

# Your settlement plan

Based on your answers, this information can help make your transition to life in Canada easier.

## Instructions

Your personalized settlement plan can help you get the best possible start on your new life in Canada.

The plan is broken down into checklists for your first few weeks and first few months. It also has other personalized information by topic, such as Money, Connecting, and Culture. **[View the entire plan on a single page \(http://www.cic.gc.ca/lctvac/english/PV0009\)](http://www.cic.gc.ca/lctvac/english/PV0009)**.

**[Print \(PR0009\)](#)** or **[email \(EA0001\)](#)** your plan so that you have a copy. If you leave this settlement plan inactive for more than 20 minutes, you will not be able to come back to your answers. You will need to start again.

## Your profile

Below are your answers to the Living in Canada questionnaire. You should make sure they are correct. If any answer is wrong, use the back button to make changes. When you make changes to your profile, your settlement plan will be updated.

Make sure you print or email yourself this plan so that you can refer to it later.

### **You have identified yourself as:**

- from CHINA
- in Canada for less than one year
- in British Columbia
- having a child under 18 living with you
- having health concerns
- **You do not identify as a permanent resident, a refugee, a temporary foreign worker, a live-in caregiver, or a student.**

### **Your needs include:**

- finding a place to live
- improving your language skills
- finding a job
- getting a bank account
- getting a social insurance number
- getting a health card

## Your first weeks in Canada

Here are some important steps that you should take in your first few weeks to start your life in Canada.

- **Apply for Canadian photo identification** (<https://www.welcomebc.ca/Start-Your-Life-in-B-C/First-Few-Days/Get-Identification>), such as a driver's licence, which you should carry with you at all times.
- **Apply for a Social Insurance Number (SIN)** (<http://www.servicecanada.gc.ca/eng/sc/sin/>), a nine-digit number that you need to get a job in Canada.
- **Apply for a public health insurance card** (<http://www.welcomebc.ca/Live/find-services/healthcare.aspx>) to get taxpayer-funded health care. In British Columbia, this is called a Services Card. Your work or study permit must be valid for at least six months or you must be a permanent resident to be eligible for a Services Card.
- In provinces such as New Brunswick, Quebec, Ontario, and British Columbia you may not be able to get public health insurance coverage right away. **Apply for private health insurance for that time.** (<http://www.cic.gc.ca/english/newcomers/after-health.asp>)
- Plan where you will stay during your first days in Canada. See if you can stay with family or friends or book a hotel in a central location if you need temporary housing.
- **Rent or buy a home or explore other housing options.** (<https://www.cmhc-schl.gc.ca/en/co/index.cfm>)
- **Open a Canadian bank account and apply for a credit card** (<http://www.fcac-acfc.gc.ca/eng/resources/publications/yourRights/Pages/OPENINGA-Ouverture.aspx>) to begin to establish your credit history in Canada. This will make it easier for you to get a loan or mortgage in Canada.
- **Exchange your money for Canadian currency.** (<http://www.cic.gc.ca/english/newcomers/after-money.asp>) at any Canadian bank. Most businesses in Canada accept Canadian money or a credit card.
- Get a map of your area and find out about public transportation.
- **Contact a school or school board to register your children in school.** (<http://www.bced.gov.bc.ca/apps/imcl/imclWeb/Home.do>)

## Your first months in Canada

By now, you should have Canadian identification documents, a place to live, and a Canadian bank account. Here are some other important steps that you should take during your first few months to make sure that you are well prepared to live in Canada.

If you already know one of Canada's official languages, take steps to practice and improve your language skills in a second official language.

- Explore your options for **telephone or internet service.** (<http://www.cic.gc.ca/english/newcomers/after-housing-comms.asp>)

