MOVING FROM FRANCE TO CANADA

Sixteen pages, in the order things actually happen. From the first "could we?" at the kitchen table to your first Canadian tax return.



1 · DECIDE
Which province and which city

2 · QUALIFY
Which visa fits you

3 · APPLY
Papers, tests and fees

4 · DEPART
Closing things down in France

5 · LAND
Your first month in Canada

6 · YEAR 1
Taxes, licence, next visa

STAGES 1 TO 4 HAPPEN IN FRANCE (PAGES 2 TO 8) · STAGES 5 AND 6 HAPPEN IN CANADA (PAGES 9 TO 16)

$0
YOUR WORK NUMBER IS FREE

To work in Canada you need a Social Insurance Number (SIN). The government gives it to you for free. Never pay anyone for it.

18 to 35
WORKING HOLIDAY AGE FOR FRENCH CITIZENS

The Working Holiday visa (PVT in French) lets you work for any employer for up to two years. It is the most common way French people arrive.

3 months
LONGEST WAIT FOR FREE HEALTH CARE

Each province runs its own health plan. In Québec, French citizens can often skip the wait thanks to a France-Québec agreement.

6 to 12 months
TO BUILD A CREDIT HISTORY

Canadian banks cannot see your French credit history. You start from zero, and it takes months of on-time payments to build it up.

WHILE YOU ARE STILL IN FRANCE · PAGES 2 TO 8

2 Should you move, and to which province?
3 Visitor, worker, permanent resident: what each status allows
4 The work visas open to French citizens
5 Permanent residence, studying, and family sponsorship
6 Preparing an application that gets accepted
7 Closing things down in France properly
8 Arriving at the airport: what to carry and what to say

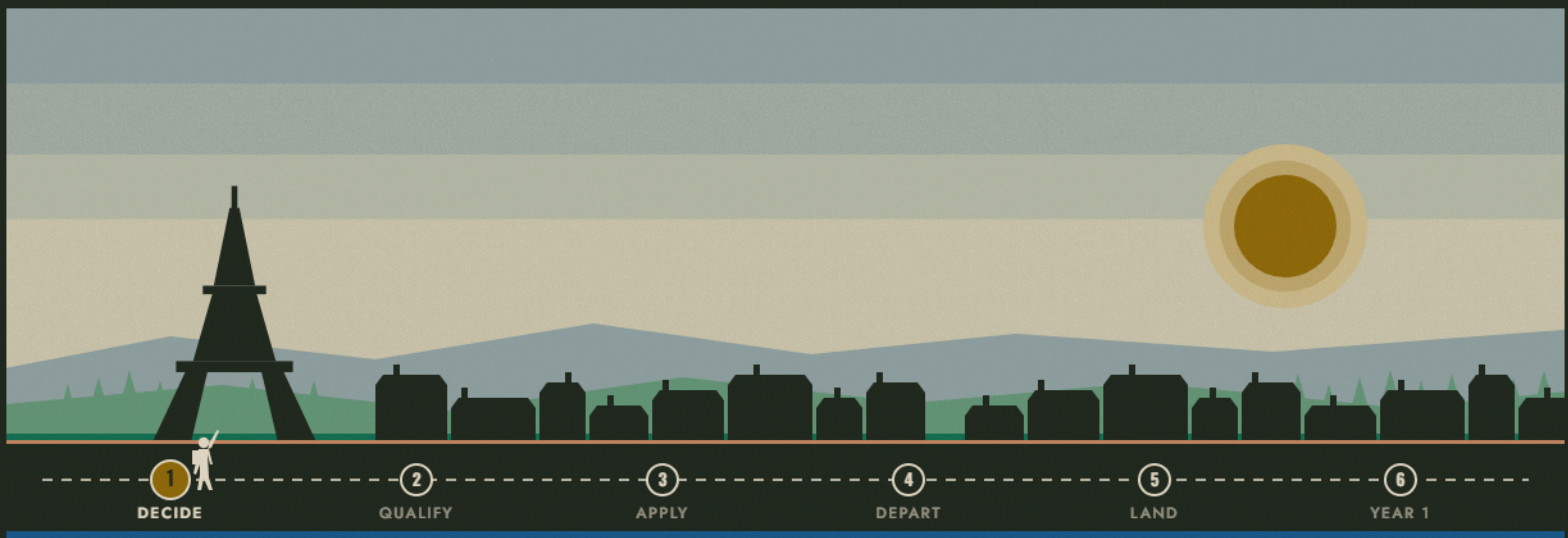
ONCE YOU ARE IN CANADA · PAGES 9 TO 16

9 Your first month: what to do, in the right order
10 Renting a home without getting scammed
11 Finding work, and settling the family
12 Health care: how to get covered with no gap
13 Money: your landing budget and your first credit card
14 Taxes in France and in Canada the year you move
15 Driving licence, and travelling in and out of Canada
16 Your first-year checklist and the twelve most common questions

HOW TO USE THIS GUIDE

Pages 2 to 5 help you decide where to go and which visa fits you. Pages 6 to 8 cover the application, leaving France, and the airport. Pages 9 to 12 are your first month in Canada. Pages 13 to 16 are money, taxes and the long term. Immigration rules change often. Each page names the official website to check before you act.

FREE CALCULATORS · CANOOQ.CA/TOOLS/RELOCATION-COST-ESTIMATOR · /TOOLS/CITY-AFFORDABILITY-CALCULATOR · /TOOLS/TAKE-HOME-PAY-BY-PROVINCE · /NEW-TO-CANADA/FROM-FRANCE



DECIDE · WHERE TO LIVE

SHOULD YOU MOVE, AND WHERE?

02

STAGE 1 · DECIDE

Canada is ten provinces and three territories, and each one has its own rules for health care, driving, renting, and even immigration. Choose the province first. Then choose the visa that gets you there.

SEVEN REGIONS. WHAT EACH ONE IS LIKE.

QUÉBEC	ONTARIO	BRITISH COLUMBIA	ALBERTA	MANITOBA · SASK.	ATLANTIC	THE NORTH
Life and work in French. Montréal is the cheapest big city in Canada. Long, snowy winters.	The most jobs. Toronto has very high rents. Ottawa is cheaper and has many French speakers.	Mountains, ocean, mild winters. Vancouver has the most expensive housing in Canada.	Good salaries. No provincial sales tax. Cold winters. You will need a car.	Cheap housing. Very cold winters. Small cities. Provincial programs pick workers for local jobs.	Small cities by the sea. Cheaper housing, fewer jobs. Moncton is officially bilingual.	Yukon, NWT, Nunavut. Very remote. High wages, but food and housing cost a lot.
QUÉBEC PICKS ITS OWN IMMIGRANTS (PAGE 5)	LONG COMMUTES IN TORONTO. CHECK THE MAP	TRANSIT IN VANCOUVER. A CAR ELSEWHERE	CALGARY AND EDMONTON ARE SPREAD OUT	WINNIPEG, REGINA, SASKATOON	HALIFAX, MONCTON, ST. JOHN'S	WHITEHORSE, YELLOWKNIFE, IQALUIT
HEALTH: RAMQ DRIVING: SAAQ	HEALTH: OHIP DRIVING: SERVICEONTARIO	HEALTH: MSP DRIVING: ICBC	HEALTH: AHCIP DRIVING: REGISTRY OFFICE	HEALTH AND DRIVING: EACH PROVINCE'S SITE	HEALTH AND DRIVING: EACH PROVINCE'S SITE	HEALTH AND DRIVING: EACH TERRITORY'S SITE

SCORE TWO REAL CITIES BEFORE YOU CHOOSE

Give each city a mark out of 5 on every line. Multiply by the weight. Add it up.

QUESTION	WEIGHT	CITY A	CITY B
Can I legally work there, in my job?	×5		
What is left each month after tax and rent?	×5		
Is my French or my English good enough for work there?	×4		
Are there schools, family or a community for us?	×4		
Can I get around without a car?	×3		
Can I live with the winter there?	×3		

Canadian salaries are always quoted before tax. A job offer of $70,000 means $70,000 a year before income tax. The tax rate depends on the province. Prices in shops are also shown before sales tax, which is added at the till.

PLAN THREE BUDGETS, NOT ONE

ARRIVAL

Flights, a hotel or Airbnb for the first weeks, rental deposit, furniture.

MONTHLY

Rent, electricity, food, transport, phone plan, insurance.

BACKUP

Three to six months of living costs, in case the job search takes longer than planned.

COMPARE WHAT YOU KEEP, NOT THE GROSS SALARY

The same salary leaves you with different amounts in Québec, Ontario and Alberta. Québec has the highest income tax. Alberta is among the lowest. Use **canooq.ca/tools/take-home-pay-by-province**.

TEST THE NEIGHBOURHOOD, NOT THE CITY

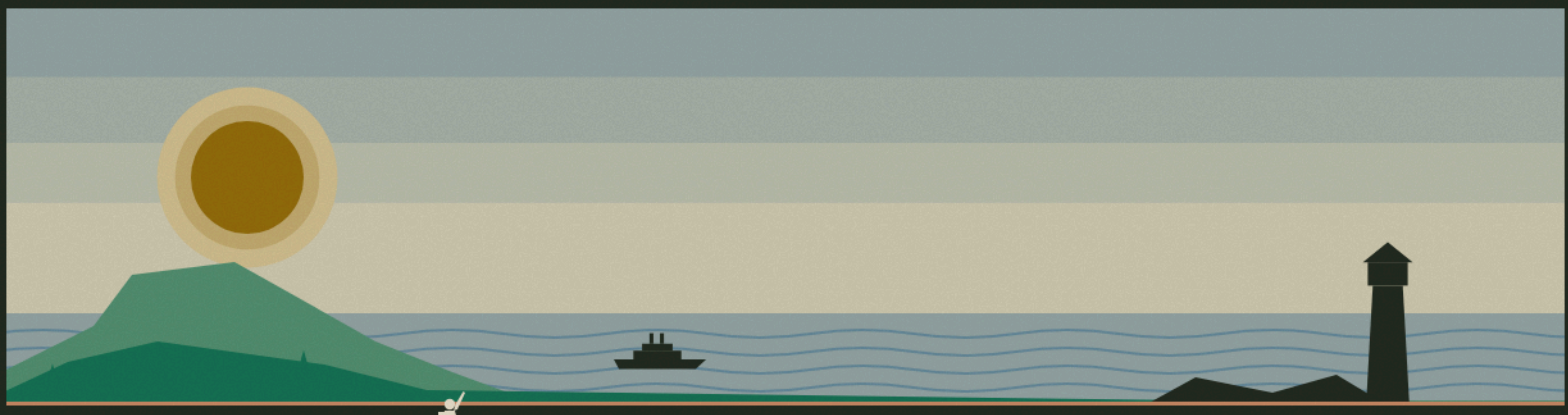
On Google Maps, time the trip from a real apartment to a real workplace, a grocery store and a school. A cheaper suburb often means buying a car.

