A New Start in Canada

Welcome to Canada

A Guide for Newcomers and Permanent Residents

Immigration, Refugees and Citizenship Canada (IRCC)

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About This Guide

This guide is produced by Immigration, Refugees and Citizenship Canada (IRCC) and is available online at www.canada.ca/en/immigration-refugees-citizenship. It is recommended that you view the guide on a computer as it contains links to many websites that provide additional information. The guide is reviewed and updated regularly.

> *If you need the assistance of an interpreter, contact the Language Instruction for Newcomers to Canada (LINC) program or call 211 (available in most provinces) to be connected to local settlement services and interpretation support.*

This guide is available in the following languages: Albanian, Amharic, Arabic, Bosnian, Burmese, Chinese (Simplified), Chinese (Traditional), Croatian, Dari, Dinka, French, German, Greek, Hindi, Indonesian, Italian, Japanese, Karen, Khmer, Korean, Macedonian, Nepali, Persian/Farsi, Portuguese, Russian, Serbian, Sinhala, Somali, Spanish, Swahili, Tagalog, Tamil, Tigrinya, Turkish, Ukrainian, Vietnamese.

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Contents

Introduction

Welcome to Canada.

This guide is for all prospective and newly arrived immigrants to Canada. Sponsors and community volunteers may also find this guide useful. Refugee and humanitarian entrants should also refer to information supplied specifically for them by Immigration, Refugees and Citizenship Canada (IRCC).

Government and community organisations provide Canadian residents with a wide range of services. This guide will give you a basic introduction to the services and assistance that are available, and where you can go for advice. It will help you find and contact the services you need.

Canada is one of the most welcoming countries in the world. You have joined a diverse nation built by people from all over the globe. Canada's two official languages are English and French, and both are used in government services across the country.

> *Please note that some permanent residents and most temporary visa holders may not be eligible for all services mentioned in this guide. We suggest you read Chapters 1-4 first, as they deal with the most important steps for your first weeks in Canada.*

The challenges of beginning a new life are real, but so are the rewards. Your success will depend on your own efforts, the support of those around you, and the many resources Canada offers.

Enjoy settling into your new home.

1. What to do soon after arrival

This chapter sets out the most important things you should do as soon as possible after arriving in Canada. The first three are very important to all new arrivals:

- **A.** Apply for a Social Insurance Number (SIN)
- **B.** Register for provincial health insurance
- **C.** Open a bank account

The remaining steps may be important depending on your circumstances:

- **D.** Register with Service Canada
- **E.** Register for language classes
- **F.** Enrol your children in school
- **G.** Apply for a driver's licence
- **H.** Get your credentials assessed

A. Apply for a Social Insurance Number (SIN)

A Social Insurance Number (SIN) is a 9-digit number issued by Service Canada. You need a SIN to work in Canada, to access government programs, and to file your taxes. Apply as soon as possible after you arrive — it is free and you only need to do it once.

You can apply in person at a Service Canada Centre, by mail, or online. Bring your immigration documents (Permanent Resident card or Confirmation of Permanent Residence) and a valid identity document.

SERVICE CANADA — SOCIAL INSURANCE NUMBER	
Telephone	1-866-274-6627
Website	www.canada.ca/en/employment-social-development/services/sin
Apply in person	Service Canada Centre locations across Canada

B. Register for provincial health insurance

Canada's publicly funded health care system — often called Medicare — covers most medically necessary hospital and doctor services at no direct cost to you. Health insurance is administered by each province and territory, so you must register with the plan where you live.

> *Most provinces have a waiting period of up to three months before coverage begins. It is strongly recommended that you get private health insurance to cover yourself during this waiting period.*

Province / Territory	Health Plan	Website
Alberta	Alberta Health Care Insurance Plan (AHCIP)	www.alberta.ca/ahcip
British Columbia	BC Medical Services Plan (MSP)	www2.gov.bc.ca/gov/content/health
Manitoba	Manitoba Health	www.gov.mb.ca/health
New Brunswick	New Brunswick Medicare	www2.gnb.ca/health
Newfoundland & Labrador	Medical Care Plan (MCP)	www.gov.nl.ca/hcs
Nova Scotia	Nova Scotia Health Card	novascotia.ca/dhw

Province / Territory	Health Plan	Website
Ontario	Ontario Health Insurance Plan (OHIP)	www.ontario.ca/ohip
Prince Edward Island	PEI Health Card	www.princeedwardisland.ca/health
Quebec	Regie de l'assurance maladie (RAMQ)	www.ramq.gouv.qc.ca
Saskatchewan	Saskatchewan Health Card	www.ehealthsask.ca
Northwest Territories	NWT Health Care Plan	www.hss.gov.nt.ca
Nunavut	Nunavut Health Care Plan	www.gov.nu.ca/health
Yukon	Yukon Health Care Insurance Plan	yukon.ca/health

C. Open a bank account

In Canada, people keep their money in a bank, credit union, or caisse populaire (in Quebec). Most income — including wages, salaries, and government benefits — is paid directly into your bank account.

