

Canada Survival Guide

# Canada First 30 Days Playbook

---

Everything you need to survive — and thrive — in your first month in Canada. Checklists, timelines, and the cultural shortcuts that take most newcomers years to learn.

[canadasurvivalguide.com](https://canadasurvivalguide.com)

# Pre-Departure Checklist

---

Documents — get these apostilled and translated:

■ **Passport**

Valid for at least 2 years past arrival. Get 3 certified color copies.

■ **Birth certificate**

With apostille from your country's foreign affairs ministry.

■ **University diplomas**

Apostilled + certified English translation.

■ **Professional certifications**

Apostilled + certified translation.

■ **Marriage certificate**

If applicable, apostilled.

■ **Vaccination records**

Translated to English. Critical if you have children.

■ **Driver's license**

Plus international driving permit (takes 1 day to get).

■ **Medical prescriptions**

Generic drug name, 3-month supply.

■ **Bank statements**

Last 6 months, stamped by your bank.

■ **Proof of funds letter**

Formal letter from your bank stating your balance.

■ **Reference letters**

From employer and landlord, in English.

*Pro tip: Scan everything at 300 DPI and upload to a Google Drive folder called 'CANADA DOCS'. Share it with one trusted person back home.*

**BEFORE YOU LEAVE**

# Banking & Money Setup

Open your Canadian bank account before you arrive:

Bank	Program	Best for
Scotiabank	StartRight	Best overall — no fees 1st year, Spanish support
RBC	Newcomer Advantage	Largest ATM network in Canada
CIBC	Welcome to Canada	Strong Toronto presence

Transfer money with Wise, not your bank:

- Your bank charges 3–5% on international transfers. Wise charges 0.4–1%.
- On a \$5,000 USD transfer: save \$150–250 USD in one transaction.
- Set up your Wise account before you leave — it's free.

*Once in Canada, transfer initial settlement funds (first + last month rent + 3 months expenses) through Wise to your new Canadian account before your first rent payment is due.*

## FIRST 90 DAYS

# Your First Week — Day by Day

---

### Day 1–2

- Get to your temporary housing (Airbnb, furnished room, or family/friend)
- Buy a Canadian SIM card — Koodo, Fido, or Lucky Mobile for budget plans
- Get a Presto card (Toronto/Ottawa) or Compass card (Vancouver) for transit
- Eat, rest, recover from the trip — you'll need energy for what comes next

### Day 3

- Go to Service Canada office — apply for your SIN (Social Insurance Number)
- Bring: passport + work permit/PR document
- Takes 20–40 minutes. Walk out with your SIN number same day.
- Without SIN: you cannot work, open most bank accounts, or file taxes

### Day 4–5

- Visit your bank branch (Scotiabank StartRight or RBC) to activate your account
- Bring: SIN number + passport + immigration document
- Set up online banking and order your debit card
- Apply for the newcomer credit card — starts building your credit score

### Day 6–7

- Download essential apps: Transit (public transport), Weather Network, Kijiji
- Explore your neighborhood — find the nearest grocery store, pharmacy, library
- Get your library card — free internet, free books, free community resources
- Start looking for permanent housing on Kijiji and Facebook Marketplace

# Canadian Cultural Cheat Sheet

10 things Latin Americans do that confuse — or offend — Canadians at work:

<b>1. Arriving 5–10 min late</b>	In Canada, 5 minutes late = late. For job interviews, arrive 10 minutes early. For meetings, be in the room at the start time.
<b>2. Being too direct in disagreements</b>	'That's wrong' sounds aggressive. Say 'I see it differently — can I share another angle?'
<b>3. Calling managers by title</b>	Everyone is on first-name basis in most Canadian workplaces — even the CEO. Using 'licenciado' or 'doctor' sounds odd.
<b>4. Waiting to be recognized</b>	Nobody will tap your shoulder. Tell your manager what you want: 'I'd like to take on more project leadership.'
<b>5. Oversharing personal life early</b>	Keep it professional for the first few months. Let personal relationships develop slowly.
<b>6. Staying very late at the office</b>	In Canada, working excessive overtime signals poor time management, not dedication. Leave on time.
<b>7. Silence in meetings</b>	Silence reads as disengaged. Even 'I agree with what X said' shows you're present.
<b>8. Going above your manager's head</b>	Even if the CEO has an open door, going over your manager is a serious offense. Work through the chain.
<b>9. Directness about others' mistakes</b>	Use the feedback sandwich: positive → criticism (softened) → encouraging. Never call someone out publicly.
<b>10. Expecting quick decisions in meetings</b>	Canadian meetings air ideas. Decisions happen via email or 1-on-1s afterward. Follow up in writing.

## RESOURCES

# Essential Apps & Contacts

Apps to install on day one:

<b>Transit</b>	Real-time public transit directions for every Canadian city
<b>Weather Network</b>	Canadian weather app — always check wind chill, not just temperature
<b>Kijiji</b>	Apartments, used furniture, jobs — Canada's Craigslist
<b>Wealthsimple Tax</b>	Free tax filing when April comes around
<b>Canada Post</b>	Track packages, find post offices
<b>GoodFood / Flipp</b>	Grocery flyers and deals — groceries in Canada are expensive
<b>Indeed / LinkedIn</b>	Job hunting — LinkedIn is taken seriously here
<b>Google Maps</b>	Works well for transit directions across all cities

Emergency & important numbers:

<b>911</b>	Police, fire, ambulance — all emergencies
<b>211</b>	Community and social services (housing, food banks, newcomer services)
<b>811</b>	Health advice line — talk to a nurse without going to ER
<b>CRA (Tax)</b>	1-800-959-8281
<b>Service Canada</b>	1-800-206-7218 — SIN, EI, CPP questions
<b>IRCC (Immigration)</b>	1-888-242-2100 — immigration status questions

More guides at [canadasurvivalguide.com](http://canadasurvivalguide.com) — articles on banking, SIN, renting, taxes, workplace culture, and English improvement.