FRENCH HELPS, BUT ENGLISH IS USUALLY NEEDED

Speaking French opens extra immigration programs everywhere in Canada. Outside Québec, most jobs still need working English.

RUN YOUR OWN NUMBERS BEFORE YOU BOOK A FLIGHT

canooq.ca/tools/relocation-cost-estimator gives you an arrival budget. /tools/city-affordability-calculator compares two cities on rent and salary. /new-to-canada/from-france is the full online guide, with every step linked.



QUALIFY · YOUR LEGAL STATUS

VISITOR, WORKER, RESIDENT, CITIZEN

03

STAGE 2 · QUALIFY

Before you compare visas, understand the four kinds of status. A French passport lets you visit. A permit lets you work or study. Permanent residence lets you stay for good. Citizenship comes years later, and only by applying.

1 · VISITOR

You can stay up to 6 months as a tourist. You cannot work. You cannot use the public health system.

2 · WORKER OR STUDENT

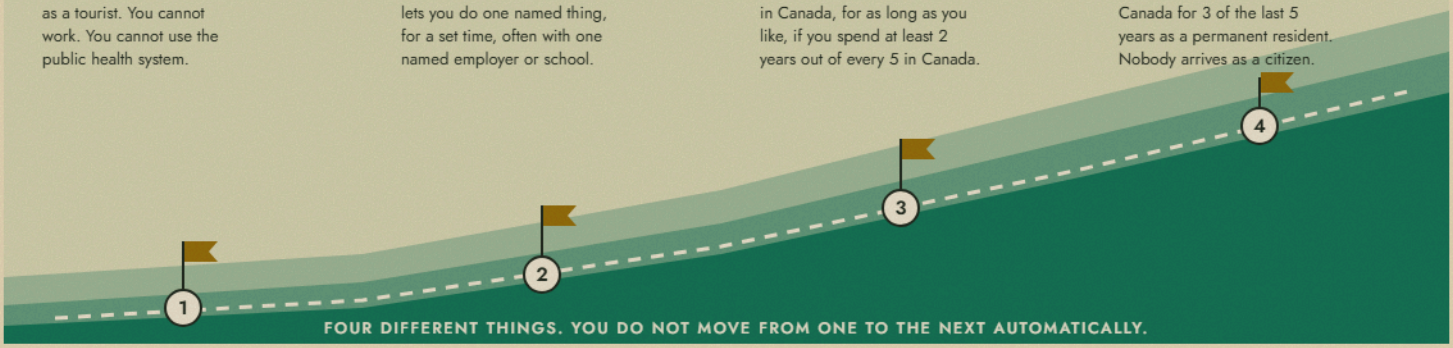
A work permit or study permit lets you do one named thing, for a set time, often with one named employer or school.

3 · PERMANENT RESIDENT

You can live and work anywhere in Canada, for as long as you like, if you spend at least 2 years out of every 5 in Canada.

4 · CITIZEN

You apply after living in Canada for 3 of the last 5 years as a permanent resident. Nobody arrives as a citizen.



FOUR DIFFERENT THINGS. YOU DO NOT MOVE FROM ONE TO THE NEXT AUTOMATICALLY.

START FROM YOUR SITUATION

YOU ARE UNDER 36 AND WANT FREEDOM TO CHOOSE A JOB

Look at the Working Holiday visa, called PVT in French. It is part of a program named International Experience Canada (IEC). You enter a draw. If you are picked, you get an open work permit for up to 2 years. Page 4.

YOU ALREADY HAVE A JOB OFFER IN CANADA

Your employer can sponsor a work permit tied to that job. For French speakers there is a fast route called Francophone Mobility. The employer has paperwork to do before you can start. Page 4.

YOU WANT TO STAY FOR GOOD

Apply for permanent residence. Outside Québec, this usually goes through a points system called Express Entry. Québec runs its own system. Page 5.

YOU WANT TO STUDY

You need three separate things: a place at a school, a study permit, and, if you want to work afterwards, a program that gives the right to a post-graduation work permit. Check all three before paying a deposit. Page 5.

WHAT EACH STATUS LETS YOU DO

	WORK	STUDY	FREE HEALTH CARE	COME AND GO
Visitor	No	Short courses only	No	Checked at each entry
Work permit	As written on the permit	Limited	Depends on province	Passport plus eTA needed
Study permit	Limited hours	Yes	Depends on province	Passport plus eTA needed
Permanent resident	Anywhere	Yes	Yes	Valid PR card needed

WORDS YOU WILL SEE ON YOUR DOCUMENTS

ETA — Electronic Travel Authorization. A $7 online permission French citizens need to fly to Canada. It is not a work permit.

PERMIT — The paper you get at the airport. It says who you can work for, where, and until when. Read every line before you leave the desk.

PR CARD — The card permanent residents show to board a flight back to Canada. It expires every 5 years.

MAINTAINED STATUS — If you apply to extend your permit before it expires, you can usually stay and keep working while you wait. Do not leave Canada in the meantime without advice.

⚠ **Nobody can guarantee you a visa, a job or permanent residence.** Anyone who promises one is selling something. Pay government fees only on canada.ca. If you use a paid consultant, check that they are licensed by the College of Immigration and Citizenship Consultants.

Not sure which route fits you? Answer a few questions about your age, job offer, French and English level and plans at **canooq.ca/new-to-canada/from-france**. You get a shortlist to research.



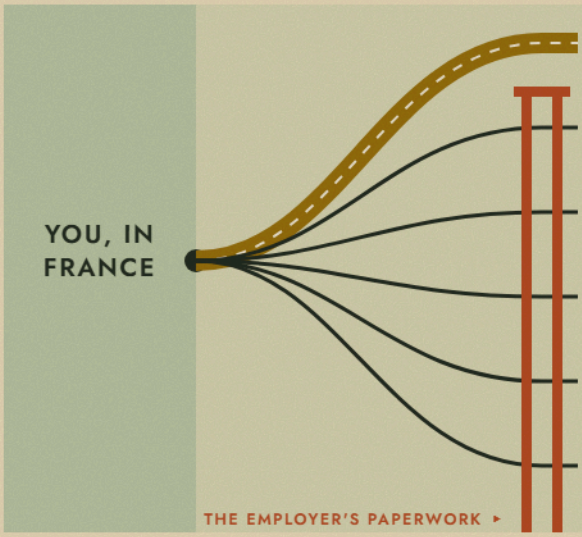
QUALIFY · WORK VISAS

WORK VISAS FOR FRENCH CITIZENS

04

STAGE 2 · QUALIFY

There are two kinds of work permit. An open permit lets you work for anyone. A closed permit ties you to one employer. Only one route gives French citizens an open permit without a job offer first.



WORKING HOLIDAY (PVT)

Open permit, no job offer needed. Age 18 to 35, up to 2 years. You enter a draw on canada.ca. If you are picked, you have a short time to apply. Not a path to residence.

YOUNG PROFESSIONALS

Closed permit. Same age range as the PVT. You need a job offer that matches your studies or career. The permit only covers that employer. Up to 2 years.

INTERNATIONAL CO-OP (INTERNSHIP)

Closed permit. For students whose French degree requires an internship in Canada. You need the internship offer and proof of enrolment. Up to 12 months.

V.I.E. (VOLONTARIAT INTERNATIONAL EN ENTREPRISE)

Closed permit. A paid 6 to 24 month posting abroad, run by Business France, for people aged 18 to 28. The Canadian side still needs a work permit, usually Young Professionals.

FRANCOPHONE MOBILITY

Closed permit. For French speakers with a job offer anywhere outside Québec. You need a French test score of NCLC 5 in speaking and listening. No age limit.

STANDARD EMPLOYER WORK PERMIT

Closed permit. For any other job offer. The employer usually needs a government approval called an LMIA first, which proves no Canadian was available.

HOW THE WORKING HOLIDAY DRAW WORKS

1 CHECK YOU QUALIFY
You need a French passport, be 18 to 35 on the day you apply, and not have done a PVT Canada before. The season usually opens in winter and closes in autumn.

2 CREATE A PROFILE ON CANADA.CA
This puts you in the pool. Being in the pool is not an invitation. Draws happen every week or two while the season is open.

3 ACCEPT THE INVITATION
Once you accept, you have 20 days to send your application. Have your documents ready before you accept.

4 SEND THE DOCUMENTS
Police certificate, CV, photo, fees, and in some cases a medical exam and fingerprints (biometrics).

5 BUY INSURANCE FOR THE WHOLE 2 YEARS
The border officer checks your insurance. If it covers 12 months, your permit is cut to 12 months. You cannot fix this later.

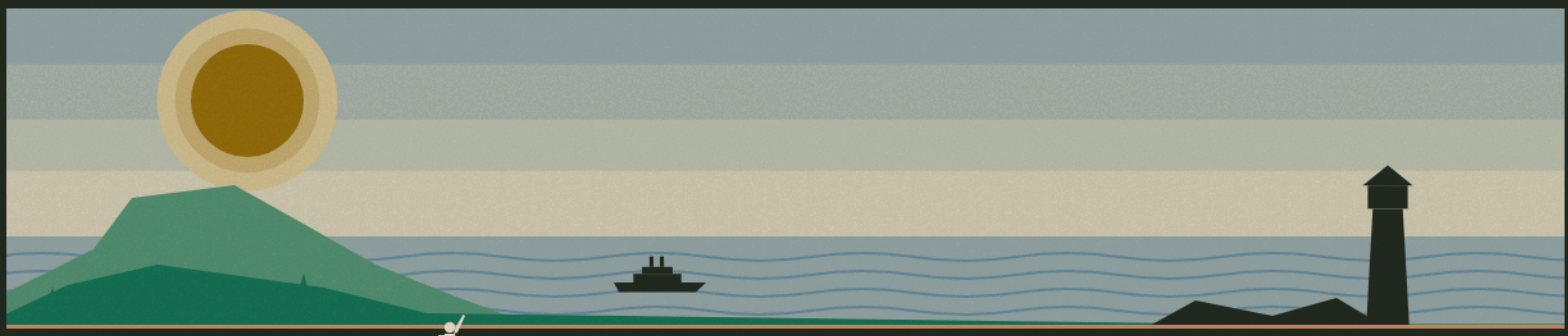
V.I.E., WITHOUT THE MYTHS

WHAT IT IS	A French government program. A French company sends you to its Canadian office for 6 to 24 months. You are paid a fixed monthly allowance, not a salary.
WHAT IT IS NOT	It is not a Canadian visa. You still need a Canadian work permit, usually Young Professionals. It does not lead to permanent residence by itself.
TAXES	V.I.E. income is tax-free in France. Canada may still see you as a tax resident and tax it. Page 14 explains how to check.

ASK THE EMPLOYER FOUR THINGS BEFORE YOU ACCEPT

- Which work permit will I be on?
- Who does the government paperwork, and has your company done it before?
- What is the exact work address? It goes on the permit.
- Does the offer still stand if the permit takes 6 months?

