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Destination Canada Information Inc.’s “Know Before You Go” program helps prospective immigrants to prepare for success in Canada by delivering quality seminars and information focusing on job preparedness and settlement first steps, operating overseas and in-Canada through online and in-person activities.

We aim to make a difference in immigrants’ integration into Canada, and build bridges among all of Canada’s diverse population for a better future for our country.

Our management team has decades of experience in matters of immigration and settlement, immigration law, and technology. The principals of the company are Naeem “Nick” Noorani and David Frattini.

Nick Noorani, Managing Partner

Born in Mumbai, India, Nick came to Canada in 1998 with a world of international experience in advertising and marketing in three countries, but he faced many challenges in his new Canadian home, and he noticed that many other immigrants were also struggling.

In 2000, Nick co-authored the hugely successful book Arrival Survival Canada, subsequently published by Oxford University Press. This led to the launch in 2004 of Canadian Immigrant magazine; Canada’s first national magazine for all immigrants. In 2007, Nick sold the magazine to Star Media Group - a division of Toronto Star Newspapers Ltd., and continued his position as publisher.

Under Nick’s leadership, the magazine won accolades and awards in addition to becoming a must-read for immigrants to Canada, reaching a combined readership of 500,000 readers per month with two print and an online edition. Nick also developed the magazine’s Lilian To Scholarship, giving away $55,000 of education to newcomers annually, and was the architect of the Top 25 Canadian Immigrant Awards, Canada’s first national recognition of immigrant contributions.

But for Nick, the magazine has always been just one part of a journey that earned him the sobriquet “social entrepreneur and immigrant advocate.” In 2005, he became the host of his own weekly radio show called “Ask Nick” on Radio Canada International.

In August 2010, Nick resigned from the Canadian Immigrant magazine to launch Destination Canada, a company dedicated to helping international students and immigrants before they arrive in Canada. And he continues to speak to thousands of immigrants through his seminars and keynote addresses, inspiring them to go after success.

David Frattini, Managing Partner

After graduating from the University of Western Ontario with an honours degree in business administration from the Richard Ivey School of Business, David has enjoyed a career with progressive responsibilities in sales and marketing roles with such companies as Nestle, Pepsi-Cola Canada, Canwest Global Communications Corp., and Torstar.

As Director of Business Development for the Star Media Group (a division of Toronto Star Newspapers Ltd.) David was responsible for the acquisition of Canadian Immigrant magazine.

His subsequent additional role as associate publisher of Canadian Immigrant magazine entrenched him as a leader in marketing to prospective and new Canadians, and has given him a great depth of understanding and respect for the immigrant experience.

David was instrumental in the launch of the “Top 25 Canadian Immigrant Awards” - a people’s choice award that seeks to uncover and celebrate the untold stories and remarkable achievements of outstanding Canadian immigrants from all walks of life.

Since his departure from Torstar in September 2009, David has played an instrumental role in the creation and successful launch of “Champions of Change” – a national program celebrating Canadians’ domestic and international volunteerism – produced by CBC news in association with Outpost magazine and sponsored by Manulife Financial.

David is active in the community and has given considerable time to help organizations such as Frontier College, the Canadian Film Centre, the Toronto PWA Friends for Life Bike Rally and the Internationally Educated Professionals Conference held annually in Toronto.
About the Scotiabank StartRight Program

Start Right in Canada with Scotiabank

- Strength, integrity, and service for 180 years
- Recognized by Canadians as Canada’s most reputable bank
- Ranked among world’s top 10 Most Stable Banks
- Serving more than 19 million customers in some 55 countries worldwide
- 75,000 Scotiabank Group employees worldwide, including 34,000 in Canada, many of whom may speak your language

Scotiabank StartRight Program Benefits:

- A chequing account with FREE day-to-day banking for one year
- VISA credit card to build a credit history
- A FREE small safety deposit box for one year
- Buy a car (0-4 model years) with specially designed financing at select dealerships
- Specially-designed mortgage solution to assist in purchasing a home in Canada

Opening a Scotiabank Account under the Scotiabank StartRight Program

Opening a Scotiabank account is simple and easy. Please bring the following documents below, with you on your first visit to the bank branch:

Landed Immigrants

☑ Your Permanent Resident Card or Confirmation of Permanent Residence (Form IMM 5292 or IMM 5688)

☑ One (1) additional piece of personal identification (e.g. valid passport, driver’s licence issued in Canada etc.)

Foreign Workers

☑ Original work permit (for a period of one year or greater)

☑ One (1) additional piece of personal identification (e.g. valid passport, driver’s license issued in Canada etc.)

☑ For credit card applications: Original copy of employment contract or signed acceptance offer of employment in Canada confirming employment of one year or longer & minimum annual income of $20,000 is also required.

International Students

☑ A current valid passport

☑ Any one of the following: Study Permit (IMM 1442 is the most commonly used form), Letter of acceptance, Student ID card issued from a Canadian educational institution or valid international credit card in the name of the applicant

Start Right Here. Find your nearest Scotiabank branch, visit scotiabank.com/startright or call 1-866-800-5159.

1 The Scotiabank StartRight Program, created for Canadian Landed Immigrants from 0-3 years in Canada, International Students and Foreign Workers. The Scotiabank StartRight Mortgage Program, created for Canadian Landed Immigrants and Foreign Workers from 0-5 years in Canada.

2 Offer available for one year when you open a new Scotia One™ account with Scotiabank. Free day-to-day banking means that we will waive your Monthly Account Fee only. All other fees not covered by your banking package will continue to apply, including additional fees charged by other financial institutions and access fees to use non-Scotiabank banking machines (e.g., Interac®, VISA* or PLUS* fees). Cardholder service fees continue to apply for using cross border debit service. Please see the Day-to-Day Banking Companion Booklet for further details about these services and fees.

3 Subject to meeting Scotiabank’s credit criteria and security requirements. An unsecured credit card may be available up to certain credit limits; a secured credit card requires security equal to 100% of approved credit limit for Foreign Workers and Permanent Residents and 120% of approved credit limit for International Students. VISA card security can be cash security, Canada Savings Bonds or Guaranteed Investment Certificate. In addition, to be eligible for a personal borrowing product, you must be a Canadian resident and have reached the age of majority.

