

FINDING YOUR WAY!

A Newcomers guide



YWCA

H A L I F A X

A TURNING POINT
FOR WOMEN

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ABOUT THIS GUIDE

Find Your Way is a guide to help you identify the necessary steps and procedures to follow as you settle into your new home in Nova Scotia, including information about: the protection of SIN, health and medical procedure, all you need to know about taxes.

This is a great guide that is useful not just to immigrants but also temporary foreign workers and migrants – and actually could be helpful even for Canadian-born people!

An important fact about this guide: newcomers made it! That means that the people who made this guide have gone through the experiences you may be going through now. They identified what was important for them to know when they first arrived, the steps that they took and the lessons they learned and wrote this guide to make it easier for others as they arrive in Nova Scotia.

We hope this helps you get settled and feel comfortable in your new home!

**This guide is funded by Nova Scotia
Office of Immigration**



1

SOCIAL INSURANCE NUMBER (SIN)

A SIN is a unique nine-digit number provided by the Federal Government.

WHY?

You will need this number to work in Canada or to apply for Government benefits and programs. You will need it for all of your family members, even children.

WHEN?

You can get the SIN number as soon as you arrive in Canada.

WHERE?

Nearest Service Canada office. If your documents are in order, you will be given your SIN number immediately.

DOCUMENTS REQUIRED

- 1) Permanent Residents – PR card/COPR
- 2) Temporary Residents – Work Permit / Study Permit / any document that shows you are authorised to work in Canada.

FOR MORE INFORMATION

Visit www.servicecanada.gc.ca/eng/sc/sin or Call 1-800-206-7218 (select option 3)

Protect your SIN from inappropriate use, fraud and theft - only provide your SIN where it is required.

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HEALTH CARE

Canada's health care system is a group of socialized health insurance plans that provides coverage to all Canadian citizens, Permanent and Temporary residents. It is publicly funded and administered on a provincial or territorial basis, within guidelines set by the federal government. Costs are paid through funding from income taxes. With a few exceptions, all citizens qualify for health coverage regardless of medical history, personal income, or standard of living. Restrictions may apply to some newcomers depending on your immigration status.

To verify your situation visit:

<https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care.html>

MSI - HEALTH CARDS

Residents of Nova Scotia are covered for medical expenses under the Medical Services Insurance Program, also known as MSI. The province also offers residents the Hospital Insurance Program, which covers hospital related costs. There is very limited medical coverage for Nova Scotians travelling out of province.

WHY?

Health cards must be presented to health care providers before receiving insured health services.

WHEN?

You can get the Health Card as soon as you arrive in Nova Scotia.

WHERE?

Your nearest MSI Office. Applications are assessed on an individual basis and soon after the application is processed, health cards are issued for each family member immediately.

WHO?

Permanent Residents, Work permit holders with a validity for a minimum of 12 months, Students with Study Permit that is valid for a minimum of 12 months can apply for coverage the first day of their thirteenth month in Nova Scotia.

DOCUMENTS REQUIRED - PERMANENT RESIDENTS

1. PR card/COPR
2. Proof of Address

DOCUMENTS REQUIRED - TEMPORARY RESIDENTS

1. Work Permit / Study Permit / any document that shows you are authorised to work in Canada
2. Address Proof
3. Declaration Form

Protect your Health Card from inappropriate use, fraud and theft. If your card is lost, stolen or damaged, or to report changes such as new address, birth, adoption, death, marriage, divorce, or legal separation, contact MSI. There is a \$10.00 fee to replace a lost or stolen card.

WHAT SERVICE IS COVERED WITH THE MSI CARD AND WHAT ISN'T COVERED?