Start working on your next visa early. A PVT or a V.I.E. ends. Collect reference letters, pass your French and English tests, and check the Express Entry rules (page 5) while you still have a year left, not in the final month.



QUALIFY · STAYING FOR GOOD

PR, STUDY AND FAMILY ROUTES

05

STAGE 2 · QUALIFY

Permanent residence (PR) lets you live and work anywhere in Canada with no end date. Outside Québec, most people get it through a points system called Express Entry. Québec chooses its own immigrants first, and Canada approves them second.

EVERYWHERE EXCEPT QUÉBEC · EXPRESS ENTRY

Skilled Worker: you have at least 1 year of skilled work experience, anywhere

Canadian Experience: 1 year of skilled work here

Skilled Trades: electricians, cooks, welders and similar

THE POOL your score

You get points for age, education, work experience, French and English. Every few weeks the government invites the highest scores to apply for PR.

PR

Provincial nomination: a province can pick you for a job it needs. That adds 600 points to your score, which almost guarantees an invitation. Each province has its own list of wanted jobs.

THE FRENCH-SPEAKER DRAWS

Some draws are only for French speakers, with lower score cut-offs. You need **NCLC 7** in all four skills on the TEF Canada or TCF Canada test. Book the test early.

IF YOU ARE GOING TO QUÉBEC · FOUR STEPS, IN THIS ORDER

1. **ARRIMA** — Create a profile on Québec's website
2. **INVITATION** — Québec invites the profiles it wants
3. **CSQ** — Québec gives you a selection certificate
4. **FEDERAL** — Canada does final checks

PR

Two applications, two sets of fees, two waits. Count on years, not months. Québec requires French from you, and your spouse's French level counts too.

OTHER ROUTES WORTH KNOWING

ROUTE	HOW IT WORKS	WHAT YOU NEED FIRST	COMMON MISTAKE
Atlantic Immigration Nova Scotia, New Brunswick, PEI, Newfoundland	A job offer from an approved employer in one of the four Atlantic provinces leads to permanent residence.	A job offer from an employer on the official list, plus a settlement plan	A normal job offer from a company not on the list does not count
Rural Community pilot	Small towns pick workers for local jobs and recommend them for PR.	A job offer from an approved employer in one of the towns	Only certain towns and certain jobs qualify
Francophone Community pilot	French-speaking communities outside Québec pick French speakers for local jobs.	A job offer in one of the communities, plus French test results	Speaking French is not enough. You still need the job offer
Family sponsorship	A spouse, partner or parent who is already a Canadian citizen or permanent resident applies to bring you.	Proof of a real relationship. For a spouse there is no minimum income. For parents there is	Sponsoring parents has yearly caps. Sponsoring a spouse does not
Study permit	You study at an approved school. Tuition for foreigners is 3 to 5 times the Canadian price.	An acceptance letter, proof of money for tuition and living costs, and a provincial attestation letter	Being accepted by the school does not mean the permit is approved
Post-graduation work permit	After graduating, you can get an open work permit of up to 3 years, which helps you qualify for PR.	A degree from an eligible school, in an eligible field of study	The list of eligible fields changed in 2024. Check before you enrol

CHECK TWICE: NOW, AND WHEN YOUR PAPERS ARE READY

Score cut-offs and rules change during the year. You may qualify today and not qualify in six months, or the other way round.

BEING FRENCH DOES NOT COUNT. A FRENCH TEST DOES.

Native speakers get zero points without a valid TEF Canada or TCF Canada result. Results expire after 2 years. Book early.

STUDY ONLY IF YOU WANT THE DEGREE

Add up tuition, rent, and the limit of 24 hours of work a week during term. A degree you do not want is an expensive way to immigrate.

Every program on this page changes its rules, quotas and score cut-offs during the year. Check the official page on canada.ca or quebec.ca **the week you apply**, not the month you start planning.

APPLY · THE APPLICATION FILE

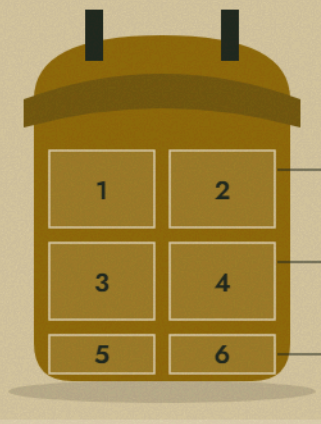
PREPARE A FILE THAT GETS ACCEPTED

06

STAGE 3 · APPLY

Most refusals are not about who you are. They are about a missing paper, an expired test, or an old form. Build one folder with everything in it, and check every expiry date before you press send.

ONE FOLDER, SIX POCKETS



1 · IDENTITY · 2 · EDUCATION
Passport (current and old ones), birth certificate, marriage certificate. Diplomas and transcripts. For PR, an ECA: a paid report that says what your French diploma is worth in Canada.

3 · LANGUAGE · 4 · WORK
TEF Canada or TCF Canada results for French. IELTS or CELPIP for English. Letters from each employer with your title, dates, hours and pay. Contracts and payslips.

5 · POLICE AND HEALTH · 6 · MONEY
Casier judiciaire (bulletin n°3). A medical exam by an approved doctor. Bank statements showing your savings.

THE FIVE STEPS OF ANY APPLICATION

1 PICK THE PROGRAM
Write down the exact program name, the date you become eligible, and your job's code (called a NOC code) from the official list.

2 TAKE THE TESTS
Language tests, and for PR the diploma assessment (ECA). Both take weeks to book and weeks to get results.

3 GATHER THE PROOF
Identity, family, work, money, police certificate, medical exam.

4 SUBMIT
Forms, fees, and fingerprints (biometrics) at a visa centre. Download a copy of everything you sent.

5 WATCH YOUR ACCOUNT
Requests for more documents arrive in the online account, with short deadlines. Check it every week.

Good news: French documents do not need translating. French is an official language of Canada. For a federal application, a document written entirely in French is accepted as is. Only mixed-language or handwritten records need a certified translation.

CHECK THE EXPIRY DATES. THEY ARE PART OF THE RULES.

DOCUMENT	WHAT TO CHECK
Passport	Your permit cannot last longer than your passport. If it expires within 2 years, renew it before you apply.
Language test	Results are valid for 2 years. They must still be valid on the day you submit.
Police certificate	Needed for every country where you lived 6 months or more since age 18. Usually must be less than 6 months old.
Medical exam	Only a doctor on the official "panel physician" list counts. Your family doctor does not. Valid 12 months.
Proof of money	The required amount depends on family size and changes every year. The money must be in your name and available. A house does not count.
Job offer	The job title, hours, pay and address on the offer must match what the program requires.

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01-passport-dupont-exp-2031.pdf
02-tef-canada-exp-2027.pdf
03-employer-letter-acme-2021-2024.pdf
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Name your files like this. You will upload them many times.

ON THE DAY YOU SUBMIT

FEES	Use the fee calculator on canada.ca. Blog posts and forums quote old amounts.
FORMS	Download the form again that day. Old versions are refused.
MONEY	Recheck the required amount for your family size and the exchange rate.
PROCESSING TIME	Use the live tool on canada.ca. Last year's average means nothing.

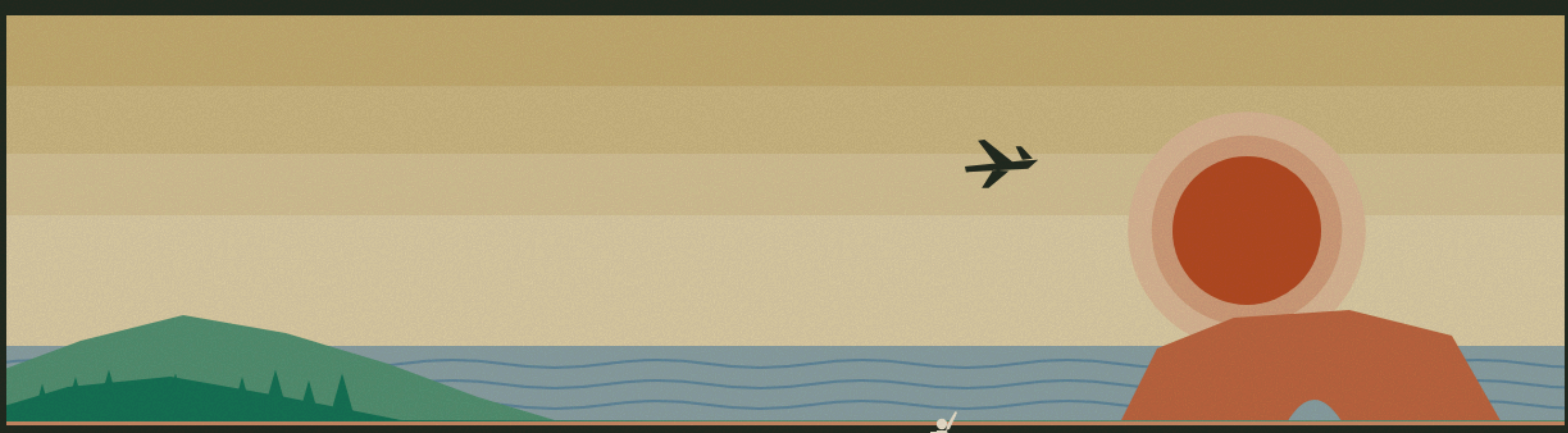
WHILE YOU WAIT

REPORT EVERY CHANGE

New passport, new address, new job, marriage, a baby. Report it in your online account. An unreported change is the most common reason a file is refused late.

DO NOT QUIT YOUR JOB YET

Processing times are averages, not promises. Give notice when you have the approval letter in hand, not when you expect it. Keep your French flat and insurance until the date is real.



DEPART · CLOSING THINGS DOWN IN FRANCE

LEAVE FRANCE PROPERLY

07

STAGE 4 · DEPART

Keep your French phone number and your French bank card working. Tell every institution your new address. Write down the date you leave. That date decides your taxes, your health cover and your residency count in both countries.

THE COUNTDOWN TO YOUR FLIGHT

3 TO 6 MONTHS BEFORE

Renew your passport if it expires within 2 years. Order birth certificates, diplomas, and a "relevé d'information" of your driving licence. All of these are much harder to get from Canada. Get quotes from movers.

6 TO 10 WEEKS BEFORE

Give notice on your flat and your job. If you are going to Québec, ask your CPAM for the France-Québec health form (SE 401-Q). Book the vet and the doctor for pet papers and prescriptions.

2 TO 4 WEEKS BEFORE

Give your bank and insurers your new address. Keep a French SIM card active for bank security codes. Set up mail forwarding at La Poste. Cancel electricity, internet and subscriptions.

THE LAST WEEK

Download bank statements and your last three tax returns. Photograph valuable items with their serial numbers. Check that your name is spelled the same on every document.

AFTER YOU LAND

Register with the French consulate online. Tell the French tax office your new address. Next spring, file your last French tax return for the year you left.



KEEP YOUR FRENCH PHONE NUMBER

Your French bank will send security codes to it for years. Switch to a cheap 2-euro plan instead of cancelling it.

