coverage in each province/territory:

- Alberta: 3 months;
- British Columbia: 2 months + any remainder of the month after residence in the province is first established;
- Manitoba: Up to 3 months;
- New Brunswick: 3 months;
- Newfoundland and Labrador: No waiting period;
- Northwest Territories: 3 months;
- Nova Scotia: 3 months;
- Nunavut: 3 months;



- Ontario: No waiting period;
- Prince Edward Island: 3 months;
- Quebec: Up to 3 months;
- Saskatchewan: 3 months; and
- Yukon: 3 months.

Services available for free without a health card

Even without a health card, newcomers have healthcare options. This can vary by province and territory, and even individual healthcare provider. Services can range from primary care, pregnancy care, immunization, dental services, and more—potentially encompassing full healthcare depending on your situation and provider.

One option, for example, are Community Health Centers (CHCs). These are non-profit healthcare organizations dedicated to providing primary care for individuals, families, and communities. Staffed by teams of health professionals, CHCs also offer various community support programs.

These services ensure that people in your community can access healthcare and participate in programs, regardless of their circumstances. CHCs deliver primary healthcare services, promote health, prevent illness, and offer community education.

In addition, newcomers may wish to pursue non-insured walk-in clinics. These are conventional walk-in clinics which often accept uninsured people at little to no cost for healthcare services.

To get the best idea of uninsured healthcare services in your area, it is advisable to start with a web search specific to your city or community. Checking provincial and territorial healthcare webpages is also advisable here.

Where can I find medical services in my area?

Every province and territory in Canada has a government website that can help you find the nearest healthcare provider in your area. Whether you need a family doctor, a hospital or a specialist of some kind, these government resources can be helpful in finding nearby medical services.

To the same end, a simple Google search of your required medical service and your Canadian postal code – a code comprised of six letters and numbers that identifies where you live – can produce a list of the closest and most accessible medical services near you.

To learn more about medical services in Canada, visit our dedicated webpage, [here](#).

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Banking in Canada

Canada's banking system offers newcomers a number of options and financial services. Find out about opening various accounts, receiving a credit card, applying for loans, and other key aspects of banking in the country.

Detailed Coverage:

- [Services offered by Canadian banks](#)
- [Registered Education Savings Plan](#)
- [How banking fees work](#)
- [Choosing a banking package](#)
- [Bank packages](#) in Canada
- [Opening a bank account](#) in Canada
- [Credit in Canada](#)
- [Getting a credit card](#)



Banking in Canada

Newcomers to Canada will broadly have two banking options when arriving in Canada: banks or credit unions.

Banks in Canada are federally regulated, ensuring a standardized level of oversight and stability nationwide. In contrast, credit unions are provincially or territorially regulated, which means their governance and regulatory frameworks can vary depending on the region.

Both banks and credit unions provide similar financial services and products, such as savings accounts, loans, mortgages, and investment options. However, their organizational structures differ significantly. Banks are for-profit entities that are publicly owned and accountable to shareholders. Conversely, credit unions are non-profit organizations owned and operated by their members, with any profits typically reinvested into the organization or returned to members through lower fees and better rates.

Banks have a nationwide presence, offering extensive reach and a wide network of branches and ATMs across Canada. Credit unions, on the other hand, tend to be more local or regional, serving specific communities or areas. Despite this, many credit unions have agreements that allow their members to access ATMs across the country, providing a level of convenience comparable to that of larger banks.

The Canadian banking sector has well established players and is renowned for its safety and reliability. While Canada has over 80 different banks of varying sizes, close to 90% of the country’s deposits are distributed among the dominant five main players, often referred to as the “big five”.

What services do Canadian banks offer?

An important consideration for newcomers to Canada is which financial products each bank offers that match the individual’s banking preferences. Many of Canada’s financial service providers offer similar services, which we can broadly breakdown into:

- Deposit accounts;
- Loans/financing; and
- Investment accounts/products.

The following table breaks down all banking products broadly, with more detail included below:

Product	Product Type	Product Purpose
Chequing Account	Deposit account	Day-to-day transactions



Savings Account	Deposit account	Long-term cash deposits
Credit Card	Credit account	Purchases and bill payments
Loan	Credit	Lump-sum borrowing
Mortgage	Credit	Real estate financing
Line of Credit	Credit account	On-demand access to revolving credit
Guaranteed Investment Certificate (GIC)	Investment product	Investment income
Mutual Funds Account	Investment account	Investment income
Brokerage Account	Investment account	Investment income

Deposit accounts

Deposit accounts are a fundamental component of personal and business banking, serving as secure places to store money while potentially also earning interest and facilitating financial transactions. They come in various forms, each designed to meet different financial needs and goals.

Savings accounts

Savings accounts are primarily used for saving money over a longer period. These accounts earn interest on the deposited funds, making them a safe place to keep money with the potential for growth. However, they generally have limited transaction capabilities and may impose restrictions on the number of withdrawals per month.

Chequing accounts

Chequing accounts are designed for everyday transactions and managing day-to-day expenses. These accounts offer unlimited transactions, including deposits, withdrawals, and transfers. They often come with a debit card, check-writing capabilities, and online banking access, providing easy access to funds. Chequing accounts are usually tied to debit cards, making them ideal for paying bills, shopping, and other routine financial activities, offering convenience and flexibility for managing daily financial needs. Debit cards are used as an alternative to cash, allowing the cardholder to pay for an item and have the money taken directly from their checking account. In Canada, debit cards can be used as an alternate form of payment almost everywhere, typically without any additional fees.



Loans and financing

Loans and financing services help newcomers increase their purchasing power or spread out the cost of a good or additional service. Loan and financing services include credit cards, personal loans, student loans, auto loans, mortgages, and lines of credit, each offering unique benefits and features.

Credit Cards

Credit cards are a popular financial tool in Canada, especially for newcomers, as they offer both convenience and flexibility. Primarily used for purchases at the point of sale or online, credit cards allow you to buy now and pay later, making them incredibly useful for managing everyday expenses. When you use a credit card to make a purchase, you are essentially borrowing money from the credit card issuer, with the agreement that you will pay it back within a set billing cycle.

One of the key advantages of credit cards is the grace period they offer. No interest is charged on purchases as long as the full balance is paid off within the 21-day grace period that follows the end of each billing cycle. However, if you don't pay the balance in full, the remaining amount will incur interest, which is typically higher than other forms of credit, often ranging between 18% and 25%. This makes it crucial to pay off your balance on time to avoid accumulating costly debt.

In addition to making purchases, credit cards also allow for cash advances, where you can withdraw cash up to a certain limit. However, this feature often comes with additional fees and higher interest rates that start accruing immediately, unlike the interest-free grace period offered on purchases. It's important to be aware of these costs before opting for a cash advance.

Some credit cards may also charge an annual fee, which can range from modest to significant, depending on the card's benefits and features. However, there are also many credit cards available without annual fees, making it important to choose one that best suits your financial needs and habits.

For newcomers to Canada, obtaining a credit card is often straightforward, but you will need to provide specific documentation to be eligible. Acceptable documents typically include your Permanent Resident card, confirmation of permanent residence (e.g., IMM Form 5292), or a Temporary Resident permit (e.g., IMM Form 1442, 1208, 1102).

More information on building credit, getting a credit card in Canada, and specific challenges for newcomers can be found in the "[Credit in Canada](#)" and "[How can I get a credit card](#)" sections at the end of this chapter.



Loans

Canadian banks offer a variety of loans, including personal loans and those for business. Before signing a loan agreement, it is important to ensure you understand your duties in terms of the payment schedule, late or missed payments, co-borrowing, and interest rates.

Banks also use loans to help clients finance their first car. What separates one bank from another is typically the interest rate offered on the loan and the repayment schedule, making it vital that people looking for any kind of loan do research to find the most flexible and beneficial loan for their needs. Your lender may offer you a loan for more than what you need. Be careful not to borrow more than you can pay back.

Loans can broadly be broken down into the following types:

- **Personal Loans:** Personal loans provide a lump sum of money that can be used for various purposes, such as debt consolidation, home improvements, or unexpected expenses. These loans are usually unsecured, meaning they don't require collateral, and have fixed interest rates and repayment terms.
- **Student Loans:** Student loans are specifically designed to cover educational expenses, including tuition, books, and living costs. They often have lower interest rates and more flexible repayment options compared to other types of loans, making them accessible to students.
- **Auto Loans:** Auto loans are used to finance the purchase of a vehicle. They can be secured by the vehicle itself, which serves as collateral, resulting in lower interest rates. Auto loans typically have fixed interest rates and repayment terms.

Mortgages

Mortgages are long-term loans specifically designed to help individuals purchase real estate, making them a critical tool for achieving homeownership in Canada. When you take out a mortgage, the property you are buying typically serves as collateral, meaning the lender has a security interest in the property until the mortgage is fully paid off. This arrangement allows you to buy a home without needing to pay the entire purchase price upfront.

In Canada, the typical amortization period for a new mortgage is 25 years, which means the loan is structured to be paid off over that timeframe. However, the mortgage term, which is the length of time your mortgage agreement covers, is generally shorter—often around 5 years. At the end of the term, you must either renew the mortgage under new terms or pay off the remaining balance in full.

There are different types of mortgages available, with the most common being fixed-rate and variable-rate mortgages. A fixed-rate mortgage locks in your interest rate for the term, providing stability in your monthly payments. In contrast, a variable-rate mortgage has an interest rate that can fluctuate with the market, which may lead to lower or higher payments over time.



For those purchasing a home with a smaller down payment, often less than 20% of the property's value, a high-ratio mortgage is typically required. This type of mortgage requires you to obtain mortgage default insurance, which protects the lender in case you default on the loan. While this allows you to enter the housing market with less upfront capital, it does add an additional cost to your mortgage.

When seeking a mortgage, newcomers have the option of going through a mortgage broker, who can help find and negotiate mortgage terms on their behalf, in addition to dealing directly with a lender like a bank or credit union. Mortgage brokers can offer access to a wider range of products and lenders, which may be especially useful for newcomers navigating the Canadian mortgage market for the first time.

Like car and personal loans, mortgages are provided by banks based on certain eligibility criteria. The mortgage rate offered will depend on factors such as:

- Whether the mortgage-seeker is buying or refinancing a home;
- Whether or not they have already signed an offer to purchase;
- The purchase price of the property; and/or
- The value of the down payment on the home/apartment etc.

Collateral vs. Conventional Mortgages

Mortgages can be broadly categorized into collateral and conventional mortgages.

Collateral Mortgages are registered for a value higher than the actual loan amount, often up to 125% of the property's value. This allows the borrower to potentially borrow more money in the future without needing to refinance or re-register the mortgage. However, this type of mortgage can complicate switching lenders, as the mortgage must be paid off in full to do so.

Conventional Mortgages are registered for the exact amount of the loan. These mortgages typically require a down payment of at least 20% of the property's purchase price, ensuring the loan does not exceed 80% of the home's value. Conventional mortgages are straightforward and easier to manage when it comes to switching lenders, as the mortgage balance reflects the actual amount borrowed.

Both types of mortgages have their own advantages and considerations. Collateral mortgages offer flexibility in borrowing additional funds but may limit the ease of switching lenders. Conventional mortgages provide simplicity and ease of lender transfer but may require more upfront equity in the form of a larger down payment. When choosing between collateral and conventional mortgages, borrowers should consider their long-term financial goals and needs.

Lines of Credit

A line of credit is a flexible credit account that allows you to access funds on demand. Once you have a line of credit, you can transfer money, withdraw cash, or pay bills as needed, up to your approved credit



limit. Unlike other credit products, lines of credit typically do not charge an annual fee or a setup fee, making them a convenient and cost-effective way to manage your finances. Despite this it is important to note that these are still interest accruing accounts.

Canadian banks broadly offer two types of lines of credit:

- **Secured Lines of Credit:** Secured lines of credit are backed by collateral, such as a home or other assets. This collateral reduces the risk for lenders, often resulting in lower interest rates and higher credit limits. They provide flexible access to funds, allowing borrowers to draw and repay as needed.
- **Unsecured Lines of Credit:** Unsecured lines of credit do not require collateral, making them more accessible but typically carrying higher interest rates. They also provide flexible access to funds and can be used for various purposes, such as managing cash flow or covering unexpected expenses.

Interest rates for lines of credit can vary widely and are not usually advertised in the same way as mortgage or auto loan rates. The interest rate you receive will depend on various factors, including whether your line of credit is secured or unsecured. Generally, the annual interest rate on a line of credit is lower than that of a credit card but higher than a mortgage. It's important to note that lines of credit almost always have a floating or variable interest rate, which fluctuates based on the prime rate. This means your interest payments can change over time, depending on market conditions.

Lines of credit can be a valuable financial tool for newcomers to Canada, offering flexibility and lower interest rates compared to credit cards. However, it's essential to understand the terms and conditions, including the type of line of credit you choose and how the interest rate may vary.

