

Funded by / Financé par



Immigration, Refugees
and Citizenship Canada

Immigration, Réfugiés
et Citoyenneté Canada

ORIENTATION TO ONTARIO

Do you know that you can attend
an Orientation to Ontario workshop?

For more information please
visit www.settlement.org/o2o

To contact us directly, please
call our bilingual line
1-855-626-0002 or email us at
O2O@costi.org

April 2023



Orientation to Ontario



AN INTRODUCTION FOR NEWCOMERS SETTLING IN ONTARIO



orientation to
ontario  l'ontario
c'est chez moi

AN INTRODUCTION FOR NEWCOMERS SETTLING IN ONTARIO



ORIENTATION TO ONTARIO

The Orientation to Ontario (O2O)/L'Ontario, c'est chez moi (LOCM) Project is funded by Immigration, Refugees and Citizenship Canada (IRCC) and the Government of Ontario.

This bilingual project was developed to engage newcomers by means of the Orientation to Ontario workbook, fact sheets, chatbot, ArriveON app, workshops and website in English - orientationontario.ca/en, in French - orientationontario.ca/fr and Other Languages orientationontario.ca/en/other-languages



Scan the QR code to access O2O workbook



Scan the QR code to access O2O fact sheets



Scan the QR code to access O2O Resources in Other Languages



ABOUT THE WORKBOOK

Welcome to Ontario, Canada. Canada is a proud, multicultural society, welcoming newcomers from all over the world.

Ontario's population of over 14 million¹ includes people from over 250 countries who speak more than 200 languages.²

Settling in a new country is an exciting time. The *Orientation to Ontario Workbook* will guide you.

WHAT YOU WILL FIND IN THE WORKBOOK

This workbook gives you the basic information you need to settle in Ontario. It contains six sections. Each section has several topics that give information for the whole province, including websites and phone numbers for government offices.

Most sections have settlement plans that summarize your main tasks. You will also find some questions under the heading, "Things to Think About." These questions will help you think about the choices you need to make during your settlement process.

To create your personal settlement plan, you will need to find additional information. The workbook gives you some ideas about where you can find the information online and provides some useful tools.

You can also find this workbook online at orientationontario.ca/en in English or orientationontario.ca/fr in French. It is also available in several other languages, both online and in print.

Think of the *Orientation to Ontario Workbook* as your map and compass: you can use it to decide where you need to go and how to get there.

SETTLEMENT-PLANNING TOOL

To produce your own settlement plan, you will find a topic-by-topic settlement-planning tool at the end of each section.

- This tool lets you identify key information sources and establishes timelines for your shorter goals.
- This tool can also be found online at orientationontario.ca

LIVING IN CANADA TOOL

Immigration, Refugees and Citizenship Canada has created an online tool that you can also use to create your settlement plan. Find the tool at canada.ca

WELCOME TO CANADA GUIDE: WHAT YOU SHOULD KNOW

Throughout this workbook, you will find many references to information you can find in the *Welcome to Canada* guide published by Immigration, Refugees and Citizenship Canada. Look for this icon:



You can also read it online at canada.ca

NEWCOMER SERVICES WEBPAGE

Immigration, Refugees and Citizenship Canada (IRCC) has launched a new 2023-2024 media campaign to advertise the [Newcomers Services webpage](#). The purpose of this campaign is to inform newcomers to Canada about the settlement services available to help them succeed in their new home. These services include employment-related services, information and orientation services, community connections services, language assessment and training, mentorship, and more.

FINDLINKS

To help you find information easily, we have included the main domains for all Internet addresses along with a FindLink that takes you to a specific page online.

^{1,2} Source: Ministry of Finance: ontario.ca



INTERNET ACCESS

Free computer/internet is available in libraries and at settlement agencies across Ontario. Free Wi-Fi can be accessed through mobile devices at various public places.

WHAT'S INSIDE

Getting to Know Canada and Ontario 3

Introduction to Canada	4
Government	5
Introduction to Ontario	6
Settlement Agencies	10
Useful Phone Numbers and Websites	11

Living in Your New Community 13

Health Care	14
Consumer Services	17
Housing	18
Community Participation	21
Transportation	22
Legal Rights and Services	24
Settlement Plan	26

Education and Training 29

Child Care	30
Elementary and Secondary Education	31
Post-Secondary Education	33
Continuing Education	34
Language Training	35
Settlement Plan	36

Working and Business 39

Preparing for Work	40
Looking for Work	42
Workplace Rights	44
Starting Your Own Business	46
Settlement Plan	47

Money and Personal Finances 49

Money and Banking	50
Obtaining Credit	51
Taxes	52
Benefits and Social Assistance	53
Settlement Plan	54

People and the Environment 55

Inclusiveness	56
People with Disabilities	57
Family Relationships	58
Caring for the Environment	59
Settlement Plan	60

Appendix 61

Federal Government Resources	62
Ontario Government Ministries	63
Index	64



Access by phone



Access online



Important notes

GETTING TO KNOW CANADA & ONTARIO

This section introduces you to Canada and the province of Ontario, including its geography, climate, population, economy, languages and government. You will also find information about settlement agencies along with useful telephone numbers and websites.



4

Introduction
to Canada

5

Government

6

Introduction
to Ontario

10

Settlement
Agencies

11

Useful Phone Numbers
and Websites





INTRODUCTION TO CANADA

Canada is the second-largest country on earth, covering an area of 10 million square kilometres (3.9 million square miles). Due to its large size, Canada has many different landscapes, including mountains, forests, prairie grasslands and Arctic tundra.

CITIES, PROVINCES AND REGIONS

The capital city of Canada is Ottawa, located in Ontario. It is Canada's fourth-largest city. The three largest cities in Canada are Toronto (Ontario), Montreal (Quebec) and Vancouver (British Columbia).

Canada has 10 provinces and three territories, each with its own capital city. The main regions of Canada are:

- The Atlantic provinces (Newfoundland and Labrador, Prince Edward Island, Nova Scotia and New Brunswick)
- Central Canada (Quebec and Ontario)
- The Prairie provinces (Manitoba, Saskatchewan and Alberta)
- The West Coast (British Columbia)
- The North (Nunavut, the Northwest Territories and Yukon)

 p.18

FOUNDING PEOPLES AND IMMIGRATION

Canada has three founding peoples: Indigenous, French and British.

Indigenous peoples lived in Canada before the arrival of European explorers, pioneers and settlers. Currently, the term refers to three groups:

First Nations (sometimes called “Indians”), Inuit and Métis. Indigenous peoples live across Canada in their own communities as well as in cities.

French settlers came in the 1600s and 1700s, while English-speaking settlers came from England, Wales, Scotland and Ireland between the 17th and 20th centuries.


Over the past 200 years, people from a variety of ethnic and religious groups have immigrated to Canada. Today, approximately 20 percent of Canadians were born outside Canada. In Toronto, this number is over 45 percent.

English and French are the two official languages of Canada. By law, the federal government must provide services throughout Canada in both English and French.

 p.21

BECOMING A CANADIAN CITIZEN

You can start preparing to become a Canadian citizen as soon as you arrive in Canada. Find more information in *Welcome to Canada*.

 Read the free study guide for the citizenship test at canada.ca

 p.137

GOVERNMENT

Canada is both a constitutional monarchy and a federal democracy. This means that Canada's head of state is the Queen or King, while the Prime Minister is the head of government. Key responsibilities are divided between the federal and provincial or territorial levels of government. Canadians elect their federal, provincial and municipal representatives through a public voting system.

The Queen or King is represented in Canada by the Governor General (federal) and 10 Lieutenant Governors (provincial).

 p.24-25

THE FEDERAL GOVERNMENT

The federal government deals with national issues such as defence, foreign affairs, currency, banking, employment insurance, postal services and criminal law. The federal government is led by the Prime Minister. Federal government representatives are called **Members of Parliament** (or **MPs**).

THE PROVINCIAL/TERRITORIAL GOVERNMENTS

The provincial/territorial governments deal with issues such as health, education and transportation. In Ontario, the provincial governing body is called the **Ontario Legislature**. Provincial government representatives are called **Members of Provincial Parliament** (or **MPPs**).

Municipal governments (your local community or city government) deal with local services such as garbage collection and recreational services. Municipal government representatives are called **councillors**.



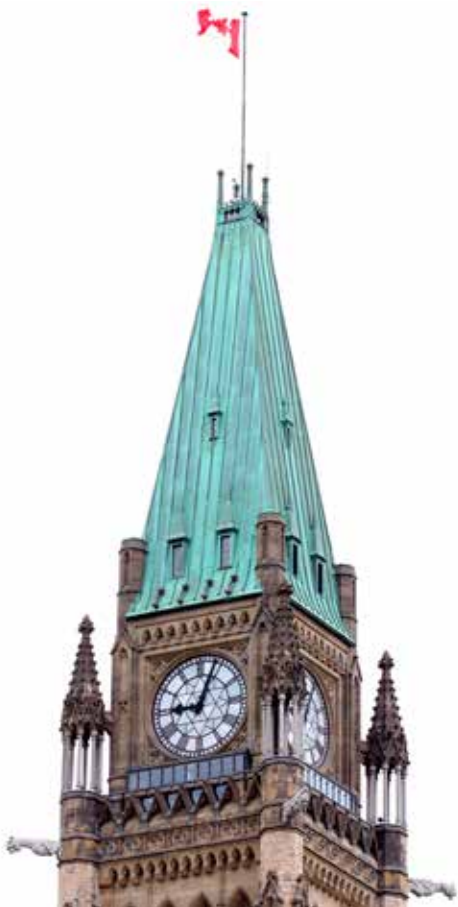
- Find out more about Canada's system of government at findlink.at/cgovsystem
- Find out more about Ontario's provincial government at findlink.at/govontario
- Find out more about how municipal governments work in Ontario at yourlocalgovernment.com

THINGS TO THINK ABOUT

Who is my MP and what issues does he or she deal with?

Who is my MPP and what issues does he or she deal with?

How do I contact my local councillor?





INTRODUCTION TO ONTARIO

Almost half of all immigrants to Canada continue to choose Ontario as their new home.³ Ontario is proud of its multicultural society and it is a diverse centre of international trade and commerce.

POPULATION AND GEOGRAPHY

Ontario is the largest province by population (over 14 million). Most Ontarians live in urban centres located near the southern border of the province, next to the Great Lakes. In general, towns and communities in the northern areas of the province are smaller.

The names of many cities and towns in Ontario reflect the province's rich Indigenous history and heritage: *Ontario* comes from the Iroquoian word "kanadario," which means "beautiful lake" or "sparkling water."

Ontario is the fourth largest geographically of the 10 provinces and three territories that make up Canada. To give you an idea of its

size, Ontario is approximately twice as big as France and about one-third the size of India.



Learn about planning a trip in Ontario at the Government of Ontario's official tourism website: ontariotravel.net

Enjoy Ontario's natural environments by visiting an Ontario provincial park. Learn more at ontarioparks.com

³ Source: Government of Canada: canada.ca



INDIGENOUS CULTURE

“Indigenous peoples” is a collective name for the original inhabitants of North America and their descendants. They have lived in Ontario for at least 7,000 years.

The Canadian constitution recognizes three groups of Indigenous peoples: First Nations, Métis and Inuit. These are three distinct peoples with unique histories, languages, cultural practices and spiritual beliefs. First Nations in Ontario include Algonquian-speaking Cree, Oji-Cree, Algonquin, Ojibwa, Odawa, Potawatomi and Delaware, plus the Iroquoian-speaking Six Nations (Mohawk, Oneida, Onondaga, Cayuga, Seneca and Tuscarora). Métis are people with mixed First Nations and European ancestry who identify themselves as Métis. Inuit are the Indigenous people of Arctic Canada, including Nunavut, the Northwest Territories, Yukon, northern Quebec and Labrador.

June 21 is National Indigenous Peoples Day. Each year Ontarians participate in Indigenous cultural events and learn about the rich heritage of Indigenous peoples in Ontario and across the country.

According to the 2016 Canadian census, over 1.5 million people self-identified as Indigenous people. In Canada, Indigenous people compose 4.9 percent of the overall Canadian population.

Ontario has the largest population of Indigenous people. Currently there are over 370,000 First Nations, Métis and Inuit people living in Ontario representing two percent of Ontario’s total population and about one-fifth of all Indigenous people in Canada.

They live on reserves, in cities and in rural communities. Some live in small remote communities accessible only by air year round or by ice roads in the winter. Major urban Indigenous populations are in Thunder Bay, Sudbury, Sault Ste. Marie, Ottawa and Toronto.



For more information on Indigenous peoples, visit aadnc-aandc.gc.ca and ontario.ca/page/ministry-indigenous-affairs

LANGUAGES

English is the most common language spoken in the province and is the primary language of business. French is used in Ontario’s Francophone communities and is taught to all Ontario schoolchildren. If you are fluent in both French and English, you will have an advantage when you look for a job.

ECONOMY

Ontario has a diverse economy. In the southern part of the province you will find financial services, the hospitality industry, manufacturing, life sciences and information and telecommunication technology.

In the northern part of the province, the economy has been based historically on natural resources. Principal industries include mining, forestry and hydroelectricity.

