

PRE-ARRIVAL TO CANADA

Immigrants/Refugees



ARRIVAL

How newcomers connect with the agency:

- Family/friend
- Airport
- University
- Agency call/emails
- Information booth
- Research online
- Workshop referral

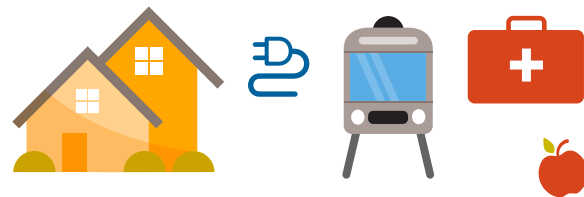


Welcome to the settlement agency!

😊 Clients feel: 😊
 Comfortable • Good
 Positive • Supported • Special
 My problems are solved

Services utilized here:

- Language classes
- Employment services
- Community events
- Health/wellness events
- Women's programs
- Financial literacy workshops
- Peer leader training
- Canadian culture workshops
- Tax clinics
- First Aid training



SURVIVAL MODE



“HOW CAN I MEET MY BASIC NEEDS?”

“I needed to know the basics about bank accounts and how the government helps as soon as I arrived with my family.”

Best placed intervention:
Financial literacy



SEEKING MODE



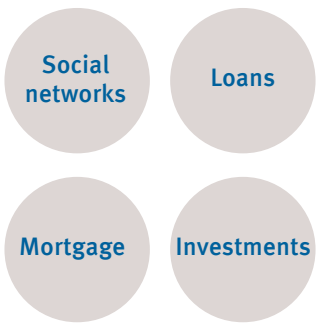
“WHAT’S THE NEXT BEST THING FOR ME?”

“I have a low wage job right now and really need to save every dollar and manage for the future. I want to find a good job in my field.”

Best placed intervention:
Access to benefits
Money management



THRIVING MODE



“HOW CAN I ACHIEVE MY FULL POTENTIAL?”

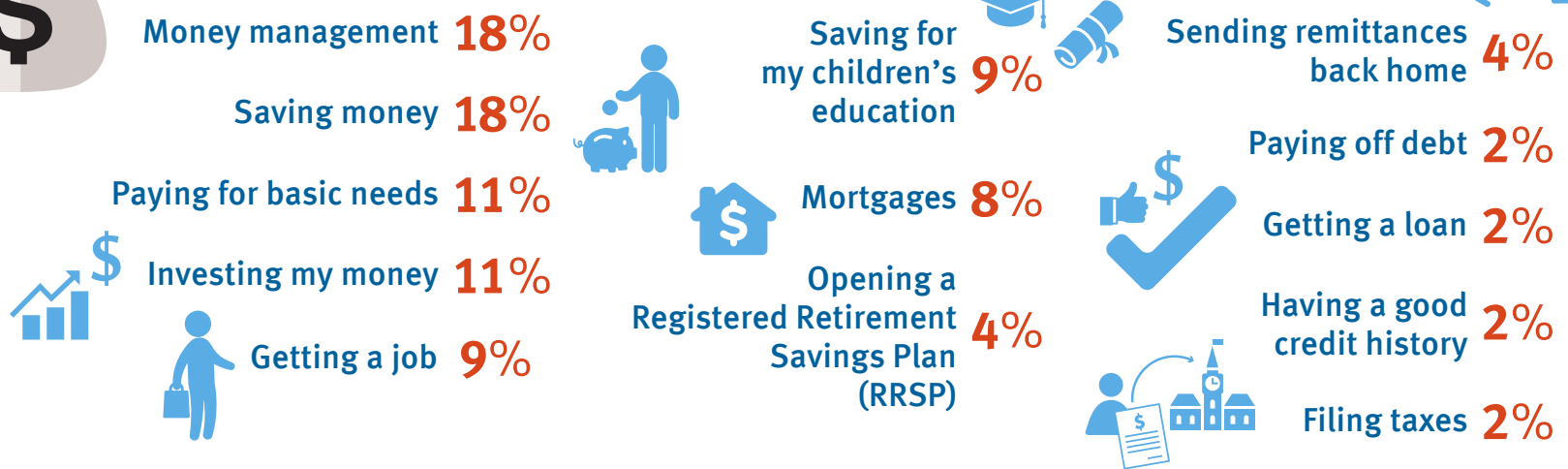
“I want to know about the various channels for investing that are right for my family, even though we don't have too much money.”