KEEP PROOF OF YOUR DEPARTURE DATE

Boarding pass, end-of-lease letter, last electricity bill. Both tax offices may ask for them. So may the health plan and, years later, the citizenship office.

GET YOUR DRIVING AND INSURANCE HISTORY

Ask your insurer for a "relevé d'information" showing your years without claims. Canadian insurers charge new drivers a lot. This letter is how you get a discount. Page 15.

FRENCH BANK ACCOUNTS: KEEP, TELL THEM, OR CLOSE

ACCOUNT	WHAT TO DO
Compte courant	Ask if the bank accepts non-residents. Some close accounts or add fees. Check that your card and app will work from Canada.
Livret A	You can keep it as a non-resident. Tell the bank you are leaving. Keep the yearly statements for your Canadian tax return.
LDDS, LEP, Livret Jeune	These are only for people living in France for tax purposes. You will normally have to close them.
PEA	You can keep it after moving to Canada. But Canada will tax the gains as normal investment income. The French tax advantage disappears.
Assurance-vie	Tell the insurer. Keep the contract and a record of every payment in and out. Canada taxes it differently from France. Get advice before withdrawing.
Property in France	Keep the purchase price, renovation bills and rent records. Both countries may tax the rent, and Canada will tax the gain when you sell.

CARRY, SCAN, OR SHIP

IN YOUR HAND LUGGAGE

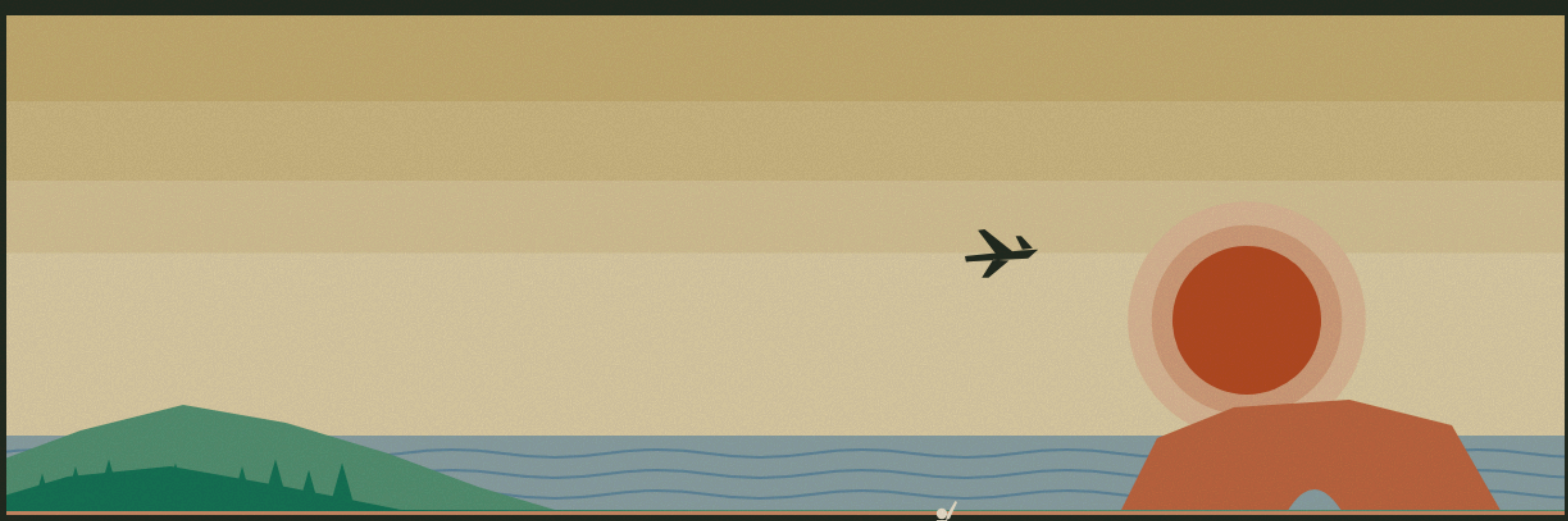
- Passport and visa approval letter
- Insurance certificate and bank statements
- Prescriptions and medicines
- Your list of belongings (page 8)
- A change of clothes and chargers

SCANNED TO THE CLOUD

- Every application and receipt
- Birth, marriage, tax and pay records
- Driving and insurance history
- Pet and vaccination records
- Emergency contacts

SHIP IT, OR LEAVE IT BEHIND

- French plugs and 230V appliances do not work in Canada (120V)
- Get two mover quotes before deciding
- Shipping costs thousands of euros. Second-hand furniture in Canada is cheap
- Anything shipped later must be on your list at the border



1 DECIDE · 2 QUALIFY · 3 APPLY · 4 DEPART · 5 LAND · 6 YEAR 1

DEPART · ARRIVING AT THE AIRPORT

THE AIRPORT: WHAT TO CARRY AND SAY

08

STAGE 4 · DEPART

Your visa approval letter is not your visa. The border officer prints your actual work or study permit at the airport, based on what you show and say. Carry every document in your hand luggage, never in the checked suitcase.

WHAT HAPPENS AT THE IMMIGRATION DESK

1 KIOSK
Scan your passport at the machine. Declare.

2 EXPLAIN
Say why you are here, for whom, for how long.

3 SHOW
Approval letter, money, insurance, job offer.

4 READ
Every line of the permit the officer hands you.

5 CORRECT
Any mistake, before you walk away from the desk.

A wrong employer name or expiry date is easy to fix while you are still at the desk. Afterwards it means a paid application and months of waiting. The permit the officer prints is the one that counts, even if it differs from your approval letter.

$10,000

CASH YOU MUST DECLARE

If you carry 10,000 Canadian dollars or more in cash or cheques, you must say so.

Declaring is free. It is not a tax.

Not declaring can mean the money is seized.

IN YOUR HAND LUGGAGE

- Passport, and your eTA confirmation email
- The visa approval letter (called a port of entry letter), or your confirmation of permanent residence
- Job offer, school letter, or V.I.E. contract, depending on your visa
- Recent bank statement showing your savings
- Insurance certificate covering the whole stay
- Two lists of your belongings (see right)
- Prescriptions, and pet vaccination papers

CHECK THESE SEVEN THINGS ON THE PERMIT

YOUR NAME · PASSPORT NUMBER · TYPE OF PERMIT · EMPLOYER · JOB OR SCHOOL · LOCATION · EXPIRY DATE

CUSTOMS: YOUR BELONGINGS

WHY TWO LISTS	When you move to Canada, you can bring your belongings without paying import duties. To get this, you show the customs officer two lists on your first entry. The form is called BSF186.
LIST 1: WITH YOU	What is in your suitcases. Plain descriptions, an estimated value in Canadian dollars, and serial numbers for laptops, cameras and phones.
LIST 2: COMING LATER	Everything you will ship or bring on a later trip: furniture, boxes, a car. Anything not on this list can be taxed when it arrives. The officer stamps both lists. Keep the stamped copies. Give one to your mover.
FOOD AND PLANTS	Declare all of it. Cheese, charcuterie and seeds are often refused. Check the CFIA (food inspection agency) website before packing.
MEDICINE	Original boxes and the prescription. A 90-day supply is normally fine.
PETS	Dogs and cats need a rabies vaccination certificate in French or English. Check the rules months ahead.

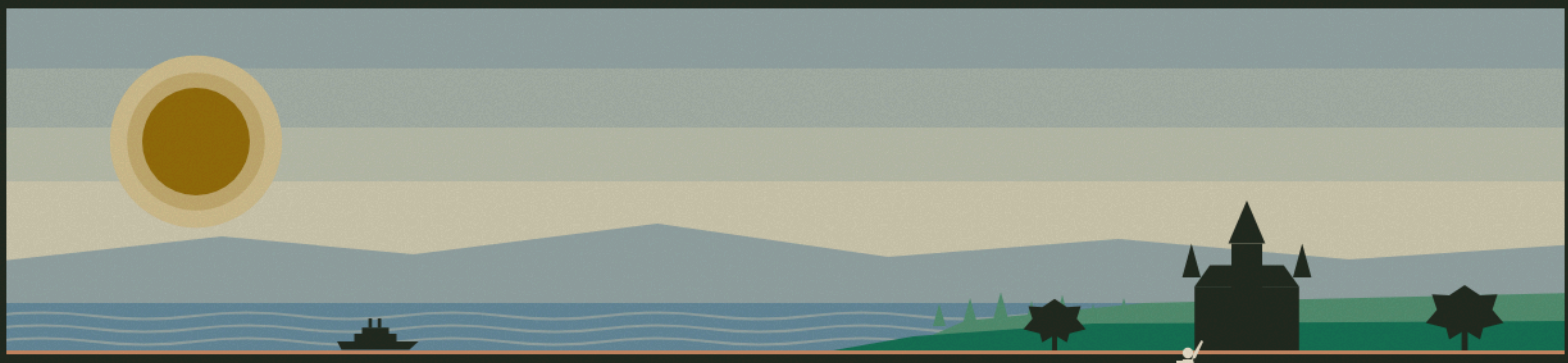
THE FOUR THINGS THAT GO WRONG MOST OFTEN

YOUR STORY DOES NOT MATCH
What you say does not match the letter, the employer name, or the money you can show.

INSURANCE TOO SHORT
On a Working Holiday, if your insurance ends after 8 months, your 2-year permit becomes an 8-month permit.

PAPERS IN THE CHECKED SUITCASE
The bank statement or the approval letter is in the hold, and the desk will not wait.

NOTHING DECLARED
Food, plants, cash, or a shipment coming later that is not on the list.



1 DECIDE · 2 QUALIFY · 3 APPLY · 4 DEPART · 5 LAND · 6 YEAR 1

LAND · YOUR FIRST MONTH

YOUR FIRST MONTH, IN ORDER

09

STAGE 5 · LAND

Nothing here is hard. The trouble comes from doing it in the wrong order. You need an address to open a bank account. You need a bank account and a SIN to get paid. The health card takes longest, so you apply for it first.

FIVE THINGS TO GET. EACH ONE OPENS THE NEXT.

1 · ADDRESS	2 · SIN	3 · BANK	4 · PHONE	5 · HEALTH
A friend's place or an Airbnb is fine if you can receive mail and prove your address.	Social Insurance Number. The 9-digit number every employer asks for. Free, same day, at Service Canada.	A chequing account, a debit card, and a first credit card. Bring passport, permit, SIN.	A Canadian number. Employers, landlords and banks will not call a French one.	Apply for the health card on day one. Buy private insurance for the waiting period.
PROOF OF ADDRESS	LETS YOU GET PAID	STARTS YOUR CREDIT HISTORY	PEOPLE CALL YOU BACK	TAKES THE LONGEST

DAYS 1 TO 7

1 PHOTOGRAPH YOUR PERMIT
Both sides. Put the expiry date in your calendar with reminders 6, 4, 3 and 2 months before.

2 GET YOUR SIN
Go to a Service Canada office with your passport and permit. It is free and you leave with the number. A SIN that starts with 9 means temporary resident. It expires with your permit.

