30 things to know before moving to Canada



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Preface

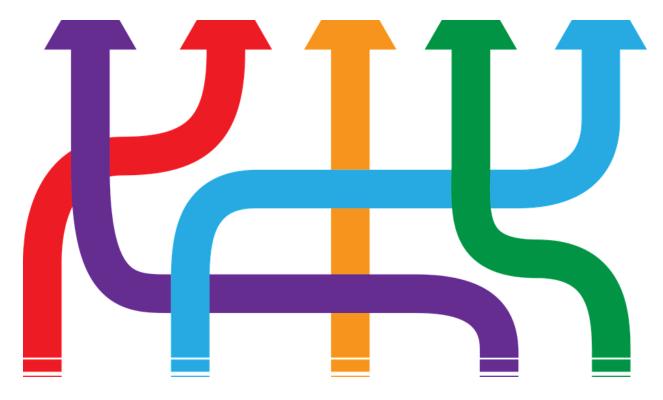
Did anyone tell you that Canada is overall the best country in the world? Please don't take my word for it. Check the <u>2021 Best Countries Report</u>, a ranking and analysis project by the U.S. News & World Report. This survey evaluated different nations across 24 rankings, and Canada scored the overall best ranking. No wonder why so many individuals and families want to call Canada their home too.

The decision to move to Canada is one of the most straightforward tasks. "How to" is the main question. There are various types of visas, which have their subcategories, with each one having different requirements. Other factors like weather, finances, and language also play a significant role in making this decision. I am sure someone in your extended family is already a Canadian resident. Our first step usually is to talk to them to understand the process. But each person has a different experience and a different suggestion. What to do now? How to make a well-informed decision?

This guide attempts to answer the questions you may have on starting this journey to become a Canadian resident. There are a few factors and things you should be aware of before you begin your Canada visa application. The more you know, the more capable you are of making choices that will benefit you. These topics may seem small, but they could have a significant impact on your immigration experience.



Visa and immigration programs



There are over 60 types of immigration programs that can help you make a Canadian resident.

Express Entry

Usually, the fastest way to become a permanent resident is to enter the pool for the Express Entry program and get selected. However, Express entry is a point-based draw system, where the points are often high due to the extreme popularity of this program. The points are allotted based on age, education, language skills, and relevant experience. One has to show proof of funds as well.

Family sponsorship

You can sponsor your relatives, including your spouse, partner, children, parents, grandparents, and others, to immigrate through the family sponsorship program. Due to increased fraudulent marriages to obtain visas, the documentation and scrutiny for this program are higher.

Provincial nominees

Provincial Nominee Program, popularly known as PNP, is when the provinces (states) invite you to work or study there for a specified period. During this time, you are given a temporary resident visa with some restrictions on moving to another province for work. After this specified period, you can move to any province of your choice. Other programs similar to this are Quebec-selected skilled workers and Atlantic Immigration Pilot.

Caregivers

Immigrate by providing care for children, the elderly, or those with medical needs, or work as a live-in caregiver. As with the PNP program, this program also gives a temporary residence, which on completion of specific timeframes and work requirements, makes you eligible to apply for permanent residence.

Start-up Visa

Immigrate by starting a business and creating jobs through a start-up visa or immigrate as a self-employed person in particularly high-demand activities. Working in specific agri-food industries and occupations can also help you secure a visa.

Short term programs

Canada also offers some permanent visa opportunities from time to time. Healthcare workers' permanent residence pathway and Temporary resident to permanent resident pathway are recent examples. In addition, refugee visas are provided to the people who are victims of political, religious, or climatic turmoil. It also offers Temporary visas for Tourists, Businesses, or sturdy purposes.

Language



For most immigration visas, you must demonstrate your language skills. There are a few exceptions where you don't need to have a minimum language skill set, which can include sponsorship and a refugees visa. Canada has two official languages: English & French. Most people prefer to write their language test in English, but you can get additional points to your profile if you take a French test.

Your language skills are measured in four areas:

- Writing
- Speaking
- Listening
- Reading

Remember to schedule your test only with an agency approved by Immigration, Refugee & Citizenship Canada (IRCC). You can check the links below for the current approved testing systems.