If you open a bank account within your first few weeks of arrival, you will generally only need your passport and immigration documents as identification. Canada's major banks include RBC, TD, Scotiabank, BMO, and CIBC. Many offer newcomer banking packages with reduced or waived fees for the first year.

FINANCIAL CONSUMER AGENCY OF CANADA	
Website	www.canada.ca/en/financial-consumer-agency
Newcomer banking info	www.fcac-acfc.gc.ca/newcomers

D. Register with Service Canada

Service Canada delivers many federal government services and benefits. Registering allows you to access Employment Insurance (EI), the Canada Pension Plan (CPP), Old Age Security (OAS), and other programs. Visit a Service Canada Centre in person or manage your account online through My Service Canada Account.

SERVICE CANADA CONTACT DETAILS	
Telephone	1-800-206-7218
Website	www.canada.ca/en/employment-social-development
My Service Canada Account	www.canada.ca/mysca

E. Register for language classes

Communicating in English or French is essential for your successful settlement in Canada. If your language skills need improvement, register for classes as soon as possible. The federal government funds free language training for eligible newcomers through the Language Instruction for Newcomers to Canada (LINC) program (English) and Cours de langue pour les immigrants au Canada (CLIC) program (French). See Chapter 2 for details.

F. Enrol your children in school

You should enroll your children in school as soon as possible. In Canada, education is compulsory from age 5 or 6 (depending on the province) until at least age 16. Public school is free for all residents. Many schools offer ESL or FSL programs for newcomer children. See Chapter 13 for details.

G. Apply for a driver's licence

In Canada, you must have a valid driver's licence to drive. Licences are issued by each province and territory. If you hold a valid licence from certain countries, you may be able to exchange it without taking a driving test. Otherwise, you will need to pass written and road tests. You must also register your vehicle and carry valid insurance.

Province / Territory	Licensing Agency	Website
Alberta	Alberta Transportation	www.alberta.ca/drivers-licences
British Columbia	ICBC	www.icbc.com
Manitoba	Manitoba Public Insurance	www.mpi.mb.ca
New Brunswick	Service New Brunswick	www2.gnb.ca/drivers
Newfoundland & Labrador	Service NL	www.gov.nl.ca/motorvehicle
Nova Scotia	Nova Scotia Registry of Motor Vehicles	novascotia.ca/sns/rmv
Ontario	ServiceOntario / DriveTest	www.ontario.ca/drivetest
Prince Edward Island	Access PEI	www.princeedwardisland.ca/drivingli cence
Quebec	SAAQ	www.saaq.gouv.qc.ca
Saskatchewan	SGI	www.sgi.sk.ca

2. Help with English and French

Translation and Interpretation Services

The Government of Canada and many provincial governments offer interpretation services to help newcomers communicate with service providers. In most cities, you can call 211 to be connected to local settlement services and translation support. Many government offices also have bilingual or multilingual staff.

The Language Line and similar telephone interpretation services are available 24 hours a day, 7 days a week, and support over 200 languages. Your doctor, pharmacist, or government office can use these services to communicate with you at no cost to you.

Free Language Training for Newcomers

Canada offers free language instruction to eligible permanent residents and protected persons through two federally funded programs:

- LINC (Language Instruction for Newcomers to Canada) — free English language training for adult permanent residents and refugees. Classes are offered at various levels, full-time or part-time, during the day or evenings.
- CLIC (Cours de langue pour les immigrants au Canada) — free French language training for newcomers. Offered in provinces with significant Francophone populations.

You can find LINC and CLIC providers near you through the IRCC settlement services locator. Child care may be available while you attend classes.

LANGUAGE TRAINING CONTACT DETAILS	
LINC/CLIC information	www.canada.ca/en/immigration-refugees-citizenship/services/settle-canada/language-skills
Settlement services locator	www.canada.ca/newcomers
Telephone (IRCC)	1-888-242-2100

Provincial Language Programs

Provinces and territories also offer their own language training programs. English as a Second Language (ESL) and French as a Second Language (FSL) courses are available through community colleges, school boards, and adult learning centres across Canada. Many are free or low-cost for newcomers.

Workplace language training is also available through programs like Enhanced Language Training (ELT), which helps internationally trained newcomers improve their language skills in a work-related context and connects them with employers.

3. Emergency services

In an emergency anywhere in Canada, call **9-1-1** for:

- Police
- Ambulance
- Fire department

Calls to 911 are free from any phone, including mobile phones. When you call, be prepared to give your name, location, and the type of emergency. Stay on the line — do not hang up.

> *If you cannot speak English or French, say your language when the operator answers. An interpreter will be connected to help you.*

KEY EMERGENCY AND CRISIS NUMBERS	
Emergency (police/ambulance/fire)	9-1-1
Non-emergency police	Contact your local police station
Poison Control (national)	1-800-268-9017 (Ontario) — check your province
Crisis line (national — call or text)	988
Kids Help Phone	1-800-668-6868

Police

The Royal Canadian Mounted Police (RCMP) is Canada's national police force and serves as the provincial police in most provinces outside Ontario and Quebec. Ontario has the Ontario Provincial Police (OPP) and Quebec has the Surete du Quebec (SQ). Most cities and large towns also have their own municipal police services.