4 Subject to availability and signing the Safety Deposit Box lease.

5 Currently the Auto Finance Program is available through the following car dealerships in Canada: Kia, Chrysler, General Motors, Hyundai, Jaguar/Land Rover, Mazda, Mitsubishi and Volvo. This program is only available for Landed Immigrants and Foreign Workers. Subject to Scotiabank financing terms and conditions. Down payment required.

6 Applicable to residential mortgages only and subject to Scotiabank lending criteria for residential properties. CMHC/Guaranty Financial Canada mortgage default insurance may be required for Loan to Value ratios (LVRs) greater than 50% to a maximum of 95%. Maximum LVRs available may be less than 95%.

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¥ Ranked by renowned International Consulting Firm, Oliver Wyman, 2009.
Course Introduction

The Know Before You Go! course and workbook, developed by Destination Canada Information Inc., is designed with one purpose in mind — to help new Canadian immigrants settle in and succeed faster in their new country, by helping them prepare for their journey well before they even get on the plane.

Canada is a country that encourages immigration, multiculturalism and equality. It’s a vast and spacious country, but only has a population of 34 million! Demographically, Canadians are getting older, and birth rates are not keeping up, which is why Canada needs immigrants to choose Canada and fill labour shortages.

If only it were that simple. While Canada needs and wants immigrants, the realities once a newcomer arrives on Canadian soil are not quite so welcoming. There are many barriers for immigrants when they try to find jobs, settle in and generally adapt to the Canadian way of doing things. Immigrants have a difficult time finding work in their field of expertise at a level commensurate with their experience in their country of origin.

Despite an overall Canadian government policy that encourages immigration, individual Canadian employers may not know how to assess your credentials, or may find your language and soft skills insufficient; therefore, if given the choice, they will hire a Canadian-born person over an immigrant. Immigrant professionals in careers that are licensed in Canada (i.e., doctors, engineers, teachers, accountants, nurses, pharmacists, electricians/trades, etc.) face even more barriers as they will have to get relicensed in Canada, which means examinations or even further training.

On a personal level, new immigrants may find themselves feeling isolated and homesick after arrival, particularly if they have left all their family and friends behind. Canadian research studies have shown that many suffer from declining physical and mental health after immigration.

Others have a difficult time adjusting to the Canadian climate, social expectations, Western values and so on.

It doesn’t have to be that way, however. The Know Before You Go! course is all about helping you prepare so you can avoid such unfortunate circumstances. While many would-be immigrants who apply to come to Canada don’t realize the challenges that are potentially facing them, we want you to come to Canada with the right information to help you understand what to expect in Canada, and what you need to do to prepare before you arrive. The more you know before you go, the better your journey to Canada will be.
1. The Country of Canada — An Overview

You’ve heard that Canada is a multicultural country. That Canadians are polite. That it can get very cold. That it has wide open spaces. That it has universal health care.

These things are all true. But there is much more information you need to know before you go to Canada. For example, do you really realize how big and diverse Canada is from coast to coast? Do you understand Canada’s varying climates, economies, language, people, laws and values?

1.1 Canadian Provinces and Territories
Canada is an enormous country, the second largest in the world with six different time zones — Newfoundland, Atlantic, Eastern, Central, Mountain and Pacific.

Canada is made up of 10 provinces and three territories; and can be divided into five regions:
- The East, also called the Atlantic region, includes the provinces of Newfoundland and Labrador, Nova Scotia, New Brunswick and Prince Edward Island.
- The Central region includes the provinces of Quebec and Ontario.
- The Prairies include Manitoba, Saskatchewan and some parts of Alberta.
- The West includes most of Alberta and British Columbia.
- The North is made up of the three territories — Nunavut, Yukon and the Northwest Territories.
1.2 Climate from Coast to Coast
Because of the distance from one coast to the other, the climate or weather differs greatly across the country. And you may want to consider climate when choosing a place to live.

Northern and central regions can be very cold and snowy in winter, with temperatures dropping below zero degrees Celsius. With the wind-chill factor, temperatures have been recorded as low as minus 40 degrees Celsius in cities such as Toronto, Ontario, Regina, Saskatchewan, and Edmonton, Alberta. Those same areas can see highs of 30 degrees Celsius in the summer months. The spring and fall seasons are more moderate.

On the coasts, weather is generally milder all year long. In Vancouver, B.C., for example, winters feature more rain than snow. But rain also makes a frequent appearance in the warmer summer months, too.

1.3 Economic Considerations
Just like provinces differ in climate, they also differ in economic opportunities. Here’s a rough breakdown of where various industries feature more prominently across the country.

<table>
<thead>
<tr>
<th>INDUSTRIES</th>
<th>LOCATIONS</th>
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<tr>
<td>Automobile industry</td>
<td>Ontario</td>
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<tr>
<td>Finance</td>
<td>Toronto</td>
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<tr>
<td>Technology</td>
<td>B.C., Quebec, New Brunswick</td>
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<tr>
<td>Agriculture</td>
<td>Prairies, Manitoba, Ontario</td>
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<td>Dairy farming</td>
<td>Saskatchewan</td>
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<td>Manufacturing</td>
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<td>Government</td>
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<td>Oil and gas</td>
<td>Alberta, Saskatchewan</td>
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<td>Hospitality/tourism</td>
<td>all regions</td>
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<td>Arts and culture</td>
<td>bigger cities like Toronto or Montreal</td>
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<td>Journalism</td>
<td>Ontario</td>
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<td>Health care</td>
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<td>Lumber</td>
<td>B.C., New Brunswick</td>
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<tr>
<td>Mining</td>
<td>B.C., Manitoba, Newfoundland/Labrador, Northwest Territories, Yukon</td>
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<tr>
<td>Your own business</td>
<td>anywhere</td>
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1.4 Languages of Canada
Canada has two official languages: English and French. English is the most common language spoken in all provinces except Quebec. In Quebec and in some parts of New Brunswick, French is the more common language. English (or French) fluency is critical to your successful integration into Canada’s labour market and society.
Although Canada is a huge country, most of its 34 million people — 80 per cent — live in towns and cities in the southern areas of the country. Canada has 25 cities with populations of more than 100,000, but these account for less than one per cent of Canada’s landmass.

Canada is known as a multicultural society, often called a “nation built by immigrants.” But the Aboriginal Peoples of Canada were the original inhabitants of Canada, and are themselves made up of very diverse cultural and language groups.