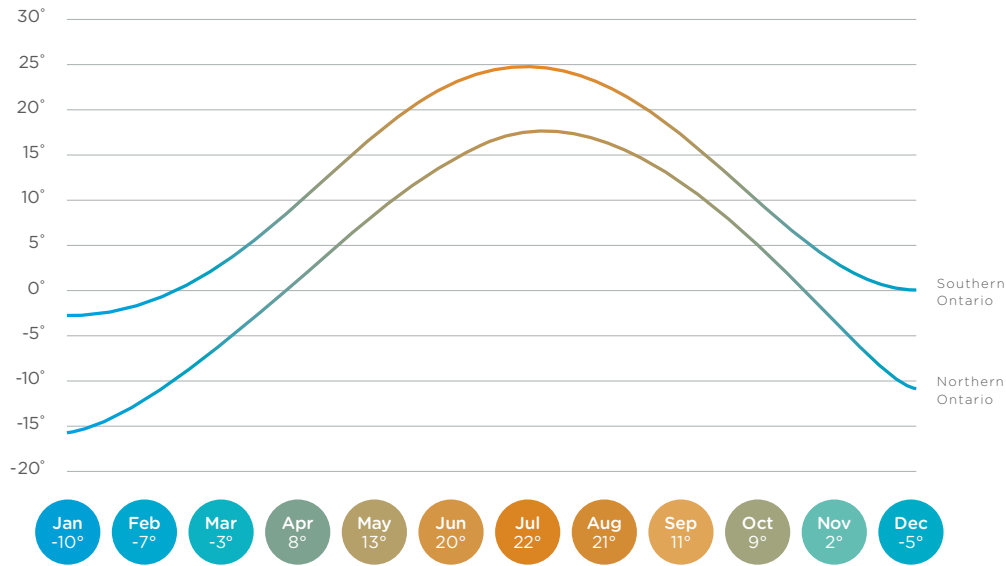


Learn more about Ontario’s economy at the Ministry of Finance: ontario.ca



CLIMATE

Average Monthly Temperatures for Ontario (in degrees Celsius)⁴



⁴ Source: currentresults.com or findlink.at/091

ONTARIO QUICK FACTS

Capital

Toronto, Canada's largest city, has approximately 4 million people

Official Flower

White Trillium

Official Tree

Eastern White Pine

Official Bird

Common Loon

DID YOU KNOW?

- The Toronto International Film Festival (TIFF) takes place every September and is one of the largest and most prominent film festivals in the world.
- Ontario supports 20 public universities and 24 colleges of applied arts and technology.
- In Ontario, there are more than 1,000 wind turbines - this makes Canada a leader in wind power.
- Algonquin Provincial Park was created in 1893 and is Ontario's first and largest park.





SETTLEMENT AGENCIES

Once you arrive in Ontario, you can get help from a local settlement agency. Settlement agencies are community organizations that help newcomers. Services are confidential, free of charge and available in many languages.

A settlement worker can help you by giving information and orientation about many different community and government services. You can ask about housing, health care, language training, how to find employment and many other available services.

Many settlement agencies offer programs that can help you and your family connect to your new community.

The governments of Canada and Ontario provide funding for these organizations to deliver settlement services to newcomers throughout Ontario.

LOCATING SERVICES IN YOUR AREA



Settlement.org provides links to community services in your area as well as useful information on all of your settlement needs:
settlement.org/findhelp



Immigration, Refugees and Citizenship Canada provides a list of settlement agencies at
findlink.at/cic-serve

The Ontario Ministry of Children, Community and Social Services lists agencies offering settlement services at ontario.ca

You can dial **211** for information about local services.



USEFUL PHONE NUMBERS

9-1-1 – Emergency

Dial **911** on your phone in any emergency situation at any time when you need police, fire or ambulance assistance. The operator will ask you for your full address, including your postal code. Interpreters are available in more than 150 languages.

911 is an emergency service only.

2-1-1 – Services

Dial **211** on your phone to get information and referrals to community and social services in your area. This service is available 24 hours a day, 365 days a year in more than 150 languages. Calling **211** is free and completely confidential. To find more information about this service, visit www.211ontario.ca

ServiceOntario INFOline

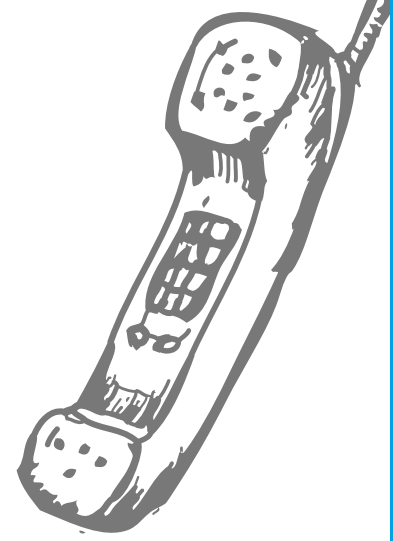
Call **1-800-267-8097** to get information about any government service and to find out where your local ServiceOntario centre is located. You will need to visit a ServiceOntario centre to apply for your Ontario Health Insurance Plan (OHIP) card, get a driver's licence and get a licence plate for your car.

Service Canada INFOline

Call **1-800-622-6232** for information related to immigration, taxation, citizenship, employment insurance, your social insurance number or any other federal program or service.

Directory Assistance

Dial **411** to find a residential or business phone number. The fee for this service is \$3.50 per number. The charge will appear on your phone bill.



USEFUL WEBSITES

mcss.gov.on.ca

Ontario Ministry of Children, Community and Social Services - official website. Find information about newcomer settlement, language training and bridge training programs. Bridge training programs prepare you to work in your career or profession in Ontario.

canada.ca

Immigration, Refugees and Citizenship Canada – official website. Find links and videos on various settlement topics as well as the “Living in Canada” tool, which helps you create your own settlement plan. Go to findlink.at/livingcana

settlement.org

Find a wide variety of settlement-related information, including where to find local settlement services.

servicecanada.gc.ca

Gives you access to many Government of Canada programs and services. You can find information specifically for newcomers at findlink.at/ncservices

serviceontario.ca

Learn about Ontario programs and services, including those related to employment, education, training and driving.

yellowpages.ca

Find residential, business and government telephone numbers. You will also receive a print copy of the telephone directory (called the *phone book*), which is available free to all residences in Ontario. If you need a phone book, call **1 800 268-5637**.

canada.ca or findlink.at/eca

Provides information and services to help internationally educated workers get appropriate recognition for their credentials.





O CANADA

O Canada!
Our home and native land!
True patriot love
in all of us command.

With glowing hearts
we see thee rise,
The True North
strong and free!

From far and wide
O Canada,
we stand on guard for thee.

God keep our land
glorious and free!

O Canada,
we stand on guard for thee.

O Canada,
we stand on guard for thee.



LIVING IN YOUR NEW COMMUNITY

This section gives you information about day-to-day living in Ontario, including how to access health care, find housing and community recreation programs, discover where to shop for groceries and use various means of transportation in your area. You will also learn about your basic rights and how to access legal services. As you locate and use these services, your new community will soon become the place you call home.

14

Health Care

17

Consumer Services

18

Housing

21

Community
Participation

22

Transportation

24

Legal Rights
and Services

26

Settlement Plan





HEALTH CARE

The federal, provincial and territorial governments play a key role in the administration of the health-care system in Canada. The delivery of health-care services is the responsibility of provincial and territorial governments. Canada's national health insurance program (called Medicare) gives all residents pre-paid access to hospitals and physicians.

HEALTH INSURANCE

The Government of Ontario provides universal health care to the province's residents through the Ontario Health Insurance Plan (OHIP). This plan pays for basic medical services such as visits to a family doctor and emergency medical care. As a Canadian citizen or permanent resident, you pay for this program through your income tax.

To be part of OHIP, you must get an OHIP card (often called your **health card**) and present it every time you use medical services. The card provides proof that you are eligible for health services in Ontario.

OHIP+

More than 4,400 drug products are covered under OHIP+ at no cost to individuals aged 24 years or younger who do not have a private plan. You do not have to enroll or register to access OHIP+ coverage — all you need is a health card number and an eligible prescription.

OHIP+ coverage will stop on your 25th birthday, or if you become covered by a private plan.



To learn more about OHIP+ visit ontario.ca/page/ministry-health



Find a description of the different services that OHIP pays for on the website of the Ontario Ministry of Health ontario.ca/page/ministry-health



OHIP will not pay for all health-care needs. For example, it does not pay for dental services or drug prescriptions.

Some employers provide health-benefit plans that cover some of these additional costs. This coverage varies by employer. You can also buy private insurance to cover health-care expenses not covered by OHIP.

If you do not have OHIP coverage, you may be able to access a community health centre for limited services. See resources on the next page.

Learn about health care in Ontario at the following websites: ontario.ca or settlement.org/ontario/health

GETTING YOUR ONTARIO HEALTH INSURANCE PLAN CARD

You should apply for your OHIP card as soon as you have the necessary documents. However, you will have to wait for three months after you arrive in Canada to receive it. This waiting period begins on the date shown on your Record of Landing.

- To apply for your OHIP card, go to the nearest ServiceOntario centre. Bring your OHIP-eligible citizenship or immigration document along with two other pieces of identification. These are listed at settlement.org or findlink.at/hc-docs



To find a ServiceOntario centre near you:
Call the ServiceOntario INFOLine at

- [1-800-267-8097](tel:1-800-267-8097) or
- Visit the ServiceOntario website at serviceontario.ca or findlink.at/mto-office

During the waiting period you may be able to access a community health centre for limited services. Alternatively, you could purchase private health insurance. See resources at the side of the page.

WAITING PERIOD EXEMPTION

The 90-day waiting period for OHIP coverage does not apply to the following persons:

- newborn babies born in Ontario;
- OHIP-eligible adopted children under the age of 16;
- protected persons (Convention Refugees and persons in need of protection); and

- people from another province/territory who move directly into a long-term care facility in Ontario, or who require admittance into a long-term care facility within 3 months of arrival in Ontario.

- For more information about the OHIP waiting period, visit canada.ca or findlink.at/waitingperiod

FEDERAL HEALTH CARE FOR REFUGEES

The Interim Federal Health Program provides temporary coverage of health care benefits to eligible refugees, including those not eligible for OHIP. The program includes prescription drug coverage.

- For more information on eligibility and types of coverage, please visit canada.ca or findlink.at/ifhp

YOUR FAMILY DOCTOR

Your family doctor plays an important role in your family's health and well-being. He or she is usually the first person you contact if you are ill or need medical advice and will refer you to a medical specialist, if necessary. However, in some areas of Ontario it can be difficult to find a family doctor. Here are some ways to get started:

- Access the Health Care Connect service provided by the Ontario Ministry of Health to find family doctors in your area. Call the Health Care Connect hotline at [1-800-445-1822](tel:1-800-445-1822) or visit the website at ontario.ca or findlink.at/hc-connect

Use "Doctor Search" on the College of Physicians and Surgeons of Ontario website. Visit cpso.on.ca

Talk to your settlement counsellor.

Ask your family and friends for recommendations.

DENTISTRY

OHIP does not generally cover dental services, although it does pay for certain dental services that must be provided in a hospital.

Telehealth Ontario

To get non-emergency health advice from a nurse, call [1-866-797-0000](tel:1-866-797-0000) 24 hours a day, seven days a week. This service is available in English and French and 110 other languages. A TTY line is available for disabled persons: [1-866-797-0007](tel:1-866-797-0007).

Walk-in Medical Centres

If you do not have a family doctor or cannot wait for an appointment, visit a local walk-in clinic. You will need to show your OHIP card. Find a clinic near you at Health Care Options: ontario.ca or findlink.at/hcoptions

Community Health Centres

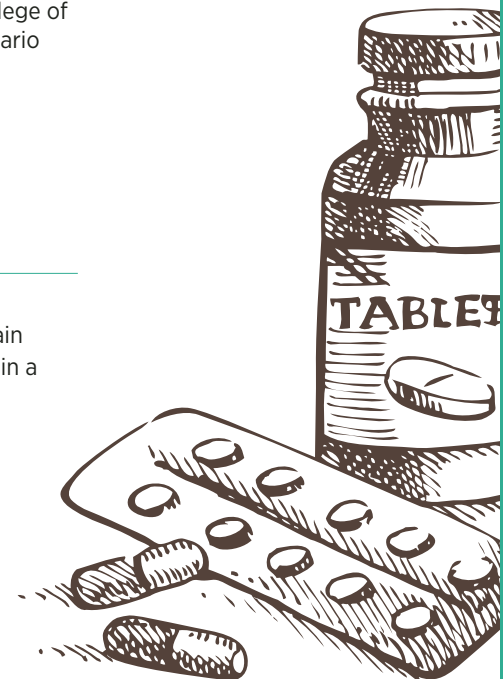
To find a community health centre and get more information visit: health.gov.on.ca or findlink.at/healthcare

Dentistry



Access the *Find a Dentist* service provided by the Ontario Dental Association: youroralhealth.ca or findlink.at/013

Private Health Insurance

Consult the Yellow Pages online at yellowpages.ca





-  You can get some dental services at no cost for children under the age of 17 through your local public health unit. To find out more about the Healthy Smiles Ontario program, call [1-800-268-1153](tel:1-800-268-1153) or visit the Ontario Ministry of Health at ontario.ca or findlink.at/smiles-ont
- 

THINGS TO THINK ABOUT

How do I find a family doctor?

How do I find a dentist?

Where is my nearest walk-in medical centre?

Where is my nearest community health centre?

What services are not covered by OHIP?

How much do the services not covered by OHIP cost?

Does my employer offer a health-insurance plan that covers dental and/or prescription drug costs?

When I travel outside of Canada, will OHIP pay the same medical expenses that are covered in Ontario?

MEDICAL EMERGENCIES

If you have an urgent, potentially life-threatening medical emergency, dial [911](tel:911) on your telephone at any time. You will be connected to an operator who will send an ambulance to your location. Ambulances are staffed by paramedics who can provide immediate treatment. Emergency call centres can provide interpreters for more than 170 languages.


Please know that you are usually required to pay a portion of the ambulance services rendered. To learn more visit: ontario.ca or findlink.at/ambulance

You can also go to the nearest hospital emergency room – these are usually open 24 hours a day, seven days a week. If you do not have OHIP coverage, you will have to pay for any services you receive.

VACCINATIONS

Ontario has a vaccination (or *immunization*) program to protect adults and children from various diseases. If you or your children have been vaccinated, bring your records with you when you come to Ontario.


If you or your children have not received vaccinations, talk to your family doctor or medical staff at a community health centre to find out what vaccinations you need. You may have to provide a vaccination record to your child's school.


