



**CENTRE FRANCOPHONE
DU GRAND TORONTO**



GUIDE FOR NEWCOMERS

WE ARE HERE TO HELP YOU



Funded by:

Financé par :



Immigration, Refugees
and Citizenship Canada

Immigration, Réfugiés
et Citoyenneté Canada

TABLE OF CONTENTS

WELCOME TO CANADA	1
DURING THE FIRST DAYS	2
LIFE IN CANADA	3
SERVICES FOR NEWCOMERS	4
FINDING HOUSING	5
GETTING YOUR SIN	6
HEALTH CARD	7
BANK	8
GOVERNMENT BENEFITS	9
INCOME TAX RETURN	10
WORK	11
TRAINING	12
EDUCATION	13
EMERGENCY CONTACT	15

WELCOME TO CANADA



This guide supplies you with a list of services and supports offered by the federal, provincial and territorial governments in Canada. We invite you to consult the various sections of this guide that will surely help you to find the answers to all the questions that you are asking yourself as a newcomer. You can also consult the following link:

<https://www.canada.ca/en/immigration-refugees-citizenship/corporate/publications-manuals/publication-welcome-canada-what-you-should-know.html>



DURING THE FIRST DAYS



- 1 Finding services for newcomers close to you.
- 2 Finding a place to live.
- 3 Applying for your Social Insurance Number (SIN), for work and benefits.
- 4 Applying for your health card and discovering your healthcare options from the start and what you should do in an emergency.
- 5 Applying for government benefits, or what you can receive for you and your family.

- 6 Finding a bank to safely protect your money.
- 7 Testing your skills in English and taking courses to improve if necessary.
- 8 Finding places where to purchase food, clothes, furniture, medication and other supplies. Finding out about public transit (fares, routes, services).
- 9 Contacting schools for your education or that of your children.



LIFE IN CANADA



Something important to know in Canada is that taxes are added to the prices of most purchases, whether they are goods or services. Only some basic products, such as food purchased at the grocery, are not taxed.

As prices are posted without taxes, you need to think about adding to the posted price:

the provincial tax + federal tax.

For public transit, there is a price variation depending on the city and province where you live.

To find out more about the cost of living in Canada, visit the following websites:

- <https://www.statcan.gc.ca>
- <https://www.caa.ca/gas-prices>



SERVICES FOR NEWCOMERS



Canada has numerous organizations that offer services to immigrants to help them settle in Canada. These organizations are funded by the governments and offer free services. They are an excellent source of information and advice about life in Canada. Their staff includes workers able to respond to various needs, including:

- ✓ Finding a job;
- ✓ Learning how to get your foreign credentials recognized;
- ✓ Improving your skills and undertaking training;
- ✓ Finding housing;
- ✓ Registering your children for school;
- ✓ Getting official documents and government services;
- ✓ Registering for free language courses to improve your knowledge of French or English;
- ✓ Helping you with various other issues.

Contact details for organizations offering services to immigrants across Canada are available at: <https://ircc.canada.ca/english/newcomers/services/index.asp>

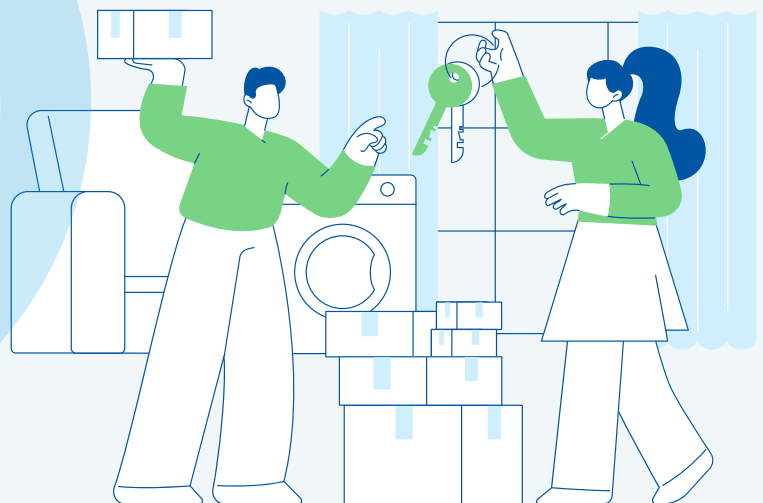
You can also visit the Welcoming Francophone Communities website:
<https://www.canada.ca/en/immigration-refugees-citizenship/campaigns/francophone-immigration-outside-quebec.html>