	Covered?
Medically necessary hospital, doctor (medical), dental and optometric services (with restrictions)	✓
Standard level accommodations and meals in hospital	✓
Medically necessary nursing services	✓
Laboratory and other diagnostic services if medically necessary (e.g. x-rays, MRIs, CAT scans, etc.)	✓
Physiotherapy if performed in a hospital	✓
Costs incurred within a hospital are covered by MSI	✓
Surgical removal of impacted teeth	✓
Routine dental for kids under the age of 14	✓
Oral and maxillary facial surgeries when medically necessary and done in a hospital	✓
One eye examination every two years for residents under the age of 10 or over the age of 64	✓
Vision care (e.g. glasses, contact lenses and eye examinations for residents aged 10 to 64)	✓
Coverage for one routine eye examination every two years for residents under 10 years old or aged 65 and up	✓
Ambulance services	✗
Transportation between medical facilities	✓
Routine dental services (e.g. cleanings, fillings, scaling's, etc.)	✗
Prescription medications if you are under the age of 65	✗
Durable medical equipment such as crutches or wheelchairs	✗
Hearing aids	✗
Difference in cost between standard hospital rooms and semi-private and private rooms	✗
Cosmetic surgery	✗

FOR MORE INFORMATION

Visit <https://novascotia.ca/dhw>. Call toll free in Nova Scotia: 1-800-563-8880 or (902) 496-7008 or e-mail MSI@medavie.ca

To get a family doctor - Call 811 or contact your nearest community health centre. Check your nearest Walk-In Clinic to see a doctor without prior appointment.

HOW TO CHECK WITH A DOCTOR?

Community Clinics:

These offer **after hours service/ holiday service/home visits** to their patients. **For more information** check your nearest community clinic.

The NS Health Authority Community Health Teams:

These offer **free wellness programs** and wellness navigation services in your community. The range of programs and services offered by each Community Health Team are shaped by what we have heard citizens need to best support their health.

For more information visit

<http://www.nshealth.ca/service-details/Community%20Health%20Teams>

Family Pharmacare:

All permanent residents of Nova Scotia who have a valid health card are eligible for this program. The deductible and co-payment are determined via family income and size; families with the greatest need will pay the least amount. Designed for families with no drug coverage or high prescription drug costs.

For more information visit

<https://novascotia.ca/dhw/pharmacare/family-pharmacare.asp> or call 1-877-330-0323 or 902-496-5667

Senior's Pharmacare:

All permanent residents of Nova Scotia who are 65 and older, have no other private or public drug coverage and have a valid health card are eligible. Designed for elderly residents with no drug coverage or high drug costs. Note that when enrolled in this program your Health Card becomes your Pharmacare Card.

For more information visit

<https://novascotia.ca/dhw/pharmacare/seniors-pharmacare.asp> or call 1-800-544-6191 or (902) 429-6565

Drug Assistance for Cancer Patients:

Residents must have a valid health card and also have a gross (total) family income of under \$15,720 to receive aid for their medications relating to cancer treatment.

For more information visit

<https://novascotia.ca/dhw/pharmacare/cancer-assistance.asp> or call 1-800-305-5026 or (902) 496-7001

Community Services Pharmacare Program:

Provides Pharmacare coverage to Income Assistance clients; Disability Support clients; children in the care of child welfare; and "Low Income Pharmacare for Children" clients.

For more information visit

https://novascotia.ca/coms/employment/income_assistance/Pharmacare.html or call 1-877-424-1177

Palliative Care Drug Program:

Available to residents who; have a valid health card; want to live out the rest of their life (as much as possible) at either home, or with family or friends; and be assessed as having 6 months or less to live.

For more information visit

<https://novascotia.ca/dhw/pharmacare/palliative-drug-program.asp> or call 1-800-305-5026 or (902) 496-5680

Insulin Pump Program:

Financial assistance for insulin pumps and pump-related supplies. Covers diabetics 25 or younger. Eligibility is also based on family income and size.

For more information visit <https://novascotia.ca/DHW/NSIPP> or call (902) 470-6707 or email nsipp@nshealth.ca

Emergency Medical Help:

For any emergency medical help, call 911 (free to call) or go to the emergency department of the nearest hospital. All emergency medical services are free in Hospitals.

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OPENING A BANK ACCOUNT

WHY?

A Bank account allows you to pay your bills, write cheques, receive / transfer funds through direct deposit or use a debit card for purchases.

WHEN?

You have the right to open a personal bank account in Canada anytime after your arrival. It doesn't matter if you do not have a job or even if you do not have money to put in the account right away, you can still open a bank account.

WHERE?

Different types of accounts have different features, including interest rates and account fees. While opening an account, choose a branch in a convenient location and compare rates before you open an account.