Investment accounts/products

Investment accounts and products are important tools for newcomers seeking to grow their wealth through passive income streams. These accounts offer various options for investing money, each with its own set of benefits, risks, and features. Key investment products include Guaranteed Investment Certificates (GICs), mutual funds, and brokerage accounts.

Guaranteed Investment Certificates (GICs)

Guaranteed Investment Certificates (GICs) are low-risk investment products that offer a guaranteed return over a specified period. GICs are insured and protected by deposit insurance, providing a secure investment option. They typically have fixed interest rates, and the principal amount is guaranteed, making them an attractive choice for risk-averse investors. GICs are available in various terms, ranging from a few months to several years, and are ideal for those looking to preserve capital while earning a predictable return.



Mutual Funds

Mutual funds pool money from multiple investors to invest in a diversified portfolio of stocks, bonds, or other securities. Managed by professional fund managers, mutual funds offer diversification and professional management, which can help reduce risk compared to investing in individual securities. They come in various types, including equity funds, bond funds, and balanced funds, catering to different investment objectives and risk tolerances. Mutual funds are suitable for investors seeking a hands-off approach to investing, with the potential for higher returns over the long term.

Brokerage Accounts

Brokerage accounts provide a platform for buying and selling a wide range of investment products, including stocks, bonds, ETFs, and mutual funds. These accounts offer flexibility and control, allowing investors to build and manage their own investment portfolios. Brokerage accounts can be self-directed, where the investor makes all the decisions, or managed, where a professional advisor provides guidance and management. They are ideal for those who want to actively participate in the investment process and have the knowledge and confidence to make their own investment choices.

Registered Education Savings Plan

The Registered Education Savings Plan (RESP) is a long-term savings account designed to help individuals save for a child's post-secondary education. This can include a range of educational programs such as trade schools, CEGEPs, colleges, universities, and apprenticeship programs. In addition, adults can also open an RESP for their own educational pursuits.

Key Features of RESPs

The RESP is specifically intended to save for educational expenses beyond high school. Contributions to an RESP grow tax-deferred, meaning you don't pay taxes on the earnings until they are withdrawn to pay for education-related expenses.

When you open an RESP, you can request your financial institution (the promoter) to apply for additional benefits such as the Canada Learning Bond (CLB) and the Canada Education Savings Grant (CESG). If the child meets the eligibility criteria, these grants and bonds will be deposited into the RESP, further assisting with educational costs. Eligible expenses can include tuition, books, tools, transportation, and rent. Additionally, British Columbia and Quebec offer provincial benefits that can supplement the savings.

Any adult in Canada, with a SIN and born in 2004 or later may open an RESP, and are also eligible to receive the CLB for themselves until they turn 21.

To learn more about RESPs, click [here](#).



How Banking fees work

It is common for major banks in Canada to charge a monthly account fee, typically ranging from \$5 to \$15 per month, just for maintaining an account. These fees can vary based on the type of account and the package selected. Understanding these fees and what they cover is crucial for managing your banking costs effectively.

Choosing a banking package

When choosing a bank account in Canada, understanding the various banking packages available and their associated features and fees is essential. Banking packages are designed to cater to different financial needs and usage patterns, providing a combination of services and benefits.

Banking packages often include a set number of "free" or included transactions per month. These transactions can consist of:

- **Interac e-Transfers:** Many packages include a certain number of Interac e-Transfers per month, typically between 5 to 10;
- **Debit Card Payments:** Packages may include a specific number of debit card payments per month; and
- **Withdrawals:** There is usually a limit on the number of free ATM withdrawals, with fees applying once this limit is exceeded.

Additional features to consider include:

- **ATM/ABM Fees:** Using ATMs outside your bank's network often incurs additional fees. In-network withdrawals are usually free, while out-of-network transactions may come with a charge;
- **Bill Payments:** Online banking or pre-authorized debits for bill payments generally do not have transaction limits or fees; and
- **Unlimited Transaction Packages:** Some banking packages offer unlimited transactions for a higher monthly fee, providing greater flexibility for those who frequently use their accounts.

Other Considerations

- **Overdraft Protection:** Many banks offer overdraft protection for a fee. Overdraft allows accounts to dip into a negative balance, meaning holders can access more money than is contained within the account. This results in a negative bank balance. Usually this would result in this debt accruing interest, however overdraft protection, can prevent these non-sufficient fund (NSF) charges—though these services may incur costs when utilized;
- **NSF Fees:** If a transaction is attempted without sufficient funds in the account, banks typically charge NSF fees, which can be significant;



- **Bundling Products:** Having multiple products with the same bank (e.g. mortgage, credit card, investment accounts) can often lead to reduced or waived monthly fees; and
- **Interest Rates:** Interest rates on deposits vary widely among banks. When selecting a banking package, it's important to consider not only the fees but also the interest rates offered on deposits.

What to look for in a banking package

When evaluating different banking packages, consider the following factors:

Feature	Considerations
Monthly Fee	\$5-\$15/month depending on the package and bank.
Included Monthly Interac e-Transfers	Typically 5-10 per month.
Included Monthly Debits	Number of free debit card transactions included.
Included Monthly Withdrawals	Number of free ATM withdrawals included.
ATM/ABM Fees	Costs for using out-of-network ATMs.
Interest Rate	Interest paid on deposits varies; check the rates offered.
Bill Payments	Generally free via online banking or pre-authorized debits.
Overdraft Protection	Availability and cost of overdraft protection services.
NSF Fees	Charges for insufficient funds.
Product Bundling Discounts	Potential fee reductions for holding multiple products.

How can a newcomer open a bank account in Canada?

Opening a basic (non-interest-earning) bank account in Canada can be done in three ways. Each method requires newcomers to present the bank with different pieces of identification (see the bulleted list below). All identification presented to a bank must be original documents (not photocopies).

Only interest-earning accounts require prospective account holders to present their Social Insurance Number (SIN) at the bank.

Newcomers to Canada can open a bank account with a variety of combinations of documentation. The following list provides an example of documentation you may be able to provide to open your Canadian bank account. Please note each bank has its own requirements so you will need to check with them to confirm which documents they accept.

Newcomers will need the following documentation when opening a bank account in Canada (depending on your bank):

- Two pieces of identification from List A;
- One document from List A and one from List B; or



- One document from List A (only if someone in good standing with the financial institution or someone in the community can also confirm your identity).

List A

- Valid Canadian driver's license (as permitted by provincial law);
- Current Canadian passport;
- Birth certificate issued in Canada;
- Social Insurance Number (SIN) card issued by the Government of Canada;
- Old Age Security card issued by the Government of Canada;
- Certificate of Canadian Citizenship or Certification of Naturalization;
- Permanent Resident card or an Immigration, Refugees and Citizenship Canada (IRCC) form IMM 1000, IMM 1442, or IMM 5292; and/or
- A document or card with your picture and signature on it, issued by select authorities.

List B

- Employee ID card with your picture on it that has been issued by an employer well-known in your area;
- A debit card or bank card with your name and signature on it;
- Canadian credit card with your name and signature on it;
- Client card from the Canadian National Institute for the Blind with your picture and signature on it; and/or
- Current foreign passport.

Credit in Canada

Credit plays a crucial role in the financial system of Canada. It is essential for newcomers to understand the concept of credit, how it works, and its significance in achieving financial stability and growth. Here's a comprehensive overview of credit in Canada, including credit ratings, credit reports, and tips for newcomers to build credit effectively.

Credit Rating, Credit Score, and Credit History

A **credit rating** or **credit score** is a numerical representation of an individual's creditworthiness, based on their credit history. It ranges from 300 to 900, with higher scores indicating better creditworthiness.

- **Credit Score:** A number that reflects the likelihood of a borrower repaying their debts. Scores above 700 are considered good, while scores above 800 are excellent.



- **Credit History:** A record of an individual's borrowing and repayment activities, including loans, credit cards, and other forms of credit.
- **Credit Rating:** Similar to a credit score, but often used to rate the creditworthiness of corporations or governments.

Credit Reports and Credit Rating Agencies

Credit reports are detailed statements that outline an individual's credit history, including all credit accounts, payment history, and inquiries. They are compiled by credit rating agencies.

In Canada, the two primary credit rating agencies are **Equifax** and **TransUnion**. These agencies collect and maintain credit information, providing credit reports to lenders and consumers.

Challenges for Newcomers

Newcomers to Canada often face challenges in obtaining credit due to their lack of credit history. Financial institutions consider them higher risk, fearing they might leave the country without repaying their debts. This lack of a credit score or credit rating can make it harder for newcomers to get loans, credit cards, or even rental agreements.

Building Credit for Newcomers

The easiest way for newcomers to start building credit in Canada is by obtaining a credit card. Many banks offer credit cards specifically designed for newcomers, typically with low credit limits to start.

- **Newcomer Credit Cards:** These cards often have lower credit limits and may come with specific terms tailored to help newcomers establish their credit history.
- **Secured Credit Cards:** Another option is a secured credit card, which requires a security deposit that serves as collateral and sets the credit limit.

Importance of Timely Payments

It is crucial to keep up with payments on all credit accounts to avoid negative impacts on your credit rating. Late or missed payments can lead to delinquencies being reported on your credit report, significantly lowering your credit score and making it harder to obtain credit in the future.

Key Points to Remember

- **Make Payments on Time:** Ensure all credit card and loan payments are made by the due date.
- **Monitor Your Credit Report:** Regularly check your credit report from Equifax and TransUnion to ensure accuracy and address any discrepancies.
- **Maintain a Low Credit Utilization Rate:** Use only a small percentage of your available credit limit to positively impact your credit score.



- **Avoid Multiple Credit Applications:** Too many credit inquiries in a short period can negatively affect your credit score.

How can I get a credit card in Canada as a newcomer?

Many banks even have offers for newcomers that do not require them to have a prior credit history before applying for a credit card.

It is advisable to shop around to determine the best credit card package for your needs, including differences in account fees, interest rates, and credit card rewards and benefits. Once a provider and package has been chosen, you can simply visit a branch with the necessary documentation to open a bank account (as seen above).

As with a bank account, there are considerations that newcomers should make when choosing a credit card in Canada. These are detailed in the table below:

Feature	What it is	What to look for	Typical range
Interest rate	The rate of interest you will be charged annually on your purchases, should you not pay your monthly balance in full at the end of each billing cycle.	Lower interest rates are better, but it doesn't matter if you pay it off in full each cycle, and it's rare to find any lower than 18%.	15-25%
Annual fee	An annual fee charged to you by the credit card company.	Cards with no annual fee are desirable, though cards that offer significant perks/benefits that provide good value for your fee can be a good option as well.	\$0-120
Cash back	This is a credit benefit, in which a card can refund the cardholder a small percentage of their transaction (generally above a certain dollar threshold)	A higher cashback rate is generally preferred.	0.5-2%



Rewards points	Some cards accumulate points that can be redeemed for different rewards. Some examples include airline points, hotel points, general travel cards, and store-specific cards. Additionally, rewards cards often come with extra benefits like travel insurance, airport lounge access, and zero foreign transaction fees.	To make an informed choice, consider how much value each kind of reward points offers to your lifestyle.	Varies in both type and quantity
Insurance for car rentals	Many higher-end or premium credit cards will provide group insurance covering you for damage to cars that you rent, provided that you decline the collision damage waiver. This can be a significant benefit because purchasing coverage through a rental company can cost \$30/day in addition to the daily rental rate.	If you have this coverage, ensure that you read and understand the details of your coverage, such as exclusions based on the cost of a rented vehicle, or the type of vehicle rented.	Varies in both type and quantity
Fraud protection	All credit cards offer you protection against charges that you did not authorize.	Look for potential limits of fraud protection as stated in the card terms.	N/A
Purchase protection	Most credit cards allow you recourse to dispute charges when the merchant does not deliver what you purchased. For example, if you order	Similar to fraud protection, be aware of potential limits or conditions if they exist for the specific card you are considering.	N/A



	something online and do not receive the item, or if you receive a defective item and the merchant refuses to refund your purchase.		
Extended warranty	Some credit cards will offer an additional level of warranty on some products that you purchase.	Look for terms and conditions around what products are covered, and what the extended warranty period is	N/A

Note that most banks will require newcomers to present [a SIN](#) when opening a credit account.

To learn more about banking in Canada, visit our dedicated webpage [here](#).

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Jobs in Canada

Discover best practices in networking, interviewing, and finding employment in Canada, including online and offline methods, getting licensed for your profession and more.

Detailed Coverage:

- [Preparing a Canadian-style resume](#)
- [Networking](#) in Canada
- [Finding jobs](#) to apply to
- [Getting licensed](#) for your profession
- [Minimum wage](#) in Canada
- [Salaried vs. Hourly wages](#)
- [Employment insurance](#)
- [Statutory holidays](#) in Canada



Jobs in Canada

A common consideration for many newcomers is finding employment in Canada. While integrating into the Canadian labour market can initially be challenging for those new to the country—there are best practices that newcomers can follow, to increase their chances of employment and find the jobs they want.

How can I prepare a Canadian-style resume?

