CANADA IMMIGRATION GUIDE

New Immigrant Success Guide

A Practical Roadmap for Building a Life in Canada

Whether you settle in Quebec or Ontario, this guide will help you make informed decisions about housing, schools, employment, education recognition, family life, and long-term financial planning.

Your Financial Security Advisors:

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What's Inside This Guide

Your complete roadmap to building a successful life in Canada

Chapter 1: Your First 30 Days in Canada

The most important steps to take immediately after arriving

Your first month in Canada sets the foundation for everything that follows. Completing these essential steps quickly will give you access to healthcare, banking, and government services.

Essential for Both Provinces

- ✅ Social Insurance Number (SIN) — Apply at Service Canada
- ✅ Bank Account — Required for direct deposit and bill payments
- ✅ Cell Phone Plan — Stay connected from day one
- ✅ Provincial Photo ID or Driver's License
- ✅ Permanent Resident Card — Confirm receipt or apply

🏥 RAMQ Registration

Register for Quebec's provincial health insurance as soon as you arrive. There is a 3-month waiting period — consider private insurance in the interim.

Website: ramq.gouv.qc.ca

🏥 OHIP Registration

Register for Ontario's provincial health insurance. There is a 3-month waiting period — private coverage is recommended during this period.

Website: ontario.ca/page/apply-ohip-and-get-health-card

Chapter 2: Choosing the Right City

Find the community that fits your lifestyle, budget, and career goals

Where you settle in Canada will significantly impact your quality of life, career opportunities, and cost of living. Here's a practical breakdown of the top cities for newcomers.

QUEBEC CITIES

Montreal

- Best for: Jobs, Universities, Public transportation, Multicultural communities

Average Rent: 1 Bedroom: $1,300–$1,800 | 2 Bedroom: $1,700–$2,400

Laval

- Best for: Families, Affordable housing, French-speaking environment

Longueuil

- Best for: Lower housing costs, Easy access to Montreal

Quebec City

- Best for: Lower cost of living, Strong French immersion, Government jobs

ONTARIO CITIES

Toronto

- Best for: Highest number of jobs, Diverse communities, Large professional networks

Average Rent: 1 Bedroom: $2,100–$2,800 | 2 Bedroom: $2,700–$3,800

Mississauga

- Best for: Families, Corporate jobs, Excellent schools

Ottawa

- Best for: Government positions, Bilingual opportunities, Safe neighborhoods

London & Windsor

- Best for: Affordable housing, Manufacturing jobs, Growing immigrant communities

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Chapter 3: How to Find Affordable Rentals

Trusted resources and red flags to watch for

Quebec Rental Websites:

- Centris.ca
- Kijiji
- Facebook Marketplace
- Rentals.ca

Ontario Rental Websites:

- Realtor.ca
- Rentals.ca
- Zumper
- RentFaster.ca
- Kijiji

⚠ ⚠️ Red Flags — Avoid landlords who:

- ❌ Ask for cash only
- ❌ Refuse to provide a written lease
- ❌ Request deposits before showing the unit
- ❌ Refuse to provide references

Chapter 4: Best Neighborhoods for Newcomers

Find your community — where people like you have already built roots

Montreal Neighborhoods:

Families: Saint-Laurent, Ahuntsic, Verdun, LaSalle

African & Arab Communities: Saint-Michel, Côte-des-Neiges, Parc-Extension

Latin American Community: Villeray, Côte-des-Neiges, Saint-Michel

Eastern European Community: Saint-Léonard, Anjou

GTA (Greater Toronto Area):

South Asian Community: Brampton, Mississauga

Chinese Community: Markham, Richmond Hill

Filipino Community: North York, Scarborough

Middle Eastern Community: Mississauga, Scarborough

Eastern European Community: Vaughan, Etobicoke

Latin American Community: Toronto West End, North York

Chapter 5: How to Evaluate a Good Neighborhood

Look beyond the listing — visit in person and check these factors

Safety

Check local police crime maps, visit during both day and night, and read community reviews online before committing.

Transportation

- ✅ Less than 15 min to public transit
- ✅ Grocery stores nearby
- ✅ Schools within walking distance

Family Amenities

- ✅ Parks & green spaces
- ✅ Libraries
- ✅ Recreation centers
- ✅ Medical clinics
- ✅ Daycares

Chapter 6: School System for Children

Understanding how education works in Quebec and Ontario

French Public Schools:

Children generally attend French school unless they qualify for English education.

School Boards:

- CSSDM
- CSS Marguerite-Bourgeoys
- CSS Pointe-de-l'Île

English Schools:

- English Montreal School Board
- Lester B. Pearson School Board

Public School Boards:

- Toronto District School Board (TDSB)
- Peel District School Board
- Ottawa-Carleton District School Board

How to Compare Schools:

- Graduation rates
- EQAO scores (Ontario)
- Special programs
- Language support
- STEM programs

Chapter 7: Educational Credential Recognition

Get your foreign qualifications recognized — don't delay this process

Many employers in Canada require proof of foreign credential equivalency. Starting this process early is critical, as it can take months or even years for regulated professions.

