



# New to Canada?

## We can help you succeed.

For information on free English or French classes and other services, visit [cic.gc.ca/new](https://cic.gc.ca/new)

[cic.gc.ca/new](https://cic.gc.ca/new)

**1 800 O-Canada (1-800-622-6232)**  
TTY/ATS: 1-800-926-9105

Services in British Columbia, Manitoba and Quebec are administered by the provincial governments.



Citizenship and  
Immigration Canada

Citoyenneté et  
Immigration Canada

Canada

## SOME IMPORTANT THINGS TO KNOW

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### Learning About Canada

Learn more about Canadian government, culture, rights and responsibilities, weather, education, lifestyle and much more on the Canada website [www.canada.gc.ca](http://www.canada.gc.ca) and on the Services for Newcomers website [www.cic.gc.ca/new](http://www.cic.gc.ca/new)

### Try and Learn about Canada before you arrive

The more you learn about Canada, the faster you will be able to adapt to the Canadian work environment. Taking the time to ask questions, to read and research, to watch videos on the Web or elsewhere, can all greatly help your transition from new immigrant to an established and comfortable member of Canadian society. Visit Building Futures In Canada at [www.buildingfuturesincanada.ca](http://www.buildingfuturesincanada.ca)

### Canadian visa office

Canadian visa offices can answer questions about applications processed outside Canada. If you **live outside Canada** Canadian visa offices can answer questions about Citizenship and Immigration (CIC) services and programs.

Visit [www.cic.gc.ca](http://www.cic.gc.ca) to:

- Find out which Canadian visa office to send your application to
- Find the Canadian visa office closest to you

### Immigrating to Canada

Immigrating to Canada permanently is an exciting opportunity. However, there are several things you should consider before you apply to be a permanent resident. If you want to immigrate to Canada, there are a few different ways to apply. You will need to decide which immigration program will work best for you and your family. Visit [www.cic.gc.ca](http://www.cic.gc.ca)

### Citizenship and Immigration (CIC) Call Centre services (if you are in Canada only)

Call Centre telephone number: 1-888-242 2100

This Automated telephone service is available 24 hours a day, 7 days a week.

If you have a touch-tone telephone, you can listen to prerecorded information about CIC programs, order application kits, and check the status of your application.

The Call Centre can answer questions, in English and French, about Citizenship and Immigration (CIC) services and programs, or applications in process inside Canada.

## Occupational Factsheets

Are you an internationally trained individual looking for guidance on foreign credential recognition in your profession in Canada? Occupational Fact Sheets will help you to:

- understand the general requirements you must meet to work in your profession
- understand the steps that you can take while you are still in your home country
- find the most reliable sources of information

Visit [www.credentials.gc.ca](http://www.credentials.gc.ca)

## Skilled workers and professionals

Skilled workers are selected as permanent residents based on their education, work experience, knowledge of English and/or French, and other criteria that have been shown to help find employment in Canada.

The rules for applying as a federal skilled worker can change from time to time without notice, so make sure you visit [www.cic.gc.ca](http://www.cic.gc.ca) regularly if you are considering immigrating to Canada under this category.

## Working In Canada Tool

Use the Working in Canada Tool ([www.workingincanada.gc.ca](http://www.workingincanada.gc.ca)) to produce a report on job descriptions, wages, skill requirements, language training and job opportunities based on your occupation and a location. By researching different occupations and different locations, you can make decisions that are right for you and your family.

## Quebec-selected skilled workers

Under the Canada-Quebec Accord on Immigration, Quebec establishes its own immigration requirements and selects immigrants who will adapt well to living in Quebec.

If you want to go to Quebec as a skilled worker, you must first follow a separate selection process before your application is finalized by Citizenship and Immigration Canada. To learn about that province's requirements, visit Quebec's immigration website at [www.immigration-quebec.gouv.qc.ca](http://www.immigration-quebec.gouv.qc.ca).