In Canada, resumes tend to follow a certain format and style. Some key features of a Canadian resume include:

- **Removing photos and personal identification:** It is customary to leave out photos, as well as personal details such as age, birth date, gender, or identification information;
- **Length:** Ideally, a Canadian resume is one page long, although senior positions may extend to a maximum of two pages;
- **Paragraph formatting:** The preferred format is a header/sub-header-paragraph style, without long columns of information. Generally, sentences are structured with emphasis on your experience and impact in that role;
- **Resume header:** At the top of the resume, include a header with your contact details, such as name, address, phone number, and email. You can also include a link to a relevant social media profile(s);
- **Professional summary:** Directly below the header, you can include a professional summary that highlights your career accomplishments and skills related to the position. Customize this section for each job application.
- **Work experience:** This should be the main section of your resume. Many candidates in Canada list their work experience starting with the most recent position. Include job titles, dates of employment, company names, locations, and a brief description of relevant duties, skills and achievements; and
- **Education:** The final section includes education, including degrees, educational institutions, and graduation years. Include any relevant training, courses, or seminars. Start with the most recent degree and list them in chronological order.

In terms of structure, there are two common types of Canadian resumes:

- **Chronological resumes:** This format emphasizes work experience, starting with the most recent position and listing previous jobs in reverse chronological order. Typically, include the last 10 years of relevant experience, and include any relevant volunteer experience; and



- **Functional resumes:** This format focuses on skills and abilities relevant to the position, rather than work history. Highlight critical skills or characteristics mentioned in the job description. If using a functional resume, include the work history section after the skills section.

To learn more about crafting a Canadian-style resume, visit our dedicated webpage [here](#).

Matching skills and experience to job requirements

In Canada (as in many other places in the world) the act of screening resumes of job candidates using applicant tracking systems (ATS) is common. For this reason, newcomers may want to improve their chances of passing the first step of a screening process by adding relevant keywords from a job posting on to their resume.

Some useful strategies when customizing your resume for a job description include:

- **Understanding the job description:** Carefully read the job posting and identify the required qualifications and skills. Take note of specific keywords and phrases used throughout the description.
- **Matching your qualifications to requirements:** Review your general resume and compare it to the job requirements. Place your key qualifications prominently in the top half of your resume, such as in the summary and experience sections. Use a format (e.g., reverse-chronological, functional, or combination) that highlights your most relevant experiences.
- **Updating your summary:** Customize your summary section to showcase your most relevant skills and accomplishments using the keywords from the job description. Include the job title you're applying for to personalize your resume.
- **Customize your work history:** Tailor your work history section to highlight experiences that align with the job requirements. Remove or minimize positions that are less relevant. Use the job description's keywords in the bulleted lists and prioritize the most relevant responsibilities or tasks.
- **Including measurable results:** Enhance your experience section by incorporating quantifiable data and achievements that demonstrate the impact you made in previous roles. Highlight specific results and outcomes to showcase your value.
- **Proofreading and aligning:** Carefully proofread your resume for grammar and spelling errors. Ensure that the language you use aligns with the keywords and phrases from the job description. Check if your summary accurately reflects the job requirements and if each bullet point in your work history relates to the job responsibilities.



Networking in Canada: Building Your Professional Network

Why Network?

Networking is crucial for accessing higher-quality job opportunities and speeding up the process of securing interviews and job offers. It allows you to expand your web of professional contacts, gaining insights and advice that can be pivotal in your career advancement.

What is Networking?

Networking involves building new professional relationships where none existed before. This process enhances your connections within your industry, providing you with opportunities and support from a broader network.

How to Go About Networking: Step-by-Step

Develop a Goal/Strategy

Define your networking goals. For example, if you seek job offers in the banking industry, aim to network with professionals working in that field, targeting to get five contacts within each of the big banks.

Polite Outreach/Introductions

- **Email/Online Contact:** Keep your emails and online correspondence concise with an informative subject line, professional tone, standard fonts and formatting. Use a professional email account and include proper greetings and signoffs.
- **In-Person Contact:** Carry copies of your resume or business card. Make a strong first impression by shaking hands firmly (if culturally appropriate) and maintaining eye contact.

Initial Meeting/Making a Connection

Develop an elevator pitch about yourself and prepare some sample work to share. This helps in making your communication effective and distinguishing you as a candidate.

Follow-Up

Reconnect promptly after making a new connection. Send a follow-up email within 24 hours, reminding them of your meeting and expressing your appreciation. Mention any plans to meet again if applicable.

General Networking Advice

When networking, it is okay to ask for help or advice but avoid directly asking for a job unless you're in a job interview with a hiring manager. Focus on building relationships rather than immediately seeking job offers; the goal of networking is to position yourself for future opportunities through established connections.



Online Networking

Online Networking Platforms

Online networking often involves creating profiles on networking websites like LinkedIn to showcase your work experience, interests, and skills. This facilitates connections with new contacts and access to job opportunities posted by recruiters.

Best Practices for Online Networking

- **Finding Common Ground:** Review a potential connection's profile to identify shared interests, educational background, or professional experiences, and personalize your initial message accordingly.
- **Seeking Mutual Introductions:** If you have mutual connections, ask for an introduction or mention the shared contact in your message to establish rapport.
- **Keeping Messages Short:** Treat LinkedIn (and other networking platform) messages like instant messaging, keeping them brief and to the point.
- **Avoid Selling Too Soon:** Focus on building relationships rather than pitching products or services right away.
- **Maintaining Conversation:** End your message with a question related to their experiences or profession to prompt a response and keep the conversation going.

Offline Networking

Channels for In-Person Networking

- **Speed Networking Events:** Meet several professionals one-on-one in rapid succession, similar to speed dating.
- **Workshops:** Participate in training seminars focused on specific topics, offering opportunities to learn and network simultaneously.
- **Industry Seminars:** Attend industry-specific seminars that combine training and networking opportunities.
- **Trade Shows:** Engage with representatives from businesses and organizations at industry-specific events.
- **Conferences:** Participate in workshops, seminars, and formal networking events at conferences.
- **Career Fairs:** Match with prospective employers and network with professionals.
- **Breakfast or Luncheon Meetings:** Mingle with professionals over meals, usually accompanied by presentations or guest speakers.

Where can I find jobs to apply to in Canada?

Finding jobs in Canada involves both online and offline strategies. Here is a structured guide to help newcomers navigate the job market effectively.



Online Job Search

Employer Websites

Many companies have "Careers" sections on their websites where they post job openings. It can be advantageous to directly apply through these portals.

General Job Boards

Some popular general job boards in Canada include:

- **Indeed:** One of the largest job search engines globally, offering a wide range of job listings;
- **LinkedIn:** A professional networking site that also features job postings. It allows you to connect with potential employers and industry professionals;
- **Monster.ca:** Another major job search engine with numerous listings across various industries;
- **ZipRecruiter:** Known for its extensive job database and easy application process.
- **Glassdoor.ca:** Provides job listings along with company reviews, which can be useful in evaluating potential employers;
- **Eluta.ca:** Specializes in job listings from Canadian employers; and
- **CanadaVisa's Job Search Tool:** Specifically designed to help newcomers find suitable employment in Canada, by crawling and compiling results from other platforms.

Specialist Job Boards

These are job boards focused on specific industries or types of roles. They can provide more targeted job opportunities.

Government Resources

One important government resource for job seekers is Canada's national Job Bank. Managed by Employment and Social Development Canada (ESDC), this platform offers a comprehensive database of job listings and employment services and can even help facilitate the hiring of [permanent residence](#) candidates before they receive an [invitation to apply](#) (ITA).

Offline Job Search

While less predominant than online resources, newcomers may still want to consider offline job search strategies. Some of these include:

Checking Around Your Neighborhood

In industries such as retail and hospitality, job postings are often displayed in storefront windows or entranceways. It can be effective to walk around your local area and look for "Help Wanted" signs.



Visiting an Immigrant-Serving Organizations

[Immigration, Refugees and Citizenship Canada](#) (IRCC) funds over 500 organizations that offer employment support services for free. These can be a valuable resource for eligible newcomers. It is advisable to find a provider in your area and contact them regarding the service you want, and your eligibility.

Using an Employment Agency and/or recruiter

Staffing agencies can be a good way to gain Canadian work experience quickly. While some agencies are reputable, others might not offer long-term positions or benefits. It's important to research and choose reputable agencies. Some examples of reputable agencies include:

- Robert Half;
- Randstad Canada; and
- Hayes Canada.

How to get licensed for your profession in Canada

In Canada certain professions need to be licensed by the relevant provincial governing body for that profession or practice. These professions are known as regulated professions and require newcomers to prove that their professional conduct and competency is up to Canadian standards. Some examples of these professions include:

- Nurses;
- Accountants;
- Architects;
- Dentists;
- Physicians;
- Chemists;
- Engineers;
- Lawyers; and
- Teachers.

In addition, some professions in Canada are federally regulated. These include:

- Air transportation, including airlines, airports, aerodromes and aircraft operations
- Banks, including authorized foreign banks;
- Grain elevators, feed and seed mills, feed warehouses and grain-seed cleaning plants;
- First Nations band councils and Indigenous self-governments (certain activities). For help in determining jurisdiction of Indigenous organizations, refer to: [Guide on jurisdiction of Indigenous organizations](#);



- Most federal Crown corporations, for example, Canada Post Corporation;
- Port services, marine shipping, ferries, tunnels, canals, bridges and pipelines (oil and gas) that cross international or provincial borders;
- Postal and courier services;
- Radio and television broadcasting;
- Railways that cross provincial or international borders and some short-line railways
- Road transportation services, including trucks and buses, that cross provincial or international borders;
- Telecommunications, such as, telephone, Internet, telegraph and cable systems
- Uranium mining and processing and atomic energy;
- Any business that is vital, essential or integral to the operation of one of the above activities;
- The federal public service;
- Parliament (such as, the Senate, the House of Commons and the Library of Parliament); and
- Private-sector firms and municipalities in Yukon, the Northwest Territories and Nunavut.

The first step that many newcomers may need to take when looking to practice a regulated profession in Canada, is to consider education accreditation. This is done by pre-approved organizations, that are recognized by the governing body in question, who can assess your international education and determine a Canadian equivalent. It is advisable to check with your relevant governing body over what kind of accreditation they accept, and what organizations can provide these appraisals.

Another option newcomers can investigate is looking into [bridging programs](#). Bridge training programs work to help newcomers and internationally trained professionals receive the accreditation and/or education that they need to work in a regulated industry in Canada. These programs also provide many other industry/employment-related services, including networking services, mentorship, language training, individualized career counselling, and more. For more information on this, visit the [settlement services section](#) of our guide.

The following list breaks down some popular bridging programs in different provinces in Canada.

Alberta:

- [Alberta Government: Immigrant Bridging Program](#)— This webpage details the Alberta Bridging Program, a training and employment service provided by the Government of Alberta. The program focuses on providing participants with language training and critical employment skills. It encourages immigrants to contribute actively to Alberta's society and its workforce, based on their skills and experience. Approved service providers offer these bridging programs.
- [Alberta Government: Bridging Program Guidelines](#)—This document contains guidelines for the bridging programs offered in Alberta.

British Columbia:



- [Welcome BC](#)—This webpage details the process and eligibility criteria for bridging programs in British Columbia.
- [Career Paths for Skilled Immigrants](#)—This webpage details career prospects and resources for newcomers who have professional experience in certain fields, and are looking to continue in their careers in British Columbia.

Manitoba:

- [UManitoba Programs for Health Professionals](#)—The University of Manitoba offers various bridging programs for internationally trained healthcare professionals, including Audiologists, Pharmacists, Occupational Therapists, Physiotherapists, Respiratory Therapists, and Speech-language Pathologists. In addition, the University offers [general supports to internationally trained healthcare professionals](#) as well.

New Brunswick:

- [New Brunswick Community College \(NBCC\)](#)—The NBCC is a crown corporation that operates out of New Brunswick, and administers a 13-month bridging program for internationally-trained and out-of-province nurses. In addition, the college offers multiple career-based programs in a variety of industries.

Newfoundland and Labrador:

- [Eastern Health](#)—The Eastern Regional Health Authority, also known as Eastern Health, is the largest integrated health authority in Newfoundland and Labrador. It offers a wide range of health and community services, incorporating public health, long-term care, and acute or hospital care. The authority offers a variety of bridging programs for healthcare professionals, including generalised and specific nursing courses.
- [Association for New Canadians in Newfoundland and Labrador \(ANCL\)](#)—The ANCL is one of the primary immigrant serving organisations in Newfoundland and Labrador. The organisation offers bridging programs, as well as employment search help, language training, and more.

Nova Scotia:

- [Learning Institute NS Health](#)—The Learning Institute for Healthcare Workers in Nova Scotia offers a 10 month bridging program for nurses trained internationally or out of province.
- [Immigrant Serving Association of Nova Scotia \(ISANS\)](#)—ISANS is one of the primary immigrant serving organisations in Nova Scotia. In addition to other settlement services, the organisation provides bridging programs for a variety of professions, including ones for: Architects, Medical Laboratory Technicians, Skilled Trades, Teachers, and more.