- <u>IELTS: International English Language Testing System</u>
- CELPIP: Canadian English Language Proficiency Index Program
- TEF Canada: Test d'évaluation de français
- TCF Canada: Test de connaissance du français

Also, note that there are two categories of language tests in English. Always check which one is required in the program you are interested in.

- General (For immigration)
- Academic (For studies)

The tests are usually valid for two years.

Documents



Get a checklist from your immigration consultation or download it from the webpage of the program you are interested in. It would help if you had all your documents ready before you started the process. Generally, the documents are as follows, but as I mentioned earlier, double-check the program resources page before spending your time, energy, and money on it.

- Birth certificate
- Passport
- Educational documents- usually needed to be evaluated.
- Experience letters
- Language test results
- Proof of funds
- Documents proving relationship with a Canadian PR or Citizenship if you are claiming points for a Canadian blood relative
- Most of the documents for your dependents as well.

Finances



Not all the programs need proof of funds, but most of the economic immigration programs do. The criteria are different for each program. You need to show that you will be capable of taking care of yourself and your family for at least six months when you land in Canada. The funds should not be borrowed from anyone, and it is advisable to keep the funds untouched during the immigration process.

Provinces



There are ten provinces and three territories which make Canada a great country. Unless you are immigrating through a provincial nominee program, you are free to choose any of the provinces or territories as your home. Most people like to go to either Ontario or British Columbia. Still, it would help if you read about each of these places and research where you think the job related to your field is and have a network of friends or relatives to support you in your initial adjustment.

Alberta Link

British Columbia Link

Manitoba <u>Link</u>

New Brunswick Link

Newfoundland and Labrador Link

Northwest Territories Link

Nova Scotia Link

Nunavut Link

Ontario <u>Link</u>

Prince Edward Island Link

Quebec Link

Saskatchewan Link

Yukon Link

Immigration consultant



Some people opt to submit their files themselves, but others prefer to leave the process in the capable hands of an immigration consultant who is an expert in this field. There are so many agencies that it becomes difficult to finalize anyone. I am sure we all have also heard stories of immigration fraud and the financial, social, and psychological impact on the individual and the whole family. How can one check the credibility of an immigration consultant? One of the ways is to get references from your friends and family. People who have already used the consultants' services will give you a better idea of what to expect and their recommendations. The other significant and genuine source to search for an immigration consultant is to check the public register maintained by a regulatory body named The Immigration Consultants of Canada Regulatory Council (ICCRC. This exclusive database also provides you information about any discipline issues, current or past, that may concern any Regulated Canadian Immigration Consultants (RCICs) you are considering opting for. On November 23, 2021, ICCRC will officially become the College of Immigration and Citizenship Consultants (CICC). On the surface, you may find that the non-regulated consultants cost you less but be vary that these agencies are not answerable to any authority in case they don't correctly handle your case or there is any financial dispute.

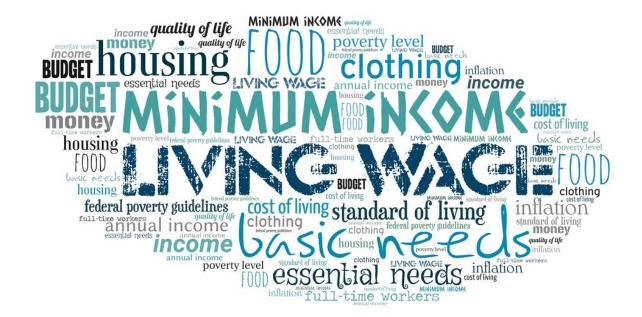
Expressing your interest



Once you have made up your mind about immigrating to Canada and have signed a retainer agreement with a licensed immigration consultant, depending on the program you opted for, you will express your intent by submitting an application. Before COVID 19, there was a federal and provincial draw almost every month. Any applicants above the cut-off points were sent the invites to submit the relevant documents to complete their PR process.