## Provincial Nominees

Persons who immigrate to Canada under the Provincial Nominee Program have the skills, education and work experience needed to work in and make an immediate economic contribution to the province or territory that nominates them. They are ready to become permanent residents in Canada.

Because the criteria for provincial nomination are determined by the individual provinces and territories, they can change without notice. For this reason, visit [www.cic.gc.ca](http://www.cic.gc.ca) and the provincial site before sending in your application.

### Find language training in your home country

Before you leave for Canada, you should have your language skills tested and if needed, take some language training. There are many services that you can contact from your home country to have your language skills tested but be sure to ask about fees as some may charge you for their services.

Visit [www.cic.gc.ca](http://www.cic.gc.ca)

### Immigration Representatives-Choose Carefully

Immigration representatives give immigration advice and help to visa applicants, usually for a fee.

You do not need to hire an immigration representative. It is up to you. Your application will not be given special attention or guaranteed approval if you use a representative. Only **authorized officers** at Canadian embassies, high commissions and consulates can decide whether or not to issue a visa.

To read more, including information on who can **legally represent you** if you choose to hire an immigration representative, check out Citizenship and Immigration Canada's (CIC) web pages on Immigration Representatives.

Visit [www.cic.gc.ca](http://www.cic.gc.ca) and [www.immigration.gc.ca/fraud](http://www.immigration.gc.ca/fraud)

### Language Requirements

Under changes to the Federal Skilled Worker (FSW) Program and the Canadian Experience Class, all new applicants are required to include the results of an English or French language test as part of their application.

To provide proof of language proficiency, you must take a language test given by an agency that is designated by Citizenship and Immigration Canada (CIC) and include the results with your application.

Visit [www.cic.gc.ca](http://www.cic.gc.ca)

### Foreign Credentials Referral Office

The Foreign Credentials Referral Office (FCRO) is part of Citizenship and Immigration Canada. It provides information, path-finding and referral services in foreign credential recognition to help foreign-trained workers succeed and put their skills to work in Canada more quickly. Visit [www.credentials.gc.ca](http://www.credentials.gc.ca)

# Scotiabank – A CFEEDayPlanner Supporter

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As one of CFEEDayPlanner supporters, Scotiabank is helping us to get the DayPlanner to both newcomers in Canada and those who are planning to come to Canada.

In recognition of their support and efforts to help newcomers, CFEEDayPlanner is pleased to share with you some information on how Scotiabank helps those who are looking to build a new life in Canada.

## ABOUT SCOTIABANK

Scotiabank is one of North America's leading financial institutions and Canada's most international bank, with operations in more than 55 countries. Scotiabank has operated for over 175 years and has been ranked among the top 10 most stable banks in the world (2009)<sup>†</sup> – which is reassuring after the world has been through such financial instability. Scotiabank brings a unique perspective on the needs of newcomers with some 75,000 employees who speak a wide range of languages. The Bank serves over 19 million customers worldwide, with some \$575BN in total assets. Scotiabank has over 1,000 branches across Canada as well as approximately 3,000 ABMs. Their multilingual ABMs can serve you in English, French, Simplified and Traditional Chinese, and Spanish.

You can see why CFEEDayPlanner is pleased to have Scotiabank as a supporter of the DayPlanner project.