Best placed intervention:
Financial products





Money topics that are most important to me right now...



TOTAL 100%



Since arriving in Canada, these are the topics that are most...

Important to me

- Saving money
- Managing 'wants versus needs'
- Paying my bills
- Avoiding debt
- Income benefits from the government
- The Canada Child Benefit (CCB)
- Tax deductions
- Property taxes
- Interest rates



- Insurance
- Credit cards
- Credit history
- Remittances
- Getting a job
- Investing in a house
- RRSP
- RESP
- Rental deposits
- Food bank

Surprising to me

- Low usage of cash on a day-to-day basis
- High usage of credit cards on a day-to-day basis
- High availability of credit
- The Canadian tax system
- Application of GST/HST taxes on purchases
- Phone scams
- Getting help from the government through income benefits
- The Canadian social assistance system
- Stores like thrift shops and the furniture bank
- The rent process and high costs to obtain housing
- Availability of tuition payment plans
- Paying so much for insurance



Confusing to me

- Bank fees
- Bank account types
- Credit cards
- Credit card fees
- Taxes
- Social assistance eligibility and amounts
- Mortgages
- Insurance
- Technology



My experiences with money in Canada

In the first 12 months:

- It's difficult to get by financially.
- The Canadian banking system is confusing to me.
- I am looking for financial information from the right source.
- I'm adjusting to new costs.
- Paying taxes can be a burden.
- I am looking for employment.
- I'm learning how to make my money last longer.
- I have had to access social assistance.
- I have had to spend some of my savings.

<12 months

By the 2nd and 3rd year:

- My financial situation is getting better.
- I'm learning how to manage my money.
- I'm dealing with yearly rent increases and unexpected expenses.
- I have found a low-end, low-paying job to survive.
- I am creating networks of family and friends in Canada.
- I am setting some financial goals.





SURVIVOR

SEEKER

THRIVER

Household type	Families or individuals	Families or individuals	Families or individuals
Language acquisition	New English learner	Learning workplace language and new phrases	Learning new idioms and understands jokes
Social network	Making new friends in Canada and relying on friends and family back home	Has a few good friends or family in Canada	Comfortable in a network of friends and family in Canada
Current settlement goal	To find income, immediate employment and improve language skills	Looking for (better) employment opportunities and learning how to make best use of money	Looking for self-fulfillment like training, a better job, social capital, or achieving a big financial goal
Current needs	Intensive support, income boosting opportunities, translation and interpretation services, help navigating Canada's complex systems	Support, (new) employment opportunities, money management tools, information about financial products and options, goal-setting/action planning	Support, information about financial products and options, networks/making new connections, goal-setting help
Experience navigating the Canadian financial system	New to all Canadian banking information and products	Searches for financial information online, asks multiple sources including the bank	Has Canadian financial information and navigates the Canadian financial system independently
Banking experiences	Recently opened a bank account and has a debit card; pays bills through a banking app	Has had good banking experiences and basic banking products; looking to obtain credit or maintain good credit to make larger purchases	Has good banking experiences and basic banking products; looking for support to maintain good credit history to reach financial goals
Settlement support currently required	Feels comfortable with a lot of support from family, friends or settlement workers	Benefits the most from helpful tips and tricks; finds workshops interesting but requires more technical support	Rarely accesses settlement supports anymore
Current feelings about financial technology	Not comfortable yet with online solutions, especially ones in English only	Comfortable with online banking and has a translation app on hand	Comfortable with online banking; jokes about security issues