Ontario:

- [Ontario Government: Ontario Bridge Training Program](#)—The Ontario Bridge Training Program (OBTP), offered by the Government of Ontario, offers career-specific language training, employment-oriented and technical skills upgrading, workplace culture, and communication training. Local community colleges, universities, occupational regulatory bodies, and immigrant-serving organisations deliver the training. Available for both regulated and non-regulated professions, the program includes tuition for courses and exams, micro-loans, a mentoring partnership, and online orientation resources. Beneficiaries have been proven to find jobs in line with their skills within a year of completion.

Prince Edward Island:

- [Prince Edward Island \(PEI\) Government](#)—The PEI Department of Health and Wellness has partnered with the Nova Scotia Health Authority to deliver the Registered Nurses (RN) Bridging/Re-Entry Program. The program covers professional nursing, communication, medical administration, clinical nursing skills, and more that RNs in Canada are required to know to practice.

Quebec:

- [Ordre des Ergotherapuetes du Quebec \(OEQ\)](#)—The University of Montreal offers a 18-24 month bridging programs for occupational therapists, with varying fees depending on your legal status in Canada.

Saskatchewan:

- [Regina Open Door Society \(RODS\)](#)—RODS is one of the primary immigrant serving organizations in Saskatchewan's capital, Regina. The organization offers a variety of bridging programs for internationally trained individuals to integrate into the Saskatchewan labour market, including building interview skills, financial literacy, knowledge of worker's rights, and on-site experience through a volunteer co-op program.

Minimum wage in Canada

When working in Canada, it's essential for newcomers to understand how minimum wage works, as it varies across the country. Employer and Social Development Canada defines minimum wage as the “lowest wage rate that an employer can legally pay its employees and is a core labour standard.”



Provincial and Territorial Minimum Wage

Canada's provinces and territories each set and enforce their own labour laws and standards, including minimum wage. This means that the minimum wage can vary depending on where you live and work in Canada. The process for revising the minimum wage also differs by region and may involve legislation, decisions by the current government, or recommendations from an independent board or committee. Revisions can be based on factors such as inflation, average wage rates, or other economic indicators.

Federal Minimum Wage

In addition to provincial and territorial minimum wages, Canada has a federal minimum wage that applies specifically to employees working in federally regulated industries. These industries include banking, telecommunications, and interprovincial transportation, among others.

For employees in federally regulated industries, the federal minimum wage sets the baseline. However, if the provincial or territorial minimum wage where the employee works is higher than the federal minimum wage, the employer is legally required to pay the higher rate.

Provincial and territorial minimum wages change often, and on separate schedules. Follow [this link](#) for a breakdown of current minimum wages and forthcoming changes.

Salaried vs. Hourly wages

When starting a job in Canada, it's important to understand the differences between hourly and salaried employment, as well as how overtime and employment benefits work in both scenarios.

Hourly Employment

Hourly employees are paid based on the number of hours they work, with their paycheck reflecting the total hours worked during a specific pay period. This type of employment offers flexibility, allowing employees to adjust their work-life balance by choosing when and how much to work.

One significant advantage of hourly employment is that employees are entitled to overtime pay when they work more than 44 hours in a week. Overtime is typically paid at 1.5 times the regular hourly rate, ensuring that employees are compensated fairly for their extra effort. Additionally, hourly employees may receive time-and-a-half pay on holidays, providing further financial benefits. Another benefit is the flexibility in scheduling; hourly workers have greater control over their work hours and may have the opportunity to work for multiple employers if they wish.

However, hourly employment does have its drawbacks. One of the main challenges is economic vulnerability, as hourly workers may face uncertainty in their income, especially if their work hours



fluctuate. Furthermore, access to benefits such as vacation pay or sick leave is less common in hourly positions and depends on the policies set by the employer.

Salaried Employment

Salaried employees, on the other hand, receive a fixed annual salary, which is divided into regular payments—weekly, bi-weekly, or monthly—regardless of the number of hours worked. This arrangement provides a sense of financial stability, as the salary remains consistent even if the workload varies.

A key advantage of salaried employment is the stability of income, which offers financial security to employees. In addition to a steady paycheck, salaried positions often come with a comprehensive benefits package, including health insurance, paid vacation, and sick leave. These benefits contribute to a more secure and predictable work environment. Salaried employees also typically receive paid time off, including vacation days and parental leave, ensuring that they can take time away from work without financial penalty. Furthermore, salaried positions often provide clearer paths for career advancement, with opportunities for promotions and salary increases.

Despite these benefits, salaried employment has its limitations. Salaried employees are generally not eligible for overtime pay, even if they work beyond the standard hours, which means that additional work may not lead to additional compensation. Additionally, there may be instances where salaried employees are required to work on holidays without receiving extra pay. Moreover, salaried positions usually offer less flexibility in scheduling, with more structured work hours that could limit the ability to balance personal and professional commitments.

Employment insurance in Canada

When newcomers (or any workers in Canada) suffer from work-related injuries or illnesses, it is essential that they inform their employers; as these workers may be eligible for compensation through their province's Workers' Compensation Board (WCB). The compensation provided may include the following:

- Temporary payments for lost income;
- Permanent payments issued after the final settlement of a claim;
- Payments to cover medical expenses, including prescription drugs;
- Payments to cover medical treatments, such as chiropractic or physiotherapy services;
- Payments to cover rehabilitation expenses, including training, medical equipment, clothing, and support for daily activities; and
- Payments to cover a physical disability.

What information must be provided to avail these payments?

If you are eligible to receive WCB payments, you have to provide the Canadian government with the following information:



- Start and end date of the payment;
- Daily or weekly amount paid by the WCB;
- Amount of payment in the first week;
- Amount of payment in the last week, if known
- Type of payments

The rate of WCB temporary payments for lost income is usually calculated based on a 5-day week, from Monday to Friday. See examples [here](#).

Each province has its own WCB or equivalent. Find relevant links for each province or territory below:

- Alberta
[Workers' Compensation Board](#)
- British Columbia
[Workers' Compensation Board](#)
- Manitoba
[Workers' Compensation Board](#)
- New Brunswick
[Workplace Health, Safety, and Compensation Commission \(WHSCC\)](#)
- Newfoundland
[Workers' Compensation Commission of Newfoundland and Labrador](#)
- Northwest Territories and Nunavut
[Workers' Compensation Board of the Northwest Territories and Nunavut](#)
- Nova Scotia
[Workers' Compensation Board](#)
- Ontario
[Workplace Safety and Insurance Board](#)
- Prince Edward Island
[Workers' Compensation Board](#)
- Quebec
[Commission de la santé et de la sécurité du travail \(CSST\)](#)
- Saskatchewan
[Workers' Compensation Board](#)
- Yukon
[Workers' Compensation, Health and Safety Board](#)

Note finally that there may be differences in employment insurance eligibility depending on whether you are self-employed. Read more [here](#).



Statutory holidays in Canada

Statutory holidays are days of celebration and can be observed nation-wide or by province. Provinces can celebrate a variety of holidays, some of which (for example like holidays observed in Quebec) are not necessarily celebrated in other parts of Canada.

The following table breaks down statutory holidays, both nationally and by province.

Holiday	Day Observed	Observance
New Year's Day	January 1	Nationwide
Islander Day	Third Monday in February	Prince Edward Island (PE)
Family Day	Third Monday in February	British Columbia (BC), Alberta (AB), Saskatchewan (SK), Ontario (ON), New Brunswick (NB)
Heritage Day	Third Monday in February	Nova Scotia (NS)
Louis Riel Day	Third Monday in February	Manitoba (MB)
St. Patrick's Day	March 17	Newfoundland and Labrador (NL)
Good Friday	Friday before Easter Sunday	Nationwide except Quebec (QC)
Easter Monday	Monday after Easter Sunday	Quebec (QC)
St. George's Day	April 23	Newfoundland and Labrador (NL)
Victoria Day / National Patriots' Day (QC)	Monday preceding May 25th	Nationwide except New Brunswick (NB), Nova Scotia (NS), Prince Edward Island (PE), Newfoundland and Labrador (NL)
National Indigenous Peoples Day	June 21	Northwest Territories (NT)
Fête Nationale (St. Jean Baptiste Day)	June 24	Quebec (QC)
Discovery Day	June 24	Newfoundland and Labrador (NL)
Canada Day / Memorial Day (NL)	July 1	Nationwide
Nunavut Day	July 9	Nunavut (NU)
Civic Holiday	First Monday in August	Alberta (AB), British Columbia (BC), Saskatchewan (SK), Ontario (ON), New Brunswick (NB), Nunavut (NU)
Labour Day	First Monday in September	Nationwide
National Day for Truth and Reconciliation	September 30	Nationwide
Thanksgiving	Second Monday in October	Nationwide except New Brunswick (NB), Nova Scotia (NS), Prince Edward Island (PE), Newfoundland and Labrador (NL)



Remembrance Day	November 11	Nationwide except Ontario (ON), Quebec (QC), Nova Scotia (NS), Newfoundland and Labrador (NL)
Christmas Day	December 25	Nationwide
Boxing Day	December 26	Ontario (ON)

For more information on [how to find work](#), [preparing for job interviews](#), and [worker's rights](#) in Canada, visit our dedicated webpages.

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Transportation in Canada

Learn about different public and private transport and commuting options in Canada, including public transit, becoming a licensed driver in Canada, buying a car, obtaining car insurance, more.

Detailed Coverage:

- [Domestic travel](#) in Canada
- [Finding travel options around you](#)
- [Converting your driver's license](#)
- [Obtaining a new driver's license](#)
- [Speed limits](#) in Canada
- [Buying and leasing a car](#) in Canada
- [Renting a car](#) in Canada
- [Obtaining car insurance](#)
- [Interacting with police](#)



Transportation in Canada

Newcomers will need to familiarize themselves with travel and commuting options once settled in their new communities. The following section covers these options within Canada, including public and private means of transportation, becoming a licensed driver, and more.

Domestic travel options in Canada

In terms of domestic travel within Canada, newcomers will be able to avail all the following modes of travel, depending on the length of their journey:

- **Air:** To fly in Canada, you will need either a piece of photo identification issued by the federal, provincial, or territorial government, or a foreign passport. All major cities have regularly scheduled flights to and from many places; however, if you wish to visit a small town or rural area, you will need to firstly fly to the closest main airport, before renting a car or taking a train / bus to your desired final stop.
- **Rail:** Canada has a comprehensive rail network across the country. Tickets are usually cheaper when purchased in advance and can be obtained from Via Rail Canada or at a train station.
- **Bus:** Bus travel is often the most affordable way to travel between cities in Canada, and it's sometimes the only option for reaching small towns or rural areas that are not easily accessible by car. Some long-distance buses offer amenities like air conditioning and onboard restrooms, making for a comfortable journey. Tickets for bus travel can be easily purchased online. You can buy tickets directly from the operating company's website or through third-party platforms like Busbud. This convenience allows you to plan your trip and secure your seats in advance without needing to visit a physical bus station.
- **Ferry:** Ferry boats are a common mode of transport in coastal regions of Canada such as British Columbia and the Atlantic; often carrying both passengers and vehicles. Information and tickets can be obtained from ferry companies in your area.
- **Car:** Whether private vehicle, car rental, or ride-sharing application like Uber and Lyft, driving is one of the most popular ways to travel around Canada, especially given the country's scenic highlights, and generally good infrastructure. In addition, newcomers can also avail car sharing services through apps like [Communato](#), [Evo](#), and [Zip Car](#). Car sharing allows users to reserve and rent vehicles from public spaces in their local area for a time, with the condition that they eventually return the vehicle to a designated drop-off zone.

How can I familiarize myself with transportation options around me?

Most cities and large towns in Canada have an accessible public transportation system, with one or more of the following modes:

- Buses;



- Trains;
- Subways;
- Car rentals;
- Bike rentals;
- Ride-sharing applications;
- Light-rail trains; and
- Streetcars (trams).

One of the easiest ways that you can familiarize yourself with transport options is to do a quick web search. Many municipalities, for example, run dedicated webpages, which detail this information. Here are some of these pages for Canada’s biggest cities:

- [Toronto](#);
- [Montréal](#);
- [Vancouver](#);
- [Calgary](#); and
- [Ottawa](#).

In addition, third party applications like “Transit” and “Citymapper” can be useful for the way that they can amalgamate different transport options in one place.

To learn more about public transportation in Canada, visit our dedicated webpage [here](#).

A note on bicycle theft

Bike theft can be an issue in many Canadian cities, with thousands of bicycles reported stolen each year. Understanding how to protect your bike can significantly reduce the risk of theft and ensure that your investment remains safe. Some key strategies to reduce bike theft are detailed below:

Use a High-Quality Lock

Investing in a high-quality lock, particularly a sturdy D-lock, is one of the most effective ways to deter thieves. When locking your bike in public spaces, secure both the frame and wheels to a fixed, immovable object. Avoid using cable locks as they can be easily cut. Always choose well-lit and busy areas to park your bike, as thieves are less likely to target a bicycle in a visible location.