Cost of living

COST OF LIVING



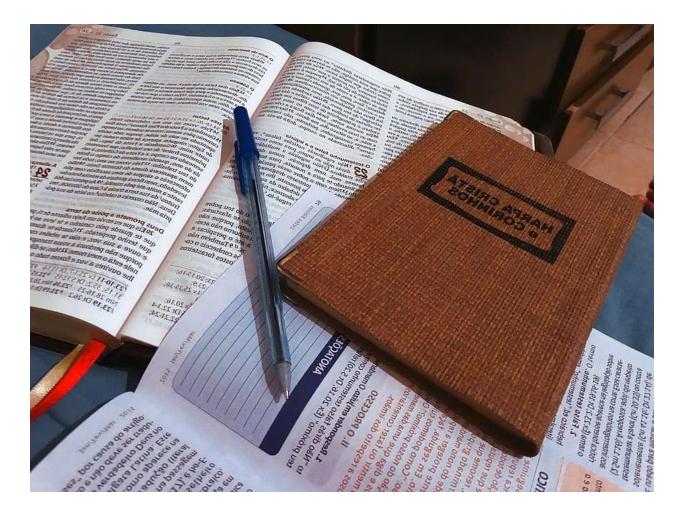
You should search about the cost of living in Canada, especially if you are migrating from a country with a massive difference in currency value. As a new immigrant, you may find that the prices of certain items are very high in Canada compared to the country you are immigrating from. Canadian products go through rigorous quality tests, which can increase the cost of the end product. Public transit is not that cheap either though monthly passes can help you offset the price by a fraction.

Sales tax



Unlike many other countries, sales tax is not added to the displayed price, which might come as a surprise when you are at a cash counter. You have to do mental math before buying a product to check if it fits in your budget. Sales tax is usually 13%, with different subsidies in different provinces.

Re-certifications



Maybe except for the IT field, most other professional qualifications need re-certification in Canada, which can be a time-consuming and costly affair. Whether physicians, dentists, lawyers, or electricians, skilled and semi-skilled trades need a Canadian equivalency. Even Human Resources professionals need a license in many provinces. If you are looking to work in your professional field, check the provincial and federal requirements beforehand so the process is not delayed more than it should be.

Starting from scratch



Unless you have your family already settled in Canada, the chances are that you will be starting a whole new life in Canada, where you would need everything from a needle to a car. Most international flights only allow two luggage and one check-in bag per passenger, which doesn't come anywhere near to taking all your necessities and memories with you. Even if you somehow manage to bring everything with you, you won't have enough space in your rented accommodation. People often keep it light till they own property to bring stuff. Sometimes people also change provinces in Search of better opportunities, and moving to a house full of stuff can be an expensive affair.

Weather



Canadian weather can be unpredictable. It can snow and shine in a single day. You will learn new weather terminology like "wind chill" here. It is essential to check the weather before you leave your house. It is one of the most Canadian things I have learned here, next to relishing poutine. Summer is short, but people meticulously plan their weekends to make up for it. Some go to beaches, others for long drives and camping. You can see Barbeques and sunscreens everywhere.

But it is not just summertime; Canadians celebrate all seasons with equal enthusiasm. Every season has its charm.

DIY



Have you never touched any tools or done any household chores yourself? Well, that will change when you land in Canada. Here people have to become self-sufficient in various work and small renovations. Labor is expensive here, and weekend rates are even higher. Therefore, most people learn to fix small things by themselves. Also, people often buy a new product rather than fix an old one due to the high repair costs. One thing is for sure, the products available in the Canadian market are designed keeping in mind the end-users convenience. It will take time to assemble items, but the instructions are clearly defined. There are tonnes of video resources too.

Drivers licence



What about a Driver's license, you may ask. A driver's license is a privilege, not a right, and you have to work hard to keep that privilege. There are multiple steps in getting a driver's license. First, a written test, called G1, after which you have to wait for a few months before proceeding to the next step. You may get credit for your home country's driving record. The next step is to take a G2 exam, where you will be tested on city roads. A G2 license is valid for five years, during which you have to prepare for a G license. In this last step, your highway driving skills are evaluated. This is just for the car driving license. There are a few other types of licenses as well, from a boat to a truck.

One important point to note here is that the vehicle insurance is tied to your driver's license and not the vehicle. Thus any claim or a demerit point for wrong driving will adversely affect your insurance. Canadian vehicle insurance is already notoriously high, and you don't want to increase it further with a bad driving record.

