

## Personas

**Name:** Sergio

**Age:** 33

**Status in Canada:** Newcomer (temporary resident)

**Place of residence:** Neslon, BC (renting)

**Income level:** \$40,000/year

**Work:** Full-time job as a chef

**Tax filing history:** Has not filed Canadian taxes before

**Financial situation and goals:** I currently have enough money to meet my needs. I want to open my own restaurant one day, and to save enough to visit my family in Spain at least once a year.

**Background:** I recently moved to Canada from Spain with my two sons and my wife, whose work moved her to Nelson, British Columbia. I was born in Spain and have lived there my whole life. I speak Spanish and my English is ok. I left my parents and siblings but hope we will come back to visit them often. We are hoping to get our Permanent Residency in Canada.

I'm feeling excited about the move to Canada but overwhelmed because everything is new and my English isn't that great. My brain is in overdrive trying to remember everything.

I am going to a newcomer centre today to ask about how to make a savings plan to work towards a family trip back to Spain during the holidays.



**Name:** Rabbia

**Age:** 19

**Status in Canada:** Citizen

**Place of residence:** Oakville, ON

**Income level:** \$23,000/year

**Work:** Part-time hours as a server

**Tax filing history:** Has only been eligible for one year, but did not file last year

**Financial situation and goals:** I currently do not have enough money to meet my needs. My priority is to find a safe home for me and my baby on the way. I want to give my baby a good life, but I feel like a bad mom because I can't even provide the basic needs with the money I make waitressing. I want to go back to school but can't afford to.

**Background:** I recently was kicked out of my home after my parents found out that I am pregnant. I don't have any other family in the city and I have nowhere to go. For the past few nights I've slept on a friend's couch, but I won't be able to stay there much longer. If this continues I might have to sleep on the streets which is very scary to me. I need to figure out a long-term solution.

I'm feeling really anxious about what the future has in store for me. I never wanted any of this to happen but now I have to figure it out somehow.

I am going to an appointment at Halton Community Housing Corporation today to figure out if I can live somewhere safe. The winter is coming up and I'm not sure where to go.



**Name:** Denise

**Age:** 64

**Status in Canada:** Permanent Resident

**Place of residence:** Halifax, NS (own home)

**Income level:** \$14,560/year

**Work:** Part-time hours, customer service

**Tax filing history:** Has filed taxes for the past five years

**Financial situation and goals:** I currently am struggling to make enough money to make ends meet. I only work part-time because I need to care for my aging mother. I'm all she has left after my father passed away earlier this year. I want to make sure she has everything she needs and is cared for, but it takes a lot of energy and I feel like between that and trying to work and dealing with my dad's estate, I'm running on empty.



**Background:** My mom went to her audiologist last week for a checkup and it looks like she needs a new pair of hearing aids. The thing is, we can't afford them right now. I'm going to the healthcare worker from the senior's program at our community centre to see if they think the new pair is really necessary or if we can make do with the pair she has now. I think a second opinion would help. We tried to do an online appointment because we're nervous about the COVID-19 pandemic (my mom's not in great overall health), but we couldn't figure out the link. I've never been good with computers. But that's ok, I'm sure an online appointment could be hacked anyway, and I don't want our personal information on the internet.

I want to do whatever I can to provide for my mom, but I'm feeling guilty that I can't do everything.