Store Your Bike Indoors

Whenever possible, store your bicycle inside your living space. Keeping your bike in your apartment or house greatly reduces the likelihood of theft compared to leaving it in a shed, garage, or outdoors overnight. If indoor storage is not an option, consider a secure, lockable bike storage facility.



Register Your Bicycle

Many local authorities and organizations offer bicycle registration services. Registering your bike with these services can help the police return it to you if it is recovered after being stolen. The registration process usually involves providing details about your bike, such as the make, model, and serial number, and sometimes applying a visible sticker that indicates the bike is registered.

Personal transport options

In addition to bicycle rentals (which can be found in many Canadian cities), certain locations in Canada also have other personal transit options which newcomers can avail. These include e-scooters (like Bird Scooters), segways and electric skateboards (among others).

It is important to understand rules and regulations around using these transit options. Regulations (like whether a transit option is “road-legal”) can vary based on provincial and municipal jurisdiction—so preforming a web search on how, where and when you can use certain transport options in Canada can be very important.

How can I convert my driver’s license / drive as a foreigner in Canada?

Anyone above the age of 16 can drive a car in Canada. However, in addition to meeting this age requirement, drivers in Canada must also:

- Possess a valid provincially/territorially issued driver’s license (more on that later)
- Carry proper and valid insurance coverage for the vehicle you will drive
- Have with them the original (or exact) copy of the vehicle ownership permit to carry with you while driving

Note: All drivers must keep their vehicle ownership, driver’s license and insurance with them at all times when behind the wheel of a car

For a short time, new Canadian permanent residents (PRs), international students and work permit holders can all drive a car in their province/territory of residence using an international driver’s license.

The following list outlines how long international driver’s licenses are valid in each province/territory:

- **Alberta:** [90 days](#)
- **British Columbia:** [90 days](#)
- **Manitoba:** [3 months](#)
- **New Brunswick:** [No validity period](#) for international driver’s licenses
- **Newfoundland and Labrador:** [3 months](#)
- **Northwest Territories:** Information not available, see [this link](#) for more
- **Nova Scotia:** [90 days](#)
- **Nunavut:** Information not available, see [this link](#) for more



- **Ontario:** [60 days](#)
- **Prince Edward Island:** [4 months](#)
- **Quebec:** [6 months](#)
- **Saskatchewan:** [90 days](#)
- **Yukon:** Information not available, see [this link](#) for more

At the end of the above-outlined period, new immigrants must obtain a Canadian driver's license in their home province or territory. This is because all newcomers, at the end of the indicated validity period, are considered residents of the province/territory they are in. The [following section](#) will detail more about how to get a Canadian driver's license as a newcomer to Canada.

Although international driver's licenses are valid for some time after arriving in Canada, it is strongly recommended that all international driver's license holders also carry an [International Driving Permit \(IDP\)](#) from their home country during this time.

Note: IDPs allow holders to drive in another country without having to take tests or submit other applications by providing the driver with a written translation of their international license into French and English.

In addition to this, newcomers can take advantage of foreign license exchanges, if they come from an eligible country. Rules and regulations for these exchanges by province, with more information available below:

- [Alberta;](#)
- [British Columbia;](#)
- [Manitoba;](#)
- [New Brunswick;](#)
- [Newfoundland and Labrador;](#)
- [Northwest Territories;](#)
- [Nova Scotia;](#)
- [Nunavut;](#)
- [Ontario;](#)
- [Prince Edward Island;](#)
- [Quebec;](#)
- [Saskatchewan;](#) and
- [Yukon.](#)

Obtaining a new Canadian license

Rules, regulations, and governing bodies around driving in Canada vary from province to province. To legally drive a car in Canada, you need a driver's license issued by the government of your province or



territory, which you must carry with you whenever you drive. This license allows you to drive anywhere in Canada.

The process for obtaining a new driver's license in Canada may involve:

- A written exam on the rules of the road (study guides are available); and
- One or two road driving tests.

You might consider paying for driving lessons to prepare for the tests. You can find lessons online.

Once you have a license, it needs to be renewed periodically. The expiry date will be printed on your license.

For more information about driver's licenses, exams, and driving lessons, contact the transportation department of your province or territory. The pages for this information by province, can be found below:

- [Alberta](#);
- [British Columbia](#);
- [Manitoba](#);
- [New Brunswick](#);
- [Newfoundland and Labrador](#);
- [Northwest Territories](#);
- [Nova Scotia](#);
- [Nunavut](#);
- [Ontario](#);
- [Prince Edward Island](#);
- [Quebec](#);
- [Saskatchewan](#); and
- [Yukon](#).

Speed limits in Canada

In Canada it is common for drivers to drive in slight excess of the speed limit—however the degree to which this is acceptable can vary greatly based on province and the relevant jurisdiction of road authority, and legislation.

Understanding speed limits in Canada can be challenging due to the different levels of government that regulate them. There isn't a single, unified policy; instead, federal, provincial, and municipal governments each set their own speed limits. This layered system allows speed limits to be adapted to the unique needs and conditions of various road types.

It is advisable for newcomers to do a web search for speed limits in their area to find the most relevant information to them.



How can I buy or lease a car in Canada?

Newcomers in Canada have a variety of options when considering buying or leasing a vehicle. You can search the internet or contact your local transportation ministry to learn about car dealers or car rental agencies in your area.

If you need a car for short periods, you can rent one from a car rental agency. Ensure that car insurance is included in your rental agreement if needed. In some cities, car-sharing programs are available, allowing you to use a car without buying, leasing, or renting one. Research this option to see if it suits your needs.

Buying a Car

You can purchase a new or used car from a:

- Car dealer; or
- Private seller.

Get information and assistance with 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:

- See the [Canadian Consumer Handbook](#); and/or
- Contact your provincial or territorial consumer affairs office.

Leasing a Car

Instead of buying, 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 a fee to use the car for a specific period (usually several years)
- Return the car to the dealer in good condition after the lease period ends

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

Buying a second-hand vehicle in Canada

Canada has a strong culture of second-hand car buying, most prominent in provinces with big population centers like Ontario, Quebec, British Columbia and Alberta. When buying a used car, there are several important factors to keep in mind.

While the prices of the second-hand market often depend on retail pricing, supply, and demand of the new car market at a given time—Canada's used car market is generally comprehensive enough where people can usually find a vehicle of their liking at their chosen price point. Used cars are usually sold by specific dealerships, however, they can be sold by private sellers as well.



When dealing with private sellers it is usually best to be cautious. While they may offer better prices, they typically cannot provide warranties or guarantees, leaving you with potential risks. If purchasing from a private seller, always test drive the car and schedule a thorough inspection to assess its condition.

Knowing your prospective car's Vehicle Identification Number (VIN) can be very beneficial, especially as some provinces require an official vehicle history report when purchasing a car. A VIN is a number unique to each vehicle sold in North America—with it you can look information on each car through history reports. There are third-party services that can provide vehicle reports here—one trusted supplier is [CARFAX](#), a company that can provide reliable car reports that include a vehicle's accident history, unfixed safety recalls, service history and more. Additionally, these reports can help assess whether there are any "liens" (outstanding payments like overdue loan payments) associated with your new car, a key consideration when finalizing a purchase. These vehicle history reports usually cost between \$50-60 CAD.

Warranty and guarantee are crucial considerations when buying a used car. Reputable car dealerships often offer warranties or money-back guarantees on certified pre-owned or used cars. Some vehicles may even have remaining manufacturer warranties. These protections can safeguard against unforeseen mechanical issues and misrepresentation by the seller.

Lastly, inspections are essential to identify any potential problems with a used car. Safety inspections are required in most provinces when registering your car with the provincial government (whether your vehicle is new or used). In provinces where this is required, you must take your vehicle to an inspection station authorized by the Ministry of Transportation—however in provinces where this is not a requirement you can use a trusted third-party mechanic to do your safety inspections. Canada does have federal laws in place to protect buyers who may have bought a car with an [irreparable defect](#).

Renting a car in Canada

Renting a car in Canada can be a convenient option for getting around, especially if you're new to the country. Canada has multiple car rental options, usually centered around bigger cities and towns. International car rental brands also operate in the country, including Avis and Hertz. When renting a car in Canada, here are some key points to keep in mind:

- **Age Requirements:** Most car rental companies in Canada require drivers to be at least 25 years old to rent a vehicle. However, some companies do allow younger drivers, typically aged 21-24, to rent a car for an additional premium fee.
- **Credit Card Requirements:** To rent a car, you will usually need a credit card. The rental company will place a hold on your card for the full cost of the rental plus an additional deposit, which can be a few hundred dollars. This hold ensures that there are sufficient funds available to cover any potential damage or additional charges.



- **Car Rental Insurance/Damage Waiver:** When renting a car, you will be offered various insurance options, including a collision damage waiver (CDW) or loss damage waiver (LDW). These waivers are optional but can protect you from financial responsibility in case of damage to the rental car. Be aware that these insurance options can be quite expensive.
 - Keep in mind that auto liability insurance is still required for car rentals, however when renting this liability insurance is held by the company (meaning newcomers do not need to buy their own policy when renting).
- **Credit Card Insurance:** Many credit cards offer collision and theft insurance for rental cars as a benefit. Before purchasing insurance from the rental company, check with your credit card provider to see if you are already covered. This can save you a significant amount of money.

To learn more about [buying a vehicle](#), and [driving in Canada](#), visit our dedicated webpages.

How can I obtain auto liability insurance in Canada?

As mentioned previously, all drivers in Canada must have auto liability insurance (often called vehicle/car liability insurance) to drive in the country. Auto liability insurance is only required for the personal vehicle you are buying and renting in Canada. This type of insurance provides financial protection in case of accidents or damage involving your vehicle. Car buyers must show proof of auto liability insurance on the day they pick up their vehicle.

Note: if you are borrowing a car from a friend or relative, their auto liability insurance will cover you.

Auto liability insurance policies consist of various coverage types. The most common one is liability coverage, which protects you if you cause injury or property damage to others in an accident. This coverage helps pay for the other party's medical bills, vehicle repairs, or legal expenses. In addition to liability coverage, you can choose to include other types of coverage based on your needs. Collision coverage pays for repairs to your vehicle in case of a collision, regardless of fault. Comprehensive coverage covers damage caused by events such as theft, vandalism, or natural disasters. There's also accident benefits coverage, which provides medical and income replacement benefits if you're injured in an accident.

The cost of auto liability insurance premiums in Canada depends on various factors, including your driving history, age, type of vehicle, location, and coverage choices. Insurance companies assess the level of risk associated with insuring you and your vehicle to determine the premium amount. To ensure the best insurance rates, maintaining a clean driving record and shopping around for quotes from different insurers can be beneficial. Understanding the terms and conditions of your auto liability insurance policy is crucial for making informed decisions and protecting yourself financially in case of accidents or damage.

To obtain auto liability insurance, you need to provide information about your driving record, vehicle



details, and personal information. The insurance company will assess this information to determine your premium and coverage options. It's essential to accurately disclose all relevant information to ensure proper coverage. It is also important to review and understand your policy documents to know the coverage limits, exclusions (things not covered by your policy), and deductibles (things that you initially pay for, but are covered by your insurance policy). You can also make adjustments to your coverage as needed, such as increasing liability limits or adding optional coverage.

In case of an accident or damage, you need to report the incident to your insurance company promptly. They will guide you through the claims process and assess the damages. Depending on the situation, you may need to pay a deductible before the insurance company covers the remaining costs.

Where to get auto liability coverage

You can purchase insurance from three main types of providers:

- Insurance brokers.
- Single-insurer distributors.
- Direct-to-consumer insurers.

Insurance brokers work with a number of different insurers and can quote and sell policies from any of the insurers they work with. When you purchase a policy through a broker, the broker receives a commission from the insurance company.

Single-insurer distributors work with only a single insurer. They will only be able to offer you quotes and policies from the one insurer they work with.

A few insurance companies operate a direct-to-consumer business, so you can obtain quotes and purchase insurance from them directly. They will only offer you their own company's insurance products.

Pricing and coverage can vary a great deal, so you may want to shop around and get multiple quotes prior to making a decision on a policy.

Interacting with road police in Canada

When driving in Canada, there are several common interactions with the police that newcomers may encounter. Understanding these scenarios can help make these experiences smoother and less stressful.

RIDE Program Stops

The RIDE (Reduce Impaired Driving Everywhere) program is a common initiative in Canada aimed at preventing impaired driving. Police officers set up checkpoints where they may stop drivers to check for signs of impairment. These stops are usually quick and involve officers asking if you've consumed any alcohol or drugs.



Some key tips to remember when interacting with officers at RIDE stops:

- **Remain calm and cooperative:** When you approach a RIDE checkpoint, reduce your speed and follow any instructions from the officers;
- **Prepare to show your documents:** Officers may ask to see your driver's license, vehicle registration, and proof of insurance;
- **Answer questions briefly:** If asked about alcohol or drug consumption, answer truthfully; and
- **If you haven't been drinking or using impairing drugs:** You'll usually be allowed to proceed after a brief interaction.