When the first European settlers came to Canada, primarily from Britain and France, they began trading with them. They also battled with them, brought European diseases here that killed many and eventually took the land away from them, starting a dark history for the native population that led to them being pushed onto reserve lands and residential schools. Today, the relationship between the Canadian government and First Nations continues to evolve, and many First Nations groups have rights to self-government.

Relations between the French and English have also been troublesome, historically and today. Considered the two founding nations of the country, they battled over land, trade and religious differences. Today, there is still tension between the two, with Francophones dominating the province of Quebec, and Anglophones elsewhere. Over the years, there have been campaigns by Quebec nationalists to separate from Canada, but these attempts have been unsuccessful so far.

After the Dominion of Canada was officially formed in 1867, many immigrants from Britain and America came to settle in the growing Canada. Many Chinese migrants were brought over to help build the Canadian Pacific Railway that connected the two coasts of Canada by 1885, but they were subject to discrimination.

Immigrants from other countries such as Ukraine, Poland, Germany, Sweden and Norway began to cross the ocean to the New World as well. Later, many European immigrants came to escape the wars and poverty on the continent. During the World Wars, the Canadian government interned immigrants from “enemy” countries, including Ukrainians during the First World War, and Japanese during the Second World War.

As Canada became a more progressive and modern society, and more and more immigrants from around the world came to the country for new opportunities and a new life, the Canadian government decided to define Canada as a “multicultural” society. Different from the so-called “melting pot” of the United States, Canada’s notion of multiculturalism is one where people from many cultures, races and religions can co-exist in harmony.
Since the 1990s, the majority of immigrants to Canada have come from Eastern countries like India, China and the Philippines.

1.6 Canadian Laws
Along with multiculturalism, Canada is a democracy which celebrates equality and freedom for all. The Canadian Charter of Rights and Freedoms protects your rights and freedoms in Canada, and sets out certain responsibilities as well.

The charter forbids discrimination based on a person’s ethnic origin, colour, religion, sex, age and mental or physical disabilities. The charter provides for freedom of thought, opinion, religion, expression, association and more.

Canadians believe in equality. Women and men have the same opportunity for education and success.

It is against the law to hit or abuse anyone, including your spouse or children, either in the home or in public.

1.7 Canadian Culture
Canada is a Westernized country, which promotes individual freedoms over collective responsibilities. Individuals — both men and women — have the right to choose their careers, spouses and other life choices.

While many Canadians have traditional marriages and families, there are also many single-parent families, common-law families, divorced families, inter-racial families and same-sex-parent families.

While Canada promotes multiculturalism, and respects immigrants’ rights to practise their own culture, religion and language, repeated studies have shown that Canadians want immigrants to also adapt to Western ways, from learning the primary language (e.g., English) to allowing freedom of choice for women and adult children.

NOTES
Do you know which region of Canada to choose? Are you prepared for the cold weather in winter? The Western mores?
The **Scotiabank StartRight** program, specially designed for newcomers, helps build your credit history right away. You need a credit card to open financial doors and get all the things you need to settle quickly in Canada. Let one of our knowledgeable advisors show you how.

**Start Right Here.** Find your nearest Scotiabank branch, visit scotiabank.com/startright or call 1-866-800-5159.

**“Baljit helped open the door to my credit history in Canada.”**

Baljit Virk
Scotia advisor

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1 The Scotiabank StartRight program, created for Canadian Landed Immigrants from 0-3 years in Canada, International Students and Foreign Workers.

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2. Things To Do Before You Leave

Now that you know a little bit more about what to expect from Canada itself, it’s now time to really prepare for your journey. Knowing which province to choose, which language to learn and what to expect from Canadian society are just the first steps.

2.1 Choosing Your First Stop

Hopefully, you now know enough about Canada to be able to choose a specific province. Now, you have to narrow it down to a city, even neighbourhood. Of course, you can always move, but making an informed decision from the get-go will make your journey to Canada that much smoother.

If you already have friends and family in Canada, the choice might be already made in your mind. It’s been proven that having a support network can help you integrate faster into Canada. But you must also think of what’s best for you and your immediate family, too.

Sometimes, having too many fellow countrymen around can actually impede your broader settlement into Canada. In other words, because there are already so many immigrants in Canada from your country of origin, it could be possible for you to move to Canada without changing much at all. You could live in an ethnic enclave, get a job in a company that operates in your native language and so on. While moving to an ethnic neighbourhood is a comforting thought at first, keep in mind that this might be something you only want for the short term.
Either way, do your research on cities that interest you to learn about things like job opportunities, cost of living, housing affordability, amenities and more.

**Temporary Accommodation**
Once you narrow down a choice and book your plane ticket, don’t forget to arrange temporary accommodation with friends/family, at a hotel that offers monthly rates, the local YMCA or a no-obligation rental apartment. Don’t commit to anything long term until you see it — and the area — with your own eyes!

**NOTES**
*Where will you stay when you arrive?*

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### 2.2 Improving Your Language Skills
Once you know your destination, you’ll know for certain whether you need to brush up on your English or French skills. For most of you, it will be English, as that is the primary language of Canada. If you’re planning to migrate to Quebec, you will need to focus on your French.

You may believe that your English skills are already sufficient, since you were approved for immigration and language is one of the criteria. But as you are planning and waiting to make the journey to your new home, it would be better not to “rest on your laurels,” so to speak, but to work on improving your language skills until you get here.

**Canadian Slang**
If you don’t know the term “rest on your laurels,” you will understand the need to improve your skills. While you may have studied English in school and are considered an excellent English speaker in your native country, it will not necessarily be the same as the English spoken in Canada. For instance, you may be unfamiliar with a lot of the slang and clichés used in Canada, so you could at least work on those. The internet is full of resources for English as a Second Language (ESL) students.

**Accent Reduction**
And what about your accent? Do you think your English will be clear enough to other Canadians? There are such services as accent reduction classes that you could sign up for that will help you better enunciate your English.
**Written English**
Or what about written English (i.e., grammar, spelling and punctuation)? As a professional, you will need to have excellent written English skills, and far too many immigrants don’t even realize their written English is full of errors and typos.

**Business Jargon**
Most importantly, perhaps, think about what your business English needs will be. Every industry or field has its own jargon or terms. Will you be able to jump right in at the boardroom table and understand what all the industry acronyms stand for?

There are courses available, both in-person and online, to help you in all these areas. You could wait until you get to Canada to take some free basic ESL classes funded by the Government of Canada, but these won’t take you to the next level of English comprehension beyond the basics.