-  To learn more about Ontario's vaccination program, visit the Ministry of Health at ontario.ca/page/vaccines or findlink.at/immuneinfo

 p.102

MENTAL HEALTH CARE


OHIP covers mental health-care services provided by psychiatrists. Services provided by psychologists, social workers and other counsellors are not covered by OHIP unless you access them through a government-funded agency such as a mental health organization, hospital or community health centre.

-  To find out about mental health-care services in Ontario, call the Ontario Mental Health Helpline at [1-866-531-2600](tel:1-866-531-2600) or visit connexontario.ca

-  To access free telephone helplines for people with mental illness, substance abuse or gambling problems, visit ConnexOntario: connexontario.ca

MEDICAL SURVEILLANCE

Before arriving in Canada as a resident, you may have had a medical examination where you learned that you will need another examination upon arrival. This is called medical surveillance and it is to ensure that you are in good health.

-  If this is your case, you must contact the public health authority in your area within 30 days after you arrive in Ontario. If you do not report in, you may have problems with your immigration process. To find the location of your local public health unit, visit ontario.ca or findlink.at/ph-units

 p.103

CONSUMER SERVICES

Simple things can make all the difference. Getting a phone, accessing the Internet and finding out where to buy groceries are important parts of your settlement process.

CONSUMER AWARENESS

Ontario's marketplace is full of useful goods and services. Laws that protect both consumers and businesses govern most consumer transactions.

The federal, provincial and territorial governments have jointly produced the **Canadian Consumer Handbook** to help you become a more informed consumer. The handbook offers information on topics such as online shopping, banking, housing and home renovations. The Ministry of Government and Consumer Services is responsible for consumer protection laws for the province of Ontario.

For more details, visit ontario.ca/consumerprotection or call 1-800-889-9768.

PHONE AND INTERNET SERVICES

In urban areas, there are many options for phone and Internet services. Fewer options exist in rural areas.

Many companies offer to **bundle**, or combine, your phone (cell phone or landline), Internet and cable services in one discounted package. Family plans are also a good way of bundling cell phone services and saving money. Long-distance and international calling cards are also options.

Read and understand all contract details before you sign.

Many public libraries across Ontario offer free Internet service with your library card. Also, if you already have a wireless laptop computer, you can go to places that offer free wireless access (also called **Wi-Fi hotspots**), such as coffeehouses and restaurants.

POSTAL SERVICE

Canada Post is a national postal service with retail stores in most towns, cities and rural centres. You can send and receive packages from any of these locations. You can also manage and pay your bills online with epost.

Visit epost.ca/service/landingPage.a

BUYING FOOD

Grocery stores have large selections of fresh food and other grocery products. You can also buy food at smaller convenience stores (where it is usually more expensive) called **corner stores**, or at small fruit and vegetable stores, butchers and bakeries. In many regions, you can buy local produce at farmers' markets.

Urgent Food Needs
If you cannot afford to buy food, you can get free food at a local food bank. Speak to your settlement counsellor or call Feed Ontario at 416-656-4100. Visit feedontario.ca

To find a settlement counsellor, go to settlement.org

TIPPING

People often give a **tip** of money to the person serving them in restaurants, bars, hotels and taxis. Tipping is not mandatory, but is a way for you to show your appreciation for good service.

A tip is usually 10 to 15 percent of your bill.

 p.106

Consumer Protection Handbook

ontario.ca/consumerprotection
1-800-889-9768

Canada Post

canadapost.ca
1-866-607-6301

Phone & Internet Services

settlement.org or findlink.at/dailylife

Farmers' Markets

farmersmarketsontario.com





HOUSING

Housing is a primary concern for all newcomers: a comfortable, affordable place to call home is an important part of settlement.

TEMPORARY HOUSING

When you arrive in Canada, you may need a temporary place to stay while you are looking for an apartment, condo or house to rent or buy. A hostel is a low-cost alternative to staying at a hotel. Hostels provide either private rooms or beds in a large room that you share with other people. You also share a bathroom and a kitchen. To find a hostel or hotel:

 Visit the Yellow Pages: yellowpages.ca

- Search the Internet for the tourism website for the city or town where you will be settling and read the accommodation listings.
- Buy a tourist guidebook to Canada that contains hotel and hostel listings.


 p.87

TYPES OF HOUSING IN ONTARIO

- Rental apartment – a one-, two- or three-bedroom apartment in a building or a house; **bachelor** units have a single room that serves as both living area and bedroom. All apartments have a kitchen and bathroom.
- Rental room – large homes are sometimes divided into several private bedrooms that are rented to individuals who share a kitchen and a bathroom; they are sometimes called **rooming houses**.
- Condominium (condo) – most condos are in high-rise buildings with many units. The owner pays a monthly fee for maintenance.
- House – detached houses are surrounded by property; semi-detached houses share a wall with another house on one side; townhouses share a wall on both sides.

 p.88

RENTING

 The most common way to find rental housing is to check the classified ads in your community's newspaper: newspaperscanada.ca or findlink.at/newspapers


You can also:

- Walk around in neighbourhoods you like to look for “Apartment Available” or “For Rent” signs on buildings.
- Ask friends, relatives and co-workers.
- Check bulletin boards in libraries, grocery stores and community centres.

 Visit viewit.ca



To learn more about rental housing in Ontario, visit the websites listed in the information bar at the side of the page.

 The cost to rent a home varies across the province. In general, large urban areas have higher housing costs than smaller cities or towns. There may also be big differences among neighbourhoods in a large city like Toronto. Most Canadian experts suggest that you should spend no more than 30 percent of your income on housing costs.

SIGNING A LEASE

Many landlords require a lease, which is a legal contract. Your lease should state the length of your rental agreement (usually 12 months), the rental amount and what may be included in your rent such as parking, cable, electricity or gas.

Many landlords also require a deposit equal to one month's rent. This deposit will be considered to be your last month's rent.

PAYING RENT

Usually, you pay your rent on the first day of every month in one of these ways:

- Cash – make sure you get a receipt for the full amount.
- Post-dated cheques – cheques with a future date written on them, which cannot be cashed until that date. Your landlord may ask you for post-dated cheques to cover your lease period.
- Certified cheques – cheques that have been guaranteed by your bank. Your landlord may ask for your first and last month's rent to be certified.

- Automated bank withdrawals – allow you to make payments automatically from your account to another.
- Email money transfers – a way to send money directly from one bank account to another through email, using online banking.

 p.93

RENTING: RIGHTS AND RESPONSIBILITIES

The *Residential Tenancies Act* (RTA) is the law that governs housing in Ontario. This law contains all the rules that landlords and tenants must follow, including how often and by how much a landlord can increase your rent and how much notice you must give your landlord when you want to move out.

 To read about the RTA, visit the Ministry of Municipal Affairs and Housing at ontario.ca or findlink.at/rtact

 To get information about the laws that landlords and tenants must follow, contact the Landlord and Tenant Board at 1-888-332-3234 or visit sjto.gov.on.ca/ltb

Ontario Ministry of Municipal Affairs & Housing

Read about the ministry's housing strategies at ontario.ca or findlink.at/ont-mmah

Canada Mortgage & Housing Corporation

Read *Renting Your First Home in Canada: What Newcomers Need to Know*: cmhc.ca or findlink.at/cmhcnc

Settlement.org

Find detailed information on housing in Ontario: settlement.org or findlink.at/housinginf

GOVERNMENT-ASSISTED HOUSING

Most cities in Ontario have some government-assisted (often called *subsidized*) housing, where your rent is based on your income. The wait time to get such housing can be long – sometimes many years.





To get more information about subsidized housing in your area, talk to your settlement counsellor.

NON-PROFIT CO-OP HOUSING


Co-op housing is owned and managed by the people who live there. In non-profit co-op housing rents are often lower than average. Co-op members are expected to help manage and maintain their co-op. There is usually a long waiting period for co-op housing – generally, from two to four years. To find a list of non-profit housing co-ops in your area, do an Internet search with the search terms **Non-Profit Co-op Housing**.

 To find a list of co-op housing in your area, visit findlink.at/co-op

 p.97

BUYING A HOME

Buying a home requires a lot of planning, so it is a good idea to begin gathering information as soon as possible.

 For first-time buyers, read Canada Mortgage and Housing Corporation's guide for newcomers who are seeking home ownership at cmhc.ca or findlink.at/cmhcnc

When you are trying to get a mortgage to buy a home, a good credit history is essential. As a newcomer, you may not have a credit history that Canadian banks recognize. Therefore, you need to begin building one as soon as you can. Speak with a customer service representative at your bank about how to establish a credit history.

When you are ready to make an offer on a house, it is wise to make your purchase conditional on the home passing a professional home inspection. If the inspector finds that repairs are needed, you can cancel or change your offer.

 p.94-96

POST-SECONDARY STUDENT HOUSING

Many universities and colleges provide housing for their students. For more information, contact the housing department of the university or college you plan to attend.

University and college residences are sometimes available to non-students in the summer. They can be an economical place to stay for newcomers and travellers.


 p.97


EMERGENCY HOUSING (SHELTERS)

Shelters provide short-term housing for people who are homeless or in crisis. If you get evicted from your home or if you are at risk of being abused at home, you can stay in a shelter. Phone numbers for local shelters are listed at the beginning of your telephone book with other emergency numbers. You can also call 211.

 p.97

HOUSING FOR SENIORS

 You can find local government-assisted housing for seniors in the Blue Pages of your telephone book. For private senior residences, look in the Yellow Pages or visit yellowpages.ca

 For information about a variety of services for seniors, including housing, call Ontario Ministry of Seniors and Accessibility at 1-888-970-1999 or visit ontario.ca or findlink.at/seniorguid

THE ONTARIO HUMAN RIGHTS CODE AND HOUSING

Under the Ontario Human Rights Code, you cannot be treated unfairly because of your race, ancestry, place of origin, colour, ethnic origin, citizenship, religion, age, sex, sexual orientation, record of offences, marital status, same-sex partnership status, family status or disability.

 To find out more about your rights, visit the Ontario Human Rights Commission at ohrc.on.ca or findlink.at/ohrhousing

THINGS TO THINK ABOUT

Is there a non-profit housing co-op in the area where I want to live? How do I apply?

How do I get on a waiting list for government-assisted housing?

If I decide to buy a home, which bank or credit union will give me a mortgage?

If I decide to buy a home, how much money will I need to save for a down payment?

What costs are included in my rent: heating; air conditioning; appliances, such as a fridge and stove?



COMMUNITY PARTICIPATION

Community and recreation programs can help you meet people, improve your language skills and enjoy a leisurely activity. Learn about the community activities that are available to you and your family.

COMMUNITY RECREATION CENTRES

Every city in Ontario has community programs and public recreation centres. All centres have space where community groups can meet. Many centres also have skating arenas, swimming pools, gyms and sports fields. Programs and facilities are free or low in cost.

To learn more about activities and programs at your local community recreation centre, talk to your settlement counsellor, call **211**, look in the Blue Pages of your phone book or search the Internet with the terms **Community Recreation Centre + Name of Your Town**.

PUBLIC LIBRARIES

At your local public library, you can access books, CDs, DVDs, magazines and newspapers in English and other languages. Most libraries also provide free access to the Internet. Libraries host a variety of programs for both adults and children, including reading and storytelling clubs, language classes for newcomers and readings by authors. Some libraries also provide employment information and supports.

 To find your local public library, visit the Ministry of Heritage, Sport, Tourism and Culture Industries: ontario.ca or findlink.at/opl

To get a library card, you will need one piece of official identification (passport or driver's license) and proof of your address (such as a telephone, hydro or cable bill).


PLACES OF WORSHIP

Under the *Charter of Rights and Freedoms*, Canadians have the freedom to practise their religion. While Ontario is a secular society, Ontarians express their faith by gathering in churches, synagogues, mosques, temples and other places of worship.

Find a place of worship near you by searching the Internet with the terms **Places of Worship + Name of Your Town**.

VOLUNTEERING

Donating your time to a worthy cause is a good way to meet people and get to know your community better. Volunteering can also be a useful part of your job search, since you can gain valuable network contacts and you can add to your work experience. Some organizations may ask you to undergo a police background check before they accept you as a volunteer.

 To learn more about volunteering and to find a volunteer centre in your area, visit the Ontario Volunteer Centre Network at ovcn.ca



Visit the Ministry of Children, Community and Social Services: ontario.ca or findlink.at/mci-active

Ask your settlement counsellor about volunteer opportunities in your area.

Call **211**.



TRANSPORTATION

Whether you need to get to work, explore your new neighbourhood or take your children to school, getting around your new town or city will be key to settling in your community.

Driver's Licence

For information on getting your Ontario driver's licence, visit drivetest.ca or findlink.at/driverinfo

Driver Examination Centres

Find your local driver examination centre in the Yellow Pages of the phone book, visit yellowpages.ca or visit DriveTest at drivetest.ca or findlink.at/testcentre

Driver's Handbook

Read the rules of the road and prepare for your written examination at www.mto.gov.on.ca or findlink.at/dhandbook. You can purchase a print copy of the handbook at any driver examination centre and at many retail stores.

Cycling and Safety

Call ServiceOntario at 1-800-267-8097 or visit www.mto.gov.on.ca or findlink.at/cycling

City Maps

Read *Welcome to Canada*

 p.28

PUBLIC TRANSPORTATION

Large cities in Ontario have well-developed public transit systems that may include buses, trains, subways and streetcars. There is a pay-as-you-board system in Ontario where the rider may pay by cash or using a PRESTO card that uses smart-card technology.

PRESTO is an electronic payment system that makes travelling on transit faster and easier by eliminating the need for tickets, tokens, passes and cash. PRESTO works across local transit services in the Greater Toronto and Hamilton Area (GTHA) and Ottawa, making paying for your trip simple, convenient and secure.



