



5 THINGS I WISH I KNEW BEFORE MOVING TO CANADA

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A practical handbook for anyone seeking to immigrate to Canada, offering essential guidance on how to best prepare for the journey.



PREPARATION AND DOCUMENTATION

Before arriving to Canada, it's essential to prepare. This includes organizing documents like passports, educational diplomas, and medical records. Additionally, having pre-arrival settlement services arranged can significantly smooth your transition. These services are often free for Permanent residence and provide vital information and resources to help you settle in Canada. But the most important are not only your main documents. The documents that can save you tons of money and effort are:

- Letters from previous landlords
- Employment references and
- A letter from previous insurance vehicle companies

Letters from Previous Landlords

You will find it very difficult to rent your first apartment. To do that, your future landlord will ask for your credit history – whether you have a job or previous landlord references. Often, you will need to have a guarantor (ex. a friend of yours, more established in the city). Before coming to Canada it's important to find people from your community and get in touch with them. Engage in community groups that you are coming to Canada and what your plans are. Ask for advice about which area to live in and how to find an apartment or a job. Take that information, study it, and make sure it is all accurate and up to date. Stay away from negative and unambitious people.



Employment References

Landing your first job in Canada is not easy and you may experience a lot of challenges.

The job search in Canada might take longer than you expect, especially if you're seeking a position in your professional career field. It's advisable to bring enough funds to support yourself for the first few months. You might also consider taking a non-career job temporarily while you continue your job hunt. Be prepared. Letter of previous employer will be your gold. Make your resume as per the Canadian standards and prepare several cover letters. Get to know the job market and search for a job in the well-known job websites:

<https://www.jobbank.gc.ca/home;>

https://allstarjobs.ca/users/sign_in;

<https://ca.indeed.com/;>

Create a LinkedIn profile and actively search for work in your professional area. Be prepared that in the beginning, you may need to start with an entry-level job. In my country, I was a senior accountant, with a lot of experience in finance. However, my first job in Canada was a cashier in Walmart. Only after 18 months, I was able to move to the accounting field.



Use your first job to meet new people, get to know other Canadians, experience new cultures, and improve your language knowledge. Don't be stressed out. Work to find a better job, but try to remain optimistic.

Don't stick around too much at your first job, which will likely be low-paid and not related to your education and experience. Work hard to find your way to your desired work position.

Try to make new friends, get to know as many people as possible, and tell all of them about your education and work experience. In Canada, the easiest way to find a job is to be referred by a friend of yours. Yes! This is very common and there is nothing wrong with it. Try to find other people who are already working in your desired field and get in touch with them. You will be surprised how quickly friends can help you with referrals to potential future employers.



To start a business in Canada, it's very easy and the system sets you up for success. As of the most recent data, about 17.2% of the people in Alberta are self-employed (15% in Canada) as per Statistics Canada.

If you can't find an employer, you can make yourself your own employer. Most of the trades, IT, accounting, etc. are way better paid if you are self-employed or you incorporate your own company.

As self-employed, what you need to do is to pay your taxes when the tax season comes – February to June every year. That is how simple it is.

Letter from Previous Insurance Vehicle Companies

In Canada, you need to be a driver. Yes, that is necessary, and it's not really an option. To be able to go to work, to do your grocery shopping, to pick up your children from daycare and school and all your everyday needs, you need to have your driver's licence and a car. It's a good idea to check if your country has an agreement with Canada so that you can transfer your driver's licence to a Canadian one. If not, you have to pass a driver's test to receive a Canadian driver's licence. That takes time and also costs money.

When you purchase your first car – you have to pay insurance and the rate will depend on your driver history and if you had any previous claims. As a newcomer, you will be considered with 0 years of experience and will have the most expensive insurance rates. Even if you have 20 years of driver history from back-home, in Canada you are considered a new driver.

There is a way on how to work that out – get a letter from your previous insurance company and make sure it says you are a perfect driver for the last 6 years. Then show that to your new Canadian insurance company. Believe me, that will save you thousands of \$.





FINANCIAL PREPARATION

Opening a bank account before you arrive to Canada can be highly beneficial. It allows you to transfer funds directly and provide proof of funds upon arrival, which is often required. Understanding the cost of living in different cities and managing your budget accordingly is also crucial. The cost of living can vary significantly between cities like Toronto and Montreal to Edmonton.

- Credit history – when you arrive you won't have any credit history, so it is difficult to rent an apartment, or buy a car. You will start from the middle and go up or down. You need to pay your credit card every month on time. Then your score will go up. This is very important for your future rent of apartment, when you buy your first car, or first home.
- Cost of living – check and make sure you know how much the rent of your first home is. For Edmonton area – the minimum wage now (May 2024) is \$15.00. For a full-time job at the minimum salary for a month, you will receive \$2,400.
- The cost of renting a one-bedroom apartment is approximately \$1,200.



Before you move to Canada research the cities and decide which city and province you want to live in. The next step is to check the cost of living and the average of salary. This way you can ensure you can afford to live in that specific city. Some areas of the city have high crime rates and are not desirable to live in. Before you jump in at the first “best” deal for an apartment, check the area and make sure you are not in the worst part of the city to live in. It is not a nice feeling to arrive in Canada after months or years of the immigration process and to find out that you live in an unsafe neighbourhood. For Edmonton, the best parts of the city to live in are southwest, west, and northeast. You can also check out the closest small cities around Edmonton if that is where you prefer to settle. The best neighbourhoods which are considered their own “cities” are Beaumont, Leduc, Sherwood Park, and St. Albert. They are the most desirable than Edmonton, as they are small with walking areas and great outdoors. The crime rate is way lower and the community is stronger.