Police in Canada are here to protect people, prevent crime, and respond to emergencies. You can contact the police for help without fear of being reported to immigration authorities simply for calling.

Ambulance

Ambulance services are operated by provinces and municipalities. While emergency ambulance service is available everywhere, the cost may vary. In some provinces ambulance services are covered by provincial health insurance; in others there may be a fee. Check your provincial health plan for details.

Natural Disasters

Canada experiences a range of natural hazards including wildfires, floods, winter storms, tornadoes, and earthquakes depending on the region. Emergency alerts are broadcast on television, radio, and mobile phones. The Emergency Alert system will send a loud alert to your mobile phone if there is an imminent threat in your area.

EMERGENCY PREPAREDNESS	
Emergency alerts	www.alertready.ca
Prepare for emergencies	www.getprepared.gc.ca
Red Cross emergency support	www.redcross.ca

4. Where to go for help

The Government of Canada funds a wide range of services to help newcomers settle and become participating members of Canadian society. These are called settlement services and are available to eligible permanent residents and refugees. Key programs include:

- Settlement Program (funding for local settlement agencies)
- Language Instruction for Newcomers to Canada (LINC)
- Enhanced Language Training (ELT)
- Immigrant Settlement and Adaptation Program (ISAP)

Settlement Service Agencies

Across Canada there are hundreds of non-profit settlement organisations that provide free services to newcomers. These services can include help with housing, employment, language training, navigating government services, and building social connections. Use the IRCC settlement services locator to find agencies near you.

SETTLEMENT SERVICES	
Settlement services locator	www.canada.ca/newcomers
IRCC newcomer information	www.canada.ca/newcomers
Telephone	1-888-242-2100

Support for Refugees and Humanitarian Entrants

Government-Assisted Refugees (GARs) receive immediate support upon arrival through the Resettlement Assistance Program (RAP). RAP service provider organisations meet you at the airport, help you find temporary accommodation, and assist with your initial settlement needs including applying for provincial ID, health coverage, and school registration.

REFUGEE SUPPORT	
Refugees and asylum seekers	www.canada.ca/refugees
Resettlement Assistance Program	www.canada.ca/rap
UNHCR Canada	www.unhcr.org/ca

Community and Ethnocultural Organisations

In Canada there are many ethnocultural community organisations that serve people from diverse cultural, linguistic, and religious backgrounds. These organisations can help you connect with your cultural community and find support.

COMMUNITY SUPPORT ORGANISATIONS (EXAMPLES)	
Immigrant and Refugee Community Org. of Manitoba	www.ircom.ca
Catholic Crosscultural Services (Ontario)	www.catholiccrossculturalservices.org

Immigrant Services Society of BC	www.issbc.org
COSTI Immigrant Services (Ontario)	www.costi.org
211 (community services directory)	Dial 2-1-1 or visit www.211.ca

Emergency Relief

If you need emergency food, clothing, shelter, or household items, do not be afraid to ask for help. A range of organisations can assist:

EMERGENCY RELIEF	
The Salvation Army	www.salvationarmy.ca
Food Banks Canada	www.foodbankscanada.ca
St. Vincent de Paul	www.ssvp.ca
211 (local emergency services)	Dial 2-1-1

5. Family

In Canada, family roles may be different from what you are used to. Men and women have equal rights and responsibilities under Canadian law. It is common for both men and women to work outside the home and to share household responsibilities.

Some family members will adjust to their new life in Canada more quickly than others. Children often learn English or French faster than adults. It is important to work together as a family and to seek help when needed.

Marriage and Relationships

In Canada, people are free to marry the person of their choice regardless of race, religion, or cultural background. Same-sex marriage is legal in Canada. Forced marriage is against the law. Marriage is only valid if both people freely consent.

FAMILY SUPPORT SERVICES	
Family mediation & support	www.justice.gc.ca/family
988 Suicide & Crisis Helpline (24/7)	988 (call or text)
Kids Help Phone	1-800-668-6868 | www.kidshelpphone.ca

Services for Young People

Canada has many programs and services for young people between the ages of 12 and 25. Youth centres, recreation programmes, and counselling services are available through local governments, schools, and community organisations. Kids Help Phone provides free, confidential counselling 24 hours a day, 7 days a week by phone, text, or online chat.

Information for Parents

Physical punishment of children is not permitted in Canadian schools and is heavily discouraged at home. Hitting a child with an object, hitting a child's head, or using force that causes harm is illegal. Parenting support services are widely available and free.

PARENTING AND CHILD SAFETY	
Parenting support	www.canada.ca/parenting
Parent Help Line (ON)	1-888-603-9100
Child & Family Services	Contact your provincial authority

Finding Relatives

The Canadian Red Cross provides tracing services for relatives separated by war, civil unrest, or natural disaster. The global Red Cross network helps locate missing family members worldwide.

CANADIAN RED CROSS — TRACING SERVICES	
Canadian Red Cross	www.redcross.ca | 1-800-418-1111
ICRC Family Links	familylinks.icrc.org

6. Canadian society

Canada is one of the world's most diverse and multicultural countries. Understanding Canadian customs and values will help you adjust to life here and build connections in your community.