For more information, visit prestocard.ca or to learn about public transportation in your area, check the Blue Pages of your phone book; you can also visit the Ministry of Transportation at ontario.ca or findlink.at/transit

PUBLIC TRANSPORTATION ETIQUETTE

Etiquette refers to polite behaviour in public. For further information about etiquette on public transportation, please refer to *Welcome to Canada*.

 p.120

TAXIS AND RIDE-SHARING

In most areas of Ontario, you can hire a taxi or use a ride-sharing mobile application to pick you up and drive you to your destination. Taxis can be expensive, so make sure to ask your driver about an approximate cost before you begin your trip.



To find a local taxi company, consult the Yellow Pages of your phone book or visit yellowpages.ca

To learn more about ride-sharing services visit canada.ca or findlink.at/rideshr

RENTING A CAR

If you do not own a car, renting a car can be very convenient. Read the rental contract carefully before signing. You must also have insurance coverage.

In many larger cities, you can join a car-sharing service such as Zipcar that allows you to rent a car for short periods of time to do local errands. These services generally have convenient pick-up and drop-off locations.



To find local car-rental companies and car-sharing services, consult the Yellow Pages of your local phone book or visit yellowpages.ca

GETTING YOUR DRIVER'S LICENCE

If you have a driver's licence from your home country, it is valid for 60 days after you arrive in Canada. After that, you will need an Ontario driver's licence.

Your previous driving history will be considered when you apply for an Ontario licence. However, whether you have had a licence before or not, you may have to pass a written test on Ontario's traffic rules and take one or two road tests.

A driver's licence is official identification.

If you choose not to get a driver's licence and wish to have official identification, you can apply for the Ontario Photo Card. This is also considered to be official identification.






To apply you will need to show original identification showing your legal name, date of birth and signature. You will also need to complete an application form.

 For more information, visit serviceontario.ca or ontario.ca/page/ontario-photo-card

DRIVING RULES

Penalties for breaking driving laws are heavy. Here are some of the most important laws:


- You must have a driver's license to drive and always have it with you.
- You must have car insurance.
- You must have proof of car ownership - keep it in the car.
- Never drive faster than the posted speed limit. Fines for speeding are high and can result in higher insurance costs.
- You and all of your passengers must wear seatbelts.
- Babies and small children must be transported in a specialized car seat.
- Never drink and drive. If police find you are drinking while your blood-alcohol level is over the legal limit, the penalties are severe.
- Never use your cell phone while driving, unless it is a hands-free device.
- Never use hand-held communication or entertainment devices while driving unless it is securely mounted or built into your vehicle's dashboard.
- Eating, drinking, grooming, smoking, reading and reaching for objects can result in careless or dangerous driving.

 Never drive after using **cannabis**. Driving a vehicle while you're impaired by cannabis is illegal and dangerous. There are serious penalties and your license can be suspended. To learn more visit ontario.ca/page/cannabis-and-driving

 p.124

INSURANCE

Ontario has a combination of no-fault and tort-based insurance system. This means that your insurance provider pays for any damage to your car, whether the damage is your fault or the other driver's fault.

 Learn more about no-fault insurance at the Insurance Bureau of Canada: ibc.ca or findlink.at/nofault

The cost of car insurance varies from company to company. Contact several companies to ask for a quote, or contact an insurance broker, who will try to get you the best deal. Find contact information for brokers and insurance companies at yellowpages.ca or by searching the Internet.

CYCLING

Cycling can be a great way to get around in your new community. Some cities have designated cycling lanes for commuters, and many have recreational cycling paths. As a cyclist, you are considered to be a vehicle under the **Ontario Highway Traffic Act**. This means that you must obey all traffic laws.

Please note that, by law, every cyclist under the age of 18 must wear an approved bicycle helmet.

THINGS TO THINK ABOUT

If I choose not to get an Ontario driver's licence, what form of government-issued photo identification will I use instead?

Please note: you cannot have both a driver's licence and an Ontario photo card - you have to choose one.

How much will I need to spend to buy a new or used car? How much will it cost to buy insurance and pay for vehicle registration and licensing?

LEGAL RIGHTS AND SERVICES

Both federal and provincial or territorial laws protect individual rights and freedoms such as liberty and equality. Our legal system is based on the rule of law and democratic principles.

THE CANADIAN CHARTER OF RIGHTS AND FREEDOMS

The *Canadian Charter of Rights and Freedoms* protects the same rights and freedoms for both men and women:

- The freedom to express your beliefs and opinions.
- The freedom to associate with anyone you wish and to gather peacefully with other people.
- The freedom to practise your religion.
- The right to live anywhere in Canada.
- The right to protection from unlawful or unjust arrest or detention, and the right to due legal process. This means the government must respect all your rights under the law.
- The right to the equal protection and equal benefit of the law without discrimination based on race, national or ethnic origin, colour, religion, sex, age or mental or physical disability.
- The right to receive services from the federal government in either English or French.



Read the Charter at the federal Department of Justice: [justice.gc.ca](https://www.justice.gc.ca) or findlink.at/constiacts

p.35

THE ONTARIO HUMAN RIGHTS CODE



The *Ontario Human Rights Code* protects all Ontarians from unfair treatment in areas such as employment, housing and services. It is illegal to discriminate against or harass a person based on the person's race, ancestry, place of origin, colour, ethnicity, sexual orientation, record of offences, marital status, same-sex partnership status, family status or disability. Visit the Ontario Human Rights Commission at [ohrc.on.ca](https://www.ohrc.on.ca)

THE AGE OF MAJORITY AND THE AGE OF CONSENT



In Ontario, the age of majority is 18. This is when a person is legally considered to be an adult. The age of consent to sexual activity is 16 years. All sexual activity without consent is a crime. For more information about the age of consent, visit [justice.gc.ca](https://www.justice.gc.ca) or findlink.at/ageconsent



FINDING A LAWYER



Your settlement counsellor can help you find a lawyer with the expertise you need.

Look in the Yellow Pages of your local phone book or visit yellowpages.ca

For a directory of lawyers and paralegals in Ontario, visit the Law Society of Upper Canada at lso.ca or findlink.at/tlsuc

Legal Aid Ontario provides legal services to people with low incomes. Call [800-668-8258](tel:800-668-8258) or visit legalaid.on.ca

IMMIGRATION AND CANNABIS

It is legal to use cannabis in Canada. The Ontario Government has rules in place to keep people safe when buying and consuming recreational cannabis.

You must be 19 and older to buy, use, possess and grow recreational cannabis and are able to possess a maximum of 30 grams of dried cannabis (or equivalent) in public at any time bought online by the Ontario Cannabis Store (OCS) or at a Gaming Commission of Ontario (AGCO) licensed store. You can smoke and vape cannabis wherever the smoking of tobacco is permitted. It is illegal to transport cannabis across Canada's national borders. Your municipalities may have bylaws to regulate the use of cannabis locally. To learn more visit canada.ca

Individuals who act outside of the law can face criminal charges under the federal Cannabis Act. As a result, permanent residents might lose their status, and temporary residents may not be able to enter or stay in Canada. Find out more about the penalties at canada.ca

Human Rights Legal Support Centre

Assists and represents people who feel they have been discriminated against: hrfsc.on.ca

Ombudsman of Ontario

Helps people who feel they have been treated unfairly by the Ontario government: ombudsman.on.ca

Justice Ontario

For information about Ontario's legal system in 12 languages: attorneygeneral.jus.gov.on.ca or findlink.at/on-justice

Settlement.org

For information about the Canadian legal system and legal services: settlement.org or findlink.at/legal-serv

Community Legal Education Ontario

Produces materials that describe the law in simple language to help people understand and exercise their legal rights: cleo.on.ca



SETTLEMENT PLAN

For an interactive version of the settlement plan, please visit settlement.org/o2o

HEALTH CARE

- Visit a ServiceOntario Centre to apply for your OHIP card.
- Find a family doctor.
- Purchase health insurance for your first three months in Canada.
- Locate the nearest hospital and walk-in clinic.

1. Task _____ Complete By / /

Information Sources _____

2. Task _____ Complete By / /

Information Sources _____

3. Task _____ Complete By / /

Information Sources _____

CONSUMER SERVICES

- Explore grocery stores and markets in your community to find out how much food costs.
- Arrange for a phone number where you can be reached.
- Know where to access the Internet if necessary.

1. Task _____ Complete By / /

Information Sources _____

2. Task _____ Complete By / /

Information Sources _____

3. Task _____ Complete By / /

Information Sources _____

HOUSING

- Find housing that fits your budget.
- Understand your rights and obligations as a tenant, if you are renting.
- Plan for all housing-related costs, including insurance, utilities and property taxes.

1. Task _____ Complete By / /

Information Sources _____

2. Task _____ Complete By / /

Information Sources _____

3. Task _____ Complete By / /

Information Sources _____

COMMUNITY PARTICIPATION

- Find out about programs and facilities at your local community centre.
- Find the location of the public library in your neighbourhood and get a library card.

1. Task _____ Complete By / /

Information Sources _____

2. Task _____ Complete By / /

Information Sources _____

3. Task _____ Complete By / /

Information Sources _____

TRANSPORTATION

Learn about the public transit options available in your community.

Apply for an Ontario driver's licence.

1. Task

Complete By / /

Information Sources

2. Task

Complete By / /

Information Sources

3. Task

Complete By / /

Information Sources

LEGAL RIGHTS AND SERVICES

1. Task

Complete By / /

Information Sources

2. Task

Complete By / /

Information Sources

3. Task

Complete By / /

Information Sources

EDUCATION AND TRAINING

This section provides information on education and training opportunities from child care to post-graduate studies. It also introduces adult and continuing education as well as language training.

30

Child Care

31

Elementary and
Secondary Education

33

Post-Secondary
Education

34

Continuing
Education

35

Language Training

36

Settlement Plan





CHILD CARE

There are a number of child-care (also called *daycare*) options in Ontario. You can enroll your child in a service that best suits your family.

THINGS TO THINK ABOUT

What questions should I ask when I interview a child-care provider?

Does my child-care provider have flexible hours?

Will I have to pay on days when my child is not there?

What happens if I am late picking up my child?

LICENSED AND UNLICENSED CHILD CARE

There are two kinds of child care in Ontario: licensed (sometimes called *formal*) and unlicensed (sometimes called *informal*).

Caregivers who look after more than five unrelated children under the age of ten must have a licence from the Ministry of Education under the *Day Nurseries Act*. Licensed child care programs have to meet specific provincial standards.

Unlicensed child care is a private arrangement made between a caregiver and a parent. Caregivers who look after five or fewer unrelated children do not have to be licensed.

Every child care provider has different rules. Some require that your child attend full-time. Others provide part-time and drop-in child care. There can be long waiting lists, and fees vary widely.



Learn more about your options for child care at the Ministry of Education: findlink.at/childcare or ontario.ca/page/ministry-education

CHILD CARE SUBSIDIES



Some subsidies are available to help families who are unable to pay child care fees. To find out if you are eligible and how to apply, talk to your settlement counsellor or visit the Ministry of Education at ontario.ca/page/ministry-education or findlink.at/payingchc

ONTARIO EARLY YEARS CENTRES

At government-funded Ontario Early Years Centres, children up to the age of six can play and learn. A parent or guardian must attend with the child. These centres also provide many services for parents. There is no fee to attend.



To find an Ontario Early Years Centre near you, call ServiceOntario at [1-800-268-1153](tel:1-800-268-1153) or visit ontario.ca



ELEMENTARY AND SECONDARY EDUCATION

Your child can attend public school for free. Public schools are divided into elementary (junior kindergarten to grade 8) and secondary (grades 9 to 12). Your child can also attend a private school where you will pay tuition. Private schools that offer credits toward the Ontario Secondary School Diploma are inspected by the Ontario Ministry of Education.

ELEMENTARY AND SECONDARY SCHOOLS

Most children begin school in a kindergarten class when they are four or five years old. Under Ontario law, children between the ages of six and 18 must go to school.

Secondary schools prepare students for post-secondary education (college, university and apprenticeships) or they offer programs such as technical training to prepare students for work immediately after graduation.

Children must be registered at their local schools or school boards. In most cases, children will attend schools based on where they live.

SCHOOL BOARDS

Each community in Ontario is served by one or more publicly funded school boards or school authorities. There are English- and French-language school boards throughout the province. Most regions also have a publicly funded Catholic school board.

Make sure you are familiar with the school boards or authorities that govern the schools in your area. They offer a number of ways for you to get involved in your child's school and in your community.

ENROLLING STUDENTS

To enroll your children in school for the first time, you need to contact your local school board. Your children will be assessed to find out what level they should be placed at and whether they need additional support, such as English- or French- language classes.

 p.77

Ministry of Education

Start your research into Ontario's public schools at the Ministry of Education: ontario.ca

Settlement.org

Read guides to elementary and secondary school education: settlement.org/ontario/education

Local School Boards

For a list of all school boards and authorities in Ontario, visit ontario.ca or findlink.at/boardlist

French Language Education

French-language education is provided by 12 school boards to children whose parents are native French speakers. Learn more at ontario.ca or findlink.at/fsl

ELF Ontario

For information about schools and institutions at all levels across Canada that offer courses in French, visit www.elf-canada.ca



THINGS TO THINK ABOUT

By what date do I need to register my child for the next school year?

Have my children been assessed and placed in a grade level?

How will my child get to school? Is there bus service?

If my child has special needs, what kind of support do local schools and school boards offer?

Does my school board offer French immersion? How do I apply?

LANGUAGE INSTRUCTION

English – Some students will begin learning English for the first time when they attend elementary or secondary school. Language supports are available for students whose first language is not English.

French – French as a second language (FSL) programs are offered to all students in English-language school boards. Programs include the following:

- Core French – Students study French as a subject.
- Extended French – Students study French as a subject and French is the language of instruction for at least one other subject. Extended French programs usually start in grade seven.
- French immersion – Students study French as a subject and French is the language of instruction for two or more other subjects. French immersion programs usually start in kindergarten.