HOUSING AND ACCOMODATION

Planning your accommodation is vital. Whether you need temporary housing when you first arrive or are looking for something more permanent, understanding your options and the associated costs will help you make better decisions. Researching different areas and their rental markets will help you find a place that suits your needs and budget. In 2023, Canada implemented a ban on foreigners to prevent them from purchasing properties. The new regulations prohibit the purchase of residential property by foreign investors who are not Canadian citizens or permanent residents. You need to be a PR or Canadian citizen to purchase a property in the county. The law is expected to last till 2027. There are exceptions of that law if you prove that you will live permanently in Canada.





HEALTHCARE

You are covered from the first day you live as a worker, student, or permanent resident. Healthcare is free, but it is something we pay for with our taxes each year. In Canada, the tax rate is high, so a portion of our taxes covers the free healthcare we receive in the year. If you need to see a doctor or get a prescription, those services are free of charge. However, if you need to buy any medication, there is a portion that you need to pay out of pocket that is not covered by the free healthcare. Some companies have a great health plan for their employees which covers your medication, prescription glasses, massage and many more services.





CULTURAL ADJUSTMENTS AND COMMUNITY

Understanding Canadian culture and the local way of life will help you integrate more smoothly. Canada is known for its diversity, and while you can retain your cultural values, embracing some Canadian customs and learning one of the official languages, English or French will help in your daily life and interactions. It's also helpful to familiarize yourself with Canadian norms such as the importance of building a credit history and the expected etiquette like tipping in a restaurant. You will speak English all over Canada with the exception of Quebec, where the official language is French.

Common questions people ask

How safe is Canada? Canada is a safe country to live in and to raise your family. You just need to stay away from the wrong neighbourhoods. Make sure to research the neighbourhoods in the area and pick the best option for you and your family.

What is the weather like in Canada? Canada is a really big country so it depends on where you are. Make sure you research before you come. Canada has a massive land area. From Vancouver to Montreal, the weather can be the completely opposite. However, no matter which province you decide to live in, you will always have a winter season. Make sure you are prepared for it as temperatures can get really low, sometimes as low as -25C.

MY ADVICE FOR YOU



- Immigration is difficult but do not lose your confidence. It can be very stressful and may feel depressing at times. It is a huge challenge. Even the most ambitious person can get very stressed. To overcome that feeling, focus on practicing positive affirmations, follow social media pages that make you feel relaxed and happy, and don't strive for perfection. You can make mistakes and that is normal, but don't compare yourself to others, especially with people who have been living in Canada for a long time. Everyone has a different experience. Focus only on the things you can change. Surround yourself with supportive and positive people. Sticking with the wrong people can ruin your whole new life in Canada.
- Don't borrow too much money. You can easily get credit cards, but you will need to pay all of that money later. This will lead to a bad credit score, which is something very important when you are ready to buy a home one day. Don't overuse your credit card and don't get large loans.
- You need to invest and save money. This is the best way to build your life. You need to have a down payment to buy your first home.
- Do not stick to your own community too much. Surround yourself with other local Canadian people so you can improve your English. You need to adapt to the culture, to make connections which can help you to succeed. Go outside of your comfort zone and meet other people from other countries. Get to know other communities. All of us are immigrants to Canada.

MY ADVICE FOR YOU



- Make sure to stay active. There are a lot of sports activities, beautiful outdoor areas, and parks.
- Do not accept the first lowest paid job offer, you can be stuck in it for way too long. You can lose your self-esteem. Be more ambitious and fight actively for the life you deserve. You made the choice to leave your country and Canada is a country of opportunity. Ask for help. Your mental health is really important. There are multiple organizations that can help, as well as communities, and even your friends. Don't face all the struggles on your own.
- Don't assume the system works the same way as back home. Do all your research. It is very important that you do the research yourself, and although it may take hours, it will be worth it in the end. Reach out to other people and ask them questions, but don't take their word just like that. Check all your resources, sometimes the information can be outdated, or it can vary from province to province.
- Driving is very important. You need to be able to drive and have a car to go to work, go shopping, or pick up your children. This is a necessity, not an option.
- The hard truth is that immigrants make less money than Canadians in the beginning. You may need to evaluate your education to a Canadian one, or even study again if your education is not accepted in Canada. It's very common for immigrants to be more successful, as they are way more motivated to achieve their dream profession, or desired work.



FEELING STUCK IN THE IMMIGRATION PROCESS?

As experienced immigration consultants, we're dedicated to guiding you every step of the way. From ensuring your application is meticulously prepared to optimize your chances for approval, our personalized services are designed to make your visa application journey as smooth and stress-free as possible.

If you would like some guidance or help with your immigration process then you can book a Personal Consultation with us. During this session, you'll receive an eligibility assessment, detailed application process guidance, and personalized advice tailored to your unique situation. Whether you're looking to overcome specific challenges or seeking comprehensive support for your application, this consultation offers the in-depth insights and strategies you need.