**NOTES**
*How good is your English (or French), really? How can you improve it?*

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**2.3 Preparing for the Canadian Labour Market**
One of the biggest complaints made by new immigrants to Canada is the lack of foreign credential recognition. After immigrants land in Canada, they are often surprised by how many barriers they face in getting hired, even though they are approved to come to Canada based on their education and professional experience — and in industries that are said to be in need of more workers.

Despite this overall Canadian government policy that encourages immigrants in specific fields and professions to come, individual Canadian employers or industries are often risk averse to the unknown. After landing, immigrants who can’t seem to find a job in their field are often given the excuse that they have “No Canadian experience.” And many immigrants then turn to survival jobs like taxi driving or flipping burgers just to support their families.

You might think that this won’t happen to you; but the only way to ensure you won’t have the door to good opportunities closed in your face is by entering Canada with your eyes open and ready to deal with these realities of the Canadian labour market.
Understanding Your Profession in Canada
The first step is researching and understanding your particular profession or job industry. First question: is it a licensed or unlicensed profession?

Licensed Professions
Immigrant professionals in careers that are licensed in Canada (i.e., doctors, engineers, teachers, accountants, nurses, pharmacists, electricians/trades, etc.) have to get relicensed in Canada, which means examinations or further training. A great government tool to find more about your profession in Canada is www.WorkinginCanada.gc.ca, which will provide you with information on the licensing board that governs your profession in your provincial destination.

Your next step is to contact the licensing board in the province you wish to settle (each province will have its own). If you are a nurse who wants to settle in Vancouver, for example, you’ll have to contact the College of Registered Nurses of BC (www.crnbc.ca). If you’re a teacher who wants to settle in Ontario, you’ll have to talk to the Ontario College of Teachers (www.oct.ca). And so on …

The licensing board in question will be able to give you the details on how to get your current credentials evaluated and then what you will need to accomplish to be licensed in that profession in Canada. You might need to take some additional courses, upgrade your training, take a bridging program or simply pass an examination. Consider the costs involved with all of this as well!

That’s why it’s so important that you start your research now — before you pack up your family and head to Canada. You need to know exactly what you will be facing when you get there. You may be surprised to learn that even if Canada is technically in need of, say, family physicians, the road to becoming licensed as one in Canada is a long and difficult one. While relicensing is now becoming simpler in some professions than it was a decade ago, realize that you will not be able to hit the ground running in your profession when you arrive.

Unlicensed Professions
If you are in a field that does not require a licence — i.e., a business manager, human resource manager or even a semi-skilled worker, you don’t have to go through the hassle of relicensure and re-examination with a professional certification body. But you will still face challenges.

If, for example, you have an MBA from India, a Canadian employer might not know whether an Indian MBA means the same thing as a Canadian MBA. So the leap from arrival in Canada to getting a job in your field may be bigger than you realize now.

In some cases, you may want to get your educational credentials evaluated; there are several professional credential evaluation services such as World Education Services (www.wes.org). You may also want to consider going back to school, at least for some professional development courses, if not a formal certificate or diploma.
Even if a newcomer is lucky enough to get a job in their field of expertise right away, they often start in positions much lower than they had in their countries of origin. Consider this a transition penalty of coming to Canada.

Others turn to volunteering in their field of expertise to get some Canadian experience. But one of the most important tips that you need to understand before coming to Canada is that you will need to network. Unlike in countries like India, where you may be considered for a job based primarily on the credentials and experience on your resumé, in Canada, it’s important to network and get to know people. Many job openings don’t get advertised; they are filled by such connections through word of mouth!

So even if your profession is unlicensed, there is likely a professional member association linked to your industry that you can join and start making those connections, even before you get here. Use the internet and social media to start making connections while still in your country of origin.

**Resumé Preparation**

Either licensed or unlicensed, you will need a professional, Canadianized resumé. Did you know they shouldn’t have personal information like your marital status or age? There are many free services at immigrant settlement agencies in Canada that can help you adapt yours to Canadian standards after you land.

They also offer workshops on writing cover letters, interview skills, networking and more. Take advantage of these courses when you land! They, along with language classes, are funded by the Canadian government for a reason!

If you have a very difficult name to pronounce, someone may suggest to you that you create a Canadianized version of your name as well. Or at least a nickname!

Several Canadian university studies have proven that some employers show bias against resumés where the applicant’s name sounds too foreign. This is a very personal decision, and you need to weigh the pros and cons for you.

**NOTES**

*What will I need to do to work in my field of expertise after coming to Canada?*
2.4 Canadian Soft Skills
Many immigrants come to Canada with excellent technical (or “hard”) skills and believe that their high level of experience and education will suffice when looking for employment. However, these skills will only get you in the door; they will not land you the job.

Canadian employers are looking not only for such hard skills, but something called “soft skills.” Note that if you’re lucky enough to get a job interview, you’re competing with a shortlist of other candidates with similar, equal or better technical skills than you. The rest of the interview process is about determining whether your soft skills will be a good fit for the organization. Soft skills are the interpersonal, communication, behavioural and organizational skills that cross all types of jobs and industries.

Employers are looking whether you can get along with others, deal with conflict, handle yourself professionally. Soft skills encompass a wide spectrum of traits, including being self-aware, trustworthy, conscientious, adaptable. They are also made up of abilities like critical thinking, attitude, initiative, empathy, confidence, integrity, likeability, risk-taking, influence, problem solving, conflict resolution, handling criticism, time management, leadership, organizational awareness and so on.

Communication Skills
Communication skills are one of the most important soft skills — which is especially important for immigrants who already have a language barrier. It is critical for career success to be able to not only speak, but also write clearly and persuasively. Just as important are listening and negotiation/conflict resolution skills, and presentation skills.

Another part of communication is non-verbal. Body language differs from culture to culture. In some cultures it’s not as common to smile and make direct eye contact as is the norm in Canada, but if you don’t adapt to such practices, you may give off the wrong impression. For example, avoiding someone’s gaze could imply to some that you’re hiding something.

All these skills will not come to you at once. You will need to practise, but you will eventually do them subconsciously.

Business Etiquette
Having good soft skills also means understanding business etiquette. First impressions count to employers, and appropriate business etiquette can make or break that first impression. There are a couple of key things that show you have the expected business etiquette skills.