 Learn more about FSL programs at the Ministry of Education: ontario.ca/page/ministry-education or findlink.at/onfsl

French immersion and extended French programs are not offered at all public schools. To find which schools in your area have these programs, contact your local school board or authority.

Heritage Language Programs


These programs provide instruction and activities in a wide variety of languages

for children of different ages. They usually take place outside of regular school hours. Check with your local school, school board or school authority to see what options are available in your area.

FULL-DAY KINDERGARTEN


All Ontario schools offer full-day kindergarten for four- and five-year-old children.

When there is enough interest from parents, schools also offer before- and after-school programs from about 7:00 to 9:00 in the morning and from 3:30 to 6:00 in the afternoon. These programs are generally for full-day kindergarten students and are offered for a reasonable fee.

 Find out more about full-day kindergarten and before- and after-school programs at the Ministry of Education: ontario.ca/page/ministry-education or findlink.at/full-dayk

SPECIAL NEEDS

Programs and supports are available for children with behavioural, communication, intellectual and/or physical needs to allow them to fully benefit from their school experiences.

 Learn about these programs at the Ministry of Education: ontario.ca/page/ministry-education or findlink.at/speceduc

POST-SECONDARY EDUCATION

Students in Ontario pursue their post-secondary education or apprenticeships at either colleges or universities. Universities and colleges also offer a variety of post-graduate certificates for internationally educated people who already have post-secondary credentials.

COLLEGES

Ontario colleges offer career-focused programs that prepare students to find jobs in a variety of occupational fields including technology, health, business, hospitality and tourism. Colleges offer certificate and diploma programs as well as apprenticeships (and some degree programs in applied areas of study).

Usually a college certificate program requires one year of study or less. A college diploma program usually requires two or three years of full-time study.

UNIVERSITIES

Students at universities study in undergraduate programs (bachelor's degree) and graduate programs (master's and Ph.D. degrees). Universities offer programs in arts and sciences, as well as programs for particular professions such as education, medicine, law and engineering.

Generally, universities and colleges require applicants to have secondary school diplomas or equivalent. However, if you did not graduate from secondary school, you may be able to apply as a mature student if you are 19 or older and are a Canadian citizen or landed immigrant.

University and college calendars provide information about their programs and entrance requirements. If you have studied outside Canada, you will need to have your academic documents evaluated. Each school has its own evaluation standards and procedures. If you have completed studies overseas, you may be eligible for advanced standing, course exemptions or other credits for your previous education. Contact a school's admissions office to find out more about credential recognition and evaluation.

FINANCIAL ASSISTANCE

Tuition fees for post-secondary education programs vary depending on the program you choose. The main source of post-secondary financial assistance for students is the Ontario Student Assistance Program (OSAP). The federal government also provides some funds through the Canada Student Loans program.

Each college and university has its own scholarships and bursaries. To get more information, visit the school's website or call its financial aid office.

APPRENTICESHIPS

An apprentice is someone who learns a skilled trade on the job under the direction of more experienced workers. Apprentices complete classroom instruction as part of their training. As an apprentice, you are an employee and will earn a salary while learning your trade. More than 150 skilled trades can be learned through apprenticeship training. See resources at the side of the page.

REGISTERED EDUCATION SAVINGS PLANS (RESP)

 You can save for your child's college or university education by opening a tax-sheltered RESP at a bank, credit union or mutual fund company. Learn more at Employment and Social Development Canada: hrsdc.gc.ca or findlink.at/can-resp

Ontario Colleges & Universities

Find Ontario colleges and universities at ontario.ca or findlink.at/findschool

French-language Colleges and Universities

Find out about Ontario's French-language colleges and universities at ontario.ca or findlink.at/frenschool

Financial Assistance for Students

Find out if you are eligible for OSAP at ontario.ca. Learn about the Canada Student Loans Program at canada.ca

Apprenticeship Programs

Visit the Ministry of Colleges and Universities: ontario.ca or findlink.at/trades




CONTINUING EDUCATION

Colleges, universities and school boards offer a variety of continuing education programs, often held in the evenings and on weekends.

CONTINUING EDUCATION

People often take continuing education courses after they have obtained degrees or diplomas to develop their personal interests such as gardening or photography, or to help them achieve work-related goals. This can be a great learning experience and will help you get to know people in your community.

For information about continuing education courses, visit the websites of colleges, universities and school boards.

 To find your local school board, look in the Blue Pages of your telephone book or visit ontario.ca/page/ministry-education or findlink.at/schoolinfo

Find Ontario colleges and universities at the Ministry of Colleges and Universities: ontario.ca/page/ministry-education or findlink.at/findschool



Continuing education courses are also available for adults who want to upgrade their reading, writing and math skills. Visit the Ministry of Colleges and Universities website to find out about these programs at ontario.ca/page/ministry-colleges-universities or findlink.at/adultlearn

OBTAINING A HIGH SCHOOL DIPLOMA AS AN ADULT

If you are over the age of 18 and would like to obtain a secondary school diploma, a number of free programs are available.



For more information, visit the Ministry of Education at ontario.ca/page/ministry-education or findlink.at/ossd

The Independent Learning Centre offers many high school credit courses that you can complete online. To learn more, visit ilc.org



LANGUAGE TRAINING

Learning English or French is an important part of settling in Canada. Proficiency in one or both of Canada's official languages will benefit you in all areas of life.

LANGUAGE CLASSES

The federal and provincial governments provide funding to school boards, colleges and community agencies so they can offer free English and French classes.

Colleges, universities and private language schools also offer language courses for a fee.

There are many different kinds of English and French classes available in Ontario, including:

- English Literacy Development (ELD)
- English and French as a Second Language (ESL and FSL)
- Language Instruction for Newcomers to Canada (LINC)
- Cours de langue pour les immigrants au Canada (CLIC)
- Occupation-specific Language Training (OSLT)
- Enhanced Language Training (ELT)
- Specialized Language Training (SLT)

LANGUAGE ASSESSMENT



Before you enroll in a language program, you may need to have your language skills assessed. Ask your settlement counsellor to direct you to an assessment centre in your area or visit cic.gc.ca/english/newcomers/services

In some regions of Ontario, you can choose to have either your English- or French-language skills assessed.

Language Assessment

To learn more about language assessment, visit www.language.ca or findlink.at/clb-assess

Locate Language Classes

To find a language class in your area, visit Ontario Immigration at ontario.ca or findlink.at/onlinetool

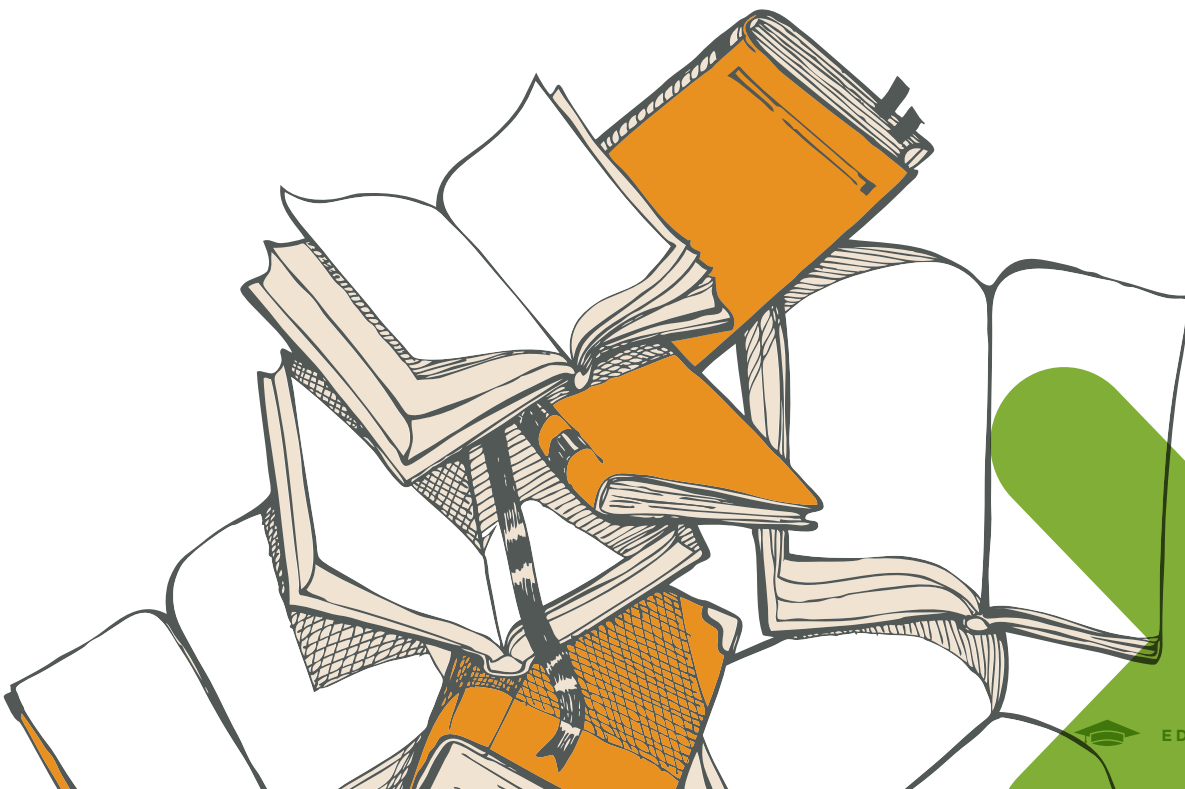
You can also call 211 or visit 211ontario.ca

Language Instruction for Newcomers to Canada

To learn about LINC training you can do from home, visit tcet.com or findlink.at/homestudy

Occupation-specific Language Training

OSLT provides free classes at Ontario colleges in communication skills for specific occupations. Learn more at co-oslt.org



SETTLEMENT PLAN

For an interactive version of the settlement plan, please visit settlement.org/o2o

CHILD CARE

- Make arrangements for child care.

1. Task Complete By / /

Information Sources

2. Task Complete By / /

Information Sources

3. Task Complete By / /

Information Sources

ELEMENTARY AND SECONDARY EDUCATION

- Know which school(s) your children will be attending.
- Know the deadline for registering your children in school.
- Arrange appropriate transportation for your children to and from school.
- Obtain all the documents you need to register your children in school:
- Proof of age
 - Proof of address
 - Proof of guardianship
 - Immunization records

1. Task Complete By / /

Information Sources

2. Task Complete By / /

Information Sources

3. Task Complete By / /

Information Sources

POST-SECONDARY EDUCATION

Know the college or university application deadlines for you or your children.

Know the general admission requirements.

Apply for any available funding support.

1. Task Complete By / /

Information Sources

2. Task Complete By / /

Information Sources

3. Task Complete By / /

Information Sources

CONTINUING EDUCATION

Learn about college, university or school board continuing education courses relevant to your interests or occupation.

1. Task Complete By / /

Information Sources

2. Task Complete By / /

Information Sources

3. Task Complete By / /

Information Sources



LANGUAGE TRAINING

Have your language skills assessed.

Speak to a counsellor to learn about language training specific to your occupation.

Identify the language program that best suits your needs.

1. Task

Complete By / /

Information Sources

2. Task

Complete By / /

Information Sources

3. Task

Complete By / /

Information Sources

WORKING AND BUSINESS

This section provides information to help you understand and access the Ontario labour market. You will learn about getting ready to work in Ontario, getting recognition for your international training and work experience, looking for a job effectively and starting your own business.

40

Preparing for Work

42

Looking for Work

44

Workplace Rights

46

Starting Your Own
Business

47

Settlement Plan





PREPARING FOR WORK

Applying for Your SIN

To find out how to apply for your SIN, visit Service Canada at servicecanada.gc.ca or findlink.at/sin

Credential Assessment

Visit the Canadian Information Centre for International Credentials at cicic.ca or findlink.at/cicic-cred or the Foreign Credentials Referral Office at canada.ca

Global Experience Ontario

To find out about regulated occupations in Ontario, call [1-866-670-4094](tel:1-866-670-4094) or visit ontario.ca or findlink.at/globalexpe

HealthForce Ontario

If you are an internationally educated health professional, call [1-800-596-4046](tel:1-800-596-4046) or visit healthforceontario.ca

Bridging Programs

For information about bridging programs, speak to your settlement counsellor or visit ontario.ca or findlink.at/training

SOCIAL INSURANCE NUMBER (SIN)

Before you can work in Canada, you must have a Social Insurance Number (often called a *SIN*). When you get a job, your employer will ask you for your SIN to complete the hiring process. You will also use this number to fill out your tax forms and apply for certain government services. You should keep your SIN private and protected.

FOREIGN EDUCATION CREDENTIALS ASSESSMENT

It is important to find out first if you need to have your foreign education credentials assessed. For some self-regulated or unregulated occupations, it is not necessary, and is normally at the discretion of the employer.

If you need an assessment because your occupation has specific educational requirements, then your credentials will be matched with the equivalent Canadian education. This will let you know if you need more training or education to get the job you want in Ontario. See resources at the side of the page.

OCCUPATIONS IN ONTARIO

There are many different occupations, professions and trades in Ontario. Some of these are regulated while others are unregulated or self-regulated.

UNREGULATED OR SELF-REGULATED OCCUPATIONS

Most professions and many trades do not require you to have a special licence or certificate to work in Ontario. These are called **unregulated occupations**. Unregulated occupations include financial managers, economists, computer programmers, bookkeepers, systems analysts, general carpenters, cooks and many more.

There are some occupations for which certification is not required to work in Ontario, but is available. These are called **self-regulated occupations**. An example is a human resource consultant.

REGULATED OCCUPATIONS

Many professions and trades in Ontario, including social work, nursing, electrical trades and plumbing, require you to be registered with, or licensed by, a regulatory body. These are called **regulated occupations**. If you want to work in a regulated occupation, you will need to research the occupation's Ontario regulatory body to find out what you need to do to get licensed or registered.

Global Experience Ontario (GEO) is an access centre that provides free information and assistance to internationally trained newcomers who want to work in non-health occupations and skilled trades. For health occupations, HealthForceOntario is the main agency for internationally educated health professionals.