Indigenous Peoples of Canada

Canada's first peoples — First Nations, Metis, and Inuit — have lived on this land for thousands of years. As a newcomer, it is important to learn about and respect Indigenous cultures, histories, and rights. Many cities are located on the traditional territories of Indigenous nations, and acknowledgements of this are common at public events.

Canadian Values and Responsibilities

Canadian society is built on the following core values:

- Democracy and the rule of law
- Freedom of speech, expression, and religion
- Equality of men and women
- Respect for people of all backgrounds, races, and religions
- Official bilingualism (English and French)
- Multiculturalism — Canada celebrates diversity
- Peaceful resolution of conflict

All residents of Canada are expected to obey Canadian laws and respect the rights of others. Canadian citizens also have the responsibility to vote in elections, serve on jury duty if called, and consider serving their community.

Equality and Human Rights

Under the Canadian Charter of Rights and Freedoms and federal and provincial human rights laws, no person should be treated unfairly because of their race, national or ethnic origin, colour, religion, sex, age, sexual orientation, gender identity, or disability. This applies to employment, housing, services, and more.

HUMAN RIGHTS AGENCIES	
Canadian Human Rights Commission	www.chrc-ccdp.gc.ca | 1-888-214-1090
Ontario Human Rights Commission	www.ohrc.on.ca
BC Human Rights Tribunal	www.bchrt.bc.ca

Volunteering

Volunteering is very common in Canada. Many Canadians give their time to help community organisations, charities, schools, and events. Volunteering is a great way to practice English or French, build your social network, gain Canadian work experience, and contribute to your community.

VOLUNTEERING	
Volunteer Canada	www.volunteer.ca
GoVolunteer	www.govolunteer.ca

Meeting People and Social Customs

Canadians are generally known for being polite, friendly, and welcoming. When meeting someone for the first time it is common to shake hands. Canadians say 'please', 'thank you', and 'excuse me' regularly. Being punctual for appointments is important — if you are going to be late, it is polite to call or message ahead.

7. Canadian law

Everyone in Canada is expected to obey Canadian law. Some things that may be acceptable in other countries are illegal in Canada and may result in serious penalties, including fines, imprisonment, or deportation.

Criminal Offences

Serious crimes include assault, sexual assault, robbery, theft, child abuse, fraud, and impaired driving. Offering gifts or bribes to public officials is a criminal offence. Carrying a firearm without proper licensing is illegal in Canada.

CRIME REPORTING	
Crime Stoppers	1-800-222-8477 | www.crimestoppers.ca
Emergency	9-1-1

Domestic and Family Violence

Violence within the home or within a relationship is illegal in Canada. If you are experiencing domestic violence, help is available. You do not need to face it alone. Police take domestic violence seriously, and services are available in many languages.

DOMESTIC VIOLENCE SUPPORT	
Assaulted Women's Helpline (ON)	1-866-863-0511
ShelterSafe (find a shelter)	www.sheltersafe.ca
988 Suicide & Crisis Helpline (24/7)	988 (call or text)
Kids Help Phone	1-800-668-6868

Children's Rights

Children in Canada are protected from abuse, neglect, and exploitation by federal and provincial law. School teachers, doctors, and other professionals are legally required to report suspected child abuse. Child welfare agencies can intervene to protect children's safety.

The age of sexual consent in Canada is generally 16 years of age, with close-in-age exceptions. Adults who engage in sexual activity with children below the age of consent face serious criminal penalties.

Driving Laws

Driving impaired by alcohol or drugs is a serious criminal offence in Canada. Blood alcohol limits are strictly enforced. Random breath testing can occur at any time. Distracted driving (including using a mobile phone while driving) is illegal and subject to heavy fines. All passengers must wear seatbelts. Children must be secured in approved car seats or booster seats.

Drugs, Smoking and Alcohol

Cannabis (marijuana) is legal for adults 18 or 19 and over (the age varies by province) in Canada, but is regulated. It cannot be used in public spaces or vehicles in most provinces. Other illicit drugs remain illegal. Tobacco smoking is prohibited in most indoor public spaces. Alcohol can only be purchased by adults (18 or 19+ depending on province) and consumed in licensed premises or private residences.

Legal Aid

If you need legal advice and cannot afford a lawyer, Legal Aid is available in every province and territory. Legal Aid offices provide assistance on criminal matters, family law, immigration, and other issues.

Province	Legal Aid Agency	Website
Alberta	Legal Aid Alberta	www.legalaid.ab.ca
British Columbia	Legal Aid BC	www.legalaid.bc.ca
Manitoba	Legal Aid Manitoba	www.legalaid.mb.ca
New Brunswick	Legal Aid New Brunswick	www.legalaid-aidejuridique.nb.ca
Newfoundland & Labrador	Newfoundland Legal Aid	www.legalaid.nl.ca
Nova Scotia	Nova Scotia Legal Aid	www.nslegalaid.ca
Ontario	Legal Aid Ontario	www.legalaid.on.ca
Quebec	Commission des services juridiques	www.csj.qc.ca
Saskatchewan	Legal Aid Saskatchewan	www.legalaid.sk.ca

8. Housing

Finding housing in Canada — especially in major cities — can be challenging. Rent in cities like Toronto and Vancouver is among the highest in the world. You may need to be flexible about location and size of accommodation, particularly when you first arrive.

