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## Moving to canada

Copyright © 2021 American Cancer Society, Inc. All rights reserved. The American Cancer Society is a qualified 501(c)(3) tax-exempt organization. | Terms of Use Lake Chapala (Photo via Pinterest)As my colleague Mark Huffman notes in a report on migrating to Canada, it's not something to be taken lightly. For one thing, Canada doesn't much want you unless you are educated, employable, and in good health. Besides, Canada is a cold country where the locals' idea of a good time is standing around listening to bagpipers, then going out for a nice moose steak. This frankly makes little sense. Why move north into the tundra when you can move south into the land of beaches, enchiladas, and some of the warmest, friendliest people on earth? Mexico, in other words.Like the United States, Mexico is a large and diverse country with different regions, ethnicities, and cuisines. You can spend years getting to know the place thoroughly and, once you do, your desire to get back home for the Iowa City Pig Roast will fade dead away.To hear the candidates tell it, Mexicans can't wait to abandon their country and sneak into the U.S., but this form of illegal immigration involves a small subset of Mexicans who, like their underclass counterparts up north, have been displaced by changing employment patterns. Most Mexicans would never think of uprooting their families and heading north, into a country that hates them and blames them for everything but the weather.A laidback landOddly, despite the hateful rhetoric that flows their way, most Mexicans bear no ill will towards individual Americans and receive tourists and visitors warmly. And, unlike its neighbors to the north, Mexico is a relatively relaxed and laidback land that takes more of a Mediterranean view towards things like immigration laws.You want to visit Mexico? Bienvenidos. You want to move there? You're not alone. Many Americans head south of the border for months or years at a time and a sizeable number retire there, many clustering around spots like Lake Chapala. There are thought to be about 1 million Americans living in Mexico, many of them illegally. There is a visa for long-term visitors who are economically self-sufficient and will not be working in Mexico and taking jobs away from Mexicans. It's called the "Residente Temporal" and it allows you to remain in Mexico for up to four years. You may come and go as you please during that time. You should apply at a Mexican consulate before arriving in Mexico.Enforcement has been lax, however, and unless a visiting gringo gets in some kind of trouble, it is often not an issue. However, one could be fined or deported if caught living without a visa. Stay out of troubleAs just about everyone knows, the cost of living in Mexico is a fraction of what it is in the United States. Housing is plentiful in most areas for those who have cash. Buying property is something that should not be approached lightly, as aliens do not always have the same property rights as Mexican citizens.It's worth keeping in mind that Mexico is a socialist country. The government controls many of the industries that are privately owned in the U.S. This means that if the government decides to build a giant resort on your land to lure more moneyed tourists, it will do so regardless of whether the locals like it or not.Remember, too, that there is no Bill of Rights in Mexico and while law enforcement may be spotty, it can be very harsh. Stay out of trouble, in other words. Avoid illegal drugs. Mexicans hate and despise drug dealers and those whose habits support them. The key to getting by in Mexico is to turn it all down a few notches, get to know the locals, and remember to renew that visa every four years. Looking to move to Canada from the US? Make Canada your home as a skilled worker, student or family member of a Canadian citizen.Here's how to move to Canada and set yourself up for success in the Great White North, including available immigration streams, how to set up a Canadian bank account and how Canadian health insurance works. There are multiple immigration options for those interested in moving to Canada. The stream you qualify for will depend on your work history and educational background. 1. Apply for Express EntryYou can apply for Express Entry to move to Canada if you're considered a skilled worker with an appropriate mix of education, language ability and work experience. The Express Entry program will rank you according to the information you submit in your application, and you'll then be placed into a selection pool. The people with the highest scores in this pool will be invited to apply for permanent residence. You'll be most likely to qualify for this program if you have experience in managerial or professional jobs or in a skilled trade.2. Apply to study at a Canadian universityApplying for a student visa from a reputable university can be a good way to start the process of moving to Canada. This is because you can spend the length of your educational program in the country and then work for the same duration of time in a skilled job under the Post-Graduation Work Permit Program (PGWPP). This Canadian work experience can help you qualify for Express Entry in the future if you don't have the requisite skills or experience to be selected right now.3. Apply for entry with a specific provinceYou may be able to move to Canada by contacting the province you want to live in to request nomination for entry under the Provincial Nominee Program (PNP). This may expedite your application and give you a better chance of qualifying. There are also three special programs in place to help you gain access to specific provinces or regions in Canada.Atlantic Canada. The Atlantic Immigration Pilot privileges applications from international skilled workers and international graduates from local Atlantic institutions who are willing to work and live in Atlantic Canada.Rural and Northern Canada. This pilot was launched in 2019 and creates a path to permanent residence for skilled foreign workers who want to work and live in participating rural communities in Ontario, Manitoba, Saskatchewan, Alberta or British Columbia.Québec. You can submit an