3 OPEN A BANK ACCOUNT
All big banks have a newcomer offer, usually with no monthly fees for a year and a credit card with no credit history. Ask what it costs after year one.

4 APPLY FOR THE HEALTH CARD
Do not wait for a permanent lease. A letter from your employer or a short-term rental contract is often enough proof of address.

5 BOOK A FREE SETTLEMENT APPOINTMENT
Government-funded settlement agencies help newcomers with jobs, housing and paperwork for free. Search "find newcomer services" on canada.ca to get the list near you.

DAYS 8 TO 30

6 FIND A PLACE TO LIVE
Visit it, check who the landlord is, and photograph everything before paying. Page 10.

7 START THE JOB SEARCH PROPERLY
Canadian-style CV, the Canadian name for your job, and references who know they may be called. Page 11.

8 REGISTER THE CHILDREN
Contact the local school board with proof of address. Put your name on daycare waiting lists the same week. They are long.

9 BOOK THE DRIVING LICENCE EXCHANGE
You can drive on your French licence for only 60 days in Ontario, 90 days in British Columbia and Alberta, and 6 months in Québec. Page 15.

10 START A TAX FOLDER
Note your arrival date and the value of what you own abroad on that day. You will need both next spring. Page 14.

911
EMERGENCY
Police, fire, ambulance. Free from any phone.

811
NURSE LINE
Talk to a nurse day or night when it is not an emergency. Most provinces.

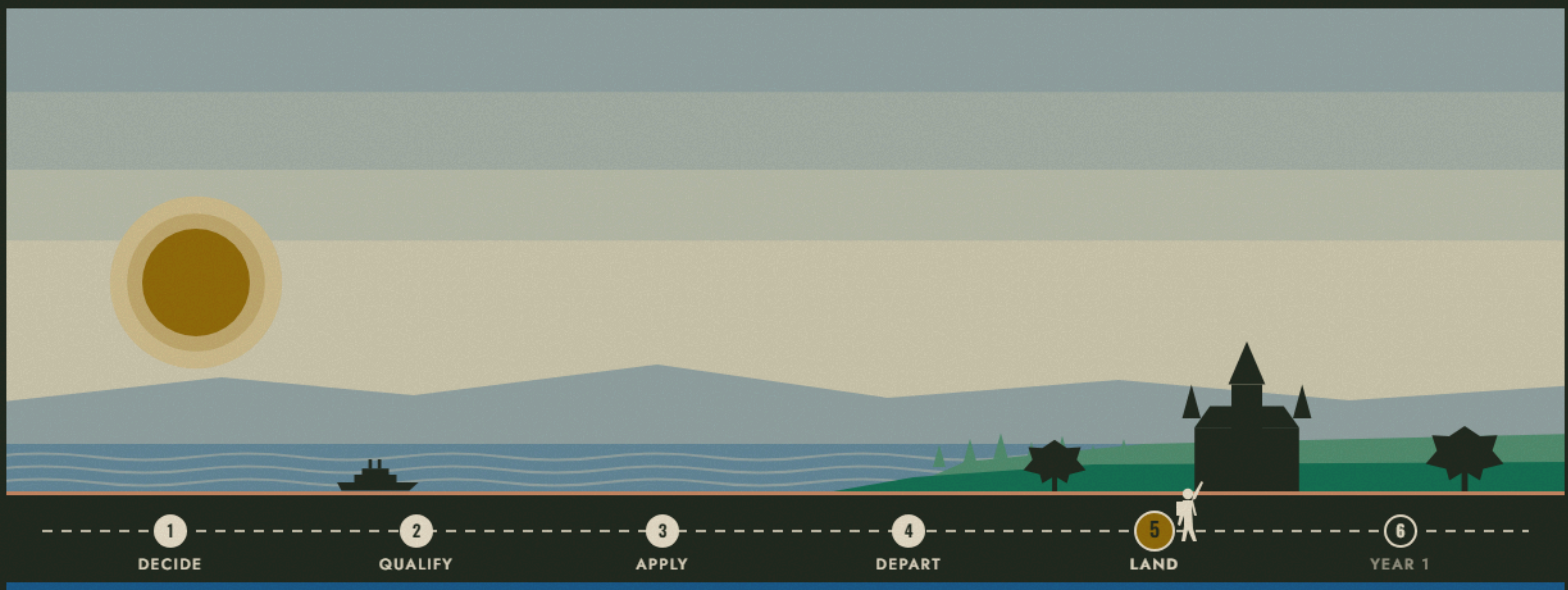
211
HELP FINDING SERVICES
Housing, food banks, family and community services.

⚠ **Protect your SIN.** Only your employer, your bank and the tax office need it. A landlord or a job website asking for it is a warning sign. With your SIN, someone can open credit in your name.

THE PAPERS EVERYONE WILL ASK FOR

PASSPORT AND PERMIT	Every office wants both. Keep a photo on your phone and a printed copy in a folder.
PROOF OF ADDRESS	A lease, an electricity bill or a government letter with your name and address. The health card and the driving licence both need one.
YOUR SIN	Employers and banks need the number, not the letter. Never send a photo of it by email.
BANK DETAILS	A "void cheque" or direct deposit form from your bank. Your employer needs it to pay you.

ⓘ **One folder, one backup.** Keep every document in a cloud folder sorted by date: permit, lease, health card, bank, school, tax, licence. In your first six weeks you will be asked for the same papers ten times.



LAND · HOUSING

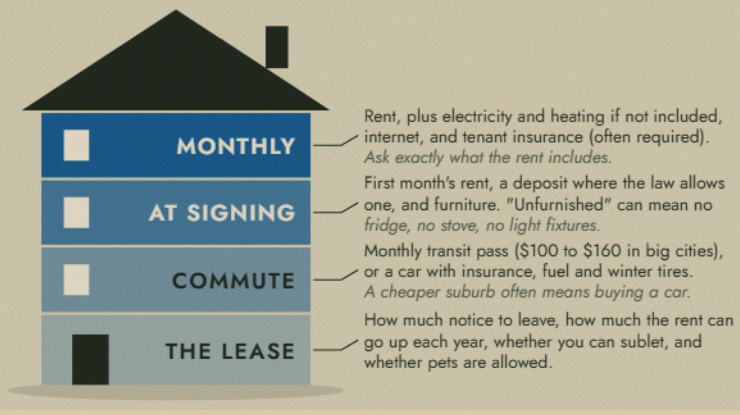
RENTING WITHOUT GETTING SCAMMED

10

STAGE 5 · LAND

Take a short-term rental for the first month. Then look for a real lease. Rental scams target newcomers because they are in a hurry and do not know the local rules. Never pay anything before you have visited the apartment and met the landlord.

WHAT A HOME REALLY COSTS



MONTHLY — Rent, plus electricity and heating if not included, internet, and tenant insurance (often required). *Ask exactly what the rent includes.*

AT SIGNING — First month's rent, a deposit where the law allows one, and furniture. "Unfurnished" can mean no *fridge, no stove, no light fixtures.*

COMMUTE — Monthly transit pass ($100 to $160 in big cities), or a car with insurance, fuel and winter tires. *A cheaper suburb often means buying a car.*

THE LEASE — How much notice to leave, how much the rent can go up each year, whether you can sublet, and whether pets are allowed.

STOP IF YOU SEE ANY OF THESE

TOO CHEAP
Rent far below similar listings, with a story that explains why.

NO VISIT
The owner is abroad, the keys will be mailed, you can see it after you pay.

STRANGE PAYMENT
Wire transfer abroad, gift cards, crypto, or a name that is not on the lease.

PRESSURE
"Three other people want it, pay the deposit today."

Deposit rules are strict and differ by province. In Québec, a landlord cannot ask for any deposit at all. In Ontario, only the last month's rent in advance, no damage deposit. In British Columbia, a damage deposit of at most half a month's rent. If someone asks for more, they are breaking the law or scamming you.

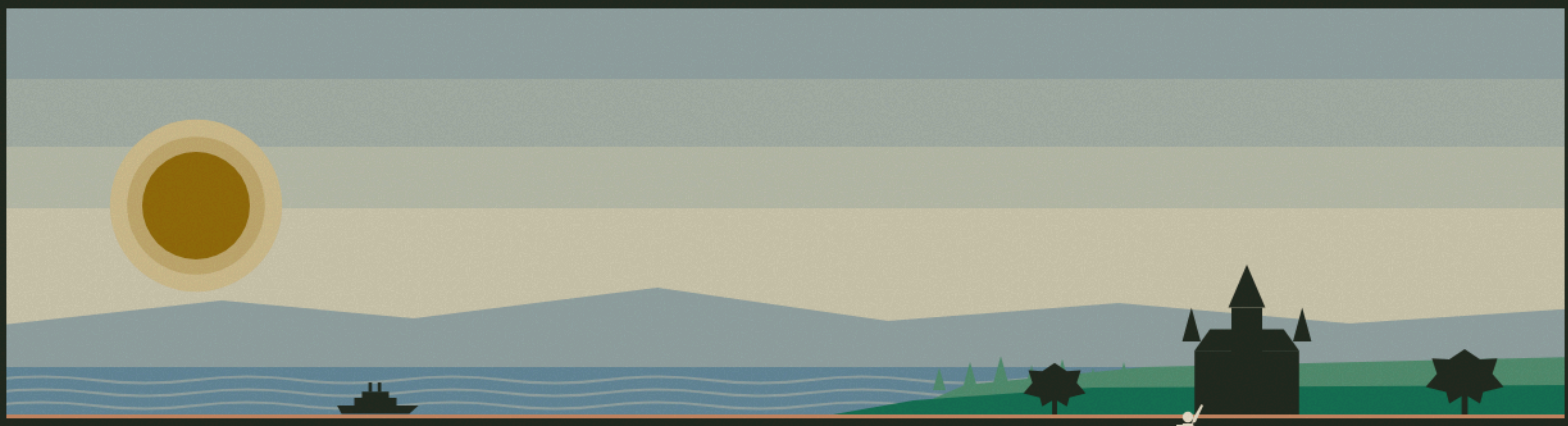
WHAT A LANDLORD CAN ASK YOU FOR

IDENTITY	Your name and a piece of ID. Never send a photo of your passport or your SIN by text message.
INCOME	Your job offer letter, or recent payslips. New arrivals without a job can show bank statements instead.
REFERENCES	A previous landlord or an employer. Tell them a Canadian number may call.
A SHORT INTRODUCTION	Move-in date, how many people, job or studies, pets. No photo, no age, no life story.
BEFORE YOU PAY	Check the landlord's name against the building's owner (city property records are public), visit in person, and get a receipt.