Getting pulled over for speeding or other traffic violations

If you're pulled over by the police for speeding or another traffic violation, it's important to handle the situation appropriately.

If you have been pulled over by an officer in Canada for a possible speeding or traffic violation:

- **Pull over safely:** When you see the flashing lights, safely pull over to the right side of the road as soon as possible. Turn off your engine and remain in the car.
- **Stay calm and polite:** Keep your hands visible, preferably on the steering wheel, and wait for the officer to approach. Avoid making sudden movements.
- **Provide documentation:** The officer will likely ask for your driver's license, vehicle registration, and proof of insurance. Have these documents ready and provide them upon request.
- **Listen and comply:** The officer may explain why you've been stopped. If a ticket is issued, you'll have the option to pay it or contest it later in court.
- **Avoid arguing:** If you disagree with the officer's assessment, remain polite and handle the dispute through the proper legal channels rather than arguing on the spot.

These interactions are usually straightforward, and understanding the process can help ensure they go smoothly.

Parking in Canadian Cities

Parking regulations in Canada are managed at the municipal level, and they can vary depending on the city or town you're in. Each municipality has its own set of parking rules and regulations. It's important to familiarize yourself with these rules, especially if you're in a new city.

For example, pay attention to parking signs, which indicate where and when you can park. Some areas may have restrictions based on time of day, type of vehicle, or specific days.



In some neighborhoods, parking may require a residential permit, which allows local residents to park on the street. These permits are usually issued by the city and may come with specific rules regarding guest parking.

Private Parking Lots

In addition to street parking, there are many private parking lots available in Canadian cities. These are typically located near commercial areas, shopping centers, and downtown cores.

- **Pay and Display:** Most private lots use a “pay and display” system where you purchase a ticket from a machine and display it on your dashboard.
- **Hourly or Daily Rates:** Rates can vary depending on the location and duration of your stay. Some lots offer discounted rates for longer stays or monthly passes.

Different Types of Parking Permits and Rules

Municipalities may offer various parking permits and enforce different rules depending on the area. These include:

- **Visitor Permits,** which some cities offer temporary visitor permits for guests staying in residential areas. These permits allow for longer parking durations without incurring fines; and
- **Special Event Parking** that are issued during large events, parking regulations may change. Temporary signs will usually be posted, and it’s crucial to follow them to avoid being ticketed or towed.

Be aware that parking enforcement is strict in many Canadian cities, and fines can be issued for violations such as overstaying a meter, parking in no-parking zones, or blocking driveways.

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Taxes in Canada

Understand Canada's tax system, including how to file personal taxes, the benefits of doing so, and specific credits and tax benefits that you may be eligible for.

Detailed Coverage:

- [How do taxes work?](#)
- [Filing your taxes](#)
- Understanding [tax benefits](#)
- Taxes for [self-employed persons](#)
- Opening [special tax accounts](#)



Taxes in Canada

Taxes are an important part of life in Canada, helping support key industries in the country. Doing your taxes and enrolling into programs you are eligible for can pose multiple benefits; while doing taxes improperly or failing to do so can bring serious consequences.

How do taxes work in Canada?

In Canada, income taxes are managed by the Canada Revenue Agency (CRA). Annually, within the first quarter of the year, individuals must file their taxes for the previous year. The deadline to file personal taxes in Canada is April 30th every year. While taxes can be filed after this date, late filers may incur penalties. Different rules apply for [self-employed individuals](#). Failing to file taxes can lead to severe penalties, including potential criminal charges for tax evasion.

Employers provide employees with a tax form known as a T4 slip, which outlines their income and tax information for the past year. This document is essential for filing personal taxes.

In Canada, individuals are subject to two types of income tax: provincial and federal. The provincial income tax is determined by the province or territory where the individual works, while the federal tax rate is set by the Canadian government.

Canada uses a marginal tax rate system, meaning that tax rates increase with income. Higher earnings result in higher taxes, but not at a flat rate. For instance, if someone earned \$60,000 CAD in Ontario last year, they would pay 5.05% on the first \$49,231 CAD and 9.15% on the next \$10,769 CAD.

Combining provincial and federal tax rates can be complex, but tools like online tax calculators can help. Most salaried employees have these taxes deducted automatically from their paychecks, appearing as deductions from their gross pay.

Filing taxes can also bring benefits, such as potential tax refunds and eligibility for various tax credits.

How can I file my taxes?

There are multiple ways that individuals can do their taxes in Canada. More specifically CRA recognizes five different ways that individuals can file their personal tax returns.

Note: Most, if not all tax filing methods require relevant tax documents, like T4 slips for individuals who are salaried employees.

Certified Tax Software (electronic filing)

This is the most common method of filing tax returns. The CRA approves various software or websites for different tax years, which individuals may use to file their tax returns. These electronic tools must be



authorized to NETFILE services, which is an electronic service that connects directly to the CRA—and allows for instantaneous electronic filing.

Electronic filings are estimated to take roughly two weeks to process from the time of filing and are generally free—though pricing can change based on different services and tiers of service used by filers. After tax returns are processed, filers may be eligible for a tax refund, which usually compensates individuals with any extra money that CRA has collected from them throughout the year; or with rebates and credits received through different programs.

The CRA has compiled a list of approved software and websites to electronically file taxes, which can be found [here](#). CRA estimates that this method typically allows a return to be assessed within two weeks.

Note: Some newcomers may not be able to use online tax-filing when filing their first tax return. In these cases, they will need to apply on paper.

Authorize a Representative

Tax filers in Canada can also authorize a representative to do taxes on their behalf. This could be an accountant, friend, family member, or anyone else that the filer trusts to manage their financial information. In this case, steps must be followed to [authorise the representative](#).

Costs can vary depending on agreements made between the filer and their representative. The CRA estimates that this method usually yields a wait time of roughly two weeks.

Community Volunteer Tax Clinic

Those in Canada with a relatively modest income, or a simple tax situation may be able to use a free community tax clinic in their area. These are often clinics in an area that can help individuals file their tax return for no cost.

Clinics can be walk-in, drop-off or by appointment, with some even offering virtual appointments as well. The CRA estimates that taxes filed this way may be processed within two weeks.

To find a tax clinic close to you, find the CRA's dedicated webpage [here](#).

Discounter / Tax Preparer

A discounter or tax preparer is an individual who can calculate a filer's tax return upfront and pay them a discounted amount right away. Costs can vary for this method, but the advantage here is that individuals are able to obtain their tax return immediately—though as mentioned a portion is taken away by the discounter for the service.

The CRA conducts compliance programs with these individuals, to make sure that filers who utilize these services are protected under the [Tax Rebate Discounting Act](#).



Paper Tax Return

Those who are not comfortable filing online or through one of the methods already mentioned can also file their taxes by paper. This method has become increasingly unpopular in recent years, as it tends to take longer to process—roughly 8 weeks from the time of filing, if done before April 30th.

This method is however free of cost, and is still available, for those that would like to use it. Newcomers who use this method will require a [T1 income tax package](#).

Filing by invitation

Certain individuals may also be [invited by the CRA](#) to file their taxes through an automated phone line, or with the help of a CRA agent. These methods can only be used if filers have specifically received an invitation, and they have a modest income or simple tax situation.

To learn more about filing your taxes in Canada, find our dedicated webpage [here](#).

In addition, the CRA will hold an interactive webinar on the 20th of March, to give further information about Canada's tax system, different credits available to filers, and ways to get help when doing one's taxes. Find the registration link [here](#).

What are the benefits of doing my taxes in Canada?

Receiving a Tax Refund

Many salaried individuals in Canada may be eligible for a tax refund when they file their income taxes. This refund represents money returned by the government for overpaid taxes throughout the fiscal year.

A tax refund can also result from reviewing tax credits, deductions, and expenses during the tax return process. Tax credits are amounts provided by the government based on eligibility for various programs. Deductions are amounts subtracted from your income to reduce the total tax owed. Conversely, expenses are the total taxes owed by an individual, which usually occur if taxes are underpaid during the year.

Credits and Benefits

In addition to tax refunds, Canadian tax filers can enroll in several credit and benefit programs based on their eligibility by filing their taxes annually. Some examples include:

- The Goods and Services Tax / Harmonized Sales Tax (GST/HST) Credit: A tax-free quarterly payment that helps individuals and families with low and modest incomes offset the GST or HST they pay.
- The Canada Workers Benefit: A refundable tax credit to assist individuals and families who are working and earning a low income.



- The Canada Training Credit: A refundable tax credit available from 2020 onwards to help individuals offset the cost of eligible training fees. Filers must be at least 26 years old to claim this credit.
- The Disability Tax Credit: A non-refundable tax credit to help persons with disabilities (or their supporters) reduce the income tax they must pay. Eligibility for this credit can also lead to enrollment in other provincial and federal tax programs.
- The Canada Child Benefit: A tax-free credit available to some families to help with the cost of raising children under 18 years of age.

The Government of Canada also runs other tax credit programs. For more details, visit their dedicated webpage. A comprehensive list of all tax deductions, credits, and expenses is available [here](#).

Tax differences for self-employed workers

In Canada, there are differences in tax regulations for individuals who are self-employed, as opposed to salaried employees who work for a company.

The government has a number of criteria to determine whether one is self-employed or salaried, which can be found [here](#).

Self-employed Canadians have a unique tax situation. Unlike salaried employees, they are responsible for calculating both their gross and net income using Form T2125, the Statement of Business or Professional Activities. This form requires self-employed individuals to report all sources of business income, including any income generated from internet business activities, and to provide a detailed description of their business. One of the advantages of self-employment is the ability to deduct allowable business expenses from gross income, effectively lowering taxable income and, consequently, the amount of income tax owed. These deductions can include expenses such as office supplies, advertising, vehicle expenses, and a portion of household expenses if the business is operated from home.

In addition to regular income taxes, self-employed individuals must also consider their contributions to the Canada Pension Plan (CPP). While salaried employees have CPP contributions automatically deducted from their paychecks, with their employers matching those contributions, self-employed individuals must cover both portions themselves.

Because there are no automatic tax withholdings for self-employed individuals, it's crucial to set aside a portion of income to cover taxes. A general rule is to set aside between 25% and 30% of income to account for federal and provincial income taxes, CPP contributions, and Goods and Services Tax (GST) or Harmonized Sales Tax (HST) if applicable. Failure to report all income accurately can result in significant penalties, starting at 10% of unreported income for the first omission and increasing with repeated failures.



As mentioned previously, self-employed persons must file their income taxes before June 15th, however they must pay any balance owing from previous tax years before April 30th every year.

Special tax accounts

In Canada, newcomers are able to open certain special accounts with their banking provider, which can have special tax exemptions, interest accruals, and other key features which help individuals save money.

Tax-Free Savings Account (TFSA)

The Tax-Free Savings Account (TFSA) was introduced in Canada in 2009 as a savings tool for individuals aged 18 and older who have a valid Social Insurance Number (SIN). The TFSA allows you to save and invest money without paying taxes on the income earned within the account. While contributions to a TFSA are not tax-deductible, any money you earn from investments, including interest, dividends, and capital gains, is generally tax-free, even when you withdraw it.

It's important to note that administrative fees or any interest on borrowed funds used to contribute to a TFSA are not tax-deductible.

First-Time Home Savings Account (FHSA)

The First Home Savings Account (FHSA) is a registered plan designed to help first-time home buyers in Canada save for the purchase or construction of a qualifying home, allowing you to grow your savings tax-free up to certain limits.

Who Can Open an FHSA?

To be eligible to open an FHSA, you must meet the following criteria:

- **Age Requirements:**
 - You must be 18 years of age or older. However, if the legal age in your province is 19, you must be at least 19 years old.
 - You must be 71 years of age or younger as of December 31 of the year you open the FHSA.
- **Residency Requirement:**
 - You must be a resident of Canada.
 - If you become a non-resident after opening an FHSA, your status and contributions may be affected.
- **First-Time Home Buyer Status:**
 - You qualify as a first-time home buyer if, when you open the FHSA:
 - You have not lived in a qualifying home (or what would be a qualifying home if located in Canada) as your principal place of residence that you owned or jointly owned in the current calendar year or the previous four calendar years; OR



- Alternatively, you qualify if your spouse or common-law partner did not own or jointly own a qualifying home in the same period, or if you do not have a spouse or common-law partner at the time of opening the account.

Note: A home is considered qualifying if: you or your spouse or common-law partner did not live in it as your principal residence within the current calendar year or the previous four calendar years.

Registered Retirement Savings Plan (RRSP) contributions

An RRSP is a retirement savings account that you establish and that the Canadian government registers. You, your spouse, or your common-law partner can make contributions to this plan. One of the key benefits of an RRSP is that deductible contributions can help reduce your taxable income.

How RRSPs Work

Contributions to your RRSP are tax-deductible, meaning they can lower your taxable income for the year you make the contribution. Any income earned within the RRSP, such as interest, dividends, or capital gains, is generally exempt from tax as long as the funds remain within the plan. However, you will typically need to pay taxes on these funds when you withdraw them from the RRSP.