- **Learn about your health care options in British Columbia.**  
(<http://www.welcomebc.ca/Live/find-services/healthcare.aspx>)
- **Immunize your children against 13 serious vaccine-preventable diseases. You can get vaccines at no cost when you show your provincial health card.**  
(<http://immunizebc.ca/get-vaccinated>)
- **Apply for the Canada Child Tax Benefit** (<http://www.cra-arc.gc.ca/bnfts/cctb/menu-eng.html>), a tax-free monthly payment for eligible families to help them with the cost of raising children under age 18.
- **Apply for the sales tax credit** (<http://www.cra-arc.gc.ca/bnfts/gsthst/menu-eng.html>), a tax-free payment that helps individuals and families offset all or part of the sales tax that they pay.
- Use the **Planning to work in Canada? workbook**  
(<http://www.cic.gc.ca/english/resources/publications/index.asp>) to gather information about living and working in Canada.
- Use **Job Bank** (<http://www.jobbank.gc.ca/home-eng.do?lang=eng>) to find a job or get a report with information about the job you are interested in. Find out if it is regulated or unregulated.
- **Get your foreign education and work credentials recognized**  
(<http://www.cic.gc.ca/english/newcomers/credentials/index.asp>) so you can find a job in your field.



## Culture, laws, rights

As a new immigrant to Canada you should know about Canada's history, the land, climate, people, government, and laws and justice. You should understand both the rights and responsibilities of the people who live here.

### Resources

- **Get to know Canada, its weather, culture, and laws**  
(<http://www.cic.gc.ca/english/newcomers/before-canada.asp>)
- **Understand how to adjust and adapt to a new culture and country.**  
(<http://www.cic.gc.ca/english/newcomers/after-life.asp>)
- **Know your rights as a temporary worker in Canada**  
(<http://www.cic.gc.ca/english/work/tfw-rights.asp>)
- **Welcome to Canada: What you should know**  
(<http://www.cic.gc.ca/english/resources/publications/welcome/index.asp>)
- **Read the guidebook to becoming a Canadian citizen**  
(<http://www.cic.gc.ca/english/resources/publications/discover/index.asp>)
- **Learn more about living in British Columbia** (<http://www.welcomebc.ca/Live/index.aspx>)

## Housing



Even if you are already living in Canada, there are many resources that can help you learn more about cost of living, choosing a city or town, and renting or buying a home.

## Resources

- **Choose the city or town where you will live**  
(<http://www.cic.gc.ca/english/newcomers/before-city.asp>)
- **Understand how much it costs to live here**  
(<http://www.cic.gc.ca/english/newcomers/before-cost.asp>)
- **Learn more about what francophone communities have to offer**  
(<http://www.cic.gc.ca/english/newcomers/francophone/index.asp>)
- **Decide whether you should rent or buy a home** (<http://www.cmhc.ca/ourhome/>)



## Working

Finding the job you want can take time. You may need to learn new job search skills, create a new group of contacts and find out what Canadian employers want.

You may need to have your foreign credentials recognized so that you can be certified, licensed or registered to work in a regulated occupation.

## Resources

- **How to apply for a Social Insurance Number so that you can work and get access to government services** (<http://www.servicecanada.gc.ca/eng/sc/sin/index.shtml>)
- **Planning to work in Canada? An essential workbook for newcomers**  
(<http://www.cic.gc.ca/english/resources/publications/index.asp>)
- **Learn what you can do to prepare for working in Canada**  
(<http://www.cic.gc.ca/english/newcomers/work/index.asp>)
- **Think about looking for a job outside your occupation if you cannot find work.**  
(<http://www.cic.gc.ca/english/newcomers/credentials/next-steps.asp>)
- **Find out if your occupation is regulated or unregulated. You may need to get your credentials recognized to find work**  
(<http://www.cic.gc.ca/english/newcomers/credentials/index.asp>)
- **Use the Working in Canada Tool to get information on the Canadian job market**  
([http://www.jobbank.gc.ca/occupation\\_search-eng.do](http://www.jobbank.gc.ca/occupation_search-eng.do))



## Language

Canada has two official languages: English and French. Strong skills in one or both of these languages are very important to your success in Canada.

There are a number of ways that you can improve your language skills on your own (e.g., library or internet resources).

## Resources

- **Understand why learning English or French is so important** (<http://www.cic.gc.ca/english/newcomers/after-education-language.asp>)
- **Find language training in Canada** (<http://www.cic.gc.ca/english/newcomers/live/language.asp>)
- Use this **online self-assessment tool** (<http://clb-osa.ca/>) if you are interested in assessing your English language skills before you take a formal language test



## Identification

Individuals and families in Canada have access to many important services. Two (2) important documents are needed to access these services:

**Social Insurance Number:** This is a nine-digit number that is needed to work in Canada or receive government benefits.