## ABOUT THE SCOTIABANK STARTRIGHT<sup>®</sup> PROGRAM<sup>1</sup> FOR NEWCOMERS

The **Scotiabank StartRight** Program<sup>1</sup> has products and services to help permanent residents/landed immigrants, foreign workers, and international students. It is possible to set up a bank account, get a credit card<sup>2</sup>, get a small safety deposit box<sup>3</sup>, get financing for a car at certain car dealers<sup>2</sup>, transfer money via Western Union<sup>4</sup>, get financing for a mortgage to buy a home<sup>2</sup>, make different kinds of investments, and so on. Some of the products and services have special bonus features or cost discounts to help out those who have come to Canada to build a new future. Scotiabank's branch locator feature enables newcomers to easily locate the closest branch. To locate your nearest Scotiabank with advisors who speak your language, check the Branch and ABM locator at [maps.scotiabank.com/en/indphp](http://maps.scotiabank.com/en/indphp). In addition, Scotiabank has a website dedicated to the needs of newcomers and the site is available in eight different languages. The site has links to helpful resources about life and banking in Canada. You can visit the StartRight website at [startright.scotiabank.com/srpn](http://startright.scotiabank.com/srpn) for complete details.

We extend our thanks to Scotiabank for supporting us and allowing us to share the following information from their website.

# TIPS FOR NEWCOMERS TO CANADA

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## HOUSING

Visit the Canada Mortgage and Housing Corporation Newcomer site for valuable resources on renting or buying a home, [cmhc.ca/ourhome](http://cmhc.ca/ourhome)

## SOCIAL INSURANCE NUMBER

You will need a Social Insurance Number (SIN) to work in Canada and to file an income tax return. Make plans to apply for a Social Insurance Number for you and members of your family as soon as you arrive. For more information on obtaining a SIN card, please visit [servicecanada.gcca/eng/sc/sin/index.html](http://servicecanada.gcca/eng/sc/sin/index.html)

## APPLYING FOR A HEALTH INSURANCE CARD

You should apply for a health insurance card as soon as you arrive in Canada. Each member of your family, even babies, must have their own health insurance card. All Canadian citizens and permanent residents/landed immigrants are eligible for Medicare. To apply for a health insurance card, contact the Ministry of Health in the province or territory where you live.

## EDUCATION FOR CHILDREN

Public education is run by the province and territories and is paid for through your taxes. Public education is free and available to every child in Canada. Parents must register children at the local school or school board office. School boards are listed in the blue pages of the telephone book.

## ORGANIZATIONS IN CANADA HELPING NEWCOMERS

Canada has hundreds of organizations that help newcomers settle into life in Canada. Many of them represent a number of different multicultural agencies and associations, so they can help you in several ways. They may provide language training, or help you find housing or look for a job. Visit Citizenship and Immigration Canada's listing of organizations at [servicecanada.gcca/eng/home.html](http://servicecanada.gcca/eng/home.html)

## DRIVER'S LICENSE

A valid driver's license is required to operate a vehicle in Canada. Your foreign driver's license may be valid for only a short time. More information can be obtained from your Provincial Motor Vehicle Licensing Agency.

## FREE BASIC ENGLISH AND FRENCH CLASSES

Language instruction for newcomers to Canada is a program available across the country for permanent residents/landed immigrants. For more information please visit [servicecanada.gcca/eng/gc/lins.html](http://servicecanada.gcca/eng/gc/lins.html)

## CREDENTIAL ASSESSMENT SERVICES IN CANADA

Most people who plan to come to Canada to settle permanently and who wish to enter the labour force will need to know the value of the education, training, and experience they have acquired outside Canada. The Canadian Information Centre for International Credentials (CICIC) is a central source of information about the services and organizations around Canada that can help with the accreditation of internationally acquired skills. For more information, please visit the website at [cicic.ca](http://cicic.ca).

## OPENING YOUR FIRST BANK ACCOUNT

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A Canadian bank account will help you to manage your day-to-day banking transactions. It will also help if you need to transfer and deposit funds from your country of origin to Canada. At Scotiabank, you can make such transfers into a Canadian, US or Euro bank account. A bank account will also help you to keep your cash in a safe place, pay any bills, and deposit cheques if you receive any payments.