FINDING HOUSING

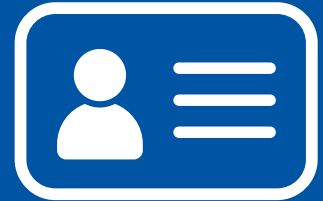


Housing costs in Canada vary from one province or territory to another and depend on the city where you are. The Canada Mortgage and Housing Corporation (CMHC) is the federal government's national organization responsible for housing in Canada. The CMHC supplies Canadians as well as newcomers with the information and tools they need to take enlightened decisions concerning housing. The CMHC has developed a website for newcomers that can be found at <https://www.cmhc-schl.gc.ca>

The CMHC has also produced various printed publications for newcomers, including the newcomers guide to Canadian housing—to help find, rent, or buy housing in Canada. This guide and other publications are available free on the CMHC website or by calling **1-800-668-2642**.



GETTING YOUR SIN



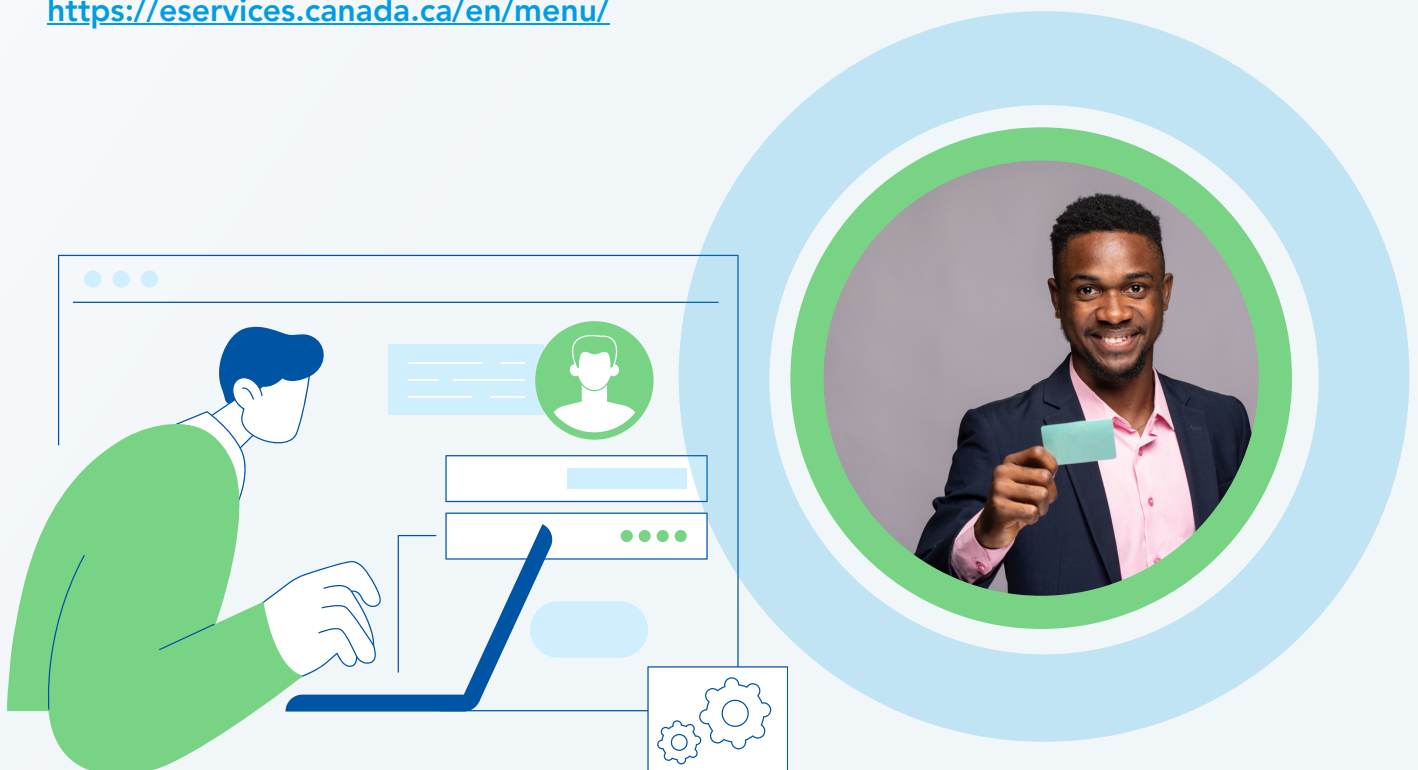
You should apply for a Social Insurance Number (SIN) as soon as possible after your arrival in Canada. The SIN is a 9-digit number that is supplied by Service Canada for the federal government. A SIN is needed to work in Canada or to receive government benefits and services related to government programs. **Your SIN is private** and it is illegal for any other person to use it. **You are responsible for protecting your SIN.**