TYPES OF BANK ACCOUNTS

Savings Account: May not offer debit or chequing, may have fees for basic transactions

Chequing Account: Include debit cards and chequing, may offer basic services with no fee (best for day-to-day activity)

DOCUMENTS REQUIRED

Show 2 pieces of identification document from below list:

1. Canadian driver's license
2. SIN number
3. An Old Age Security (OAS) card with your SIN
4. Health Insurance card
5. PR Card/ COPR / Citizenship and Immigration Canada (CIC) form

FOR MORE INFORMATION

Use FCAC's Account Comparison Tool to find the best banking service package for you at www.canada.ca/financial-tools; click on the Bank Account Comparison Tool.

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OBTAINING A CREDIT CARD

Getting credit means that you borrow money to buy something now and pay it back later with interest. Interest is a fee charged for borrowing the money. After you spend money on credit, if you pay the full amount back by the due date, you will not be charged interest. But if you use your credit card for cash advances, you will be charged interest starting on the day you withdraw the money and continue to be charged interest daily until you pay off the entire cash advance amount.

WHY?

Credit cards can be extremely useful and convenient and it can be hard to make certain purchases without one. You will probably save money and manage your finances more effectively if you know how your credit card works.

WHEN?

You can apply for a credit card anytime after you arrive in Canada. The lender might check your credit history to assess your risk and your credit limit will be based on the risk. After the approval, when your credit card arrives, it will have a card agreement or contract with it explaining the major terms and conditions of the card. Make sure you read the fully understand it, and keep it for your records.

WHERE?

There are many types of credit cards offered by different financial institutions. A wide range of credit cards are available, all with different features, rewards and fees. You need to choose carefully to get the credit card that best suits your needs and plan to use the card. Before you make your final choice, make sure you know and understand all the terms and conditions of your credit card including:

- The interest rate you must pay on purchases, cash advances and balance transfers; and how the interest is calculated
- The annual fee and other applicable fees;
- The minimum monthly payment; The grace period (the number of days by which you can be late with a payment); and What happens if you make your payment late;
- Other features, such as introductory offers
- How your payment will be applied?
- How to make a complaint if you have a problem with your credit card?

FOR MORE INFORMATION

To compare the features and cost of credit from different institutions, visit www.canada.ca/financial-tools, click on Credit Card Comparison Tool.

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CREDIT SCORE

Your credit score is a rating of your financial health at a specific point in time. It indicates the risk you represent for lenders, compared with other consumers. The higher your score, the lower the risk.

WHY?

Lenders use your credit score to determine whether to loan you money and to set the interest rate you will pay.

WHEN?

If you are planning to apply for a mortgage or any type of loan, you should check your credit score in advance and do what you can to improve it.

WHERE?

You can get your credit score through Canada's two credit bureaus, TransUnion and Equifax.

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CREDIT REPORT

Your credit report is a history of how much credit you have taken out and how consistently you pay your bills. You should get a copy of your credit report every year and correct any mistakes.

FOR MORE INFORMATION

Visit

www.canada.ca/en/financial-consumer-agency/services/credit-reports-score.ca; FCAC's page credit report and score basics explains what your credit report and credit score are, why they are important, and how to get them for free.

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SAVINGS AND INVESTMENT

Investment is to allocate money in the expectation of some benefit in the future. Income/Profit is the money you receive back on an investment.

WHY?

Saving money and then investing it can provide financial security and improve one's life style, feel more secure and in control of the future and retire comfortably.

WHEN?

NOW is a good time to start saving.

HOW?

Set specific savings goals and choose investing strategies that suits your needs. Once you get into the savings habit and you have got a pool of money set aside, you need to put your money to work and grow your savings. That is what we call investing.

WHERE?

There are many savings and investment vehicles. Some are short term and some are long term. They have varying levels of risk and varying rates of returns. That's why you need to be clear about what your investment goals are, when you will need the money, how much risk you are comfortable with, etc. It's important to spread your money among several different types of investments. This reduces your risk of losing money in case one investment does poorly. Consider to put payments into a plan that avoids taxes (like a Tax Free Savings Account or Registered Retirement Savings Plan).