When you open your bank account you will receive a bank card. For example, if you were to open your account with Scotiabank, you would get a *ScotiaCard*®. You would also get a Personal Identification Number – or PIN. This card and PIN are important and you should take care to keep the card safe and the PIN secret from others. With them you should be able to get service at all of your bank's branches (e.g. over 1,000 branches if you are banking with Scotiabank), online banking services, telephone banking, and 24 hour, 7-day a week access to ABMs. You can also use your bank card to pay for things (note: you can pay for goods and services directly from your selected bank account), and through the Global ATM Alliance you can make cash withdrawals at over one million ATMs that display the VISA\*\* or PLUS\*\* symbols around the world.

Note that to open your bank account and benefit from the **Scotiabank StartRight** Program for Newcomers, you will need:

- Proof of Permanent Resident/Landed Immigrant Status, or Work or Study permit
- Valid photo identification such as a foreign passport, driver's license issued in Canada, or Permanent Resident Card

**Note: You don't need a credit history, an initial deposit or to be employed to open your bank account.**

## GLOSSARY OF SOME BANKING TERMS

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### CHEQUE

Filling out a cheque correctly, and signing it, is a way to transfer money from your bank account to someone else to whom you want to make a payment or to whom you owe money. You will show, on the cheque, the person or organization that is to receive the money, how much they are to receive, and the date you are making the payment. Note that you can “post-date” a cheque. For example, if today’s date was February 13th and you didn’t want to make the payment until February 20th, you put the February 20th date on the cheque and the bank will not “cash it” and transfer the money until February 20th.

### CHEQUING ACCOUNT

To write a cheque, you must have money in a chequing account – and you must have enough money in the account “to cover” the cheque. Therefore, if you write a cheque for \$128, there will need to be at least \$128 in the chequing account. In some countries this type of account is also known as a Current Account. If you don’t have enough money in the account, the cheque will “bounce” – and will be returned “NSF” – which means “not sufficient funds” in the account to cover the cheque. If this happens, the person will not receive any of the money you were going to transfer and both you and the person you were going to pay, will be charged a fee.

### CHEQUE HOLD

When someone writes a cheque to you, money will be transferred from their bank account to your bank account. For this reason, when you deposit a cheque that you have received, the bank may put a “hold” on the deposit of the cheque for a number of days to make sure it can “clear” – that is, that the person who wrote you the cheque had enough money in that account to cover the payment. A hold however provides no guarantee that a cheque won’t be returned as invalid or otherwise after the hold period has expired.

### CREDIT HISTORY

Your credit history is a record of how you have paid off past debts or loans. If you have not paid off some debts or made late payments, this will hurt your credit rating and make it more difficult for you to borrow money. It will be a record of your debts – how much you borrowed – when you borrowed – how much you still owe – and when you paid off debts. Your credit rating is made up by reports that are sent to “credit rating agencies” by organizations from which you have borrowed money in the past or still owe money. Your credit rating is used by those from whom you are looking to borrow money. It helps them to make a decision as to whether to lend you money or not. The better your credit rating, the more likely lenders will lend you money. Your credit history is held by Canada’s major credit bureaus such as Equifax and TransUnion and you can check your own credit history – which you should from time to time.

## PERSONAL IDENTIFICATION NUMBER (PIN)

Your PIN is your personal number that lets you get access to your bank accounts at ABMs using your bank card. You also use it, with your bank card, to make “debit” purchases at stores and other retailers such as gas stations. Each time you use your bank card, you will be asked to enter your PIN on a key pad. This is a type of security so that others are not able to get access to your account. Protect your PIN. Do not let others see it when you enter it on the key pad.

## ESTABLISHING YOUR CREDIT HISTORY IN CANADA

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It is also important to establish a credit history – and to protect your credit rating. This will affect your ability to get credit cards, take out a loan, obtain a mortgage for a house, and so on.

To help you build your credit history, the **ScotiabankStartRight** Program for Newcomers includes a Scotiabank credit card. When your eligibility for a credit card<sup>2</sup> is considered, the unique situation of newcomers is taken into account. Building your credit history will help you to build your financial foundation in Canada. Your credit history in Canada is a measure of your credit-worthiness – that is, your reputation for paying bills and paying back money you have borrowed.