WHO PROTECTS TENANTS, PROVINCE BY PROVINCE

PROVINCE	OFFICE	WHAT TO CHECK ON THEIR WEBSITE
Québec	Tribunal administratif du logement (TAL)	The official lease form is mandatory. No deposit. Most leases end 30 June, so July is moving day for everyone.
Ontario	Landlord and Tenant Board (LTB)	The standard lease form, the yearly rent increase limit, and repairs the landlord must do.
British Columbia	Residential Tenancy Branch (RTB)	Deposit limits, the move-in inspection report, and notice rules.
Alberta	Residential Tenancy Dispute Resolution Service (RTDRS)	How deposits are held, inspection reports, and how to make a complaint.
Elsewhere	Search "tenancy" plus the province name	Deposit, notice and rent increase rules.

On the day you get the keys, photograph every room, every appliance and every scratch, with the date showing. These photos are what gets your deposit back, or protects you from a repair bill, when you leave.



LAND · WORK AND FAMILY

WORK, SCHOOL AND DAYCARE

11

STAGE 5 · LAND

Your experience counts. Your French job title, your French CV and your French diploma need a Canadian version before employers can read them.

IS YOUR PROFESSION REGULATED? FOUR STEPS TO FIND OUT

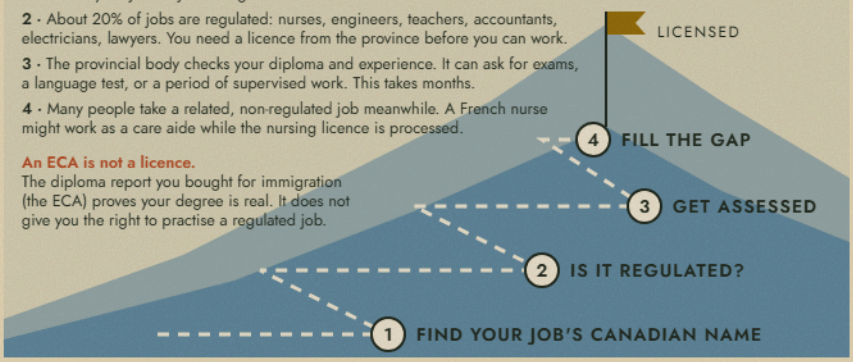
1 · Search your job on jobbank.gc.ca. Note the title and the NOC code.

2 · About 20% of jobs are regulated: nurses, engineers, teachers, accountants, electricians, lawyers. You need a licence from the province before you can work.

3 · The provincial body checks your diploma and experience. It can ask for exams, a language test, or a period of supervised work. This takes months.

4 · Many people take a related, non-regulated job meanwhile. A French nurse might work as a care aide while the nursing licence is processed.

An ECA is not a licence.
The diploma report you bought for immigration (the ECA) proves your degree is real. It does not give you the right to practise a regulated job.



THE JOB SEARCH, IN FIVE MOVES

1 TARGET
Ten companies and two job titles. Not the whole market.

2 ADAPT
Rewrite your CV for each job title, using the words in the job ad.

3 TALK TO PEOPLE
Most jobs are filled through someone who knows someone. Ask for 20-minute coffee chats, not for a job.

4 INTERVIEW
Give examples with results, not a list of your duties.

5 GET IT IN WRITING
Salary, start date and job title, in an email or a signed letter, before you resign anywhere.

FROM A FRENCH CV TO A CANADIAN RÉSUMÉ

IN FRANCE	IN CANADA
Photo, age, marital status	Remove all of it. Employers are not allowed to ask, and a photo makes your CV look foreign.
French job title	Use the Canadian title from Job Bank. "Chargé d'affaires" means nothing here. "Account manager" does.
List of tasks	One line per achievement, with a number: "Cut delivery delays by 30% for 40 clients."
"Bac+5", "Master 2"	Write "Master's degree in X, University of Y, France". Do not invent a Canadian equivalent.
Two pages of detail	One page if you have less than 10 years of experience. Two pages maximum.
References listed	Not on the CV. Have them ready on a separate page, and ask each person first.

The coffee chat. It is normal here to email someone in your field and ask for 20 minutes to hear about their job. It is not normal to ask them for a job. Be polite and a little less direct than you would be in France. People find French directness abrupt.

GET YOUR WORK PROOF BEFORE YOU LEAVE FRANCE

Reference letters with your title, dates and salary, course descriptions from your school, and proof of professional registration. These are easy to get in person and painful to chase from Canada.

YOUR RIGHTS AT WORK

Minimum wage, overtime and paid leave are set by each province. No employer can keep your passport or your permit. Keep every payslip and schedule.

SCHOOL

Public school is free from age 4 or 5. Contact the school board (not the school) with proof of address and vaccination records. Ask separately about French-language schools and French immersion. They are different things.

DAYCARE

Waiting lists are long everywhere. Sign up in your first week. Québec has subsidised places at about $9 a day. Elsewhere, $10-a-day places exist but are scarce.

One family, several permits. Your spouse and children do not automatically get the same rights as you. Check each person's right to work, to study and to use the health system, in writing.

Your first job is not your career. Many people take a lower job for 6 to 12 months while their licence, references and Canadian experience catch up. Plan the money for it (page 13) so it stays your choice.



1 DECIDE · 2 QUALIFY · 3 APPLY · 4 DEPART · 5 LAND · 6 YEAR 1

LAND · HEALTH CARE

HEALTH CARE WITH NO GAP

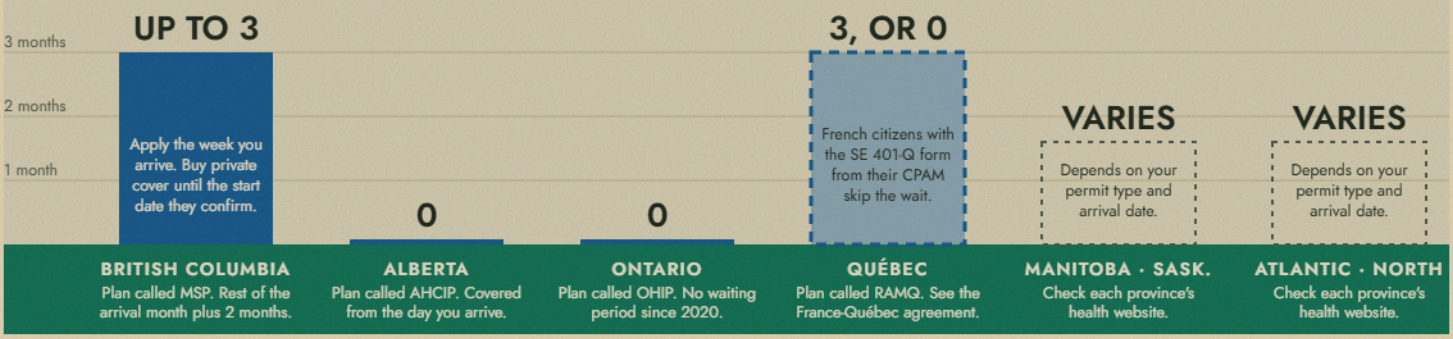
12

STAGE 5 · LAND

There is no French-style carte vitale for the whole country. Each province runs its own public health plan and its own health card. Doctor visits and hospital care are free once you are covered. Until then, a hospital visit is billed to you in full.

HOW LONG YOU WAIT FOR THE PUBLIC PLAN, BY PROVINCE

During the wait, you pay for private insurance (about $50 to $100 a month) or you pay the hospital yourself.
In Québec, French workers, students and Working Holiday holders can skip the wait with form SE 401-Q. Ask your CPAM for it before you leave.



WHAT THE PUBLIC PLAN PAYS FOR, AND WHAT IT DOES NOT

PAID FOR	Visits to a doctor, hospital stays, surgery, emergency care, and tests a doctor orders.
NOT PAID FOR	Dentist, glasses, physiotherapy, psychologist, ambulance rides, and most prescription medicines outside hospital. Employers usually offer private insurance for these. Ask about it when you negotiate a job.
BEFORE IT STARTS	Buy "visitors to Canada" or "newcomer" insurance for the exact waiting period. Read what it excludes: pregnancy, existing conditions, sport.
OUTSIDE YOUR PROVINCE	Your card works in other provinces for emergencies, with some limits. Outside Canada it pays almost nothing. Buy travel insurance.

⚠ **Do not wait for a permanent lease to apply for the health card.** A short-term rental contract, an employer letter or a bank statement with your address is usually accepted. Every week you wait is a week added to the waiting period.

WHERE TO GO WHEN YOU ARE SICK

911 — Emergency: ambulance, fire, police

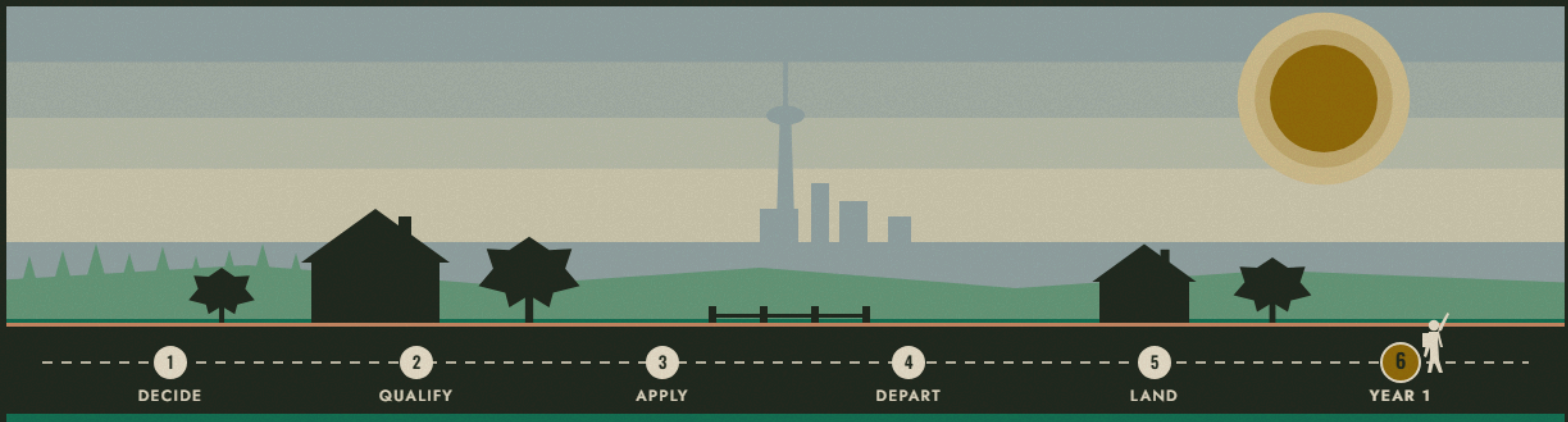
811 — Free nurse line, day and night, in most provinces

WALK-IN — Clinics with no appointment, for small problems

PHARMACY — Pharmacists can renew some prescriptions and treat minor conditions

YOUR MEDICINES

- Bring a 90-day supply, in the original boxes, with the prescription.
- Write down the generic name of each medicine. Brand names differ between France and Canada.
- Finding a family doctor can take years. Register on your province's waiting list on day one, and use walk-in clinics meanwhile.
- Prescriptions cost money outside hospital. Québec requires everyone to have drug insurance, public or private.