Handshaking
Shake hands firmly. This gives the impression that you are genuine and confident. Hold the handshake for one or two seconds and shake steadily from your elbow. However, avoid an overly powerful handshake; in other words, do not crush the other person’s hand in yours.

Eye Contact
Making eye contact is an important, and often neglected, sign of mutual acknowledgement and respect. Also continue to make natural eye contact with others, without staring uncomfortably. If you’re in a meeting or interview with several people, move your gaze between the people in the room.
Manners
Next, don’t forget about your manners. Whether it’s eating using the right fork and not slurping your food, or holding a door open for a colleague, or learning not to interrupt others while speaking, be aware of what expectations are in Canada for what’s considered “good manners.” If you’re considered rough around the edges, this can impact the way people see you and your leadership potential.

Magic Words
Children here are taught about so-called “magic words” for a reason. They work! I’m talking about Please, Thank-you and I’m sorry. And don’t be shy to say “I’m sorry.” While in some cultures, it’s all important to “save face,” which makes apologizing difficult. But those words can smooth things over quickly, instead of allowing ill feelings to harbour.

Physical Appearance
Etiquette extends to your physical appearance as well. While Canada is a multicultural environmental, there is something to be said for clean, crisp business attire. You’re not going to see the CEO of a company wearing a sari, unless it’s a sari wholesaler. That doesn’t mean you can’t bring touches of your culture to your appearance, be it in colour or jewelry, etc., but subtle is best.

The same thing goes for grooming. Be aware of food smells clinging to your clothes, which can turn some people off. And personal hygiene. In other words, keep some breath mints on you!

Smiling
And don’t forget to smile. It’s a sign that you’re a positive person, even in times of difficulty.

Don’t Resist Soft Skills!
All of these soft skills complement one’s hard skills, because even if you’re the best engineer or programmer, if you can’t sell your ideas, get along with others, or meet deadlines, you’re not going to meet the expectations of the Canadian workplace.

And the need for soft skills in today’s workplace is only becoming more vital because of business globalization, virtual offices, technology and increasing diversity (in age, gender and race). We all need to ensure our soft skills meet new and constantly evolving social and environmental demands being placed on us.

Many immigrants are resistant to working on this “softer” side, as they strongly believe they should only be judged on the quality of their work. But get rid of that thought right now! It will not serve you well. Are you willing to accept that not only are soft skills highly valued here, but the types of soft skills here may be different than in your country of origin?

There are hundreds of books and online information on Western soft skills. Do you research, take a course in Western business etiquette so that you can prove you understand what it takes to succeed in the Canadian workplace.
NOTES

What types of soft skills could you work on?

2.5 What to Bring With You

As a landed immigrant, you are entitled to bring with you, free of duty and taxes, any personal and household items that you owned before your arrival in Canada. These may include furniture, furnishings, silverware, linens, books, musical instruments, family heirlooms, antiques, stamp and coin collections, paintings, boats, power tools and more.

If possible, you should retain the receipts for these goods to prove that they are your personal items and for your personal use. Any valuable jewellery, watches, heirlooms and artwork must be assessed by professional valuers before you arrive.

As for clothing, don’t underestimate how cold Canadian winters can be. In some major cities, such as Winnipeg and Ottawa, it is not uncommon to experience temperatures as low as 30 degrees below freezing accompanied by howling winds. Even the supposedly balmy West Coast can get pretty miserable in the winter. So best to bring some warm items from the get-go.

Packing Up

If your household packing is done by professional movers, they will itemize and label your belongings, making it much easier to unpack at the other end. Ensure that the movers provide you with a detailed packing list as well.
Freight forwarding companies offer either shipping only, or may include an unpacking service. Insurance against loss or damage of your possessions while in transit is not necessarily included in your moving bill, so you might want to arrange for coverage before you hand over all your possessions to a moving company. Word-of-mouth recommendations from friends and relatives in your home country will probably lead you to a reliable mover.

A word of advice about packing the little things: as it could be some time before you will be in a position to buy day-to-day items such as cutlery and dinnerware, you might consider bringing a box or two of such necessities from home.

It is probably best to leave your appliances behind. The electrical current used by small appliances like lamps, radios, televisions and DVD players is 110 volts, 60 cycles in Canada. If your appliances don’t conform to this voltage, leave them behind. Converters burn out too quickly to use them for any length of time. Also, your DVDs may not work in Canadian DVD players; check their compatibility before packing them.

When your personal effects arrive, you will be required to appear at the Canada Border Services Agency (CBSA) office to collect them. This is a simple procedure; if your papers are in order, there should be no delay.
# CHECKLIST: 14 Essential Documents You Can’t Forget to Bring to Canada!

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<tr>
<th>DOCUMENTS</th>
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<tr>
<td><strong>FAMILY-RELATED</strong></td>
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<td>1. Birth certificates of each family member</td>
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<td>2. Marriage certificate (and/or divorce papers)</td>
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| 3. School records for all your children  
(These will help place your children into the right grade at school.) | | |
| 4. Children’s immunization records  
(These will be required when you enrol your children in a Canadian public school.) | | |
| **JOB-RELATED** | | |
| 5. Copies of all post-secondary diplomas, degrees and even academic transcripts for all adults.  
(You may need to show proof of your educational credentials and even get them evaluated by a professional evaluation service. Such evaluations can help you more easily find work or upgrade your training.) | | |
| 6. Reference letters with contact details from former employers  
(You will need these when applying for work in Canada.) | | |
| 7. Samples of your professional work or achievements  
(These may be helpful when applying for work in Canada.) | | |
| **AUTO-RELATED** | | |
| 8. International Driver’s Licence  
(You should be able to drive immediately with an international driver’s licence for the short term, until you get a Canadian driver’s licence.) | | |
| 9. Copies of international automobile insurance  
(If you have a good driving record in your country of origin, this may help you get a better auto insurance rate in Canada.) | | |
| **HEALTH-RELATED** | | |
| 10. Medical records, including X-rays, dental files, optical prescriptions, other prescriptions | | |
| 11. Documents related to travel health insurance to cover you in case of medical emergency in your first few weeks in Canada  
(Some provinces, including Ontario and B.C., have a waiting period for health care coverage after landing. You are responsible for private health insurance in the interim, otherwise you could be faced with a big medical bill if you need any medical treatment or emergency surgery.) | | |
### DOCUMENTS

#### MONEY-RELATED

12. Certificates of valuation and authenticity (including photos) for jewellery and other valuables and belongings you’re bringing with you. 
*(You’ll need a list of effects when you land at the airport.)*

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13. Copies of financial records that show credit history/rating 
*(Traditionally, it has been difficult for newcomers to access loans and credit in Canada, because of a lack of credit history. A record of your international credit rating may help.)*

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14. Record of any current foreign income, properties or investments 
*(All worldwide income will be taxable in Canada.)*

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### NOTES

*What else is there to think about before you go?*

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"Baljit helped open the door to my credit history in Canada."