## HOW DO YOU BUILD A GOOD CREDIT RATING?

- Pay your bills on time, especially credit card bills
- Borrow only what you need and what you can afford
- Always make your loan payments on time

Getting a credit card can help you to build your credit history – and get you started on building a good credit rating in Canada. Building a good credit history – by effectively managing your use of a credit card, or a gas company’s card, or a retailer store’s card – can help you when it comes to getting a phone connected or borrowing money for a new business.

## A NOTE FROM SCOTIABANK:

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Scotiabank is pleased to support CFEE in providing you with this DayPlanner for newcomers to Canada.

To find out more about the **ScotiabankStartRight** Program for Newcomers:

- Visit **startright.scotiabank.com/srph** available in eight languages: English, French, Traditional Chinese, Simplified Chinese, Spanish, Punjabi, Arabic and Farsi.
- Call **1-866-800-5156** (from Canada and US) for assistance in English, French, Mandarin, Cantonese, Punjabi and Spanish.
- To locate your nearest Scotiabank with advisors who speak your language, check the Branch and ABM Locator at **maps.scotiabank.com/en/indph**

† Ranked by renowned International Consultant Firm, Oliver Wyman, 2009.

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- 1 The **ScotiabankStartRight** Program, created for Canadian Landed Immigrants from 0–3 years in Canada, International Students and Foreign Workers. The **ScotiabankStartRight** Mortgage Program, created for Canadian Landed Immigrants and Foreign Workers from 0–5 years in Canada.
- 2 Subject to meeting Scotiabank's credit criteria and security requirements. Auto loan and mortgage loan financing is only available for a portion of the purchase price. Auto loan program is only available through selected car dealerships. Mortgage default insurance may be required for mortgage loan financing. 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 a 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.
- 3 Subject to availability and signing the Safety Deposit Box lease.
- 4 Scotiabank is an authorized agent facilitating Western Union Money Transfer®\* services but is not responsible for the funds transfer. A Scotiabank Day-to-Day account is required for a Western Union Money Transfer transaction.

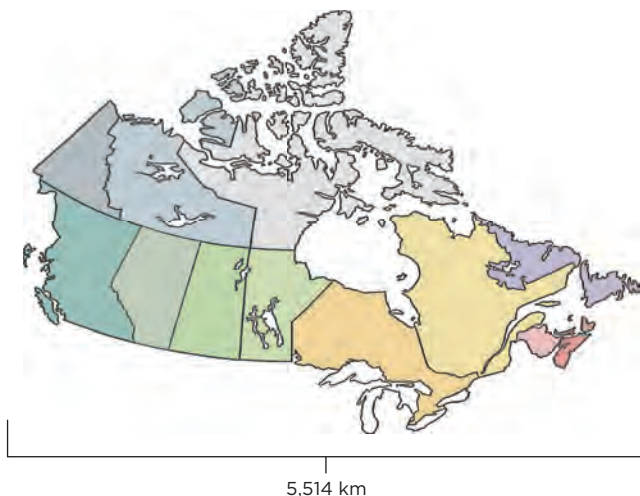
\*\* VISA Int./Lic. user The Bank of Nova Scotia.

**CFEE is very grateful to Scotiabank for helping us to help newcomers and those who are planning to come to Canada. We are sure that Scotiabank could also be helpful to you.**

# Welcome to Canada

**Kia Canada** would like to extend a big welcome to you. No doubt, an exciting new path awaits you in this great country; one filled with plenty of opportunities and discoveries. While this can be an exciting time, we know it can also be a challenging one. From finding housing and employment, or enrolling in school, to obtaining all sorts of documents and purchasing your first vehicle – the truth is, there's a lot to do.