YEAR 1 · MONEY AND CREDIT

MONEY AND CREDIT, FROM DAY ONE

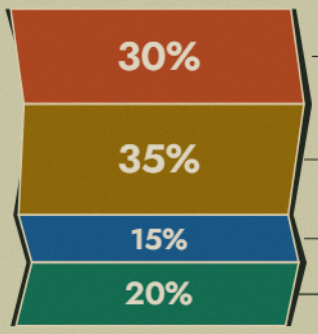
13

STAGE 6 · YEAR 1

Canadian banks cannot see your French credit history. To them you have never borrowed money. A credit history is what lets you rent, get a phone plan without a deposit, and later buy a car or a home. You start building it on day one.

WHERE THE LANDING MONEY GOES

An example split for a single person. Your numbers depend on the city, your family, and how long the job search takes.



ARRIVAL AND FIRST WEEKS
Flight, a short-term rental, food, transit.

MOVING INTO A HOME
First month's rent, furniture, bedding, kitchen basics.

SETTING UP
Phone plan, transit pass, winter coat and boots.

EMERGENCY MONEY
Untouched, in a separate savings account.

Get your own total at canooq.ca/tools/relocation-cost-estimator

OPEN YOUR ACCOUNTS IN THIS ORDER

1. **CHEQUING ACCOUNT**
   Your everyday account. Salary comes in, rent and bills go out. Comes with a debit card.
2. **SAVINGS ACCOUNT**
   For the emergency money. Keep it separate so you do not spend it.
3. **CREDIT CARD**
   Ask for the newcomer credit card. Banks give one with no credit history, often with a limit of $1,000 to $5,000.
4. **AUTOMATIC PAYMENT**
   Set the card to pay the full balance from your chequing account every month. This is what builds your credit history.
5. **CHECK AFTER 90 DAYS**
   Look at the fees, and download your free credit report from Equifax or TransUnion to see that it exists.

Banks must open you an account. By law, a Canadian bank has to open a basic account for you if you show two pieces of ID. You do not need a job, a deposit or a credit history. If a branch says no, ask another branch.

HOW TO BUILD CREDIT: BE BORING

- Pay the full card balance every month, automatically.
- Use less than a third of your limit. A $300 balance on a $1,000 card is fine. $950 is not.
- Never miss a phone bill. Phone companies report to the credit bureaus too.
- Ignore anyone selling "credit repair". Nobody can erase real history or speed this up.

It takes **6 to 12 months** of on-time payments to get a usable credit score. Until then, landlords and phone companies may ask for a deposit or a co-signer.

MONEY HABITS THAT DIFFER FROM FRANCE

PRICES Shop prices do not include sales tax. Add 5% to 15% at the till, depending on the province.

TIPPING Restaurants, bars, taxis and hairdressers expect 15% to 20%. The card machine suggests amounts. You can change them.

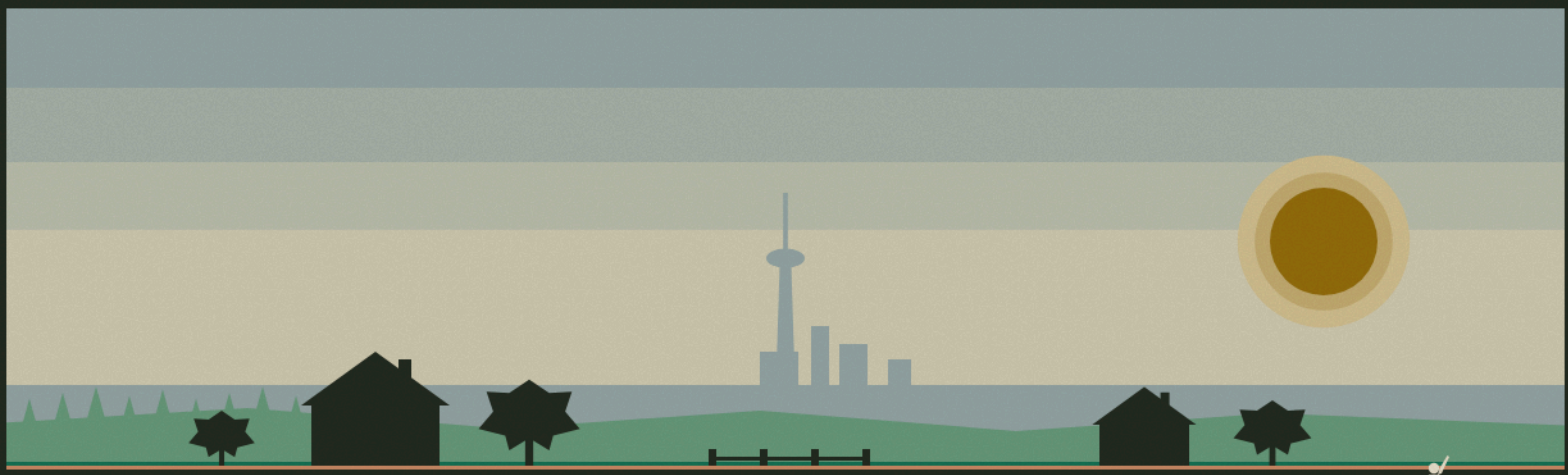
PAYING PEOPLE Interac e-Transfer sends money by email in minutes, for free. Never send one to someone you have not met.

THE COSTS THAT SURPRISE FRENCH ARRIVALS

ITEM	WHAT TO EXPECT
Phone and internet	Among the most expensive in the world. Count $40 to $80 a month for a phone plan and $60 to $100 for home internet. Promotional prices end after a year.
Tips	Add 15% to 20% to every restaurant bill. A $60 dinner is $80 with tax and tip.
Furniture	An unfurnished apartment can come with no fridge, no stove and no light fixtures. Ask.
Dentist, glasses, medicine	Not covered by the public health plan. A dental check-up costs $150 to $300 without insurance.
Car insurance	Drivers with no Canadian history often pay $2,000 to $4,000 a year, more in Ontario. Your French insurance history letter (page 7) can cut this.
Winter clothing	A real winter coat, boots and gloves cost $400 to $800. Buy them in Canada in October, not in France.

THEN PLAN YOUR FIRST CANADIAN MONTH

canooq.ca/tools/monthly-budget-planner turns your landing money into a month-by-month plan. /tools/take-home-pay-by-province shows what a salary really pays after tax in each province.



YEAR 1 · TAXES

TAXES THE YEAR YOU MOVE

14

STAGE 6 · YEAR 1

The year you move, you file a tax return in France and one in Canada. France taxes what you earned before you left. Canada taxes what you earned after you arrived, from anywhere in the world. Your departure date is the line between the two.

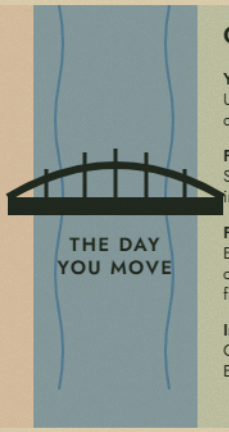
FRANCE

Tell the tax office you are leaving.
Update your address on impots.gouv.fr. Your online account stays open from Canada.

File one last full return, next spring.
It covers your French income up to the day you left. After that day, France only taxes French income.

Some income stays French.
Rent from a flat in France, a French pension, or a French salary keep a French return going every year, even after you become a Canadian resident.

The tax treaty stops double taxation, in principle.
France and Canada have an agreement on who taxes what. It works, but someone has to apply it on both returns. For anything beyond a salary, pay an accountant once.



CANADA

You become a tax resident the day you settle here.
Usually your arrival date, if you came with a lease, a job or your family. Your visa type does not decide this.

From that day, Canada taxes your worldwide income.
Salary, but also rent from France, French dividends, interest on a Livret A. Before that day, only Canadian income.

File by 30 April every year.
Even with no income. Many benefits (child benefit, GST credit) are only paid if you file. Self-employed people file by 15 June, but any tax owed is still due 30 April.

In Québec, you file two returns.
One federal (CRA) and one provincial (Revenu Québec). Everywhere else, one return covers both.

Form T1135, the rule most people miss. If everything you own outside Canada (French flat, PEA, assurance-vie, savings) is worth more than 100,000 Canadian dollars in total, you must list it on form T1135 every year. Not the first year you arrive, but every year after. The fine for forgetting is $25 a day, up to $2,500. Write down what each asset was worth on your arrival date. That value is your starting point for Canadian capital gains tax later.

FRENCH SAVINGS, AND THE CANADIAN ACCOUNTS TO OPEN

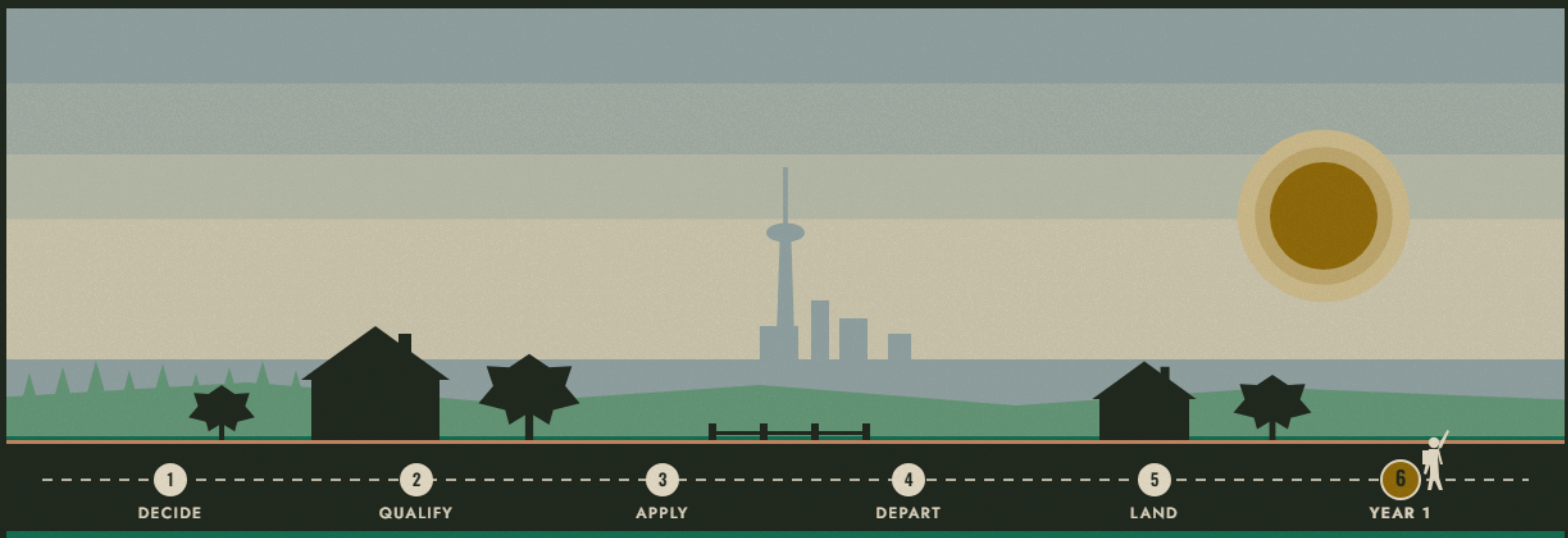
ACCOUNT	WHAT YOU NEED TO KNOW	WHAT TO DO
TFSA Tax-Free Savings Account	The Canadian equivalent of a Livret A, but you can hold shares in it and gains are tax-free. You earn room only for years you live in Canada, $7,000 a year. Nothing for the years before you arrived.	Open one in your first year. Do not put in more than your room, the penalty is 1% a month.
RRSP retirement savings	Like a French PER. Money you put in reduces your taxable income. Room is 18% of last year's Canadian salary, so there is none in year one.	Start in year two. Your room is printed on the tax assessment the CRA sends you.
FHSA first home savings	For a first home. Up to $8,000 a year, tax deductible, and tax-free when used to buy. Room starts only when you open it.	Open it early, even with $1, so the room starts counting.
PEA, assurance-vie	France stops giving you the tax advantage once you live in Canada. Canada taxes the gains as it would any investment.	Get advice before selling or withdrawing. Timing changes the bill.
Livret A, LDDS	The interest is tax-free in France but taxable in Canada. You must declare it.	Keep the yearly statement. Declare the interest in Canadian dollars.