The Scotiabank StartRight® Program, specially designed for newcomers, helps build your credit history right away. You need a credit card\(^1\) to open financial doors and get all the things you need to settle quickly in Canada. Let one of our knowledgeable advisors show you how.

Start Right Here. Find your nearest Scotiabank branch, visit scotiabank.com/startright or call 1-866-800-5159.

\(^1\) The Scotiabank StartRight Program, created for Canadian Landed Immigrants from 0-3 years in Canada, International Students and Foreign Workers.

\(^2\) Subject to meeting Scotiabank’s credit criteria and security requirements. An unsecured VISA\(^*\) card may be available up to certain credit limits; a secured VISA card requires security equal to 100% of approved credit limit for Foreign Workers and Permanent Residents and 120% of approved credit limit for International Students. VISA card security can be cash security, Canada Savings Bonds or Guaranteed Investment Certificate. In addition, to be eligible for a personal borrowing product, you must be a Canadian resident and have reached the age of majority. Currently the Auto Loan Program is available through the following car dealerships in Canada: Kia, Chrysler, Hyundai, Jaguar/Land Rover, Mazda, Mitsubishi and Volvo. This program is only available for Landed Immigrants and Foreign Workers. Subject to Scotiabank financing terms and conditions. Downpayment required. \(^*\)VISA Int./Lic. user The Bank of Nova Scotia.
3. The First Things You Will Need to Do After Landing

One of the first people you will meet at your point of arrival in Canada will be a friendly Canada customs agent. You will be required to produce the list of goods you are importing along with your landing certificates. The list will be divided into goods you are carrying with you and goods to follow by freight or mail. As this will be your only opportunity to import goods duty free, it is important that your list is thorough and includes details such as brand names and serial numbers.

The other officials you will meet upon arrival at the airport will be from Immigration Services. You will need to produce your passport and visa papers. After the officials look at your papers, you will be given one copy. Remember to make at least five photocopies of your visa papers, as they will come in handy on many occasions over the next few months, such as when you open a Canadian bank account. You will be given a form for a Permanent Resident Card (PR Card), which is proof that you are a legal resident of Canada. After you have submitted your form, the card will be mailed out to you.

Immigration authorities at your point of arrival will give you application forms for a variety of documents that you will need, such as a Social Insurance Number card, application forms for a driver’s licence, for a health care card and for a child tax credit, which will be explained later.

3.1 Your First Steps in Canada

Upon arrival in your new country, the number of details that need to be immediately attended to may overwhelm you.

Among your first concerns will be finding a place to live, obtaining medical insurance, obtaining a Social Insurance Number (SIN) card, enrolling your children in school, opening a bank account, and learning how to move about your new city using public transportation.

One of the first things I’d recommend that you do is obtain a good street map, and a telephone book with a directory of businesses listed by category. These resources will be important tools during the first couple of weeks and months following your arrival. A good place to find these and other local resources is your neighbourhood library. Libraries also offer a variety of community programs for all members of your family.
3.2 Getting Around
With your street map in hand, spend some time in your first few days exploring the public transportation system in your city. Buses, trains and subways are usually cheap, reliable, and safe.

In some cities, bus drivers are not permitted to handle change, so you will need to deposit the exact fare when you board. If you don’t know how much it costs, make sure you carry a pocket full of change with you. You will be told how much to drop in the fare box. If you need to change buses along your route, you should ask the driver for a transfer paper, which will allow you to move from one bus to another without paying a second fare, within a certain amount of time.

In most cities, monthly passes are available for a flat fee. Also, lower rates are available for seniors and students, but you must provide identification to prove your status.

Most major cities offer an information and direction service for public transit passengers wanting to know how to use public transportation to reach a particular destination.

You may also want to get your Canadian driver’s licence, although an international driver’s licence may be sufficient for the short term. Contact your local motor vehicle licensing agency to learn how to get licensed, as it may differ in each province. You will likely need to take a road test and a knowledge test on driving rules.

NOTES
Where are your closest bus stops?

________________________________________________________________________
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________________________________________________________________________
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________________________________________________________________________
3.3 The Essentials
After landing, there are several to-do items you will need to attend to immediately.

Permanent Resident Card
The Permanent Resident (PR) Card is a wallet-sized plastic card. You will need this card whenever you re-enter Canada by airplane, boat, train, or bus. It is proof of your permanent resident status.

Newly arrived permanent residents automatically receive a PR Card as part of the immigration process. If Citizenship and Immigration Canada does not receive your mailing address within 180 days of your entry into Canada, you will need to re-apply for your PR Card and pay the necessary fee.

SIN Card
Applying for your Social Insurance Number (SIN) should be one of your first steps after arriving. Without this number, you cannot get a job or apply for any government assistance or credit. In fact, without it, you are virtually a person without an identity in Canada.

One of the first things any employer will ask you for is your SIN number. Although you will eventually receive a wallet-sized card with this number on it, it is a good idea to memorize it, as you will use it frequently. Every tax dollar you pay, every pension plan you contribute to, and every employment insurance premium you pay is tracked through your SIN number. It is one of the most vital forms of identification used throughout the country.

Applications for a SIN card can be made through a Human Resources and Skills Development Canada (HRSDC) office. You will need to show your original Record of Landing (IMM 1000), as well as your passport or other identification, and any documents showing a change of name, such as a marriage certificate, divorce papers or adoption papers. While you can make an application for a SIN card by mail, HRSDC prefers that you visit one of its offices in person with all your identification in hand.

For the address of the HRSDC office nearest you, check the blue pages of your local telephone book under Government of Canada, Human Resources and Skills Development Canada.

Health Card
Although Canada’s health care system is, like many health care programs around the world, suffering from lack of funding, it remains one of the best in the world. Hospitalization, clinic visits and most doctors’ services are available free of charge to all residents of Canada registered under the national insurance program, which is often called medicare, although it is important to note that prescription medications are not covered by the Canadian medical system.