application to the Québec-selected skilled worker's program to apply directly with the province for work — but you'll need to speak fluent French as a mandatory requirement.4. Apply for work in a specific industry or fieldYou may be able to move to Canada as a skilled worker or tradesperson. If you don't qualify for these designations, there are a couple of different options you can explore, including:Working as a nonseasonal employee in the agr-food industry.Providing professional care to children, the elderly or those with medical needs.Entering Canada as an entrepreneur looking to start a business.Working as a self-employed person with demonstrable experience in cultural or athletic activities.5. Get sponsored by family members or as a refugeeIf you have any immediate family members who are permanent residents or citizens of Canada, you may be able to enter Canada under sponsorship. Your spouse, parents or children can sponsor you, and in less common cases, siblings and more distant relatives may also be eligible sponsors. A sponsorship fee of \$150 to \$1,050 applies, and the process can take up to 12 months. You may also qualify to move to Canada if you're a refugee or asylum seeker, or you can get sponsored under Canada's "Private Sponsorship of Refugees" program.COVID-19 has restricted foreign nationals, including US citizens, from traveling to Canada. The only way you can get into Canada from the US is if you have family in the country or if you qualify under specific circumstances. For example, you may be able to cross the border if you're a student or temporary foreign worker. You may also be able to move to Canada if you've already been approved for permanent residence, especially if you're currently living in the US and will be coming to Canada directly.If you plan to live or work in Canada for any length of time, you may want to consider opening a Canadian bank account. This can help simplify the process of getting paid by Canadian employers, as well as eliminate the need to worry about foreign transaction fees. As long as you can provide the appropriate identification, you're eligible to open a Canadian bank account. The five major banks include the Bank of Montreal (BMO), the Canadian Imperial Bank of Commerce (CIBC), the Royal Bank of Canada (RBC), Toronto-Dominion Bank (TD Bank) and Scotiabank. If you're interested in opening a Canadian bank account, be prepared to supply at least two pieces of information from the following list.Valid Canadian driver's license or passportCanadian birth certificateSocial Insurance Number cardOld Age Security cardCertificate of Indian StatusProvincial health insurance cardCertificate of Canadian CitizenshipPermanent Resident cardImmigration, Refugees and Citizenship Canada form IMM 1000, IMM 1442 or IMM 5292Employee card, credit card or foreign passportOnce you've opened your account, be prepared to fund it with a check, linked bank account or money wire transfer. Digital money transfer specialists, like OFX, WorldRemit and XE, typically offer more competitive exchange rates and lower transfer fees than local banks.How to get a Canadian credit cardWhile you can use your American credit card north of the border, it's not advised — at least not long term. There are multiple fees you may encounter when using an American credit card in Canada, including foreign transaction fees, currency conversion fees and more.Of course, if you anticipate frequent travel between Canada and the US, opt for an American credit card with no foreign transaction fees. But for those planning to spend the majority of their time in Canada, it's likely easier to simply apply for a Canadian card. The good news is that there are a variety of personal, student and business credit cards available for newcomers to the country that don't require any credit history. And speaking of which: a Canadian credit card can help you build up your credit history, enabling you to apply for more competitively priced loans and mortgages in the future. Many Canadian credit card companies allow you to submit your application online. Expect to provide your personal contact information, income and residential address. And if you only plan to stay in Canada temporarily, there are several Canadian credit cards designed for temporary residents. A Social Insurance Number is the Canadian equivalent of a Social Security number. Government agencies use it to identify you, and it allows you to apply for jobs, receive government benefits — like Employment Insurance — and do your taxes. Apply online, by mail or in person at a Service Canada office. Both Canadian citizens and permanent residents can apply for a SIN. Some temporary residents may also be eligible, but only if they hold an official work or study permit. Refugee claimants are also welcome to apply.Once approved, you'll receive a confirmation letter with your unique Social Insurance Number. Your SIN is confidential, and it's your responsibility to protect it from potential fraud, including identity theft. As a general rule of thumb, you should only provide your SIN under circumstances in which it's legally required, including:Accessing government programsDuring the hiring process with your employerCompleting your income tax returnOpening an interest-bearing account at a Canadian financial institution If you're asked to provide your SIN but you're not sure if it's legally required, ask why it's being requested. You may decline to provide your SIN until you've had ample time to investigate. When in doubt, don't hand it out. Healthcare in Canada is publicly funded and administered by its provinces and territories. Primary health care services include walk-in clinics, primary care physicians, basic emergency services, referral to specialist care, primary mental health care, palliative and end-of-life care, maternity care and rehabilitation services.Most of your interactions with the Canadian healthcare system will require the use of a health card. This piece of identification is requested by most walk-in clinics, hospitals and primary physicians, and it's possible to be denied service without one in non-emergency circumstances. It serves to identify you within the system and organizes your medical records. The application process depends