TYPES OF INVESTMENT

- Investments that pay interest (Savings account, CSBs GICs, etc.)
- Shares in a company (stocks, mutual funds that invest in stocks, etc.)
- Property (real estate, art, precious metals, etc.)
- Direct investment in a business

TAX – SHELTERED SAVINGS PLANS

Several registered savings plans allow you to shelter some income from taxes payable while setting money aside for specific purposes. These plans are not investment themselves, they enable you to withdraw certain sums of money tax free, that can be saved under the registered tax plans. They help you minimise the taxes you pay.

- TFSA (Tax-Free Savings Account) – earn income from investments without paying taxes on the income
- RRSP (Registered Retirement Savings Plan) – defer paying income tax until retirement. You can withdraw up to \$25,000 tax-free from your RRSP for a house down payment and you can withdraw up to \$20,000 tax-free from your RRSP to finance your or your spouse's education. However, you have to repay these withdrawals back into your RRSP or pay taxes each year to compensate for the withdrawals.
- RESP (Registered Education Savings Plan) - The government contribution comes through something called the Canada Education Savings Grant and it provides 20 cents on every dollar you contribute towards your RESP. Depending on your income, the government portion can rise to as much as 40 cents for every dollar you put in yourself.
- RDSP (Registered Disability Savings Plans) – This is a special program for Canadians with disabilities and their families, to help save for long term financial needs.

FOR MORE INFORMATION

- You can find additional resources on saving and investing in the Canadian Financial Literacy Database - www.canada.ca/en/financial-consumer-agency/services/financial-literacy-database.ca; Click on Saving and Investing on the left side.
- For more information about investing and avoiding fraud, see the Investor Education Fund website – www.getsmarteraboutmoney.ca



INCOME TAX

Residents of Canada pay taxes on their income to the Federal and Provincial government. These taxes are used to fund Government programs and services including Health Care and Education.

WHY?

By filing an income tax benefit and return, you may qualify for various government benefits.

- Canada Child Tax Benefit (CCTB) – tax-free monthly payment available to eligible Canadian families to help with the cost of raising children.
- Universal Child Care Benefit (UCCB) – The Universal Child Care Benefit (UCCB) was designed to offer families more freedom in their child care choices. Whether you enroll your child in a daycare program or not, the UCCB provides monthly payments of \$160 for children under six and \$60 for children aged six to 17.
- Goods and Services Tax/Harmonized Sales Tax (GST/HST) – The goods and services tax/harmonized sales tax (GST/HST) credit is a tax-free quarterly payment that helps individuals and families with low and modest incomes offset all or part of the GST or HST that they pay.
- Tax Refund
- Old Age Benefit
- Social Assistance Programs

WHEN?

April 30th, each year is the deadline for filing your personal income tax return to the Canada Revenue Agency (CRA). If you have a spouse or common law partner, they also have to file a return. Irrespective of your Employment and Financial status, you are expected to file your taxes every year.

HOW?

There are several ways to file your tax returns in Canada:

- NETFILE – It is a transmission service that allows eligible Canadians to submit their personal income tax return to the Canada Revenue Agency using the Internet.
- EFILE - EFILE is a service that lets authorized service providers and discounters send individual income tax return information to the CRA directly from the software used to prepare the tax return.
- Auto-fill my return - Auto-fill my return is a secure CRA service that lets you or your authorized service provider automatically fill in certain parts of your current year return. The CRA will have most tax information from most tax slips, such as T4, as well as registered retirement savings plan information, and carry forward amounts. To auto-fill your return, you must be registered with My Account, and be using a certified software product that offers this option.

- By Mail - The Canada Revenue Agency no longer mails out tax return packages unless requested, since many more Canadians are now filing online. Paper forms and return envelopes are still stocked at Canada Post outlets and Service Canada offices during tax time, starting in February and through April.

WHERE?