You can set up an RRSP through various financial institutions, including banks, credit unions, trusts, or insurance companies. Your chosen institution will provide guidance on the types of RRSPs available and the range of investments you can hold within the plan.

The investments within an RRSP can include a variety of options such as stocks, bonds, mutual funds, and other financial products. Your financial institution can help you select investments that align with your retirement goals.

For more information on RRSPs, click [here](#).

For newcomers, a guide on filing taxes for the first time can be found [here](#). More information on filing your taxes can be found on our dedicated webpage [here](#).

Additionally, the Government of Canada offers a [benefits tool](#) to help newcomers and others understand their eligibility for various benefits and social programs.

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Scams in Canada

Learn more about the kinds of scams in Canada that target newcomers, how to avoid this kind of fraud, and how to further protect yourself.

Detailed Coverage:

- [Kinds of scams](#) in Canada
- [Avoiding scams](#) in Canada



Scams in Canada

Scams can be commonplace in Canada, and newcomers are often especially vulnerable due to their potential unfamiliarity with this kind of fraud. Scams come in a variety of forms, from tax scams, employment scams, and auto scams, all the way to identity fraud and bank scams. Knowing where these scams occur, and common tactics used is crucial to avoiding them altogether.

What kind of scams occur in Canada?

In Canada, various scams target individuals through different means such as emails, text messages, phone calls, and even letters. Here are some common types of scams to watch out for:

Fake website scams

One of the common scams that newcomers to Canada should be aware of involves fake websites, particularly those mimicking legitimate banking websites. Scammers have become increasingly sophisticated, creating websites that look nearly identical to real bank sites (one popular example is the Pay Pal website scam). Fraudsters often purchase ads on search engines like Google, meaning they can even rank highly when doing a regular web search for your bank website. If you click on a fraudulent link and enter your personal information, you could be at risk of identity theft or financial fraud.

To protect yourself, it's important to always type in the correct URL of your bank directly into your browser, rather than relying on search results. Once you've accessed the legitimate site, consider bookmarking the URL for future use. Additionally, you can obtain the correct link from a more trustworthy source, such as the bank's official communications or even from a verified Wikipedia page.

Contraband scams

Some scammers may ask newcomers travelling to Canada to bring contraband goods with them. Many of these items may be on restricted lists, banned for import, or even illegal in Canada—with some newcomers used as unknowing couriers by scammers. Newcomers should be especially aware of what they can and cannot bring with them when arriving in Canada and verify that all their goods and belongings meet entry requirements. For more information on what you can and cannot bring with you to Canada, visit the [“Coming to Canada” section](#) of our guide.

Impersonation scams

Scammers may pose as employees of Service Canada or 1-800-O-Canada and contact you in ways that the federal government typically does not, such as through emails, texts, letters, or calls. These communications may include:



- Requests for personal information like your Social Insurance Number (SIN), credit card number, bank account number, or passport number.
- Notifications attempting to complete a financial transaction, such as messages asking you to click on links to deposit benefits or pay taxes.

Cheque and overpayment scams

Another scam that newcomers to Canada should be cautious of is the cheque and overpayment scam. In this scam, someone might offer to send newcomers a cheque, asking them to cash it and then return a portion of the money to them. However, after they have cashed the cheque and sent the money, the cheque bounces or is canceled, leaving them responsible for the full amount. This scam often targets people selling items online or providing services.

A similar scam involves someone issuing a newcomer a bad cheque as payment for an item or service. Once they've completed the transaction, the cheque is found to be invalid, leaving you without payment and potentially out of pocket.

To protect yourself, be wary of anyone who offers to pay with a cheque, especially if they ask for money back before the cheque has cleared. Always wait until the funds are fully processed by your bank before considering the transaction complete. Be particularly cautious in situations where someone is overpaying you or asking for a quick return of funds, as these are red flags for a potential scam.

Additionally, be aware of rental scams, where someone rents you an apartment or property that they don't actually own. Always verify the legitimacy of the property owner and avoid sending money without proper documentation and confirmation of ownership. Taking these precautions can help you avoid falling victim to these types of scams.

Job and Contractor Scams

Job scams can be a common threat to newcomers in Canada. Scammers often pose as employers offering lucrative job opportunities or work-from-home positions. These fake job offers may promise high earnings with little effort, but once you show interest, they may ask for personal information, upfront fees, or payment for "training materials." In some cases, they might even send you a cheque to cover work expenses, only to have it bounce after you've already sent them your own money.

To protect yourself, be cautious of job offers that seem too good to be true or that require you to pay money upfront. Always research the company thoroughly and be skeptical of employers who communicate solely through email or messaging apps, without ever speaking to you directly or offering verifiable contact information.



In addition to job scams, contractor scams are also a concern. A common scenario involves a contractor giving you a quote for home repairs or renovations, asking for money upfront to pay for materials, and then disappearing with your money. Another variation involves a contractor starting work on your property, only to do a minimal amount of work—often just enough to cause significant disruption—before demanding more money to continue. In these cases, your space may be left in disarray, and the contractor may extort you for additional payments while the work remains unfinished.

To avoid falling victim to contractor scams, always verify the contractor's credentials, check reviews, and never pay the full amount upfront. It's wise to have a written contract in place that clearly outlines the scope of work, payment terms, and deadlines. If a contractor insists on a large upfront payment or refuses to provide proper documentation, consider it a red flag and seek another professional.

Tax Schemes

Tax schemes are scams that involve plans and arrangements that deceive taxpayers by promising to reduce the taxes they owe through large deductions or tax-free income. These schemes may:

- Be presented as financial products or business opportunities;
- Be advertised through various channels like the internet, social media, newspapers, or fliers;
- Include sales pitches in free info sessions, paid seminars, or webinars;
- Promise significant tax savings or large returns on small investments; and/or
- Include a fee for the promoter, taken from the anticipated tax refund.

Tax promoters are often:

- Personable and charming, with polished presentations;
- Individuals or groups;
- Receive commissions or payments from your investment;
- Falsely claim CRA approval and provide letters from professionals; and/or
- Discourage you from seeking a second opinion or speaking with the CRA.

IRCC fines/fees scam

Immigration scams, particularly over the phone, are increasingly common. A January 2022 CityNews Vancouver story reported that scam calls in Cantonese or Mandarin have risen by 20% since 2019. Additionally, a survey by Vancouver-based research firm Research Co. found that 60% of cellphone users receive scam calls pretending to be from a government agency.

It's crucial for those seeking to immigrate to Canada to know that Immigration, Refugees and Citizenship Canada (IRCC) will never contact individuals to collect fees or fines to avoid consequences such as deportation. Scammers often provide fake names and agent numbers to appear legitimate, but these



calls are always fraudulent. If someone threatens you with consequences for not paying money or providing personal information, do not hesitate to contact local police and report the incident.

Be wary if a tax preparer offers unusually large refunds, as this might indicate fraudulent practices. Always remember that you are responsible for the information on your tax return, even if it was prepared by someone else.

Email, text, and telephone scams

Scammers posing as CBSA (Canada Border Services Agency) officials may use emails, text messages, and phone calls to fraudulently obtain your personal information and request payments. They might:

- Use CBSA logos, email addresses, employee names, and titles to appear legitimate.
- Display phone numbers and employee names that seem to be from the CBSA.
- Request personal information such as your Social Insurance Number, credit card number, bank account number, or passport number.
- Demand money or threaten penalties, including jail time, for unpaid duties or taxes.

The CBSA never initiates requests for personal information or payments by phone, text, or email. If you receive such a request, it is a scam.

Mail and courier scams

Scammers might contact you regarding packages, claiming to be from the CBSA or a courier company:

- The CBSA may contact recipients to clarify package declaration details, but they will not demand payment or threaten penalties.
- Canada Post collects duties and taxes before delivering mail items.
- Courier companies (e.g., FedEx, UPS) will reach out to you to organize payment for duties and taxes before delivery. The courier, not the CBSA, holds the package until payment is made.

Web scams

Beware of fraudulent webpages and apps posing as official government services, such as:

- ArriveCAN: This is a free, optional mobile application and web tool that helps travellers provide customs and immigration declarations to the CBSA. It should never ask for payment.
- [electronic Travel Authorization](#) (eTA): Visa-exempt foreign nationals must purchase an eTA to enter Canada by air. It costs \$7 CAD, and applications should be made only through the official Government of Canada website. Avoid websites that charge more or ask for additional personal information.



"Pig Butchering" scams

The "pig butchering" scam is a deceptive scheme that has been on the rise, with people around the world receiving seemingly random messages from unknown numbers. These messages often start with a mundane question, sometimes addressing the recipient by the wrong name. If the recipient responds, it can lead to further conversation as the scammer gradually builds trust.

Once a rapport is established, the scammer introduces an "investment opportunity" to the victim. Initially, the investment amount might be small, such as \$250 or \$500. However, as the victim sees what appears to be quick and substantial returns—often being told they've already earned a significant profit—they're encouraged to invest more, with requests for larger sums of money.

What the victim doesn't realize is that the money is not being invested at all. Instead, it's going directly into the pockets of the scammers, who create an illusion of profits to keep the victim hooked. The scam only becomes clear when the victim tries to withdraw their money. At this point, communication from the scammer often drops off, excuses are made, and eventually, the truth comes to light—the investment was never real, and the money is gone.

To protect yourself from this type of scam, be wary of unsolicited messages from unknown contacts, especially if they lead to conversations about investments. Always research thoroughly before considering any financial opportunity and be cautious of offers that seem too good to be true.

Online romance scams

Romance scams can be a common occurrence in Canada. In 2023 alone, the Canadian Anti-Fraud Centre (CAFC) reported that romance scams cost 945 victims more than \$50 million. Understanding how these scams work is crucial to protecting yourself and your loved ones.

Romance scammers are patient and methodical, often spending weeks, months, or even years building a relationship with their victims. These relationships are typically cultivated through phone calls, emails, social media messages, and text messages. Scammers may send photos, gifts, and go to great lengths to earn their target's trust, all to create the illusion of a genuine romantic connection.

Eventually, the scammer will make an urgent request for money, often citing emergencies like medical care. They might also ask the victim to receive money on their behalf, which can unknowingly involve the victim in illegal activities, or encourage them to invest in a business venture or cryptocurrency.

To protect yourself from romance scams, be cautious of anyone you meet online who quickly expresses strong feelings and begins asking for money or favors. Always verify the authenticity of any new relationship, especially if it's long-distance or solely online, and be skeptical of any requests for financial assistance.



Investment Scams

Investment scams are found all over the world and are designed to lure you in with promises of quick riches or doubling your money in no time. These scammers take your money and disappear, leaving you with nothing.

Investment fraud occurs when someone tries to get you to make an investment decision based on false or misleading information. Scammers might persuade you to buy digital currencies, stocks, bonds, real estate, or invest directly in a business. Recently, there has been a rise in scams involving digital currencies, like cryptocurrency, where fraudsters use social media, dating apps, online ads, or websites to push you into quick decisions by promising high returns. These scams may also include classic schemes like pyramid schemes or even fake celebrity endorsements.

Investment scams often have telltale signs:

- **Too Good to Be True Claims:** If someone promises you can make a lot of money with little or no risk, be cautious. High-risk investments may offer higher potential returns, but they also come with a greater chance of losing money. Genuine investments involve risks, and there's no guarantee you'll make a profit.
- **"Hot Tips" or Insider Information:** Be skeptical if someone offers you a "hot tip" or claims to have insider information. Consider why they are sharing this tip and how they benefit from it. Acting on false information can lead to significant losses and using actual insider information might be illegal.
- **Pressure to Decide Quickly:** Scammers often use high-pressure tactics to rush you into making a decision before you can verify the details. They know that if you take the time to research, you might not fall for their scheme. Always be wary of anyone pushing you to act immediately.
- **Unregistered Sellers:** In Canada, anyone selling securities or offering investment advice generally must be registered with a provincial or territorial securities regulator. If the person or company isn't registered, it's a major red flag.

To safeguard yourself, be cautious of unsolicited investment opportunities, especially those offered online or over the phone. Even recommendations from friends on social media or texts from strangers should be treated with suspicion. Always research the opportunity through credible sources and take your time before making any decisions.

How can I avoid common scams in Canada?

Regardless of what kind of scam you may encounter, there are certain themes that you can look out for and best practices to follow if you suspect that someone is trying to scam you.



Recognize the signs of a scam

To protect yourself from scams, be vigilant for these common warning signs:

- Pressure to make quick decisions, with threats if you don't comply.
- Requests to keep the matter confidential and not share details with local authorities or family.
- Urgent messages demanding immediate contact.
- Requests for money in unusual formats like gift cards, bitcoin, or prepaid credit cards.
- Emails from unknown senders containing links or attachments.
- Requests for financial information via email or phone, such as credit card numbers, bank account information, or PINs.
- Requests for personal information via email or phone, such as your Social Insurance Number (SIN), date of birth, or security answers.