Renting a Home

Rental properties are advertised on websites such as Kijiji, Craigslist, PadMapper, Rentals.ca, and through local real estate agents. Rentals typically require:

- First and last month's rent as a deposit
- Proof of identity (passport or permanent resident card)
- References or a credit check
- A signed lease agreement

> *Do not sign a lease unless you have inspected the property and fully understand all terms. Breaking a lease early may result in significant financial penalties.*

HOUSING RESOURCES	
CMHC Housing Information	www.cmhc-schl.gc.ca | 1-800-668-2642
Rentals.ca (listings)	www.rentals.ca
Kijiji Rentals	www.kijiji.ca

Tenant Rights

Every province and territory has laws that protect tenants. Your landlord cannot increase rent without proper notice, cannot enter your home without permission (except in emergencies), and cannot evict you without legal process.

Province	Tenancy Authority	Website
Alberta	Service Alberta — Landlord & Tenant	www.alberta.ca/landlord-tenant
British Columbia	Residential Tenancy Branch	www2.gov.bc.ca/rtb
Manitoba	Residential Tenancies Branch	www.gov.mb.ca/rtb
Ontario	Landlord and Tenant Board	www.sjto.gov.on.ca/ltb
Quebec	Tribunal administratif du logement	www.tal.gouv.qc.ca
Saskatchewan	Office of Residential Tenancies	www.saskatchewan.ca/ort

Subsidised and Social Housing

If you have a low income, you may be eligible for subsidised (social or community) housing. These are homes rented below market rates by non-profit organisations or government agencies. Waiting lists can be long — apply as soon as you are eligible.

SUBSIDISED HOUSING	
Canada Mortgage and Housing Corporation	www.cmhc-schl.gc.ca
BC Housing	www.bchousing.org

Toronto Community Housing	www.torontohousing.ca
Société d'habitation du Québec	www.habitation.gouv.qc.ca

9. Employment

Canada's labour market is competitive. How quickly you find work depends on your qualifications, language skills, Canadian work experience, and the sector you are entering. Many newcomers find employment through networking, which is how most jobs are filled in Canada.

Looking for Work

Job vacancies are advertised on Job Bank (the official Government of Canada job board), Indeed, LinkedIn, and Workopolis. Industry-specific job boards, settlement agencies, and employment centres also post opportunities.

JOB SEARCH RESOURCES	
Job Bank (Government of Canada)	www.jobbank.gc.ca
Indeed Canada	ca.indeed.com
LinkedIn	www.linkedin.com
Employment Ontario	www.ontario.ca/employment

Employment Support for Newcomers

Many settlement agencies offer free employment support including resume writing, interview preparation, and job search workshops. The federal government also funds Employment Insurance (EI) for eligible workers who lose their job through no fault of their own. You must have worked a minimum number of insurable hours to qualify.

EMPLOYMENT SUPPORT	
Employment Insurance (EI)	www.canada.ca/employment-insurance | 1-800-206-7218
Immigrant employment support	www.canada.ca/newcomers-work
Mentorship programs	www.acces.org

Credential Recognition

It is important to have your foreign qualifications formally assessed and recognised in Canada. Requirements vary by profession and province. Regulated professions (such as medicine, engineering, law, and teaching) require specific licensing.

CREDENTIAL RECOGNITION	
World Education Services (WES)	www.wes.org/ca
Canadian Info Centre for Int'l Credentials	www.cicic.ca
Foreign Credentials Referral Office	www.canada.ca/fcro | 1-888-854-1805
Engineers Canada	www.engineerscanada.ca
Nursing — NNAS	www.nnas.ca

Workplace Rights

All workers in Canada — regardless of immigration status — have rights. Employment standards laws set minimum wage, maximum working hours, overtime pay, vacation entitlements, and other protections. You have the right to work in a safe environment and to join a union.

Discrimination in the workplace based on race, national origin, religion, sex, age, sexual orientation, disability, or other protected grounds is illegal. You cannot be fired or penalised for reporting unsafe working conditions.

WORKPLACE RIGHTS	
Employment Standards (federal)	www.canada.ca/employment-standards | 1-800-641-4049
Canadian Human Rights Commission	www.chrc-ccdp.gc.ca

Retirement Savings (CPP and OAS)

Canada has two main public retirement savings programs:

- Canada Pension Plan (CPP) — you and your employer both contribute a percentage of your earnings. You can start receiving CPP as early as age 60.
- Old Age Security (OAS) — a monthly payment for Canadians 65 and older who have lived in Canada for at least 10 years after age 18.

Many employers also offer workplace pension plans or group RRSPs. You can also open your own RRSP or Tax-Free Savings Account (TFSA) to save for retirement.

10. Money and banking

Banking in Canada

Canada has a well-regulated banking system. The major banks — Royal Bank (RBC), TD Bank, Scotiabank, BMO, and CIBC — are called the 'Big Five'. Many also offer newcomer banking packages with free or low-cost accounts for the first year.