BRIDGING PROGRAMS

Ontario's bridge training programs help you get ready to work in your occupation by providing training, skills upgrading, sector-specific job search assistance and employment supports. Some bridge training programs prepare you to obtain licensure to practise in a regulated profession. Others provide you with access to opportunities in your occupational field in Ontario through work placements, mentorships and networking with employers. See resources on the opposite page.

THINGS TO THINK ABOUT

Is my preferred occupation regulated or unregulated?

If regulated, what do I need to do to get licensed?

Do I have all the documents I need to get my credentials assessed? Who should I contact to get any missing documents?

Does my occupation require proof of a certain level of education? Does it require a special area of study?

Do I have the necessary educational credentials?



LOOKING FOR WORK

Searching for the job you want takes time and planning. Looking for a job in Ontario may present some new challenges. Résumés may be presented differently, and networking is often an important part of your job search. Various agencies and supports are available to help you.

THINGS TO THINK ABOUT

Do I need further training in occupation-specific communication skills to succeed in my occupation?

Where can I get feedback from experts on my résumé and cover letters and other job-search support?

Where can I go to meet people working in my field?

What is the average salary of my preferred job in Ontario?

What are the recent important changes to my preferred industry and job in Ontario?


JOB SEARCH SUPPORTS

There are many programs and websites to help newcomers learn about the labour market and find employment in Ontario. You can start your research with any of the following:

-  Learn about the Ontario labour market at ontario.ca or findlink.at/lmi
-  Call the Employment Ontario Contact Centre for information and tips to help you look for work at [1-800-387-5656](tel:1-800-387-5656) or visit Employment Ontario ontario.ca or findlink.at/etlanding



Learn how an Employment Ontario service provider can help you at findlink.at/ineedajob

Explore “Working in Canada,” a tool created by the Government of Canada: workingincanada.gc.ca

-  Read the useful job-search articles at settlement.org or findlink.at/employInfo

Access the Service Canada database for jobs available across Ontario and Canada online at jobbank.gc.ca

CONNECTING TO THE WORKFORCE

-  Volunteering can be a great way to connect to the Canadian workforce.
-  Call [211](tel:211) and ask for the location of your local volunteer centre, or visit the Ontario Volunteer Centre Network at ovcn.ca

Career Bridge provides internships to skilled immigrants in a wide variety of unregulated fields, including business administration, chemistry, communication, environmental studies and finance. To get more information and to apply, call [1-888-507-3343](tel:1-888-507-3343) or visit findlink.at/cb



APPLYING FOR A JOB



You generally apply for a job by sending a résumé (also known as a “curriculum vitae” or CV) and a cover letter. A résumé is a list of your qualifications and work experience. A cover letter is a short description of what makes you a strong candidate for the position.

Some employers will be unsure of the value of your previous experience in another country. Make sure that your résumé and cover letter show how your previous work experience will benefit an Ontario employer. You can find information on creating résumés and cover letters, as well as preparing for job interviews, at workingincanada.gc.ca and jobsetc.gc.ca

 p.63

ONTARIO'S WORKPLACE CULTURE

Workplace culture can differ from country to country, and even from occupation to occupation. Generally, Ontario employers place a high importance on communication skills. Your local settlement agency and other employment experts can help you learn about Ontario workplace culture. Some language training courses incorporate training in workplace culture and communication.





WORKPLACE RIGHTS

WORKPLACE EQUALITY



The Ontario *Human Rights Code* prohibits discrimination in the workplace. No one working or applying for a job in Ontario can be treated unfairly or harassed because of his or her race, ancestry, place of origin, colour, ethnic origin, citizenship, religion, age, sex, sexual orientation, record of offences, marital status, same-sex partnership status, family status or disability. To find out more about your equality rights and responsibilities in the workplace, visit the Ontario Human Rights Commission at ohrc.on.ca or findlink.at/ohrcemploy

THE ONTARIO EMPLOYMENT STANDARDS ACT

Workers in Ontario have the right to a fair and safe workplace. The Ontario *Employment Standards Act* (ESA) sets out the minimum standards that employers and employees must follow.

WAGES



Most employees in Ontario are entitled to be paid a minimum wage. In 2020, the general minimum wage ranges between \$11.40 - \$14.00 per hour, and the student minimum wage ranges from \$10.70 to \$13.15 per hour.⁵ For more details, visit the Ministry of Labour, Training and Skills Development website at ontario.ca/page/ministry-labour-training-skills-development or findlink.at/minwage

HOURS OF WORK

Generally, employees cannot be required to work more than eight hours per day and a total of 48 hours per week, with some exceptions. Maximum hours can be exceeded by written agreement and with the approval of the Ontario Director of Employment Standards.

PUBLIC HOLIDAYS

There are nine public holidays each year in Ontario. Employees who qualify are entitled to take these days off and be paid public holiday pay. Ontario's public holidays are: New Year's Day, Family Day, Good Friday, Victoria Day, Canada Day, Labour Day, Thanksgiving Day, Christmas Day and Boxing Day.

VACATION TIME

Generally, employees are entitled to a minimum of two weeks of vacation time for every 12 months they work. In lieu of paid vacation time, employees are entitled to be paid at least four percent of their total wages.

⁵ This rate applies to students under the age of 18 who work 28 hours per week or less when school is in session or work during a school break or summer holidays.

RECEIVING YOUR PAY

Employees must be paid on a regular, recurring payday and given a statement showing their wages and deductions for that pay period.

MATERNITY AND PARENTAL LEAVE

Working mothers and fathers are entitled to unpaid temporary leave from their jobs when they are expecting or have recently had a baby. Employment Insurance (EI) provides benefits to eligible parents.

To learn more about your rights and responsibilities under the **Employment Standards Act**, call the Ministry of Labour's Employment Standards Information Centre at [1-800-531-5551](tel:1-800-531-5551) (information is presented in 23 languages) or visit the Ministry of Labour, Training and Skills Development at ontario.ca or findlink.at/on-esa

You can also visit a Service Canada centre to talk to a federal government labour affairs officer. See the Blue Pages of your phone book or visit servicecanada.gc.ca for locations.

 p.103

HEALTH AND SAFETY

The **Ontario Occupational Health and Safety Act** sets standards to protect the health and safety of Ontario workers. It applies to all workplaces in all business sectors in Ontario, with some exceptions.

 Read about your and your employer's rights and responsibilities on the job with regard to health and safety in the workbook **Worker Health and Safety Awareness in 4 Steps**. The workbook is available on the Ministry of Labour, Training and Skills Development website at ontario.ca or findlink.at/hsawareness. You can also call ServiceOntario at [1-800-267-8097](tel:1-800-267-8097) to ask for a workbook to be mailed to you.

To learn more about the Ministry of Labour's strategy to protect workers, visit ontario.ca or findlink.at/hsafety

To find out how to report a safety concern at work, call the Health and Safety Contact Centre at [1-877-202-0008](tel:1-877-202-0008).

THE ONTARIO WORKPLACE SAFETY AND INSURANCE BOARD

The Ontario **Workplace Safety and Insurance Board** (WSIB) administers Ontario's no-fault workplace insurance for employers and their workers. The board is funded by employer contributions. It provides disability benefits, monitors the quality of health care that workers receive and assists workers who have been injured on the job.

 If you have been injured at work or want to learn more about workplace safety and insurance, call [1-800-387-0750](tel:1-800-387-0750) or visit WSIB at wsib.on.ca





STARTING YOUR OWN BUSINESS

There are exciting opportunities for starting your own business in Ontario. In 2012, more than 2.9 million people were employed by small- and medium-sized enterprises in Ontario. These enterprises accounted for 98 percent of Ontario businesses.⁶



To learn about starting a business in Ontario, visit the Ministry of Economic Development, Job Creation and Trade at ontario.ca or findlink.at/business

The Government of Ontario has created small business enterprise centres, located across the province. Here, you can get information and services related to starting, owning and running a successful small business. Find out more by calling 1-800-567-2345 or visiting ontario.ca or findlink.at/sbec

The Government of Canada has established a number of Small Business Services (SBS) where you can get information and support to help you start your own business. For more information, visit sbs-spe.feddevontario.canada.ca/en

⁶Source: Ministry of Economic Development, Job Creation and Trade: ontario.ca or findlink.at/onmedte

SETTLEMENT PLAN

For an interactive version of the settlement plan, please visit settlement.org/o2o

PREPARING FOR WORK

- Apply for your Social Insurance Number (SIN).
- Find out if your occupation is regulated in Ontario.
- Have your educational credentials evaluated.
- Locate bridging programs in your region that are relevant to your career goals.

1. Task _____ Complete By / /

Information Sources _____

2. Task _____ Complete By / /

Information Sources _____

3. Task _____ Complete By / /

Information Sources _____

LOOKING FOR WORK

- Speak to a settlement counsellor or an employment counsellor about your job-search needs and next steps.
- Gain a basic understanding of Ontario workplace culture in your preferred occupation.
- Prepare a résumé and cover letter.
- Begin to network effectively and develop a list of local contacts.
- Locate any volunteer positions available in your area of expertise that can provide you with added work experience.

1. Task _____ Complete By / /

Information Sources _____

2. Task _____ Complete By / /

Information Sources _____

3. Task _____ Complete By / /

Information Sources _____

STARTING YOUR OWN BUSINESS

- Contact a small business enterprise centre to get information about starting your own business.

1. Task Complete By / /

Information Sources

2. Task Complete By / /

Information Sources

3. Task Complete By / /

Information Sources

MONEY AND PERSONAL FINANCES

This section covers key issues related to your money. You will find information on opening a bank account, obtaining credit and paying taxes, as well as information about benefits and social assistance.

50

Money and Banking

51

Obtaining Credit

52

Taxes

53

Benefits and Social
Assistance

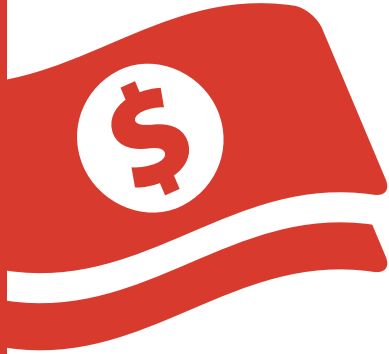
54

Settlement Plan



MONEY AND BANKING

Ontario residents usually keep their money in banks, credit unions or trust companies. These financial institutions are safe and convenient. Most financial institutions are members of the Canadian Deposit Insurance Corporation, which means the government insures the money in your account up to a maximum of \$100,000.



THINGS TO THINK ABOUT

Which banks have special services for newcomers?

Do I need a savings account and a chequing account?

If I have a debit card from one bank and I use an ATM from another bank, what is the service charge?

MONEY

For information about Canada's currency and about exchanging foreign money into Canadian money, read *Welcome to Canada*.

Never send cash through the mail. Instead, use a cheque, money order (purchased from a bank), postal order (purchased from a post office) or e-transfer. Banks and private transfer services can give you other options for sending money.

 p.105-106

BANK SERVICES

You can open a bank account even if you do not have a job or any money to put into the account right away. Most banks offer the following services:

- Chequing and savings accounts
- Debit cards
- 24-hour Internet and telephone banking
- Loans and credit cards
- Investment products and planning
- Financial advice



Although Canadian banks are considered to be very secure, you need to be well informed so that you can protect your financial interests. For tips and information on how to protect yourself and your finances from fraudulent activities such as debit card fraud, order and read *Canadian Consumer Handbook* at consumerhandbook.ca

 p.109-111

OPENING AN ACCOUNT

It is a good idea to research several financial institutions before you open an account. Fees for banking products and services as well as interest rates can vary. Ask about no-fee bank accounts, which are becoming increasingly popular. Also, ask about services specifically for newcomers.

You will need a chequing account if your employer uses direct payroll deposit. Savings and investment accounts are useful for saving money because they have higher interest rates than chequing accounts. However, you may be allowed to make only certain types or a limited number of transactions. Most consumers who open savings accounts also have chequing accounts for day-to-day banking.

To open an account at a bank, credit union or trust company, you will need to show two pieces of identification, such as a passport and a Social Insurance Number (SIN). Usually, one piece must have your photo on it.

When you open a bank account, you will receive a bank card (also called a **debit** card). You can use this card instead of cash at most stores, restaurants and other businesses. This card also lets you complete transactions at bank machines (called **Automated Teller Machines or ATMs**).

 p.109-111

OBTAINING CREDIT

CREDIT

Credit refers to borrowing money. Credit cards and bank loans are the most common types of credit. Usually borrowers pay back their loans in regular installments. The amount and frequency of payments should be clear at the time the loan or credit is offered.


When you get a bank loan or use a credit card, you pay **interest**. Interest is money that a lender (usually a bank) charges a borrower. The **interest rate** refers to the percentage of the total amount borrowed that you pay back in interest over a period of time. Some loans and credit cards have very high interest rates. Therefore, whenever you borrow money from a bank in the form of a bank loan or credit card, you should ask what your interest rate would be.

Read *Welcome to Canada* to find out more about different types of credit and loans and how to choose and apply for a credit card.


 p.112-115

DEVELOPING A CREDIT HISTORY

Whenever you take out a loan or use a credit card, a reporting agency collects information about whether you make your payments on time and how long it takes you to pay back the money you have borrowed. This information becomes part of your **credit history**.

 **It is important to build a credit history in Ontario. If you want to apply for a credit card, loan or mortgage, your financial institution will examine your credit history to see how well you have managed your finances in the past. Based on your credit history, your financial institution will decide whether to give you the credit you want.**

Many people begin to build their credit history with credit cards. Talk to a representative at your financial institution about credit card programs for newcomers. Before you sign a contract, review all the terms and conditions.

 The Financial Consumer Agency of Canada has some useful tips and information about credit at fcac-acfc.gc.ca



THINGS TO THINK ABOUT

What is the interest rate on my credit card?

How can I find out about my current credit rating?