Ontario:

WES (World Education Services)

The most widely recognized credential evaluation service in Canada.

Website: [wes.org/ca](wes.org/ca)

Quebec:

Useful Organizations:

- MIFI Comparative Evaluation
- WES
- ICAS

Website: quebec.ca

⚠ ⚠️ Regulated Professions Require Licensing:

- Doctors
- Dentists
- Pharmacists
- Engineers
- Teachers
- Nurses
- Accountants

Start your equivalency procedures immediately — delays can cost you years of career advancement.

Chapter 8: Learning French and English

Language is your most powerful career tool in Canada

Quebec:

Learning French is one of the best investments you can make for career growth in Quebec.

Francisation Québec (Free Program):

- Full-time training
- Part-time courses
- Online learning
- Possible financial assistance

Ontario:

LINC Program (Language Instruction for Newcomers to Canada)

Free English language training for eligible newcomers. Classes are offered at various levels and schedules to fit your lifestyle.

Chapter 9: Finding Employment in Canada

The right platforms and industries to launch your Canadian career

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Canada's job market rewards persistence, networking, and the right tools. Use these resources to find opportunities that match your skills and experience.

Best Job Sites

Both Provinces

- Indeed.ca
- LinkedIn
- Job Bank Canada (jobbank.gc.ca)
- Glassdoor
- Monster

Quebec Specific

- Emploi Québec (emploiquebec.gouv.qc.ca)
- Jobillico

Ontario Specific

- Ontario Job Bank
- Employment Ontario

High Demand Industries

Quebec

- 🏥 Healthcare
- 🏗️ Construction
- 🚛 Transportation
- 🔧 Skilled Trades
- 💻 Information Technology

Ontario

- 🏥 Healthcare
- 💰 Finance
- 💻 Technology
- 📦 Logistics
- 🏭 Manufacturing
- 🏗️ Construction

> 💡 **Pro Tip:** Networking accounts for up to 70% of job placements in Canada. Join professional associations, attend industry events, and connect with people in your field on LinkedIn.

Chapter 10: Affordable Food Strategies

Smart shopping can save your family $300–$800 every month

Best Budget Grocery Stores:

Quebec: Maxi, Super C, Walmart, Costco

Ontario: No Frills, FreshCo, Food Basics, Walmart, Costco

Smart Shopping Tips:

Weekly Savings Apps: Flipp, Reebee

Buy More Of:

- ✅ Rice, Pasta, Frozen vegetables, Beans, Bulk foods, Store brands

Limit:

- ❌ Restaurant meals
- ❌ Convenience stores
- ❌ Food delivery apps

> 💰 **Potential Family Savings:** $300–$800 per month by shopping smart

Chapter 11: Child Benefits & Family Support

Canada offers generous financial support for families with children

Canada Child Benefit (CCB):

A tax-free monthly payment from the federal government for eligible families. Depending on your family income, this can amount to several thousand dollars annually — a significant boost for newcomer families.

Quebec Family Benefits:

Additional provincial support is available through Retraite Québec. Quebec families may receive supplemental payments on top of the federal CCB.

Ontario Benefits:

Ontario offers additional childcare and family support programs through provincial and municipal programs. Check with your local municipality for available subsidies and services.

Chapter 12: Building Wealth & Buying a Home

A step-by-step financial roadmap from arrival to homeownership

Financial success in Canada is built systematically. Follow this timeline to go from newcomer to homeowner and long-term investor.

Phase 1 - Year 1: Build Your Foundation

- Secure stable employment
- Build your credit score (get a secured credit card)
- Create an emergency fund

Goal: Save 3–6 months of living expenses

Phase 2 - Years 2–5: Open Your Investment Accounts

- FHSA (First Home Savings Account) — Tax-deductible contributions + tax-free growth for future home buyers
- TFSA (Tax-Free Savings Account) — Tax-free investment growth, flexible withdrawals
- RRSP (Registered Retirement Savings Plan) — Tax deductions + retirement savings
- RESP (Registered Education Savings Plan) — Education fund for children with government grants

Phase 3 - Home Purchase Example:

Property Price: $500,000

Minimum Down Payment: $25,000 (5%)

Recommended Down Payment: $50,000–$100,000

A larger down payment significantly reduces your monthly mortgage payments and total interest paid.