**Provincial/territorial health insurance card:** This card gives you access to Canada's taxpayer-funded healthcare system.

## Resources

- **Know what identification you should carry when you are traveling outside of Canada** (<http://www.cic.gc.ca/english/newcomers/after-life-id.asp>)
- **Find out how to apply for a Social Insurance Number so that you can work and get access to government services** (<http://www.servicecanada.gc.ca/eng/sc/sin/index.shtml>)
- **Learn more about health care in Canada and how to apply for a health insurance card from your province or territory** (<http://www.cic.gc.ca/english/newcomers/after-health.asp>)



## Health

Canada's health insurance system is tax-payer funded. It is designed so that all residents of Canada have access to health care. To access health care under this system you must have a health card issued by the government of the province or territory where you live.

Residents in some provinces (British Columbia, Ontario, Quebec and New Brunswick) must wait up to three months before they can get a health card to get coverage under the government health insurance plan in that province. If you are going to live in one of these provinces, make sure you have private health insurance for this waiting period.

Use these links to find more information on health care services in Canada.

## Resources

- **Learn more about health care in Canada and find out how to apply for a health insurance card from your province or territory** (<http://www.cic.gc.ca/english/newcomers/after-health.asp>)

- **Understand why finding a doctor and a dentist is important to your health.**  
(<http://www.cic.gc.ca/english/newcomers/after-health-doctor.asp>)
- **Find out how to get immunizations free of charge for children**  
(<http://www.cic.gc.ca/english/newcomers/after-health-immunization.asp>)

## Family

Your family may have different needs depending on your stage of life and if you have children. Education and tax benefits are just two things you may need to know about.

All children and youth in Canada have access to taxpayer-funded elementary and secondary education at public schools. There are also private elementary and secondary schools that charge tuition fees.

If you are enrolling your children in a Canadian school for the first time, the school or school board may assess them to determine what level they should be placed at and whether they need more support.

## Resources

- **Help your children become educated by knowing how education in Canada works**  
(<http://www.cic.gc.ca/english/newcomers/after-education.asp>).
- **Learn how to choose a school for your child**  
(<http://www.cic.gc.ca/english/newcomers/before-education-schools.asp>)
- **Learn about getting married in Canada**  
(<http://www.servicecanada.gc.ca/eng/lifeevents/marriage.shtml>)
- **Learn about having a baby in Canada**  
(<http://www.servicecanada.gc.ca/eng/lifeevents/baby.shtml>)
- **Learn about raising a family in Canada**  
(<http://www.servicecanada.gc.ca/eng/lifeevents/family/index.shtml>)
- **Understand the laws that may apply to your family**  
(<http://www.cic.gc.ca/english/newcomers/before-laws.asp>)
- **Apply for the Canada Child Tax Benefit, a tax-free monthly payment made to eligible families to help them with the cost of raising children under age 18**  
(<http://www.servicecanada.gc.ca/eng/goc/cctb.shtml>)

## Money

The cost of living varies greatly in Canada, depending on the province or territory where you live. Cost also varies between big cities and rural areas. It is usually less expensive to live in a smaller city or town.

Open a bank account as soon as possible after you arrive in Canada.

## Resources

- **Understand how much it costs to live here**  
(<http://www.cic.gc.ca/english/newcomers/before-cost.asp>)
- **Learn more about money and banking** (<http://www.cic.gc.ca/english/newcomers/after-money.asp>)
- **Learn how to manage the debt you might have**  
(<http://www.servicecanada.gc.ca/eng/lifeevents/debt.shtml>)



## Connecting

Connecting with others in your new community is an important step in the settlement process. Making new friends and contacts will help you feel at home in Canada. It will help you advance your professional goals by creating a network of people that can support you in your search for work. There are many different ways in which you can connect with others in your new city or town.

Immigrant-serving organizations, local libraries or community centres may offer activities or workshops to help you meet new people. Contact them to find out if they offer conversation or cooking clubs, workshops or even movie nights.

Many communities offer recreational programs for families. Find out more by visiting the website of your city or town.

## Resources

- **Find out how volunteering in Canada can help you find a job or expand your social network** (<http://www.cic.gc.ca/english/newcomers/credentials/next-steps.asp>)

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