

AFTER YOU ARRIVE IN CANADA AS A NEWCOMER





IndoCanada Professional Network is a registered non-profit organization dedicated to supporting immigrants from India in Canada. It offers a robust platform for networking and language practice, encouraging members to connect with new individuals and expand their professional networks through various community events. This inclusive environment fosters professional mentoring, providing specialized support for Internationally Educated Professionals to enhance their employment opportunities and career advancement. Additionally, the network organizes educational workshops that cover a broad range of subjects pertinent to employment, education, taxes, and everyday life in Canada, equipping members with essential knowledge and skills for successful integration and growth.



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**INDOCANADA
PROFESSIONALS**

AFTER YOU ARRIVE IN CANADA AS A NEWCOMER

If you've just arrived in Canada and are excited to welcome a whole new journey, then we are with you at every step. There are many things that a newcomer in Canada needs to take care of like – housing, job, driving license, phone SIM, social insurance number, internet etc.

Know about all these aspects in this comprehensive guide. You can also get in touch with our team and they'll be happy to help you with different aspects of moving and settling in Canada as a newcomer.



- **SOCIAL INSURANCE NUMBER**

Just like in India we have the PAN card; in Canada we have the Social Insurance Number. It plays an important role in Canada's social benefit system. It also acts as an identifier for citizens engaging in different activities related to work, taxes, government services etc.

The main purpose of SIN is for employment and taxes. While employers use the SIN to report income and deductions to the Canada Revenue System (CRA), employees use it for filing their tax return in Canada.

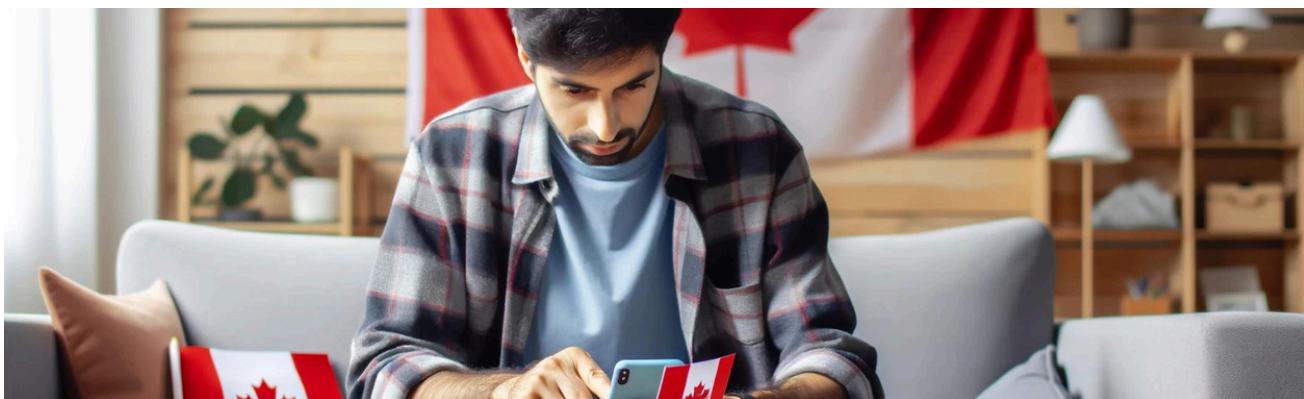
Banks and financial institutions may also ask for your SIN for various transactions and that's why it is crucial that you get it in the first few days of arriving in Canada.

- **NEWCOMER HOUSING IN CANADA**

If you have arrived in Canada alone, then you can look for shared accommodations or even youth hostels for an affordable option in the beginning. But if you have moved with your spouse and kids, then you need to look for a temporary rented accommodation like an apartment.

If you have spent a considerable amount of time in rented accommodation and want to now buy your own home, then you can consider tax-free home savings account to help you save on your first home in Canada.





- **CONTACTING A REALTOR**

It is crucial to get in touch with a realtor when you arrive in Canada, as he/ she will help you find your perfect home. Make sure the realtor you choose understands your vision, requirements, and of course your budget so that he/ she can provide the best options of an ideal home for you and your family

- **EMERGENCY CONTACT**

Now that you are in Canada, you should remember the emergency contact number – 911. You can contact the police, fire department, and an ambulance through this single number.



- **INTERNET**

One of the basic necessities these days is a fast internet connection. Whether it is for work or for entertainment, you need to have an internet connection in Canada. Once you arrive in Canada as a new comer, you can choose from the various service providers and get an internet pack suitable for you and your family's requirements.

Some of the top internet service providers in Canada are –

- Rogers Communication
- Telus
- Shaw Communication
- TekSavvy
- Cogeco
- Eastlink
- Bell Canada

You can go through the different plans and choose one as per your requirement and budget.