Medicare is funded largely by governments through taxes. Although this is a national program, it is administered differently in each province. In most provinces, medicare is totally funded by the province. In some provinces, however, everyone must pay medical insurance premiums to help fund the program. In many cases, employers in these provinces pay the medical insurance premium on behalf of their employees as a benefit of employment. Also, seniors or those on income assistance may have their medical premiums covered in these provinces.
Provinces also differ regarding which services are included and which are not included under their health care plans. Basic general physician services as well as basic hospitalization are covered in all provinces. But other services, such as ambulance, chiropractic, and physiotherapy services, may or may not be covered, or there may be a user fee involved.

One of your first steps in Canada will be to apply for your official health card, since there may be a waiting period involved before you become eligible for medical insurance. Application forms for these cards are available from doctors’ offices, hospitals, most pharmacies, or by calling the provincial medical services authorities for the province in which you live. Your health card will be accepted throughout Canada. However, you must re-register if you move to another province.

Your health card allows you to get medical services from the licensed medical doctor of your choice, although in the last few years finding a local doctor who is accepting patients has been more challenging and many Canadians are relying on walk-in clinics for care and hospitals for emergencies. There is no limit on the number of visits you can make to these, but you need to get a referral from your general practitioner if you want to see a specialist.

Note that if your province has such a waiting period (usually three months), you are responsible for private medical insurance to cover you and your family in the interim in case you need any emergency or other health care for that time.

**Canada Child Tax Benefit**

You may be eligible to receive financial assistance from the Government of Canada if you have children. The Canada Child Tax Benefit (CCTB) is tax-free and is paid monthly to the parent most responsible for caring for any child under the age of 18. Payments are determined by family income and the number of children in a family. The lower the family income, the higher the CCTB. It could be worthwhile to check into this immediately upon your arrival.

In order to apply for the benefit, you must file an income tax form, even if you did not receive any income in Canada for the taxation year. You must also show your child’s birth certificate and proof of your immigration status. Quebec residents will automatically receive a registration form for the Canada Child Tax Benefit.

**Finding Accommodation**

While you will have arranged temporary accommodation from your country of origin, now it’s time to find a good place to rent for the medium term.

The best place to search for a rental is the internet, on websites such as www.craigslist.org or www.kijiji.ca. Most ads will have photos and detailed descriptions of the living conditions.

You could also buy a public transit day pass and visit various residential neighbourhoods, where you will likely see posters in front of some apartment buildings, advertising their rentals. If you like the location, it’s close to amenities and public transportation, you can call the number on the poster and set an appointment with the building manager.
There are many types of rentals: apartments, houses, condominiums (condos) and shared housing.

Most newcomers rent an apartment as their first home in Canada. Many apartment buildings have a gym, a pool, underground parking, a courtyard and shared laundry facilities. Most apartments for rent are empty, but some buildings offer furnished apartments as well (usually short-term rentals). You have to keep the furnishings in the same condition as they were at the time you rented the place.

Condominiums are privately owned apartments and are likely to cost more and have better living conditions.

Renting a house can be a good option if you have a large family, but you should expect the rent to be higher. You can also rent a separate suite in a house.

If you are single, sharing rent with a roommate can be a good way to save money and meet new people.

Calculate what other costs you will have to pay in addition to your rent. Some buildings offer the water and heating included in the cost of the rent, but you will still have to pay for electricity, cable, internet, parking, storage and other facilities, depending on the situation.

Once you have decided on a place to rent, you will have to sign a rental agreement. Read it carefully before you sign it and make sure you understand all the terms. If you are not confident in your language abilities, you can ask the help of an immigrant settlement agency.

Many buildings ask for a damage/security deposit when you first move in, which can be half the cost of a month’s rent or more. When you move out, the security deposit will be returned to you, if you have not caused any significant damage to the apartment/house.

Also, note, once you plan start furnishing your apartment and buying electronics, it is a good idea to purchase household insurance from a private company, in case of fire or theft.

Get a Telephone and Internet
You will need a telephone number, especially when you start looking for a job. You can buy a cell phone on a monthly plan or with prepaid credit, and you can also have a landline installed. Telephone companies often offer bundles with telephone and internet at a lower price than if you purchase them separately. It’s important to have easy access to the internet as you begin your job search, so having a small computer at home with internet access is ideal.

NOTES
What essentials do I still need to accomplish?
3.4 Getting Settlement, Language and Career Services
There are numerous immigrant service agencies throughout Canada to help newcomers settle into Cana-
dian society, and many of them provide their services for free. Many of these organizations are managed
by staff or volunteers who speak your language and are probably familiar with your customs.

There are many programs and organizations designed to serve new immigrants — everything from
settlement counselling, to free language training, to job search tips and resumé preparation. You should
take advantage of these, in order to speed up your integration, make friends and maximize your chances
of finding employment.

You might also want to find out if it has a host program, a volunteer-based program usually offered
through immigrant service organizations or community centres, which guides immigrants through their
first few months in Canada. Your host might be able to answer a multitude of questions about shopping,
apartment hunting and schooling.

In addition to such organizations, all levels of government provide various programs and publications
to help newcomers settle in to their new home. These range from English as a Second Language (ESL)
classes to information on starting a new business in Canada.

**Settlement Counselling**
Immigrating is a big leap, but going through the first year after arriving to Canada is the big challenge.
It’s a difficult, often emotional, time. You might feel frustration, regret, homesickness. Immigrant
settlement agencies are there to help with support, counselling and more.

**Language Training**
One of the most important services immigrant settlement agencies offer is government-funded (free to
you) language training. The government knows that excellent English (or French) is critical to newcomer
success, and it encourages all immigrants to take these courses.

Beyond such free training, you can further your English skills with private training. Many colleges and
industries offer higher-level English training, accent reduction, business English courses and industry-
specific classes to help you with jargon.

**Job Search Services**
Immigrant settlement agencies are also a great first stop to help you in your job search. They will help
you Canadianize your resumé, show you how to write individualized cover letters and even coach you
on interview skills.

But these are just the basics. To find work commensurate with your skills and experience, you’ll have to
do more. Ask the settlement agency about mentorship programs. These are designed to connect you with
someone in your industry who can give you information and tips on how the industry works in Canada.