Clarification- the insurance may be high here, but if you ever need to file an insurance claim, you will see how smooth the whole process is.

Demerit- I can't wrap up a driver's license without clarifying what demerit points are. A demerit point is assigned to various driving offenses. Every demerit point means an increase in insurance. The license can be canceled on an accumulation of fifteen points. It may sound harsh, but the impact it has on the psyche of a driver is favorable. A good driving record can help you reduce your insurance and certainly help with the safety of others and you.



Networking



Networking or creating meaningful connections are considered a positive step towards your career. Most of the hiring is done internally, with a reference of a current or ex-employee, and if you have connections in the right places, your chances of getting a job in your field are higher. Most of the immigrants coming to Canada are highly qualified. Thus networking gives you an edge over others. Connecting with people is also good for your social and mental well-being.

Canadian experience



I had an interview in my first few weeks after landing in Canada. Another candidate and I were shortlisted. My interview went very well. The interviewer spent an hour showing me around the whole place. I was very optimistic that I would get the job. I didn't. When I requested the interviewer for feedback, he said that although he liked my profile, they decided to go with a candidate with Canadian experience. I was disheartened. How will I gain experience if I don't get a job? Thankfully I got a job shortly after at another place. When I started working, I realized that the interviewer was not wrong. Canadian work experience, which is mostly soft skills, is different here than in my home country. There are subtle but essential aspects of customer and client dealing that you can only learn once you start interacting.

One of the ways to break this vicious cycle is to volunteer. Not only does it give you the necessary exposure, but it also helps you create new connections.

Proper clothing



There are different kinds of clothes according to the season, and on the surface, it may seem like a waste of money, but trust me, you will soon learn once you step out in a fall jacket in a snowstorm. Most of the warm clothes that I brought from my country didn't help me here. I spent double the number of clothes as the first ones were not warm enough. You need to pay attention to the tag of the clothes to see what kind of fill the jacket has or if they are water-resistant or waterproof. Fall boots and winter boots should also have anti-slip/traction to reduce the chances of your fall.

Long weekend



Most holidays are assigned to a day rather than a date, either a Friday or Monday. For example, thanksgiving is on the second Monday of September. This holiday system essentially helps Canadians take full advantage of a holiday and make plans for long weekends without distrusting their work schedule. All the stores, except for pharmacies and grocery stores, are also closed. People get paid 1.5 times their wage rate if they work on a statutory holiday.

Canadian Healthcare system



Healthcare is free in Canada. You might have heard this many times before. You might not know that there are certain aspects of healthcare that are not covered under the current system. Firstly, eyes and dental are not covered under the provincial healthcare coverage. The consultation is free, but you have to pay for your medication. You can not get high-strength medicine doses over the counter. You need to have a prescription for that. The prescriptions are sent directly to the pharmacies, which is an excellent way to reduce multiple uses of the prescription.

Depending on your corporate insurance plan, many of the items mentioned above can be free or provided at a much lower cost.

Canadian banking system



It's Expensive! Personal accounts are mostly divided into checking and savings accounts. Saving accounts hardly get any interest and chewing accounts has a monthly fee which can increase if you go over a certain number of transactions. Primarily Credit cards are used and not debit cards. Online banking is evolving, and you can deposit a cheque through your phone app. Most of the time you don't have to visit the branch in person.

Canadian Education system



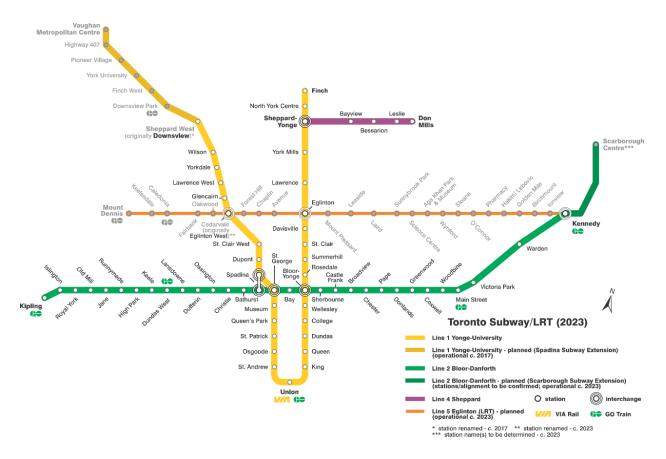
Schooling in Canada is free if your kids attend a public school. College and university are expensive and usually require students to borrow loans. Still, the fees are considerably less than what international students pay (usually three to five times).