YOUR TAX FOLDER, FROM DAY ONE

ARRIVAL DATE	Boarding pass, lease, first payslip. This date goes on your first Canadian return.
VALUE ON ARRIVAL	What your French flat, PEA and other assets were worth on that day, in Canadian dollars.
INCOME SLIPS	Canadian T4 (salary slip), French payslips, pension and rent statements.
TAX PAID IN FRANCE	Your French tax assessment. Canada gives you a credit for tax already paid in France on the same income.

PAY AN ACCOUNTANT ONCE, BEFORE YOU

Sell a flat in France, withdraw from an assurance-vie or PEA, exercise stock options, run a company in either country, or claim you are still a French tax resident. These are the expensive mistakes. A first return with a cross-border accountant usually costs a few hundred dollars.



YEAR 1 · DRIVING AND TRAVEL

DRIVING LICENCE, AND TRAVEL

15

STAGE 6 · YEAR 1

Your French licence works for a few weeks or months after you arrive. Then you must swap it for a provincial one. French citizens can swap without retaking the test in the main provinces, if they bring the right papers.

HOW LONG YOU CAN DRIVE ON YOUR FRENCH LICENCE AFTER MOVING IN



Each province sets its own deadline. Check the exact rule for yours before you drive.

France has a licence exchange agreement with Ontario, Québec, British Columbia and Alberta. You hand in your French licence and get a full provincial one, no written or road test. Without this, new drivers go through a two-year graduated licence with restrictions. Bring the papers below.

BRING THESE TO THE EXCHANGE

YOUR FRENCH LICENCE The card itself, still valid, in your current legal name. You may have to hand it over.

PROOF OF EXPERIENCE The "relevé d'information intégral" from the prefecture. It shows how long you have held the licence. More years can mean a better licence class.

ID AND ADDRESS Passport, permit, and a proof of address. The names must match exactly on every document.

INSURANCE HISTORY A letter from your French insurer stating your years without a claim. Canadian insurers may give you a discount for it. They will not ask for it. You have to offer it.

IF YOU BUY A CAR

INSURANCE Compulsory, and expensive for newcomers. Get quotes from three insurers before buying the car, not after.

WINTER TIRES Compulsory in Québec from December to March, and on mountain highways in B.C. from October to April. A good idea everywhere else.

REAL COST Payment, insurance, fuel, parking, tires, registration. A modest used car in a big city can easily cost $600 to $1,000 a month all in.

LEAVING CANADA AND COMING BACK IN

YOU ARE A	CARRY ON THE FLIGHT BACK	WATCH OUT
Tourist	French passport and a valid eTA	The officer decides how long you can stay, each time
Worker or student	Passport, eTA, and your work or study permit	The permit alone does not let you board a plane. You need the eTA too
Waiting for an extension	Ask an immigration lawyer before booking	Leaving while an extension is pending can cancel your right to work when you return
Permanent resident	Passport and a valid PR card	If the PR card expires while you are abroad, you need a travel document from the embassy to fly back

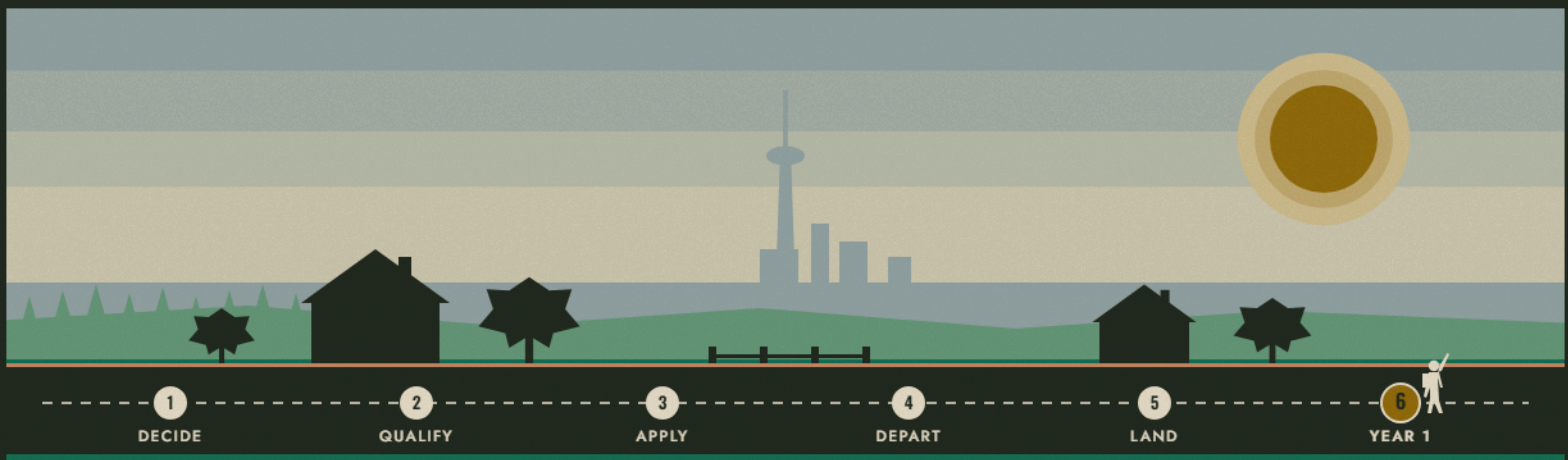
GETTING AROUND CANADA

DISTANCES Montréal to Toronto is 5 hours by car. Toronto to Vancouver is 4,400 km, a 5-hour flight. Do not plan a weekend "in the Rockies" from Montréal.

TRAINS AND BUSES VIA Rail works between Québec City, Montréal, Ottawa and Toronto. Elsewhere, trains are rare and slow. Buses cover some routes.

DOMESTIC FLIGHTS Expensive compared to Europe. A return Montréal to Vancouver often costs $500 to $900. Book early and add winter delays.

Count your days outside Canada from your very first trip. Permanent residents must be in Canada 2 years out of every 5. Citizenship needs 3 years out of 5. Provincial health cover stops if you are away more than about 6 months. Nobody counts these days for you.



YEAR 1 · KEEP THIS PAGE

YOUR FIRST-YEAR CHECKLIST

16

STAGE 6 · YEAR 1

What to have done after one week, one month, three months and one year. Below it, the twelve questions French arrivals ask most, with short answers.

AFTER 1 WEEK

- Permit checked and photographed
- SIN, bank account, phone
- Health card application sent
- Settlement agency appointment
- Every document scanned

AFTER 1 MONTH

- Lease signed, tenant insurance
- Canadian CV, job search started
- Children in school, daycare lists
- Licence exchange booked
- Tax folder started

AFTER 3 MONTHS

- First credit report checked
- Budget compared to real spending
- Professional licence started
- Plan for when the permit ends
- A few real contacts in your field

AFTER 1 YEAR

- Canadian tax return filed
- Last French return filed
- T1135 if assets over $100k
- TFSA opened
- Next visa or PR file started

PAGE 9 IS FOR YOUR FIRST WEEK. PAGE 14 IS FOR YOUR FIRST SPRING.

TWELVE QUESTIONS, SHORT ANSWERS

Can I work with just an eTA?	No. The eTA only lets you board the plane as a visitor. You need a work permit.
Does the Working Holiday lead to permanent residence?	Not by itself. But one year of skilled work in Canada makes you eligible for Express Entry. Start that file early.
Is a V.I.E. tax-free in Canada?	Not necessarily. It is tax-free in France. Canada may tax it if you are a tax resident. Ask an accountant.
Is French enough outside Québec?	For immigration, yes, it helps a lot. For most jobs, no. You need working English.
Does my French credit history count?	No. You start from zero. A newcomer credit card and a year of on-time payments fix that.
Can I open a bank account without a job?	Yes. Banks must open a basic account for anyone with two pieces of ID.
Is health care free from day one?	Depends on the province. Alberta and Ontario, yes. B.C., up to 3 months. Québec, 3 months unless you bring the France-Québec form.
Can I keep my French bank accounts?	Compte courant, Livret A and PEA usually yes. LDDS, LEP and Livret Jeune no. Tell each bank you are leaving.
Do I file the T1135 form in my first year?	No, not the first year. Every year after, if your foreign assets are worth over $100,000.
Can I drive on my French licence?	For 60 days in Ontario, 90 in B.C. and Alberta, 6 months in Québec. Then you exchange it, without a test.
The landlord wants a deposit before I visit. Normal?	No. Never pay before visiting and meeting the landlord. In Québec, deposits are not allowed at all.
Can I fly back to Canada with only my work permit?	No. You need your passport and a valid eTA as well. Check the eTA expiry before every trip.

THE OFFICIAL WEBSITES

IMMIGRATION · canada.ca (IRCC): visas, Express Entry, Working Holiday. quebec.ca: Arrima and Québec immigration.

BORDER · cbsa-asfc.gc.ca: what you can bring, form BSF186, cash declaration.

WORK AND SETTLING · jobbank.gc.ca for jobs and job titles. canada.ca for the SIN and free settlement agencies.

MONEY AND TAX · canada.ca/revenue-agency (CRA) for Canadian tax. impots.gouv.fr for France. canada.ca/fcac for your banking rights.

The full online version, with every step linked and updated, is at canooq.ca/new-to-canada/from-france. Every calculator named in this guide is free and needs no account. This guide is general information, not legal, tax or immigration advice. Rules, fees, waiting times and deadlines change. Check the official website before you act. Rules last checked 23 August 2026.