One of the first things you may want is a driver's license. After all, Canada is over 5,000 kilometres wide from coast to coast and has the second largest land area of any country in the world. In fact, Canada has more than 900,000 kilometers of roads – enough to circle the world 22 times! Thus, driving is a major mode of transportation for many Canadians, so if you are planning on driving in Canada there are several important things you need to know.



Over the next few pages we would like to inform you of some basic Canadian driving essentials, such as laws, safety, weather conditions, driving permits, and how to purchase your first vehicle.



# Laws and Safety

In Canada, each province administers its own transportation laws. For the most part, the minimum driving age is 16. Drivers usually begin with a learner's permit that must be obtained as part of a graduating licensing system. A vision test and a written test demonstrating your knowledge of road rules must also be taken. For more details on what's required, check your province's website. (You can find it at the back of this book.)

While not mandatory in every province, it is a good idea to enroll in a driver education school where you can get in-car driving lessons from an instructor. Not only will it prepare you for your driving test, you will gain practical driving experience. This is especially important for Canadian weather.

As you are no doubt aware, Canadian winters can be extreme. As a result, winter driving can be especially hazardous. If you have never driven in wintry weather, it is critical you learn how to. In the meantime, here are **10 essential winter driving tips\* you should practice:**

1. Get your vehicle ready for winter in the fall.
2. Install four matching winter tires.
3. Pack an emergency kit.
4. Learn and practice winter driving techniques before you need them.
5. Plan your trip; check road and weather conditions.
6. Remove all snow from your vehicle before each trip.
7. Give yourself extra travel time in bad weather.
8. Avoid using cruise control on slippery roads.
9. Travel with a fully charged cell phone.
10. Slow down and always wear your seatbelt.

\*Source: Transport Canada



# Drinking and Driving

**Drinking and driving is a serious criminal offense in Canada and is punishable by imprisonment.** If someone is killed by a drunk driver, the accused can receive a life sentence if found guilty.

The unfortunate truth is that every year in Canada thousands of people are killed by drunk drivers. In 2008, 2,694 individuals were killed in motor vehicle crashes in Canada. Of those, an estimated 1,162 of these fatalities were impairment-related."

As a proud sponsor of Mothers Against Drunk Driving (MADD Canada), a national organization dedicated to ending alcohol-related driving fatalities, Kia Canada has created a pledge for students and all Canadians not to drive under the influence of drugs and alcohol. We invite you and your family to learn more by visiting Kia Canada's Facebook page ([facebook.com/kiacanada](https://facebook.com/kiacanada)).



Forte Koup rally car

Again, drinking and driving is a very serious matter. In Canada, driving while intoxicated is illegal and highly frowned upon by society. If you know you are going to drink, plan ahead. Either have a designated driver who will not drink at all, call a friend, or plan to take a taxi home. **DO NOT DRINK AND DRIVE.**

\*\*Source: MADD Canada



# Your First Car

When you are ready to purchase your first vehicle, there are several things you need to know. In addition to holding a valid driver's license, you will also need adequate insurance coverage. In Canada, there are many auto insurance companies to choose from. Be sure to shop around for the best price. Costs will depend on several factors, such as the value of the vehicle and your driver history. If you do not have a history, your costs may increase but can decrease as you build a good driving record.

In Canada, the most common methods of paying for a car are financing and leasing. **Kia Canada is proud to partner with the Scotiabank® Auto Loan Program to help newcomers to Canada purchase their first vehicle.**



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Scotiabank  
**StartRight**<sup>®</sup>  
PROGRAM FOR NEWCOMERS

In addition to helping you arrange a Scotiabank® Auto Loan, a Kia dealer will gladly help you register your vehicle with your province and put license plates on your car. Visit [kia.ca](http://kia.ca) or visit your local Kia dealer whenever you're ready. And don't forget... with Kia Member Rewards, you can enjoy exclusive rewards and save on services and future purchases.



#### KIA MEMBER REWARDS

Earn points towards future discounts.  
It's **FREE** and it's incredibly rewarding.

