

# Getting ready for your new life in Canada

## Getting Ready – Research, research, research

Visit [Government of Canada Citizenship and Immigration \(CIC\)](#) website for immigration policies, processes, forms and your application status.

Contact the Canadian Immigrant Integration Program (CIIP) and the Canadian Orientation Abroad (COA). They help you arrive prepared to join Canada's workforce and integrate into Canadian society.

Gather these documents:

- educational qualifications (and children's school records)
- work reference letters
- international driver's licence
- insurance claims records
- health records, immunizations/prescriptions
- list of valuable items with appraisals

Will you ship your belongings to Canada?

Will you sell your current home, car and/or belongings?

Learn about the weather in Canada and [bring appropriate clothes](#) with you.

Learn about the province and the city [where you will settle](#).

## Your finances

Pay all outstanding bills and debts.

Inform your bank of your move. Ask for advice on your existing accounts.

Gather all financial statements.

Set aside money for living expenses prior to finding a job. Include expenses for food, housing, transportation and clothing.

Plan to buy Canadian currency.

Research the Canadian banking industry. Visit the [Canadian Bankers Association \(CBA\)](#) website.

Look for special packages offered for new Canadians. The **Scotiabank StartRight®** Program<sup>1</sup> for Newcomers provides simple financial solutions in one convenient package.

Investigate opening your Canadian bank account before you move. Through the [Scotiabank StartRight](#) Program you can [apply online](#).

If you have bank or credit cards, check if they are accepted in Canada. Confirm sufficient funds are available for immediate travel and moving expenses.

Research credit cards to help you start building credit history in Canada. The **Scotiabank StartRight** Program offers unsecured and secured credit cards with no credit history required and rewards to meet your needs.

## Children's education

Coordinate your moving date with your child's school year. Canadian schools start in early September.

Gather report cards, transcripts and course documents.

Research schools in your new community.

Ensure you have documents to register your child in school, such as permanent resident card or confirmation letter, birth certificate and vaccination records.

Involve your children in the plans and talk about their new school and activities.

Check entry requirements for older children to enroll in or transfer to a Canadian college or university.

Visit the [Canada Citizenship and Immigration \(CIC\)](#) website which includes games to help children learn about their school subjects and Canada in a fun way. All of the games are related to citizenship, immigration and multiculturalism.

Research Registered Education Savings Plan (RESP) to save for your child's postsecondary education while deferring taxes on your earnings.

## Preparing to work

Update your resume/CV and collect references.

Citizenship and Immigration Canada (CIC) provides information on working in Canada for permanent residents, foreign workers and international students.

Look up job trends. World Education Services (WES) is a non-profit organization providing research about international education trends and offers expert credential evaluation services.

Plan a career in stable or growing industries.

Learn about working in Canada, jobs and qualifications. Get settlement advice on [Job Preparedness](#) through Scotiabank sponsored webinar series.

Is your profession or trade regulated? Is registration, licensing or certification required? Consider other options if you can't work in your chosen field right away.

Research potential employers and associations.

Review Canadian job search websites – for example, [Government of Canada](#), [Job Bank](#).

Apply for jobs and network to establish new contacts. Arrange meetings and interviews.

Have your academic credentials assessed. Visit the [Canadian Information Centre for International Credentials \(CICIC\)](#).

Research newcomer settlement agencies in your chosen province to help you prepare for work or build new skills. Visit [Citizenship and Immigration Canada \(CIC\)](#) website for a list of immigrant-serving organizations.

If you plan to start a new career, take part in career planning activities or investigate educational options.

Gather documents to demonstrate your education, qualifications and references. Collect all dates and details of your work history.

Check with the Canada Revenue Agency (CRA) to see if you need to file a Canadian tax return during your first year in Canada.

now hiring



## Finding a home

Arrange temporary accommodations in Canada while you look for permanent housing.

Budget for housing costs, including rent, deposits, utilities and insurance.

Benefit from settlement advice on renting your first home and mortgages provided through the Scotiabank sponsored [Prepare for Canada](#) website.

Research Canada's housing market to learn about renting or buying a home in your new community. Visit the [Government of Canada's housing agency, Canada Mortgage and Housing Corporation \(CMHC\)](#).

## Getting around

Research the province/city and community where you would like to settle.

Research distances and public transportation and associated costs.

Include transportation costs in your budget, such as public transit, car rental or leasing costs or auto prices.

Learn about costs of operating a vehicle, including insurance, gas and registration.

Visit the [Insurance Bureau of Canada \(IBA\)](#) website for comprehensive information on auto insurance.

The [Government of Canada](#) website explains the details of driving in Canada, including links to each provincial/territorial motor vehicle licensing agency.



## Your health

Gather copies of medical records for each family member.

Arrange for prescriptions or ongoing medical care needs in Canada.

Learn about Canada's health system and services covered in the province or territory where you would like to settle.

Investigate if and when you qualify for [Canadian public health insurance](#). Purchase temporary private health insurance if you are not covered right away.

## Canada's official languages

Check whether English or French is spoken in the province or territory where you plan to live. Canada has two official languages: English and French. English is the most commonly spoken language in most provinces and territories.

If you do not already speak one of Canada's official languages at an advanced level, you should take steps to improve your French or English even before you arrive in Canada.

The Government of Canada, in cooperation with provincial governments, school boards and organizations offers free language training across the country for adult permanent residents. In most provinces, the name of the program is [LINC \(Language Instruction for Newcomers to Canada\)](#).

For children planning to register in a Canadian post-secondary institution, check language testing admission requirements.



How can Scotiabank help you get settled before arriving in Canada?

✓ The Scotiabank sponsored [Prepare for Canada](#) website provides a wealth of free information for immigrants both pre- and post-arrival through their webinar series, eBooks and newsletters. The site provides practical settlement tips and guidance on topics such as job searches, education, housing, banking and financial literacy.

✓ Online international account opening service allows you to open a Canadian bank account and transfer up to CAD \$50,000 before arriving in Canada<sup>2</sup> (from certain countries). By opening a Canadian bank account before leaving your home country, you can easily provide Canadian authorities with proof of funds upon landing.

✓ International Students from India and China are eligible to purchase a CAD \$10,000 GIC to expedite their study permit application.

✓ Open an account or apply for a credit card<sup>3</sup> through trusted on-the-ground partners in China (China Everbright Bank, Bank of Xi'an and Bank of Beijing) or open an account online from many other countries.

To get started:



Visit [www.scotiabank.com/startright](#)



Canada and the United States, call 1-866-800-5159. For all other countries, call our Customer Contact Centre by collect call at 416-288-3062, Monday to Thursday 9 a.m. to 11 p.m., Friday 9 a.m. to 10 p.m. and Saturdays 10 a.m. to 6 p.m. (Eastern Time).

<sup>1</sup> The *Scotiabank StartRight* Program, created for Canadian Landed Immigrants from 0-3 years in Canada, International Students and Foreign Workers. <sup>2</sup> Scotiabank cannot accept more than one wire payment per family and such payment cannot exceed CAD \$50,000. You are responsible to ensure that your wire payment to Scotiabank in Canada, including the amount, is in compliance with the local laws of your country. This is not intended to solicit transactions that are not permitted in the applicable jurisdictions. <sup>3</sup> 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. Credit 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. © Registered trademarks of The Bank of Nova Scotia.