Protect yourself from scams

Here are some tips to help you avoid phishing scams and other fraudulent activities:

- Ignore emails from unknown senders and block them from sending further messages.
- Do not open attachments or click on links in messages from unknown senders.
- Beware of upfront fees for services or products.
- Look for secure website symbols. Legitimate websites that request confidential information are generally encrypted:
 - Check for 'https:' at the beginning of the web address.
 - Look for a closed padlock or unbroken key icon in your browser's address bar.
- Avoid sending sensitive information via email or text message.
- Never provide personal, credit card, or online account details to callers claiming to be from your bank or other organizations. Instead, ask for their name and contact number and verify with the organization before calling back.

For more information on avoiding Canadian immigration fraud, find our dedicated webpage [here](#).

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Settlement Services in Canada

Find out more about settlement services in Canada, including what services are available, varying eligibility for services, where to find services near you, and more.

Detailed Coverage:

- [Eligibility](#) for settlement services
- [Available services for newcomers](#)
- Finding [services in your area](#)



Settlement Services in Canada

All three levels of government in Canada (federal, provincial, and municipal) play a role in providing settlement services for newcomers. These services are crucial for successfully integrating new permanent residents (PRs) and some temporary residents into Canadian society.

Newcomers to Canada have access to a variety of free settlement services offered at all three government levels. These services include needs assessments, information and orientation sessions, language training, employment assistance, community connection services, and much more.

Who is eligible for settlement services in Canada?

Settlement services can have varying eligibility criteria, depending on who is funding the services. For example, newcomer services funded by [Immigration, Refugees and Citizenship Canada \(IRCC\)](#) are only available to [PRs, refugees, protected persons, and some temporary residents](#).

Notably, however, settlement services funded by provincial or territorial governments, or those funded at the municipal level may have different eligibility criteria than settlement services at the federal level (like those funded by IRCC). This means that depending on where you live, you can avail settlement support even as a temporary resident (like someone on a work or study visa).

These service providers may also require different kinds of proof of status to confirm your eligibility. This could include proof of residence in the relevant district, or proof of permanent residence status (like a [COPR](#)), or approval of permanent residence, etc. In light of this, it is often recommended that newcomers call ahead to the service provider, and make sure that they fit the eligibility criteria of that organization to receive help as a newcomer to Canada.

What are some examples of available settlement services?

Newcomers to Canada can benefit from a variety of settlement services provided by friendly and experienced professionals. These services include:

General settlement services

- Assisting in creating a settlement plan
- Preparing for the citizenship test
- Connecting with the local community
- Providing online services

Employment assistance

- Helping to find a job



- Assisting in obtaining a license or certification in a regulated profession

Language services

- Conducting language assessments
- Offering general language training
- Providing job-specific language training
- Facilitating informal language learning opportunities

Services for specific groups

- Children (up to 14 years old)
- Youth (15 to 30 years old)
- Women
- Seniors
- French speakers
- Refugees
- 2SLGBTQI+ individuals
- People experiencing gender-based violence

How can I find newcomers services in my area?

For newcomers looking to access settlement services, IRCC has created a helpful [tool](#) that is filtered by postal code to get the services closest to one's location. Programs catered to women, seniors, youth, and 2SLBTQI+ individuals are also included in this tool—note however that all services listed on this tool follow the eligibility criteria for federal settlement services, as they are all funded by IRCC.

Settlement counselling and referrals are also available to those who are unsure what services would be available to them. Moreover, one can directly contact local city or provincial providers to inquire about settlement services.

Additionally on the provincial and territorial level, each government has their own website that helps you identify available settlement services. A list of each province or territory's settlement services pages can be found below:

- [Alberta](#)
- [British Columbia](#)
- [Manitoba](#)
- [New Brunswick](#)
- [Newfoundland and Labrador](#)
- [Northwest Territories](#)
- [Nova Scotia](#)



- [Nunavut](#)
- [Ontario](#)
- [Prince Edward Island](#)
- [Quebec](#)
- [Saskatchewan](#)
- [Yukon](#)

Lastly, many municipal governments offer newcomer settlement services as well. Often these have their own webpages associated with them, which is why performing a web search for newcomer services in your specific area can often be helpful to getting the most relevant information for your location. Some of the most popular cities that newcomers go to, and their respective settlement service pages are listed below:

- [Calgary](#), Alberta
- [Charlottetown](#), Prince Edward Island
- [Edmonton](#), Alberta
- [Frederickton](#), New Brunswick
- [Halifax](#), Nova Scotia
- [Moncton](#), New Brunswick
- [Montreal](#), Quebec
- [Ottawa](#), Ontario
- [Regina](#), Saskatchewan
- [Saint John](#), New Brunswick
- [Saskatoon](#), Saskatchewan
- [St. John's](#), Newfoundland and Labrador
- [Toronto](#), Ontario
- [Vancouver](#), British Columbia
- [Whitehorse](#), Yukon
- [Winnipeg](#), Manitoba
- [Yellowknife](#), Northwest Territories

For more information on settlement services in Canada, visit our dedicated webpage [here](#).

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Important contacts in Canada

Learn about the different organisations and emergency contacts that you may need to reach in Canada, different means of contacting them, and important contact information.

Detailed Coverage:

- [Emergency contacts in Canada](#)
- [Contacting the Canadian government](#)



Important contacts in Canada

As a newcomer in Canada, there are many reasons that you may need to contact different government agencies, to request and/or receive services. The following section provides a breakdown of common government agencies you may need to contact, and ways that this can be done.

What emergency contacts should I be aware of in Canada?

In Canada, emergency services are designed to provide immediate assistance in critical situations. Here's a comprehensive overview of the key emergency services available across the country:

General emergency services

- **Emergency Contact Number: 911**
 - **Purpose:** For police, fire, ambulance, and other urgent assistance.

This number is available nationwide and should be used in any situation requiring immediate emergency response.

Police services

- **Contact:** In non-emergency situations, contact your local police station. For urgent concerns, dial **911**.
 - **Purpose:** To respond to criminal activities, enforce laws, and ensure public safety.

Fire services

- **Contact:** For immediate fire emergencies, call **911**. For non-urgent fire safety inquiries, contact your local fire department.
 - **Purpose:** To respond to fires, rescue operations, and hazardous material incidents.

Ambulance services

- **Contact:** For medical emergencies requiring an ambulance, dial **911**. Non-emergency medical transport should be arranged through local services.
 - **Purpose:** To provide medical emergency transport and pre-hospital care.

Child services

- **National Contact: 1-800-668-6868** (Kids Help Phone) - Offers 24/7 support for children and youth.
- **Provincial/Territorial Contacts:** Contact local child protective services or the nearest government office handling child welfare.
 - **Purpose:** To support and protect children in cases of abuse, neglect, or other critical situations.



Suicide prevention helplines

- **National Contact: 1-833-456-4566** - Canada Suicide Prevention Service (24/7 support).
- **Text Service: 45645** - Text support available from 4 PM to 12 AM Eastern Time.
 - **Purpose:** To provide support for individuals experiencing suicidal thoughts or crises.

Abuse helplines

- **National Contact: 1-800-663-1441** - Assaulted Women's Helpline (24/7 support for women experiencing violence).
 - **Purpose:** To offer support and resources for victims of abuse and domestic violence.
 - **Additional Resources:** Local shelters and support organizations provide additional assistance and services.

Poison control

- **National Contact: 1-800-268-9017** - Canadian Poison Control Network.
 - **Purpose:** To provide immediate guidance in cases of poisoning or exposure to harmful substances.

Note: 911 is the universal emergency number used across all provinces and territories in Canada for urgent help. For specific services like child protection or suicide prevention, local resources and additional helplines may vary by province or territory.

For further assistance or local resources, consult your relevant municipal or provincial government websites.

What government agencies may I need to contact in Canada, and how can I contact them?

Most government agencies have multiple channels by which they can be contacted, including email, phone, webform, etc. Some of the government agencies that you may need to contact include:

Service Canada

For services including the collection of biometrics, obtaining a Social Insurance Number, accessing the Canada Child Benefit, and finding employment through the Job Bank. Service Canada also offers support for various Canada Pension Plan benefits, Old Age Security pension, and employment insurance programs such as maternity, parental, and sickness benefits. They also help with direct deposit setup, passport services, and fraud awareness and reporting.

Service Canada's contact page can be found [here](#).



Immigration Refugees and Citizenship Canada (IRCC)

IRCC covers all services around immigration and citizenship in Canada. This includes receiving a Permanent Residence (PR) card, a new study or work visa, an extension on your current legal status, proof of citizenship document requests, and anything else that concerns your legal immigration or citizenship status in Canada.

IRCC's contact page can be found [here](#).

Canada Post

Canada Post is the national mail carrier of Canada. The service has been operational for more than 150 years and is trusted in Canada for the courier of mail and packages. While Canada Post is the national courier service, newcomers in Canada also have other mailing and shipping options, include brands like FedEx, DHL, and others.

Canada Post's contact page can be found [here](#).

Canadian Revenue Agency

The Canada Revenue Agency (CRA) offers a variety of services that cater to individuals and businesses alike. Individuals can register for My Account to manage personal tax information, update personal details, claim tax credits, and manage benefits like the Canada Child Benefit (CCB). For businesses, My Business Account allows access to manage business taxes, payroll, and GST/HST information, as well as update business details

The CRA's contact page can be found [here](#).

Canadian Border Services Agency (CBSA)

The CBSA handles all matters pertaining to Canada's border, including entry and exit, customs policies, imports and exports (both generally and of personal belongings), and more. CBSA officials can also administer immigration services at the border for some applications, in a legal process called "flagpoling".

The CBSA's contact page can be found [here](#).

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Budgeting in Canada

There are multiple methods and avenues that newcomers can use to save money in various aspects of their lives in Canada. Learn about these methods and how you can avail them

Detailed Coverage:

- [Saving money on phone plans](#)
- [Saving money on internet plans](#)
- [Saving money on housing](#)
- [Saving money on banking](#)
- [Saving money on groceries and leisure purchases](#)



Budgeting in Canada

When starting a new life in a new country, it is common to incur many expenses. While this is a natural process, newcomers should also be wary that they do not overpay for goods and services in Canada. The following section contains useful links that can be used to obtain discounts on goods and services, or to check market prices for reference.

Saving money on phone plans

There are multiple strategies that newcomers can use to save money on their phone bills. Some of these include:

- Bringing your own phone as opposed to financing a new phone;
- Choosing less traditional methods to opt for internet calling;
- Shopping around for different rates on similar plans; and
- Taking advantage of plans for students, seniors, and other special groups.

Saving money on internet plans

Newcomers can save money on their monthly internet bills by:

- Pursuing a package deal, either with phone or internet services;
- Carefully consider exactly what speed and bandwidth you require for your needs; and
- Consider an internet plan with a data limit if this is not a hinderance to you.

Saving money on housing

Canada's housing market has been in a state of change, with tumultuous times causing higher cost of housing rates. Newcomers interested in buying a house may find utility in keeping track of these changes in the housing market, as fluctuations in interest rates, housing supply, and other related factors can greatly impact buying prices.

Newcomers looking to rent may find utility in pursuing rent-controlled properties, which have limits on how much rent can increase annually. In addition, renters may wish to look at housing options outside of/neighboring big cities—which tend to feature more reasonable rents while still being relatively accessible to population centers.

Saving money on banking options

Pursuing exclusive banking offers tailored to newcomers can be especially beneficial for banking options, as it can provide services with add-on effects. For example, if a student package offers a credit card (with its own cashback benefits), newcomers can satisfy their need for a credit card, while also having the added value of earning money back on purchases.



Saving money on groceries and leisure purchases

Look for special discount programs for your demographic. Certain organizations can offer newcomers discounts and special deals from partner stores—based on your legal status in Canada—for a fee. A prime example is the “SPC” loyalty program specifically for students, that can earn SPC card holders discounts at recognized brands like H&M, Lenovo, Gymshark, and many other brands.

In addition, pursuing membership with broader loyalty programs, like Air Miles, Aeroplan, PC Optimum, Starbucks Rewards, etc. can save newcomers a considerable amount of money on recurring purchases.

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Additional Resources

As you get settled in Canada, these resources are here to help you with **more information** and **support**:

[CanadaVisa.com](https://www.canadavisa.com) - Comprehensive immigration guides and a vibrant discussion forum.

[CICNews.com](https://www.cicnews.com) - Up-to-date news and analyses on Canadian immigration.

[Cohen Immigration Law](https://www.cohenimmigrationlaw.com) - Expert services for all your immigration needs since 1976.

CanadaVisa coverage:

- [IMMIGRATE](#)
- [WORK](#)
- [STUDY](#)
- [SPONSOR](#)
- [INADMISSIBILITY](#)
- [BUSINESS](#)
- [CITIZENSHIP](#)
- [LIFE IN CANADA](#)

We wish you the best of luck on your Canadian journey.
Welcome home!

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Want to get in touch? Email us [here](#), or [schedule a consultation](#) with Cohen Immigration Law