Also, ask around about volunteer opportunities. Volunteering your expertise — or in any capacity —
can give you some Canadian workplace experience that will look good on your resumé.
One of the most important things you can do, however, is self-initiated. I’m talking about getting to know people, networking and making connections. Don’t be shy! Go to networking events and workshops hosted by industry-related associations in your city. Connect to others using social media like LinkedIn. Cold call companies you’d like to work with and ask for an information interview. These are not easy things to do, especially if you tend to be shy or introverted, but they will get you to your job goals faster.

NOTES
What services should I look for?

3.5 Banking
Another priority in your first few days will be finding a safe haven for your money. To begin with, select a bank or a credit union near your home or work. You can switch banks later if you find one that is better suited to your needs or is in a more convenient location, but you need to open some kind of an account immediately.

Banks and credit unions provide basic savings accounts and chequing accounts. Most banks charge a monthly fee of $5 to $10 for services such as cheque processing and automatic monthly withdrawals. To open an account, you will need your landed immigrant papers and any other identification you have to prove your place of residence.

You may want to rent a safety deposit locker to store such valuables as jewellery and important documents. Most banks offer this service for a fee. Charges vary according to the size of the locker.

NOTES
What services does my bank offer? How can I start building my credit history?
3.6 Enrolling your Children in School

Every child between the ages of five and 18 is entitled to attend school. Enrollment is generally required for children between these ages, although the exact ages vary slightly from province to province. It is mandatory that you enroll your child in school as soon as possible after arriving in Canada.

There are progressive levels in the Canadian education system for children, beginning at age five when they enter kindergarten. Next, they attend primary or elementary school for grade 1 to grade 7 or 8, depending on the school district.

From grade 8 or 9 through 12 or 13, children attend secondary or high school. Some school districts have a junior high school level between elementary school and high school.

Schools generally operate on weekdays from 8:30 or 9:00 a.m. to 3:30 or 4:00 p.m., from September through June, with many extracurricular activities such as sports practices and games, as well as school club meetings, taking place immediately following school hours. Schools usually close for one or two weeks over the Christmas and New Year’s holidays and also close for a week in March or April for spring break.

All publicly funded schools are co-educational, meaning they accept boys and girls, and most do not require children to wear uniforms.

For information on enrolling your child in the tax-funded public school system, contact the school board in the district in which you live. If there is an elementary school in your neighbourhood, you may even be able to simply go to the school to ask about enrolling your child. If the school is unable to accept your child for whatever reason, you will be directed to the appropriate authority. Generally, elementary school children will be enrolled in the school nearest to their home, although in some regions students may have to be bussed to a farther school.
Secondary school students may be enrolled at the school nearest their home or they may, for a variety of reasons ranging from special sports interests to particular academic interests, want or need to attend a school in another region. Again, the school board responsible for your municipality will be able to assist you in choosing an appropriate school.

The Canadian education system guarantees education to everyone. Children with special needs are either placed in regular classrooms and provided with additional help or are provided with special classes or schools. Your school board will be able to help you find the right school and class for all your children, regardless of their needs and requirements.

Many parents in Canada choose to send their children to private schools. Many private schools are only open to either boys or girls, and they often require students to wear uniforms. The tuition fees paid directly by students’ parents largely fund these private schools. Check your phone book for private schooling options.

If your children are out of high school and you want information on enrolling them in post-secondary schools, or education following high school, contact the university or other institute in which you are interested.

NOTES
Where is my closest school? Other considerations for me and my kids in my first days in Canada?
CHECKLIST: 15 Essential To-Do Items After Arrival!

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**FAMILY-RELATED**

1. Get a map of your city and explore your home!

2. Find transit locations
   *(Know how to take the bus, train or subway in your new city.)*

3. Join a library
   *(Libraries offer lots of programs and services, too.)*

4. Get your Permanent Resident Card

5. Apply for Canada Child Tax Benefit

6. Look for more permanent accommodation
   *(You can’t stay in a hotel forever. It’s time to start looking for a rental.)*

7. Get your Canadian driver’s licence

**JOB-RELATED**

8. Get your SIN card
   *(You need this to get a job!)*

9. Find an immigrant settlement agency
   *(They offer free services, including settlement counselling, language and job search training.)*

10. Consider taking additional language training

11. Canadianize your resumé and get some employment help

12. Take control of your job search! Seek out networking opportunities

**HEALTH-RELATED**

13. Apply for your medical health card
   *(If there is a waiting period, as you may need private insurance for the interim.)*

14. Find your nearest walk-in clinic, hospital & search for a family doctor

**MONEY-RELATED**

15. Find a bank branch and open an account
   *(This will start the process of building up your credit history in Canada.)*
4. Resources

One of the mistakes immigrants make is leaving for Canada without making the necessary preparations. Critical documents like post-secondary diplomas and degrees, birth certificates and immunization records often get left behind. Another thing to remember is purchasing insurance to cover your belongings while you travel and travel health insurance in case of any medical emergencies after your arrival into Canada.

The websites listed below will help you with all your preparations:

A checklist you will need before you arrive in Canada:
Citizenship and Immigration Canada

What goods can you bring to Canada:
Citizenship and Immigration Canada

Managing your finances:
Financial Consumer Agency In Canada

Can you bring jewellery or gifts?
Citizenship and Immigration Canada

Healthcare and medical insurance in Canada:
Citizenship and Immigration Canada

What education and work experience documents should you bring?
http://www.workingincanada.gc.ca/content_pieces-eng.do?cid=197
Working in Canada

Choosing a moving company:
http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/ca02029.html
Industry Canada

For additional resources for Living, Working and Community, visit:
http://www.prepareforcanada.com/Resources/pre-arrival-resources.html.
The Scotiabank StartRight® Program, specially designed for newcomers, makes owning your home a reality. Let one of our knowledgeable Scotia® advisors show you how.

Start Right Here. Find your nearest Scotiabank branch, visit scotiabank.com/startright or call 1-866-800-5159.

“Amrit helped open the door to our new home in Canada”.

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1 The Scotiabank StartRight Program, created for Canadian Landed Immigrants from 0-3 years in Canada, International Students and Foreign Workers. The Scotiabank StartRight Mortgage Program, created for Canadian Landed Immigrants and Foreign Workers from 0-5 years in Canada.
2 Applicable to residential mortgages only and subject to Scotiabank lending criteria for residential properties. CMHC/Genworth Financial Canada mortgage default insurance may be required for Loan to Value ratios (LVRs) greater than 50% to a maximum of 95%. Maximum LVRs available may be less than 95%.