You can access your money through ATMs, debit cards, credit cards, and online or mobile banking. Do not write your PIN anywhere and never share it with anyone. If your card is lost or stolen, contact your bank immediately.

Taxation

In Canada, you pay income tax to both the federal government and your provincial or territorial government. The Canada Revenue Agency (CRA) collects federal taxes. Tax money funds healthcare, education, infrastructure, and social programs.

You must file an annual tax return by April 30 of the following year. Filing a tax return is important even if you have low or no income — many benefits and credits are only accessible if you file a return. Canada's tax system includes a Goods and Services Tax (GST) of 5% on most goods and services.

CANADA REVENUE AGENCY	
Canada Revenue Agency	www.canada.ca/cra | 1-800-959-8281
Free tax filing assistance (CVITP)	www.canada.ca/free-tax-help
File online (NETFILE)	www.canada.ca/netfile

Loans and Credit

Building a Canadian credit history is important for renting an apartment, getting a loan, or buying a car or home. When you open a credit card and pay your bills on time, you build your credit score. Be careful not to borrow more than you can repay — high-interest debt can create serious financial problems.

Insurance

Many types of insurance are important or required in Canada, including auto insurance (mandatory everywhere), tenant or home insurance, life insurance, and travel insurance. Shop around and compare quotes before buying a policy.

Getting Financial Advice

Many settlement agencies offer free financial literacy workshops for newcomers. The Financial Consumer Agency of Canada provides free, unbiased information about financial products and your rights as a consumer.

FINANCIAL ADVICE AND CONSUMER PROTECTION	
Financial Consumer Agency of Canada	www.canada.ca/financial-consumer | 1-866-461-3222
Credit counselling (non-profit)	www.creditcanada.com

11. Government benefits and support

The Government of Canada offers a range of benefits and financial support programs. Your eligibility depends on your immigration status, how long you have lived in Canada, your income, and other factors. Many benefits require you to file a tax return each year.

Canada Child Benefit (CCB)

The CCB is a tax-free monthly payment made to eligible families to help with the cost of raising children under 18 years of age. The amount depends on your family income and the number and ages of your children. To receive the CCB you must file a tax return each year.

Employment Insurance (EI)

If you lose your job through no fault of your own (e.g., layoff), you may be eligible for EI benefits. You must have worked a minimum number of insurable hours. EI benefits are generally 55% of your average insurable weekly earnings, up to a maximum.

Canada Pension Plan (CPP) and Old Age Security (OAS)

If you are 65 or older and have lived in Canada for at least 10 years after age 18, you may receive Old Age Security (OAS). If you have contributed to the CPP through employment, you can receive CPP retirement benefits starting as early as age 60.

Provincial and Territorial Benefits

Each province and territory offers additional income support programs for low-income residents, including social assistance (welfare), disability support, and housing supplements. Contact your provincial government for details.

BENEFITS AND SUPPORT — KEY CONTACTS	
Benefits finder (federal)	www.canada.ca/benefits
Service Canada	1-800-206-7218 | www.canada.ca/service-canada
My Account (CRA)	www.canada.ca/my-cra-account
211 (provincial benefits info)	Dial 2-1-1 or visit www.211.ca

> *Many newcomers must complete a waiting period before becoming eligible for certain federal benefits. Refugees and protected persons are often exempt from waiting periods. Contact Service Canada for your specific situation.*

12. Transportation

Canada is a vast country. Transportation options range from world-class urban transit systems to rural areas where a personal vehicle is essential.

Public Transit

Major Canadian cities have extensive public transit networks including buses, subways, light rail, and commuter trains. Concession fares are typically available for seniors, students, and children.

City / Region	Transit Agency	Website
Toronto	TTC / GO Transit / Metrolinx	www.ttc.ca | www.gotransit.com
Vancouver	TransLink	www.translink.ca
Montreal	STM / exo	www.stm.info
Calgary	Calgary Transit	www.calgarytransit.com
Ottawa	OC Transpo	www.octranspo.com
Edmonton	Edmonton Transit	www.edmonton.ca/transit
Winnipeg	Winnipeg Transit	www.winnipegtransit.com

Inter-city Travel

VIA Rail operates passenger rail service between major Canadian cities. Greyhound and other bus companies connect many towns and cities. Air Canada, WestJet, and other airlines provide domestic flights.

INTER-CITY TRAVEL	
VIA Rail Canada	www.viarail.ca | 1-888-842-7245
Greyhound Canada	www.greyhound.ca
Air Canada	www.aircanada.com

Driving in Canada

Traffic laws vary slightly by province but all share common standards. Drive on the right-hand side of the road. Speed limits are posted in kilometres per hour (km/h). Seatbelts are mandatory for all occupants. In winter, winter tires are required or strongly recommended in most provinces.

13. Education and child care

Child Care

The Government of Canada has committed to building a national $10-a-day child care system for children under school age. Progress varies by province. In many provinces, subsidised child care spaces are available on a waitlist basis for families with low or moderate incomes.