To get your SIN, apply online:

<https://sin-nas.canada.ca/en/Sin/>

Or take an in-person appointment by filling out the request for services form at:

<https://eservices.canada.ca/en/menu/>



HEALTH CARD



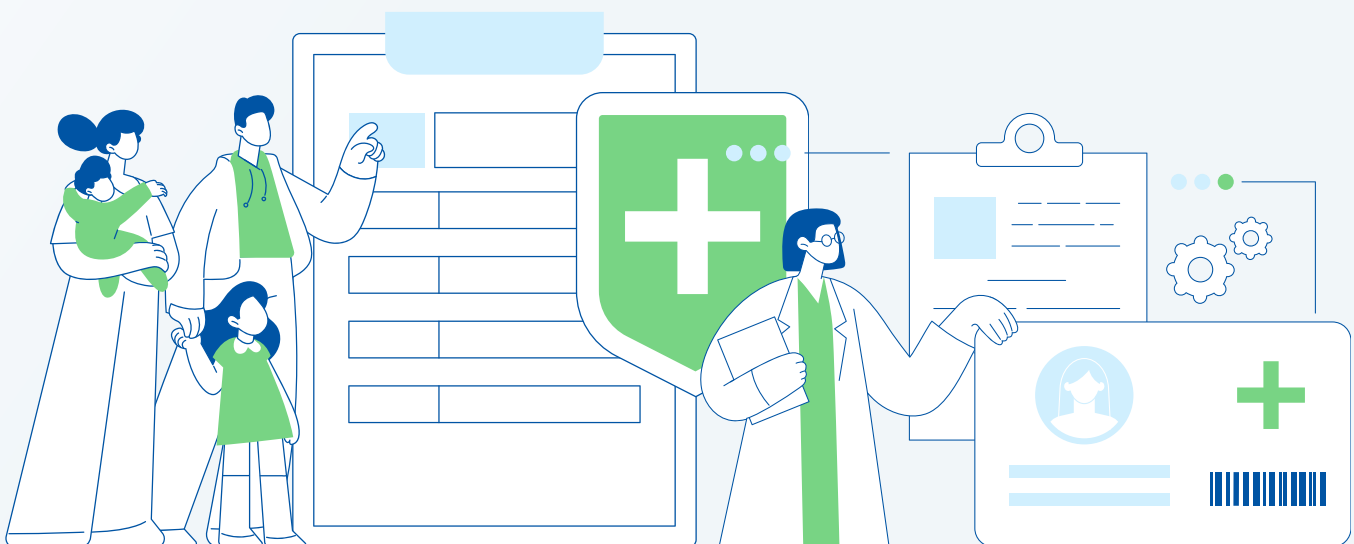
Canada's health system is within the jurisdiction of each province and territory. As a permanent resident, you are entitled to a health card issued by the province or territory where you will live. In some cases, there can be a period of time between your arrival and the moment when the health card is issued. It will then be necessary to take private insurance to cover you and your family members during this period.

To find out about the procedures to obtain a health card depending on the province or territory where you live, please visit:

<https://www.canada.ca/en/health-canada/services/health-cards.html>

Once you have your health card, you will not need to pay anything when you visit a doctor, specialist or if you go to the hospital.

However, there are fees for the purchase of medication as well as for optical and dental services. In some cases, your employer could offer mutual insurance to cover these fees.



BANK



In Canada, you are allowed to open a personal banking account even if you do not have a job or if you do not deposit money right away in the account. To open an account, you need to go to the bank in person and supply acceptable pieces of identification.

You can have two kinds of bank cards: The debit card is used to withdraw money or pay for purchases with funds that are available in your bank account and the credit card allows you to benefit from a cash advance for which a minimum amount is to be reimbursed every month with interest being added. Good management of your credit card will allow you to establish your credit rating. This credit rating will allow you to get credit or to get more credit, to rent housing or get insurance.



GOVERNMENT BENEFITS



As a newcomer to Canada, you have the possibility, **if you are eligible**, to apply for government benefits, including the Canada child benefit, the Goods and services tax/harmonized sales tax (GST/HST) credit, the Canadian Dental Care Plan and others.

For more information, visit:

<https://www.canada.ca/en/services/benefits.html>



INCOME TAX RETURN



The Canada Revenue Agency (CRA) requires that an annual income tax return be made for most citizens and permanent residents, but there are exceptions.