Free Tax clinics are available to everyone with low income:

- Contact Settlement workers / organisations like ISANS, YWCA, YMCA
- Contact your local library
- www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.ca - gives you a list of free tax clinics

DOCUMENTS / INFORMATION REQUIRED

- Social Insurance Numbers, DOB and other personal information for you and your spouse
- Prior year's tax return
- T slips for employment income and other income (self employment income, tips, rental income etc. if applicable)
- Pension income
- Child care payments
- RRSP paid during the year up to the end of February
- Home office expenses
- Charitable donations
- Medical expenses
- Tuition fees
- Student loan interest
- Interest on loans paid to earn investment income
- Spousal support payments made or received

FOR MORE INFORMATION

- Please visit www.canada.ca/en/revenue-agency.ca for more information on Child and Family Benefits, GST/HST credit, Income Tax, etc.
- For individual Tax enquiries, please call 1-800-959-8281 (select option 4)
- The CRA has many publications that may be helpful to newcomers. Visit www.canada.ca/en/revenue-agency/services/forms-publications.ca or call 1-800-959-2221.
- For all the CRA related helpline telephone numbers, please visit www.canada.ca/en/revenue-agency/corporate/contact-information/telephone-numbers.ca



SCAMS / FRAUD

If it sounds too good to be true, it probably is a scam. Don't be the victim of a scam. These scams can result in:

- Identity theft
- Fraud
- Theft from your bank account or credit card and
- Computer viruses

HOW TO PROTECT YOURSELF

- Don't share personal identity information (SIN, Passport, Driving License, etc.)
- Carefully shred all documents containing personal information
- Do not believe in every email or text message or call you receive
- Do not share your bank details over social media
- Never provide your PIN to anyone, including family. Keep your card in a safe place and never let anyone else use it.
- If you suspect any suspicious activity, contact the bank immediately
- Do not act too quickly on online deals or to things that are too good to be true.
- Exercise caution when buying or selling stuff online
- Always check for the green padlock sign in the website address bar to ensure that you are connected to the right website before using it.

FOR MORE INFORMATION

- To learn more about frauds and scams, please visit www.canada.ca/en/services/finance/fraud.ca
- To report a fraud incident online please check <http://www.antifraudcentre.ca/> / Call 1-888-495-8501
- For resources on how to protect yourself from scam/fraud, please check www.getcybersafe.gc.ca



DRIVER'S LICENSE

A driver's license is an official document, often plastic and the size of a credit card, permitting a specific individual to operate one or more types of motorized vehicles, such as a motorcycle, car, truck, or bus on a public road.

WHY?

To drive a vehicle in Canada, you will need a Driver's license. It is illegal to drive without a license and the penalties for doing so are very high.

WHEN?

If you have a valid Driver's license from your country, you would be able to use it in Canada for a short period of time; after which you will have to get a Canadian Class 5 Driver's license. If not you will be given a Learner's Permit (Class 7 license) initially and then you will receive your Class 5 Driver's license

WHERE?

Nearest Access Nova Scotia office. Once you take up a Road Sign and Rules test for your Class 5 license and you PASS, you will be given a restricted Driving license or a Learner's Permit (Class 7 license). When you PASS the road test after, you will be given your unrestricted Class 5 Driving License. The license needs to be renewed every 5 years.

DOCUMENTS REQUIRED

To get some idea regarding the documents needed to get a license, please check https://novascotia.ca/sns/rmv/other/id_req.asp

FOR MORE INFORMATION

To know more about getting a Driver's license, please visit <https://novascotia.ca/sns/paal/rmv/paal269.asp/> or call 1800-670-4357 or (902) 424-5851



PUBLIC TRANSPORTATION

To get around Halifax, you can drive a car, take the bus, hop on a ferry, ride a bike, take a taxi or just walk. Halifax Transit is the name of our Municipal public transportation system in Halifax. For routes and schedules of Halifax transit, please visit www.halifax.ca/transportation/halifax-transit/routes-schedules

Halifax Transit provides a service for people with disabilities called Access-A-Bus. It is for people who do not have the cognitive or physical ability required to use the regular Halifax Transit bus service. For more information please visit, www.halifax.ca/transportation/halifax-transit/access-a-bus

Halifax Transit provides a Low Income Transit pass program for the families with low income and New immigrant families for 50% off of the regular price on a first come first serve basis. To apply for the program and to know more about it, please visit www.halifax.ca/transportation/halifax-transit/transit-programs-services/low-income-transit-pass-program

Financial Literacy for Newcomers is part of a wide range of programs and services offered by the YWCA Halifax.

We build economic security, promote wellness and create opportunities for women, girls and their families by providing a strong voice and integrated services.

For more program information, please contact our program coordinators flnp@ywcahalifax.com.



YWCA
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FOR WOMEN

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