CHILD CARE RESOURCES	
Canada Child Care (federal)	www.canada.ca/child-care
Ontario child care locator	www.ontario.ca/childcare
BC child care finder	www.childcarebc.ca
Quebec subsidised CPEs	www.mfa.gouv.qc.ca

Schools

Education in Canada is a provincial responsibility. Public schools are free for all residents. School is compulsory from age 5 or 6 until at least age 16 (varies by province). Most provinces also offer publicly funded French-language schools. The school year runs from September to June.

Children who need English or French language support can access ESL or FSL programs through their school board. To enrol your child, contact your local public school board with your immigration documents, the child's birth certificate, and vaccination records.

Province	School Board Info	Website
Alberta	Alberta Education	www.alberta.ca/education
British Columbia	BC Ministry of Education	www.gov.bc.ca/education
Manitoba	Manitoba Education	www.edu.gov.mb.ca
Ontario	Ontario Ministry of Education	www.edu.gov.on.ca
Quebec	Centres de services scolaires	www.education.gouv.qc.ca
Saskatchewan	Saskatchewan Education	www.saskatchewan.ca/education

Vocational Training and Colleges

Canada has an excellent system of community colleges, CEGEPs (in Quebec), and technical institutes that offer diplomas and certificates in a wide range of practical fields. These programs are shorter and often more affordable than university degrees. Many newcomers use college programs to upgrade skills, bridge into regulated professions, or gain Canadian credentials.

Universities

Canadian universities are world-class. An undergraduate degree typically takes 3 to 4 years. Prior to enrolment, international transcripts must usually be assessed for equivalency.

POST-SECONDARY EDUCATION	
Universities Canada	www.univcan.ca
Colleges and Institutes Canada	www.collegesinstitutes.ca

Student Aid (federal loans/grants)	www.canada.ca/student-aid | 1-888-815-4514

14. The health system

Canada has a publicly funded health care system that provides coverage for most medically necessary doctor and hospital services. The system is administered by each province and territory under the principles of the Canada Health Act.

Provincial Health Insurance

Once you register with your provincial health plan and any waiting period has passed, you will receive a health card. Show this card when visiting a doctor, specialist, or hospital. Most doctor visits and hospital care are free at point of service. Services not covered include most dental care, vision care, physiotherapy, and prescription drugs (though some provinces provide coverage for certain groups).

Finding a Family Doctor

Having a family doctor (also called a General Practitioner or GP) is important for routine health care and referrals to specialists. In some areas, finding a family doctor can be difficult. Walk-in clinics and community health centres are alternatives.

FINDING A DOCTOR	
Health811 (Ontario)	811 or www.ontario.ca/health811
BC — find a doctor	www.bchealthguide.org
Walk-in clinics	Search locally or use www.healthline.ca
Telehealth Ontario	1-866-797-0000

Mental Health Services

Mental health support is widely available in Canada. If you are experiencing a mental health crisis, call 911 or go to your nearest emergency room. For non-emergency support, your family doctor can provide referrals to counsellors or psychiatrists.

MENTAL HEALTH SUPPORT	
988 Suicide & Crisis Helpline (24/7)	988 (call or text) | www.crisisservicescanada.ca
Kids Help Phone (24/7)	1-800-668-6868 | www.kidshelpphone.ca
Wellness Together Canada	www.wellnesstogether.ca | 1-866-585-0445

Dental and Vision Care

Most dental and vision care is not covered by provincial health insurance. Canada has introduced the Canadian Dental Care Plan which is progressively expanding coverage for low and middle-income Canadians. Private dental and vision insurance is available through employers or can be purchased independently.

DENTAL CARE	
Canadian Dental Care Plan	www.canada.ca/dental-care | 1-833-537-4342

Immunisation

Immunisation protects children and adults from serious diseases. It is recommended for all children and is required for school enrolment in most provinces. Bring your children's vaccination records from your home country when enrolling in school.

Torture and Trauma Counselling

Specialised services exist across Canada to assist refugees and newcomers who have experienced trauma, torture, or persecution. These are confidential services provided by trained professionals.

TRAUMA SUPPORT SERVICES	
Canadian Centre for Victims of Torture (ON)	www.ccvt.org | 416-363-1066
Mosaic (BC)	www.mosaicbc.org

15. Recreation, media and lifestyle

Outdoor Activities and Safety

Canada's natural landscapes are spectacular and offer year-round outdoor recreation — from skiing and snowshoeing in winter to hiking, camping, canoeing, and swimming in summer. Important safety tips:

- Always check weather forecasts before outdoor activities — Canadian weather can change rapidly
- In winter, dress in warm layers. Hypothermia and frostbite are real risks
- Swim only in designated areas and follow lifeguard instructions
- If hiking in bear country, carry bear spray and know how to use it
- Wildfires occur in summer, especially in BC, Alberta, and the North — follow alerts
- Tell someone where you are going and when you expect to return

OUTDOOR SAFETY AND PARKS	
Parks Canada (national parks)	www.pc.gc.ca | 1-888-773-8888
Weather alerts (Environment Canada)	www.weather.gc.ca
Red Cross — Water safety	www.redcross.ca/water-safety

Media

Canada has a rich media landscape. The Canadian Broadcasting Corporation (CBC/Radio-Canada) provides public English and French television and radio programming. Many ethnic and community radio stations broadcast in languages other than English or French. Most international streaming services are available in Canada.