- **DRIVING LICENSE**

If you want to drive in Canada, you need to have a valid driving license. You might not be aware that it is also illegal to drive without a car insurance in Canada. So, it is advised that you get both these simultaneously. Here are some points you need to keep in mind –

- Driver's Licenses Are Issued by Each Province
- Canada Participates in a Foreign License Exchange Agreement
- Potential Eligibility for Foreign Driving Experience Credits
- Meeting Minimum Requirements for Driving in Canada Is Necessary
- Canada Implements a Graduated Licensing System
- Car Insurance Is Mandatory for Driving in Canada
- Variations in Driving Laws and Rules Exist Across Provinces
- Driving Conditions Across Canada Are Diverse
- Child Car Safety Seats Are Mandatory When Traveling with Children
- Financing a Car Can Be Done Through a Loan or Lease

You can get in touch with us and our team will help you with the process of getting a driving license in Canada.



- **LOCAL CELLPHONE/ SIM**

After arriving in Canada, you need a local SIM as your new SIM. You can choose from the variety of plans that various cellphone companies provide. A lot of them include international calling and you can get certain free minutes to your home country in customized plans as well.

Some of the top SIM provides in Canada are –

- Bell Mobility
- Chatr Mobile
- Rogers Wireless
- Koodo mobile
- Fido
- Virgin Mobile
- Freedom Mobile
- Telus Mobility

Go through the different plans on their website and choose one that suits your budget and requirements. Our team is there to provide complete assistance – right from selecting the best plan for you to helping you collect all the documents to get a new SIM in Canada.

- **BROADCAST TV**

It is true that these days a lot of us rely on our smartphones and laptops for various entertainment options. But you need to have broadcast TV for local news and updates. As a newcomer in Canada, you need to get a broadcast TV connection.

Here are some of the top broadcast TV service providers in Canada that you can choose from to use for sports, entertainment, and your favorite on-demand movies and shows –

- Global Television Network
- CTV (Bell Media)
- OMNI Television (Rogers Media)
- TVA
- CityTV
- CBC (Canadian Broadcasting Corporation)
- Tele Quebec

Choose one based on your budget and you can also go through reviews online.



- **RESUME**

If you are a newcomer in Canada and are looking for a job, then it would be best if you can customize your resume as per Canadian guidelines and standards.

You can easily find various templates online which you can use and polish your resume. Keep in mind that if the keywords in the job description are not present in your resume, there are high chances that it will be discarded by the system.

Get in touch with our team and we'll help you draft effective resumes to help you find the right job in Canada.



- **HEALTHCARE AND FINDING A DOCTOR**

Healthcare is a basic requirement and don't put it on the backburner as a newcomer in Canada. It would be best to find local hospitals in your area. You can also ask your friends for recommendations of doctors or use the internet to find any specialist doctor that you may require.

For newcomers in Canada, it is highly recommended that they go to the nearest Provincial Service Centre and apply for a healthcare coverage. Once you receive it and you are part of this program, you should cancel your travel health insurance.

- **LANGUAGE**

Language barrier is often a major one when people move to another country. English and French are the two most widely spoken languages in Canada. Canada's most widely spoken languages are English and French. 58.1% of the population are native English speakers. 86.2% can speak in English. 21.4% of the population speaks French.

If you are planning to move to Canada, it would be a good idea to learn basic French, as it would help with communicating with the locals. The Federal Government is required by law to conduct its affairs throughout Canada in English and French. And ,for getting into any higher education courses the universities requires you to have bandwidth of overall 6.5 at least in either of languages.

- **TRANSPORTATION**

With a country that's as huge as Canada, transportation becomes a major challenge. For newcomers, it sometimes becomes overwhelming navigating through the myriad transportation options available.

You can find different transportation options in every province of Canada. In Ontario, you can use public transport, cycle your way to the destination, carpool with friends or colleagues, or even use your own vehicle if you have it.

Cities like Toronto, Ottawa, and Hamilton have well-developed public transit systems. TTC (Toronto Transit Commission), OC Transpo (Ottawa), and HSR (Hamilton Street Railway) operate buses, subways, and streetcars. GO Transit provides regional train and bus services connecting major cities.



- **POLICE**

In Canada, the police are separate from government and from the military. Once you have found an accommodation, it is advised that you find a nearby police station and keep its number handy.

In case of an emergency in Canada, you can dial 911 and the police personnel will be available for your assistance.



- **SCHOOLING FOR YOUR CHILDREN**

For newcomers who to move to Canada with their family including children, an important aspect to consider is schooling for their children.

Each province has its own set of rules and regulations and it would be best if you try to understand the schooling system of the province that you are moving to. There are 3 main options for elementary and secondary schools in Canada –

- Public schools
- Private schools
- Homeschooling

Elementary and secondary schools in Canada typically start in late August or early September. The school year usually ends in late May or June. You can find various schools in your province and area and narrow down based on your preference and budget.