Cultural diversity



One thing that makes Canada apart from other countries is that it is filled with various cultural backgrounds that have learned to coexist peacefully and respectfully. People are respectful to each other, and their cultures and are eager to learn more about them. Whether it is Christmas or Hanukkah, it is celebrated with equal zeal.

Transit and travel



Canada is spread far and wide. It can take a day to travel from one end of Ontario to another. Though the transit system in Canada is well connected and usually on time, still, as a newcomer, you should try to find rental accommodation after checking the connectivity and frequency. When we landed in Canada, we rented a place where the frequency between two busses on that road was 20 minutes. To catch a bus for another route, we had to walk almost two kilometers. Imagine that with kids and groceries in hand. Needless to say, we moved from there quickly. (We rented on a month-to-month lease).

Rules and regulations



One of the qualities that I admire about Canadians is their dedication to following rules and regulations. Whether standing in the queue, entering or exiting the subway or driving, you will see such discipline amongst people without any need to monitor. Once there was a power outage in the area, the traffic lights were not working in a major intersection. With my previous experiences, I was expecting the traffic to go crazy all around without a traffic cop, but no. Drivers treated the intersection as a four-way stop, each side patiently waiting. You will not hear drivers honking at a red light or for no reason. It is considered an insult if you get honked for your driving.

Programs for new immigrants



There are many programs by federal and provincial governments which can help new immigrants integrate into society well. Whether it is upgrading the skills, higher education, learning English as a second language, child care, or low-income subsidies, numerous programs are available to help you succeed.

Accommodation



Accommodation in Canada is expensive and usually covers more than 50% of the total monthly expenses. Getting decent housing in a well-connected area can be a bit of a struggle. Most of the new immigrants who are on a budgetary constraint opt for basements. There are two kinds of basements: a full basement, which can be dark and depressing, especially in the winter months, and the other are called walk-out basements, which are hard to find but are a better option if you need to live in a basement.

Child care



Child care in Canada can sometimes become a financial hindrance for parents earning a decent salary. No doubt, there are subsidies for low or middle-income groups, but the support for child care is proportional to income. Sometimes parents might find themselves in a situation where their salary and travel cost is similar to what they are paying in childcare, thus leaving them questioning their financial viability. Childcare for toddlers is even higher. Some policies are underway that can reduce the childcare cost for the parents, but it has not been implemented yet. I would like to add that the quality of daycare facilities and services in Canada is commendable. The staff is well trained and compassionate. I have not met even a single staff member who is not passionate about their job.

Insurance



There is insurance for everything. Whether for travel or car, life or health, House or tenant, every aspect of our lives can be insured. Many of the professions also need insurance to practice in their specialized area.

Credit score



As a new immigrant, one of the main things you should start working on from the moment you land is your credit score. It takes six months to a year to get a decent credit score. A good credit score opens new avenues for you and makes it easier for you to secure loans. A low credit score can result in difficulty in procuring loans, thus limiting your opportunities to grow. Other areas where credit score is needed are:

- mobile phone companies for postpaid connections
- credit card companies
- car leasing companies
- Landlords
- employers
- Insurance companies

Credit bureaus in Canada:

- Equifax
- TransUnion

When you log in to their banking platforms, most financial institutions have also started giving monthly or quarterly reports on your current credit score.

It is essential to pay your bills on time, check your credit scores (soft inquiries), and resolve any disputes in a timely manner before they are sent to collection agencies.

Home away from home



When I immigrated to Canada with my family, I brought all the authentic packaged ingredients that I thought would be difficult to find here to cook our traditional meals. But, you will be pleasantly surprised that you are coming home away from home. Almost everything authentic is available here. You can search online. Most places have even started online deliveries.

Conclusion

You have made a sensible decision if you have chosen to make Canada your new home. The more researched your decision is, the sooner you get integrated into Canadian society and culture. You can visit sunalinirana.com for additional resources.

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