MEDIA RESOURCES	
CBC / Radio-Canada	www.cbc.ca | www.radio-canada.ca
OMNI Television (multilingual)	www.omnitv.ca

Internet

Internet service is widely available across Canada. You will need to sign a contract with an Internet Service Provider (ISP). Many public libraries offer free internet access. Free public Wi-Fi is available in many community centres, coffee shops, and transit hubs.

Gambling

Gambling is legal and regulated in Canada. Problem gambling is a serious issue — free confidential support is available.

PROBLEM GAMBLING SUPPORT	
Gambling help line (national)	1-800-522-4700
Responsible Gambling Council	www.responsiblegambling.org

Animals

Canada has strong animal welfare laws. It is illegal to abuse, neglect, or mistreat animals. Household pets must generally be licensed with the local municipality. Canada has many wild animal species — respect wildlife and never feed wild animals.

16. Local government and community services

Canada has three levels of government: federal (national), provincial/territorial, and municipal (local). Your local municipality provides many of the day-to-day services that affect your life.

Municipal (Local) Government

Your local city, town, or municipality manages services such as garbage collection and recycling, local roads and sidewalks, parks and recreation centres, local libraries, building permits, animal licensing, and community programs.

Contact your local city or town hall for information about municipal services in your area. Municipal telephone numbers and websites are listed in local directories.

Libraries

Public libraries are one of Canada's great resources. With a free library card, you can borrow books, DVDs, and e-books; access the internet; attend free programs and workshops; and find books in many languages. Many libraries also run newcomer settlement programs and language conversation circles.

PUBLIC LIBRARIES	
Toronto Public Library	www.torontopubliclibrary.ca
Vancouver Public Library	www.vpl.ca
Find your local library	www.collectionscanada.gc.ca/libraries

Multicultural and Settlement Services

Many municipalities have multicultural affairs offices and community workers who help newcomers navigate local services. Settlement agencies — many funded by IRCC — operate throughout Canada and offer free services including orientation, translation, employment help, and connecting you with your community.

SETTLEMENT AND MULTICULTURAL SERVICES	
IRCC Settlement Locator	www.canada.ca/newcomers
211 (community services)	Dial 2-1-1 | www.211.ca

17. Visas and citizenship

Immigration, Refugees and Citizenship Canada (IRCC) is your main contact for all immigration and citizenship matters.

IMMIGRATION, REFUGEES AND CITIZENSHIP CANADA (IRCC)	
IRCC General Enquiries	1-888-242-2100
IRCC Website	www.canada.ca/immigration
Check application status	www.canada.ca/en/immigration-refugees-citizenship/services/application/check-status.html
Online account (IRCC Portal)	www.canada.ca/ircc

Permanent Resident Card

As a permanent resident of Canada, you will receive a Permanent Resident (PR) Card. This card is proof of your PR status and is required to board commercial flights back to Canada if you travel abroad. Apply to renew it before it expires.

Travel Outside Canada

As a permanent resident, you can travel outside Canada, but you must maintain your residency obligation — you must be physically present in Canada for at least 730 days (2 years) in every 5-year period to keep your PR status.

Bringing Family to Canada

As a permanent resident or citizen, you may be able to sponsor eligible family members to immigrate to Canada. Sponsorable relatives include a spouse or partner, dependent children, parents, and grandparents. Sponsorship comes with financial obligations.

FAMILY SPONSORSHIP	
Family sponsorship information	www.canada.ca/family-sponsorship
Super Visa (parents & grandparents)	www.canada.ca/super-visa

Registered Immigration Consultants

If you need assistance with immigration applications, you can use a Regulated Canadian Immigration Consultant (RCIC). Only use consultants registered with the College of Immigration and Citizenship Consultants (CICC). Beware of 'ghost consultants' who offer immigration services illegally — they can damage your case.

IMMIGRATION CONSULTANTS	
College of Immigration & Citizenship Consultants	www.college-ic.ca | 1-877-427-2422
Find a registered consultant	www.college-ic.ca/find-a-member

Canadian Citizenship

Becoming a Canadian citizen is an important milestone. To apply, you must generally:

- Have been a permanent resident for at least 3 years (1,095 days) in the 5 years before applying
- Have filed your taxes for at least 3 years during that 5-year period
- Pass a test about Canadian history, values, and rights
- Pass an English or French language test (if between 18 and 54 years of age)
- Be of good character (no criminal convictions or immigration violations)

Once approved, you will be invited to a citizenship ceremony where you will take the Oath of Citizenship. Canadian citizens can apply for a Canadian passport and have the right to vote in federal, provincial, and municipal elections.

CANADIAN CITIZENSHIP	
Citizenship information	www.canada.ca/citizenship | 1-888-242-2100
Citizenship test study guide	www.canada.ca/discover-canada
Citizenship application	www.canada.ca/apply-citizenship
Canadian passport	www.canada.ca/passport

We wish you every success as you build your new life in Canada.

For the most current information, always visit www.canada.ca/newcomers