The regular income tax return can lead to numerous benefits, including the Canada child benefit, the Goods and GST/HST credit and other related payments.

To apply for these benefits, you need to get a Social Insurance Number (SIN) from Service Canada, fill out the necessary forms and send them to the Canada Revenue Agency.

<https://www.canada.ca/en/revenue-agency.html>



WORK



For numerous newcomers, finding a job that corresponds to your skills and interests is one of the biggest challenges that you will face when you settle in Canada.

There are a number of useful resources that will allow you to get the information and help you need to start your job search in Canada.

There is Job Bank, which is the leading website for finding employment in Canada. It is the largest directory of bilingual job postings and one of the most visited job sites in the country. All job postings can be viewed in both official languages. Visit the website:

<https://www.jobbank.gc.ca/home>



TRAINING



You can find out about training, financial help, and the skills that you will need to find and keep a job at:

<https://www.canada.ca/en/services/jobs/training.html>



EDUCATION



As for the health system, Canada's education is within the jurisdiction of each province and territory. There is no national education system.

In Canada primary and secondary school education is free. School usually begins at 5 years of age, depending on the province or territory. School books and transport can be free in some cases.

There are many methods of babysitting for children younger than 5 or 6 years. If you decide to put your child in a daycare, the costs will vary depending on the province or territory and the city where you are.

There may also be grants or income tax deductions for these costs. Visit:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-21400-child-care-expenses.html>



EDUCATION



For more information on daycare services for children, please visit:

Ontario :

https://www.educanada.ca/programs-programmes/education_cost-cout_education.aspx?lang=eng

Saskatchewan:

<https://www.canada.ca/en/departement-finance/news/2021/08/10-a-day-child-care-for-families-in-saskatchewan.html>

Cost reduction - New Brunswick:

https://www2.gnb.ca/content/gnb/en/news/news_release.2022.04.0215.html

British Columbia:

<https://ici.radio-canada.ca/nouvelle/1918211/enfants-frais-garderie-maternelle-education>

Contrary to primary and secondary education in Canada, postsecondary education must be paid. If you or your children will be studying at a university or in a college, tuition fees will be charged. These tuition fees will be the same for permanent residents and Canadian citizens. They will vary depending on the university, the program, and the level (undergraduate, graduate), the province or territory.

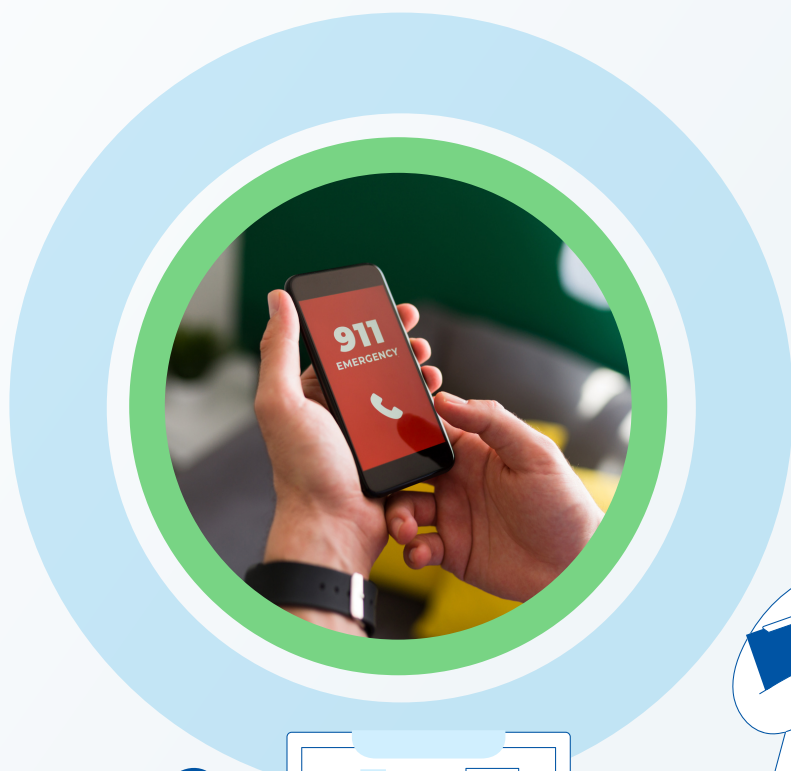
Tuition fees in Canada can be found on the EduCanada.ca website:

https://www.educanada.ca/programs-programmes/education_cost-cout_education.aspx?lang=eng

EMERGENCY CONTACT



If you are in an emergency situation, please contact **9-1-1** (in Canada) for emergency services in your area.



NOTES

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