What can I do to develop my credit history?





TAXES

In Canada, taxes are collected by all three levels of government: federal, provincial and municipal. Taxes support government-funded programs such as education, health care, transportation infrastructure and skills training.

THINGS TO THINK ABOUT

Where can I ask questions about my taxes?


Where can I get help completing my income tax return?

Am I eligible for the Canada Child Tax Benefit?

TYPES OF TAX

The most common types of taxes collected are income tax, sales tax, property tax and business tax.

Make sure you are aware of the receipts and other documentation you need to collect throughout the year for tax-related purposes.

 For a description of the different types of taxes, visit the Ministry of Finance at ontario.ca or findlink.at/finance

INCOME TAX


Canadians file their income tax returns each year by April 30. You must report all of your income from all sources, even if it is generated overseas.

 You can get free help completing your income tax return through the Community Volunteer Income Tax Program. Visit the Canada Revenue Agency (CRA) at canada.ca/en/revenue-agency.html or findlink.at/incometax

HARMONIZED SALES TAX CREDIT

All Ontario residents pay the Harmonized Sales Tax (HST) on most consumer goods. For people with low incomes, the Canada Revenue Agency (CRA) returns all or part of this tax through a tax credit. You do not have to apply for the HST credit. The CRA will automatically determine your eligibility when you file your income tax return each year.

Application on page one of your tax return. If CRA determines that you are eligible, you will receive a cheque.

 Find more information at canada.ca/en/revenue-agency.html or findlink.at/gst-hst

CANADA CHILD BENEFIT

If you have children under the age of 18, you may be able to receive the Canada Child Benefit. If eligible, you will receive a monthly payment from the Canadian government to help with the cost of raising your children. The amount of the payment is determined by your income and the number of dependent children you have.

 To find out if you are eligible and to apply, visit the Canada Revenue Agency at canada.ca/en/revenue-agency.html or findlink.at/cra-bnfts

BENEFITS AND SOCIAL ASSISTANCE

In Ontario, provincial and federal programs are available to help people who are experiencing financial need.

EMPLOYMENT INSURANCE (EI)

You may be eligible for EI benefits if you lose your job because of circumstances beyond your control – for example, a shortage of work, or seasonal or mass layoffs. To be eligible, you must have accumulated enough insurable hours of work in Canada in the previous 52 weeks.


To find out more about applying for EI benefits, talk to your settlement counsellor or visit Service Canada at servicecanada.gc.ca or findlink.at/ei-app

CANADA PENSION PLAN (CPP)

When you are working in Ontario, your employer automatically deducts money from your paycheques to make contributions to the CPP on your behalf.

You qualify to receive a CPP retirement pension if:

- You have worked in Canada and have made at least one contribution (payment) to the CPP.
- You are at least 60 years old, or you are between 60 to 70 years old and you meet the earning and contribution requirements set out in the law.

 To find out more about CPP, visit Service Canada at servicecanada.gc.ca or findlink.at/cpp


OLD AGE SECURITY PENSION (OAS)

The OAS is a monthly payment available to seniors aged 65 or older who meet the Canadian legal status and residence requirements. You may need to apply to receive it.

 To find out more, visit Service Canada at servicecanada.gc.ca or findlink.at/oldagesecu

SOCIAL ASSISTANCE

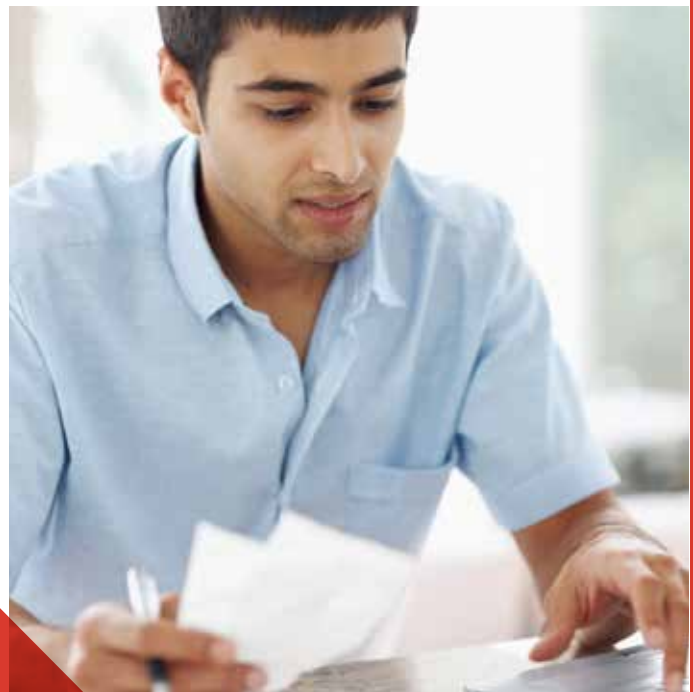
Ontario Works is a program that helps Ontarians who are in temporary financial need. It provides two services: financial help and help finding a job.

 If you qualify, Ontario Works can help you cover the costs of your basic needs such as food and housing. To find out more about this program and eligibility requirements, visit the Ministry of Children, Community and Social Services at mcss.gov.on.ca or findlink.at/socialassi

ONTARIO DISABILITY SUPPORT PROGRAM (ODSP)

ODSP helps people with disabilities who are in financial need. The program helps eligible applicants find jobs and provides them with financial assistance to cover the costs of food and housing.

 To find out more about ODSP, visit the Ministry of Community and Social Services at mcss.gov.on.ca or findlink.at/ont-dsp



SETTLEMENT PLAN

For an interactive version of the settlement plan, please visit settlement.org/o2o

BANKING, OBTAINING CREDIT AND TAXES

- Research banking options and open a bank account.
- Apply for a credit card.
- Speak to my bank representative about banking services for newcomers.
- Apply for the Canada Child Benefit (if eligible).

1. Task _____ Complete By / /

Information Sources _____

2. Task _____ Complete By / /

Information Sources _____

3. Task _____ Complete By / /

Information Sources _____

PEOPLE AND THE ENVIRONMENT

This section provides information to help you understand some important values of Ontario's diverse society. These include gender equality, respecting and valuing everyone equally, solving family problems in non-violent ways and caring for the environment.



56

Inclusiveness

57

People with Disabilities

58

Family Relationships

59

Caring for the Environment

60

Settlement Plan





INCLUSIVENESS

Ontario is a diverse society where people strive to cooperate with each other, learn from each other and create a culture of openness. You will have many opportunities to get to know people who are different from you. Ontario aims to be accessible and inclusive – a place where everyone feels at home.

THINGS TO THINK ABOUT

What are some of my culturally determined attitudes and beliefs?

How tolerant am I of people with different perspectives?

What do I know about other cultures?

How can I learn more about other cultures?

What generalizations do people make about my culture?

DIVERSITY AND INCLUSIVENESS

Ontario's population includes people from many different cultural and religious backgrounds, with many different abilities, different sexual orientations and differences of all kinds.

 The Ministry of Government and Consumer Services has a plan to make the Ontario Public Service (OPS) a more inclusive workplace. To learn more, visit ontario.ca or findlink.at/omgs


The Ontario **Human Rights Code** provides a foundation for inclusiveness by making it illegal to treat people unfairly. To learn more, visit the Ontario Human Rights Commission at ohrc.on.ca


EQUALITY OF MEN AND WOMEN

In Canada, equality between men and women is a core value. Cultural practices that demean or hurt women or girls are not tolerated.

THE LGBTQ+ COMMUNITY

LGBTQ+ is short for **Lesbian, Gay, Bi-sexual, Transgendered, Queer**. LGBTQ+ people are proud participants in Ontario society. Discriminating against or harassing people because of their sexual orientation is illegal under The Ontario **Human Rights Code**.

 Learn about programs and services for LGBTQ+ people at settlement.org or findlink.at/lgbtqservi

 You can also dial **211** or visit serviceontario.ca

PEOPLE WITH DISABILITIES

One in seven people in Ontario has a disability – approximately 1.85 million Ontarians.⁷ As the population ages, this number will increase. Ontario aims to be a place where everyone can participate in the community. Ontario’s businesses, organizations and communities are working to become more accessible and inclusive to people with disabilities.

DISABILITY

Disability refers to many different kinds and degrees of conditions. Some disabilities are visible to other people and some are not. A person can be born with a disability or have a disability as the result of an accident or illness. People can have physical, mental or learning disabilities; hearing or vision disabilities; epilepsy; mental health disabilities and addictions; environmental sensitivities and other conditions.



Learn about people’s personal experiences with disabilities in poems, essays and videos at the Ontario Human Rights Commission: ohrc.on.ca or findlink.at/ohr-lrd

Learn about the rights of people with disabilities under The Ontario **Human Rights Code** at ohrc.on.ca or findlink.at/acssibact

ACCESSIBILITY STANDARDS

Ontario’s 2005 law **Accessibility for Ontarians with Disabilities Act** (AODA) called for the creation of accessibility standards. These standards describe what all businesses and organizations must do to make sure people with disabilities can participate fully in Ontario society. The goal is to create an accessible Ontario by 2025.

There are five accessibility standards:

1. Customer Service – All organizations that provide goods and services must have a written plan showing how they are going to provide customer service to people with disabilities. The plan could include things like allowing service animals and wheelchairs, welcoming support persons and communicating effectively.

2. Employment – All organizations must make accessibility for people with disabilities a regular part of finding, hiring and supporting employees. This might include, for example, providing them with special equipment or working conditions.
3. Information and Communication – Organizations must make all of their information such as brochures, websites and educational materials accessible.
4. Transportation – This standard applies to buses, taxis, specialized transport for people with disabilities, hospital shuttle buses, school buses and some ferries. Requirements include providing lifting devices, steps, grab bars, lighting, signage and more.
5. Public Spaces – This standard applies to buildings and public spaces such as playgrounds, parking areas and picnic areas.



Learn about the **Accessibility for Ontarians with Disabilities Act**, 2005 at ontario.ca or findlink.at/acssibact

Learn about the accessibility standards at ontario.ca or findlink.at/accsstandr

For information about programs and services for people with disabilities, call 211 or visit ontario.ca/page/people-disabilities

The Ontario Disability Support Program helps people with disabilities who are in financial need. Learn more at mcss.gov.on.ca or findlink.at/ont-dsp

Source: mcss.gov.on.ca or findlink.at/ont-dsp

THINGS TO THINK ABOUT

How accessible is my workplace?

What invisible disabilities might people around me have?





RELATIONSHIPS

Family can be an important support while you are settling in Ontario. Federal and provincial laws protect all members of the family.

Ontario Women's Directorate

Find information for women who are victims of domestic or sexual violence at women.gov.on.ca or findlink.at/serviwomen

Victim Services– Ministry of the Attorney General

Find information for victims of domestic and sexual violence at attorneygeneral.jus.gov.on.ca or findlink.at/ovs.

Family Law Education for Women

For an explanation of women's rights under Ontario family law, visit onefamilylaw.ca or women.gov.on.ca or findlink.at/flew

Family Law Guide

For an introduction to your rights and obligations under Ontario family law, visit attorneygeneral.jus.gov.on.ca or findlink.at/on-famlaw.

MARRIAGE

Marriage is the foundation of family life for many people in Canada and Ontario. You can be married to only one person at a time. If you married someone in another country, you must get a divorce before you can marry someone in Ontario. Same-sex marriage has been legal in Ontario since 2003. If you live with your partner, but are not married, you are considered to be “common-law partners” if you have been in a conjugal relationship for more than three years or for one year if you have a child together.

 p.44

DIVORCE

Only a court can grant you a divorce. Either spouse (marriage partner) can apply for a divorce. You must give proof that your marriage has broken down. If your spouse gets a divorce in another country, it is usually considered legal in Ontario if your spouse has been out of Canada for at least a year.

 p.45

SPOUSAL ABUSE

All forms of physical violence against a spouse, common-law partner or any other family member are illegal. This includes unwanted sexual activity. Threatening to hurt or kill someone is also a crime. A person who is found guilty of domestic violence against a family member is subject to serious punishments, including imprisonment.

 p.42

THE ROLE OF POLICE IN CANADIAN SOCIETY

The police help keep people safe in the community and make sure that everyone follows Canada's laws. You can always ask the police for help in all kinds of situations such as violence in the home, an accident, a perso-

-nal injury or a crime that has taken place.

If you are in danger, call [911](tel:911) and ask for the police. They will come to your home immediately. For more information about the role of the police in Ontario, read *Welcome to Canada*.

 p.41



Women who are at risk of being abused by a family member can call the Assaulted Women's Helpline at [1-866-863-0511](tel:1-866-863-0511), 24 hours a day, seven days a week. It offers telephone crisis counselling and referrals to supports and services in your community. Visit the website at awhl.org. Also, visit the Ministry of Children, Community and Social Services at mcss.gov.on.ca or findlink.at/womenhelp



You can also call [211](tel:211) to get information about services in your area such as family counselling or parenting workshops.

CHILD ABUSE AND NEGLECT

Child abuse is any form of physical, emotional and/or sexual mistreatment or lack of care that causes injury or emotional damage to a child or youth. Types of child-youth abuse include emotional, physical or sexual (contact or non-contact) abuse, exposure to family violence and neglect. Neglect can be identified by failing to provide shelter, food, clothing, education, good hygiene, supervision, health care, adequate rest, moral guidance, exercise, safe environment and fresh air.



Learn more about child abuse and neglect at findlink.at/protechild

All adults in Ontario must report any situation where they suspect child abuse. In cases where child abuse or neglect is suspected, child protection laws in Ontario allow child welfare officials to intervene by speaking with the parents, inspecting the home, offering parenting education and support or, if necessary, remove children from family homes.

CARING FOR THE ENVIRONMENT

Caring for the environment is an important value in Ontario. You can do your part by avoiding littering, participating in recycling programs and conserving energy.

DON'T LITTER!

Littering is when you throw any kind of trash on the road or the ground, either in the city or out in the country.