- **FILLING YOUR TAXES AS A NEWCOMER**

Understanding taxes is never easy and especially when you move to a new country and have to go through different terms and conditions.

After your first tax year in Canada, you are no longer considered a newcomer for income tax purposes. The Canadian government provides all the guidelines, updated each year for tax obligations.

But still for some people it is overwhelming to deal with numbers and all the intricacies. That's when we step in. You can easily get in touch with us and our expert team will guide you to file your income tax return in Canada.

- **CHILD TAX BENEFIT**

Many newcomers often make the mistake of assuming they are not entitled to the same tax benefits and credits as Canadians born and raised in this country. One such benefit is Child Tax Benefit. Canada Child Benefit or CCB as it is popularly known as is a tax-free monthly payment provided by the Government of Canada to eligible families to help with the cost of raising children under the age of 18.

It is an importance resource for many Canadian families as it helps to alleviate the financial burdens and focuses on the well-being of children across the country.

You can find out more about the program here - <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html>

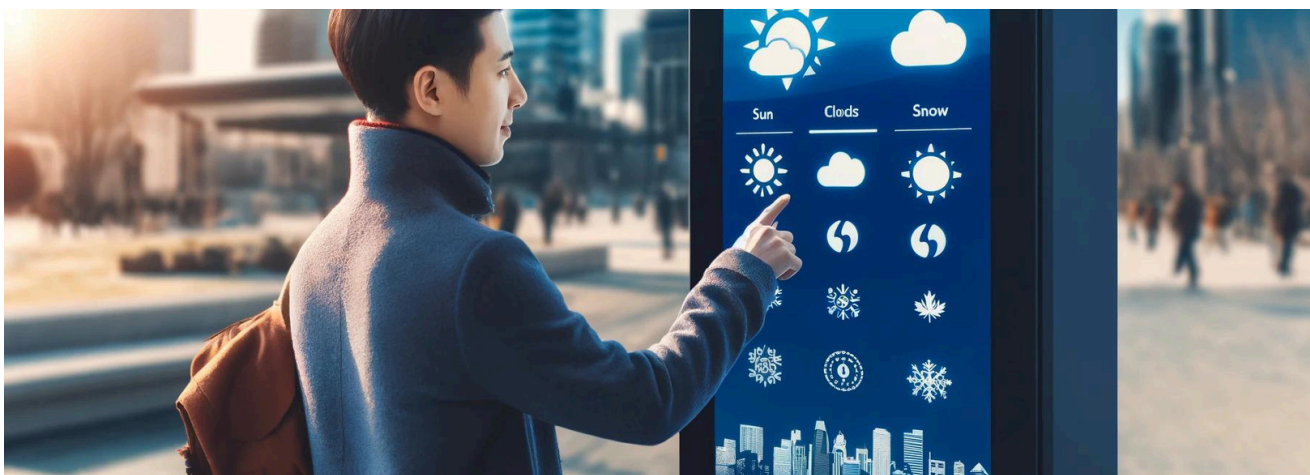
- **WEATHER**

The weather in Canada is usually characterized by freezing winters and in most parts sub-zero temperatures. Your usual winter wear will not suffice to bear the harsh weather conditions of Canada. So, before you arrive in Canada, it is advised that you read up about the weather conditions of the province that you are moving to.

Try and make the move during summer or spring months, so that your body gets time to adjust to the harsh winters.

- Short Summer (June – September)
- Fall (September - December)
- Winters (December – March)
- Spring (March – June)

You can get in touch with our team and we'll connect you to fellow Indians who can help you navigate the weather



- **BANK ACCOUNT**

An important thing that a lot of people forget to have on their arrival checklist is to have a bank account in Canada. Ideally you should open a bank account even before your arrival for the ease of processes. You will be able to move your money and get easily paid by your employer.

Some of the top banks in Canada that you can consider are –

- Toronto-Dominion Bank (TD Bank)
- National Bank of Canada
- Bank of Nova Scotia (Scotiabank)
- Bank of Montreal (BMO)
- Canadian Imperial Bank of Commerce (CIBC)
- Desjardins Group

You can get in touch with our team and we'll help you open your bank account here in Canada without any hassle.



- **PERMANENT RESIDENT CARD**

Having a valid PR Card is essential for Canadian permanent residents to maintain their status and facilitate hassle-free travel to and from Canada.

The important thing to remember is that you should receive your Permanent Residence Card from IRCC within two months of your arrival date in Canada. In case, you don't receive the card, you need to visit the IRCC office.

You can also get in touch with us and our team will guide you through the process and help you get your permanent resident card.



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