Phase 4 - Years 5–10: Maximize & Grow

- Purchase property
- Maximize TFSA, RRSP, FHSA contributions
- Build retirement savings
- Fund children's post-secondary education through RESP

📞 Ready to start your financial journey? Contact your Financial Security Advisors:
Catalin Ivan & Carrie Moyle
NextLevelFinance.ca

Chapter 13: Settlement & Newcomer Organizations

Free professional support is available — use it from day one

Quebec:

- PROMIS — Employment and settlement services
- Centre Social d'Aide aux Immigrants — Social support and integration
- Carrefour BLE — Community resources and employment assistance

Ontario:

- COSTI Immigrant Services — Comprehensive settlement support
- YMCA Newcomer Services — Employment, language, and community programs
- ACCES Employment — Job search and career development
- Catholic Crosscultural Services — Settlement and employment assistance

Chapter 14: A Realistic Success Plan

Your 10-year roadmap to stability, prosperity, and belonging in Canada

1 **Milestone 1 - First 90 Days:**

- Obtain SIN and health coverage
- Open bank accounts
- Find temporary housing
- Start language training

2 **Milestone 2 - First Year:**

- Secure employment
- Build Canadian credit history
- Expand professional network
- Start saving consistently

3 **Milestone 3 - Years 2–5:**

- Complete credential evaluations
- Advance your career
- Save for a home
- Invest systematically

4 **Milestone 4 - Years 5–10:**

- Purchase property
- Maximize TFSA, RRSP, FHSA
- Build retirement savings
- Support children's post-secondary education

🌟 The immigrants who succeed fastest in Quebec and Ontario focus on five priorities:

1. Learning the local language
2. Choosing housing near employment and transit
3. Getting foreign credentials recognized quickly
4. Building strong professional networks
5. Saving and investing from the first paycheck

A disciplined family earning a moderate income can achieve home ownership, financial stability, and educational opportunities for their children within 5–10 years of arriving in Canada.

Chapter 15: Refugee Claimants & Asylum Seekers

Your rights, resources, and path to financial security — even before a final decision

A refugee claimant (asylum seeker) is a person who has requested protection in Canada and is waiting for a decision. While waiting, you have important rights and access to essential services.

Your Rights While Waiting

Legal Rights:

All people in Canada are protected by the Canadian Charter of Rights and Freedoms, regardless of immigration status. You have the right to legal representation and may qualify for legal aid.

Health Care:

Refugee claimants may be covered by the Interim Federal Health Program (IFHP), providing access to essential medical services.
Quebec: PRAIDA
Ontario: Access Alliance, FCJ Refugee Centre, COSTI

Work Rights:

Most refugee claimants can apply for an open work permit after filing their claim. No work-permit fees for eligible claimants.

- ✅ Earn income legally
- ✅ Build Canadian work experience
- ✅ Develop a professional network
- ✅ Improve language skills

Education Rights:

Children can attend public elementary and secondary schools while a refugee claim is pending — no study permit required for K-12.

- Language support
- Integration programs
- Counseling services
- Academic assistance

Housing Resources

Quebec:

- PRAIDA (Montreal) — Housing referrals, health services, settlement support, school registration
- YMCA Quebec — Immigrant and refugee settlement assistance
- Welcome Collective — Assists newcomers in the Montreal area

Ontario:

- COSTI Immigrant Services — Housing support, employment services, language training
- FCJ Refugee Centre (Toronto) — Shelter referrals, legal referrals, employment support
- Catholic Crosscultural Services — Settlement and employment assistance

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Financial Services for Refugee Claimants

You can start building financial security even before your claim is decided

Banking & Investing — What You Can Access

Bank Account:

Yes — most major Canadian banks allow refugee claimants to open accounts with acceptable immigration and identification documents.

Social Insurance Number (SIN):

If authorized to work, refugee claimants can obtain a temporary SIN (often beginning with digit 9), enabling legal employment and access to financial services.

TFSA:

Individuals who are Canadian tax residents, at least 18 years old, and have a valid SIN can open a TFSA — including many holders of temporary SINs. The most flexible savings vehicle for newcomers.

Financial Priorities — Three Phases

Phase 1 - Survival (First Year):

- Focus: Stable housing, work permit, employment income, language training, emergency savings
- Target: $1,000–$5,000 emergency fund

Phase 2 - Stability (Years 1–3):

- Focus: Improving income, credit history, professional certification, TFSA savings
- Target: 3–6 months of expenses saved

Phase 3 - Long-Term Security (After Protected Status):

- Focus: Increase investments, open/maximize FHSA, contribute to RRSP, save for property, create RESP for children

💡 **Special Advice for Refugee Claimants:**

1. Learn English or French quickly
2. Find legal employment as soon as authorized
3. Avoid high-interest debt
4. Build a Canadian credit history
5. Save a portion of every paycheque
6. Seek free settlement services immediately
7. Start investing only after establishing an emergency fund

Even before obtaining permanent residence, many refugee claimants can legally work, study, use banking services, build credit, save money, and begin laying the foundation for long-term financial success in Quebec or Ontario.

YOUR NEXT STEP STARTS HERE

Ready to Build Your Future in Canada?

You don't have to navigate this journey alone. Our financial security advisors specialize in helping newcomers like you build wealth, protect their families, and achieve their Canadian dream.

Your Financial Security Advisors

Catalin Ivan & Carrie Moyle

Specialists in newcomer financial planning for Quebec and Ontario

Get Your Free Consultation

NextLevelFinance.ca

We help you with:

- ✅ Life & Disability Insurance
- ✅ Investment Planning (TFSA, RRSP, FHSA, RESP)
- ✅ Mortgage & Home Buying Strategy
- ✅ Retirement Planning
- ✅ Family Financial Protection