Most municipalities in Ontario have laws against littering. Fines for littering range from \$100 to \$1,000 or more. Police will stop your car if they see you littering on a highway.

Help keep Ontario's environment clean by putting your trash in a garbage can or taking it home with you.

HOUSEHOLD WASTE RECYCLING PROGRAM

The **Blue Box** recycling program is available to most households in Ontario. Instead of filling up landfill sites, waste is used to manufacture new products. You can put various types of glass, metal, plastic and paper waste into your Blue Box for curbside pickup by local sanitation workers.

Some municipalities also have a **Green Bin** program that allows you to recycle organic waste such as fruit and vegetable scraps, meat, fish and coffee grounds, to name a few. The organic waste is converted to compost, which is used to improve the soil in parks and farmlands.

To get a **Blue Box**, or to find out if your area has a **Green Bin** program, contact your local municipality. Check the Blue Pages of your phone book, or visit the Ministry of Municipal Affairs and Housing for a list of Ontario municipalities and their contact information at ontario.ca or findlink.at/muniseroff

The **Orange Drop** program allows you to safely dispose of household products that contain harmful substances. These include paint and solvents, antifreeze, single-use batteries, pressurized containers and empty oil containers to make new products. Visit makethedrop.ca to find

a drop location near you.

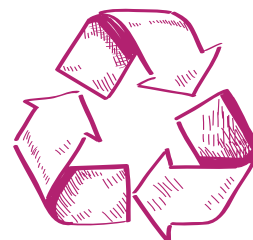
ELECTRONICS RECYCLING PROGRAM

Waste electronics, also called *e-waste*, include items like cameras, computers, monitors, telephones and televisions. They are filled with toxic – and valuable – materials and should not be put in landfill sites. When you buy electronic products in Ontario, you pay an environmental handling fee. The funds collected are used to pay for the cost of recycling or refurbishing electronic products.

Visit recyclemyelectronics.ca to find an electronics-recycling depot in your area.

CONSERVING ENERGY

Producing electricity or gas has negative consequences for the environment. The less we use the better. Learn about how you can conserve energy in your home at the Ministry of Energy, Northern Development and Mines: ontario.ca or findlink.at/savinenergy Also, visit Natural Resources Canada's Office of Energy Efficiency at oee.nrcan.gc.ca



THINGS TO THINK ABOUT

Where can I get a Blue Box and what can I put in it?

Does my municipality have a Green Bin program?

Where can I take my unwanted electronics?

What can I do to make my home more energy efficient?



SETTLEMENT PLAN

For an interactive version of the settlement plan, please visit settlement.org/o2o

INCLUSIVENESS

- Understand my rights and obligations under The Ontario Human Rights Code.

CARING FOR THE ENVIRONMENT

- Get a Blue Box (or recycling bag) from my municipality.
- Find my local drop-off location for used electronics.
- Find out if my municipality has a Green Bin program.
- Research options for energy-efficiency options for my home.

1. Task _____ Complete By / /

Information Sources _____

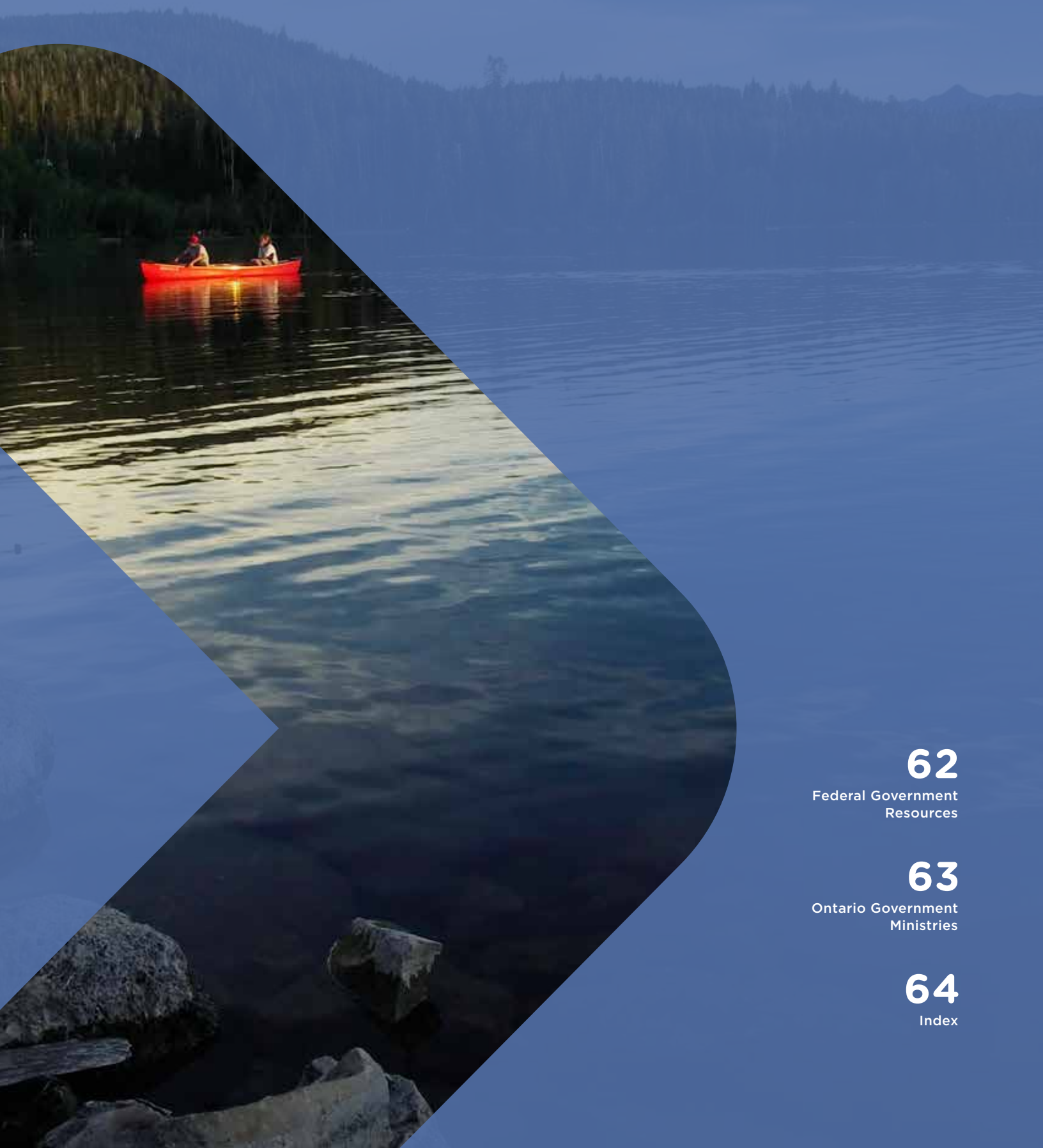
2. Task _____ Complete By / /

Information Sources _____

3. Task _____ Complete By / /

Information Sources _____

APPENDIX



62

Federal Government
Resources

63

Ontario Government
Ministries

64

Index

FEDERAL GOVERNMENT RESOURCES

Come to Canada

cic.gc.ca or findlink.at/ctcextstay

Do you want to come to Canada, or extend your stay? This tool will help you determine your eligibility, fill out and submit your application.

Immigrant services in your area

cic.gc.ca or findlink.at/cic-serve

Services may include assistance with finding a place to live, job search support, language assessment and classes, help with filling out forms and information about community services.

Living in Canada tool

cic.gc.ca or findlink.at/cic-lctvac

Answer a few simple questions to get the help you need to settle in Canada and learn all about living here.

Working in Canada

canada.ca or findlink.at/workincana

Working in Canada is the Government of Canada's leading source for jobs and labour market information. It offers users free occupational and career information.

Discover Canada: The Rights and Responsibilities of Citizenship

cic.gc.ca or findlink.at/cic-study

Discover Canada: *The Rights and Responsibilities of Citizenship* is used by newcomers to study for the citizenship test.

PROVINCIAL AND TERRITORIAL WEBSITES FOR NEWCOMERS

Alberta

alberta.ca/immigration.aspx

British Columbia

welcomebc.ca

Manitoba

immigratemanitoba.com

New Brunswick

welcomenb.ca

Newfoundland and Labrador

gov.nl.ca/immigration

Northwest Territories

ece.gov.nt.ca

Nova Scotia

novascotiainmigration.com

Nunavut

gov.nu.ca

Ontario ontario.ca

Prince Edward Island

gov.pe.ca/immigration

Quebec

immigration-quebec.gouv.qc.ca

Saskatchewan

saskatchewan.ca

Yukon immigration.gov.yk.ca

ONTARIO GOVERNMENT MINISTRIES

Agriculture, Food and Rural Affairs
omafra.gov.on.ca

Attorney General
attorneygeneral.jus.gov.on.ca

Children, Community and Social Services
ontario.ca/page/ministry-children-community-and-social-services

Colleges and Universities
ontario.ca/page/ministry-colleges-universities

Economic Development Job Creation and Trade
ontario.ca/ministry-economic-development-job-creation-trade

Education
ontario.ca/page/ministry-education

Energy, Northern Development and Mines
ontario.ca/page/ministry-energy-northern-development-and-mines

Environment, Conservation and Parks
ontario.ca/page/ministry-environment-conservation-and-parks

Finance
ontario.ca/page/ministry-finance

Francophone Affairs
ontario.ca/page/ministry-francophone-affairs

Government and Consumer Services
ontario.ca/page/ministry-government-and-consumer-services

Health
health.gov.on.ca

Heritage, Sport, Tourism and Culture Industries
ontario.ca/page/ministry-heritage-sport-tourism-culture-industries

Indigenous Affairs
ontario.ca/page/ministry-indigenous-affairs

Infrastructure
ontario.ca/page/ministry-infrastructure

Intergovernmental Affairs
ontario.ca/page/ministry-intergovernmental-affairs

Labour, Training and Skills Development
ontario.ca/page/ministry-labour-training-skills-development

Long-Term Care
ontario.ca/page/ministry-long-term-care

Municipal Affairs and Housing
ontario.ca/page/ministry-municipal-affairs-housing

Natural Resources and Forestry
ontario.ca/page/ministry-natural-resources-and-forestry

Seniors and Accessibility
ontario.ca/page/ministry-seniors-accessibility

Solicitor General
ontario.ca/page/ministry-solicitor-general

Transportation
ontario.ca/page/ministry-transportation

Treasury Board Secretariat
ontario.ca/page/treasury-board-secretariat

Women's Issues
ontario.ca/page/womens-issues

INDEX

apprenticeships	33	labour market	42
banking	50	language assessment	35
basic rights	24	language training.....	35
benefits and social assistance.....	53	LGBTQ	56
bridging programs.....	41	legal rights	24
Charter of Rights and Freedoms	24	legal services	25
child care	30	mental health care	16
climate	9	OHIP card	15
consumer awareness.....	17	people with disabilities	57
communication services.....	11	phone and Internet services	17
community connections and recreation ...	21	postal services.....	17
credit	51	public transportation	22
cycling	23	recreation	21
dentist	16	recycling	59
domestic violence	58	renting a car.....	22
driving	23	renting.....	19
driver's licence	22	settlement agencies	10
economy	8	Social Insurance Number	40
education:		starting your own business	46
adult and continuing education	34	taxes	52
elementary school	31	taxis	22
post-secondary education	33	transportation	22
secondary school.....	31	volunteering	21
emergency numbers.....	11	work:	
employment (job search)	42	looking for work	42
energy efficiency	59	workplace rights.....	44
family doctor	15		
family law	58		
food	17		
geography	6		
government	5		
health care	14		
holidays	44		
housing	18		
Human Rights Code	24		
inclusiveness	56		
introduction to Canada.....	4		
introduction to Ontario	6		
job search.....	42		

ACKNOWLEDGEMENTS

COSTI Immigrant Services wants to acknowledge the support and leadership of the following project management and advisory committee member agencies and partners, whose collaboration enabled this project's development: Association of Canadian Community Colleges (ACCC), Canadian Immigration Integration Project (CIIP), Catholic Centre for Immigrants - Ottawa, Collège Boréal, Colleges Integrating Immigrants to Employment (CIITE) Project, Fanshawe College, George Brown College, JVS Toronto, Multicultural Council of Windsor and Essex County, Ontario Council of Agencies Serving Immigrants (OCASI), Ontario 211 Services Corporation, Skills International, World Education Services (WES), Kitchener-Waterloo YMCA, YMCA of Greater Toronto.

We would also like to thank Centre de santé communautaire Hamilton-Niagara, our francophone partner, and the service-delivery agencies that are involved in the implementation of the pilot and whose dedication and commitment make it a reality across the province.

- Agincourt Community Services Association
- Brampton Multicultural Community Centre
- Catholic Centre for Immigrants
- Catholic Crosscultural Services
- Centre for Immigrant and Community Services
- Centre francophone du GTA
- Centre communautaire francophone Windsor-Essex-Kent
- Collège Boréal
- Conseil Économique et Social d'Ottawa - Carleton
- CultureLink
- HMC Connections
- Immigrant Services Guelph-Wellington
- Kingston Community Health Centres
- London Cross Cultural Learners Centre
- Multicultural Council of Windsor and Essex County
- Newcomer Centre of Peel
- New Canadians' Centre of Excellence Inc.
- Niagara Folk Arts Multicultural Centre
- North York Community House
- Peel Multicultural Council
- Polycultural Immigrant & Community Services
- TNO - The Neighbourhood Organization
- Thunder Bay Multicultural Association
- University Settlement Services
- WoodGreen Community Services
- YMCA of Hamilton-Burlington-Brantford
- YMCAs of Cambridge & Kitchener-Waterloo
- YMCA of Simcoe/Muskoka

The project would like to acknowledge and thank Albert Casson for his artwork contributions to this workbook.

Finally, we would like to thank the newcomers who have decided to make Ontario their home. Without their contribution, the completion of the project would not have been possible. Welcome!