on the province or territory you plan to live in, but most allow you to apply by mail or in person and offer coverage to both permanent and temporary residents.If you want to drive in Canada and hold a driver's license that was issued in the US, most provinces allow you to continue driving with a US license for 60 to 90 days — with the exception of Québec, which allows foreign licenses to be used for up to six months.Exchanging your licenself you plan to drive in Canada long term and have an existing state-issued driver's license, many provinces allow you to exchange your US license for a Canadian one without having to participate in a knowledge or driving test. But you will be expected to provide photo identification, your current driver's license and you'll be required to pay a fee — typically \$20 CAD to \$65 CAD.Using an International Driving Permit (IDP)Another option for those holding US licenses is an International Driving Permit (IDP). This permit translates your existing US license into 10 other languages, including French — an important factor if you plan to move to Québec. The IDP verifies that you hold a valid US driver's license and can be used as a form of identification. These permits are typically valid for up to 12 months.Apply for an IDP from the American Automobile Association (AAA) or the American Automobile Touring Alliance (AATA). While the American Automobile Association allows applications to be submitted online, in person or by mail, you can only apply for an IDP through the Automobile Touring Alliance by mail. The permit itself costs \$20, but you may also need to pay additional shipping and handling costs. Starting out as a new driverIf you don't hold a US driver's license and want to drive in Canada, you'll need to apply for a Canadian license as a new driver. Most provinces have a graded licensing system that requires successfully completing multiple tests — both written and driving — to obtain a license. You'll also be responsible for insuring your vehicle with an auto insurance policy. Auto insurance is a legal requirement for all drivers.Support for newcomers to Canada is made available for free through a variety of service provider organizations (SPOs). Community centers, colleges, school boards, language centers and libraries all comprise a country-wide network of service providers ready to help those interested in calling Canada their home. These services are free to use and are capable of providing support across a variety of spectrums, including:Getting a jobFinding housingTaking language classesEnrolling in schoolSpecialized support is available for refugees, women, youth, seniors and members of the LGBTQ2 community. If you want to earn a Canadian buck or two, there are numerous opportunities for work. No matter your education, work experience or skill set, job options are plentiful in the Great White North and there are many places to begin your search.Newcomer services. Free local service provider organizations (SPOs) can be found across Canada and are designed to help newcomers to Canada learn the ropes and find work.Job Bank. The Canadian Job Bank is a government-backed national employment service with over 2,000 new jobs posted daily. Through its online portal, you can search for work, set alerts, analyze market trends, take career quizzes and more.Online job portal. In Canada, major online job portals, like Indeed and Monster, allow you to upload your résumé and apply to jobs for free. Set up job alerts for delivery to your email address and filter potential gigs by date posted, location, salary, industry and more.Employment agency. Recruiting firms and employment agencies are privately-run organizations designed to connect you with job opportunities. The agency can help you find work — even apply to jobs on your behalf — but some take a cut of your hourly pay as compensation. Social media. LinkedIn has long been the social media hub of the working professional, but did you know that it's become commonplace for companies to post available jobs there too? And LinkedIn isn't alone: Employers may also post job openings on Facebook and Twitter. So if there's a company you have your eye on, it may be worthwhile to connect with them on social media.Self-employment. Private contracting as a freelancer may be a viable option, with online platforms like Fiverr, Freelancer, and Upwork equipped to help you set up a profile, upload a résumé, showcase a portfolio and apply to postings. These services tend to be free to use, but be prepared for your platform to take a cut of your earnings — typically a fixed percent of your hourly rate. Start a business. If you want to be your own boss, you may also start a business in Canada. Register your business federally or provincially, and documentation requirements vary by location and industry sector. Many Canadian employers will ask you to submit a résumé or CV alongside your job application. If you catch an employer's eye, be prepared to attend an interview to discuss your interest in the job and applicable experience in the field. The Great White North offers opportunities aplenty, whether you're keen to study, work or simply explore the diverse spread of provinces and territories firsthand. Before you set forth, familiarize yourself with the programs and services Canada offers for newcomers so you can hit the ground running north of the border. How long can I visit Canada? Typically up to six months — although you may be able to extend your stay by applying for a visitor record with the Canada Border Services Agency or Immigration, Refugees and Citizenship Canada. What about bringing my pets to Canada?A variety of pets are welcome in Canada, including dogs, cats, birds, horses, pet-aquatic animals and more — but the Government of Canada can refuse entry to any pet that doesn't meet its import requirements, which can include testing and quarantine. How can I live in Canada without citizenship?You may reside in Canada temporarily as a visitor or a permanent resident — neither of which require citizenship application. Permanent residents have been granted permanent resident status by immigrating to Canada but remain a citizen of their home country.

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