Welcome To Trochu





Dear Newcomer:

Welcome to Trochu! Whether you have traveled across the globe, across Canada, or across Alberta, we are happy that you have chosen to thrive in Trochu. This *Welcome to Trochu* Guide will provide you with valuable information to help ease the transition.

We have included information about finding a place to live and a job, doctors, library services, utilities like internet and phone, banking, shopping, schools, and much more.

You will find Trochu to be an amazing place to live, work, and raise a family.

If you have any questions, please do not hesitate to contact us:

Town of Trochu
222 Northfield Road
403-442-3085
utilities@townoftrochu.ca
www.thriveintrochu.ca

Kindest Regards, Barry Kletke Mayor

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Finding a Place to Live

If you have yet to find a place to live, there are many resources available to you to help find that place to call home in Trochu.

Renting a Home

Here are some tips for finding a home to rent in Trochu:



- Search listings in newspapers (The Capital or East central Review) and bulletin boards posted around the community.
- Flave someone you trust look over leases or rental agreements if you do not fully understand your rights.

 Purchase tenant insurance to protect your belongings from disasters and theft.

Some local landlords

- Don Maxwell <u>don.maxwellbuilders@gmail.com</u>
- Tammy Weigum Kings Court 403-443-0492
- Trochu Apartments hhlprop1@gmail.com
- Gerdie's Hotel 403-442-2727

Purchasing a Home

Buying a home privately? There are many online resources, such as www.kijiji.ca

If you would like the help of a realtor to purchase a home, contact one of these trusted agencies:



Agency	Telephone	Website
Realty Executive Apex	403-442-3033	http://realtyexecutives.com/Agents/Barry_Reder
Royal Lepage	403-348-7352	http://agents.royallepage.ca/threehillscountryrealty/
Town & Country	403-442-0007	

Utilities

Once you have found a place to live, you may need to activate some utilities and services.

- When it comes to certain services, it can be beneficial to shop around and get quotes on pricing.
- Some companies provide discounted rates for bundled services such as television, home phone, and internet.



Here is a handy list of utility companies:

Type of Service	Company	Telephone	Website
Water/Garbage	Town of	403-442-3085	www.thriveintrochu.ca
	Trochu		
Electricity & Gas	Enmax	403-310-2010	www.enmax.com
Electricity & Gas	Direct Energy	403-232-1155	www.directenergy.com/alberta
Electricity & Gas	Just Energy	1-877-624-7177	www.justenergy.com
TV, Phone & Internet	Eastlink	1-888-345-1111	www.eastlink.ca
TV, Phone & Internet	Telus	1-877-809-8902	www.telus.com
Electricity	Atco	1-800-668-2248	www.atcoelectric.com
Gas	Atco	310-5678	www.atcogas.com

Home Insurance

Once you have found a place to live, you will want to find insurance.

- Insurance protects your belongings in case of fire, theft or flood etc.
- In many places and situations, it is the law to have insurance on large purchases, such as a home, and especially if you have a mortgage.
- Tenant insurance, home insurance, and car insurance are the three largest required insurances.

Here is a list of insurance agents that will help you decide on the level of protection you need:

Agency	Phone	
Knievel Insurance	403-442-3755	

Finding a Job

If you have yet to find employment and are looking to work in or near Trochu, following some of these steps and tips may make the search a little easier.

Applying for a job involves four steps:

- 1. Preparing a Resume
- 2. Preparing a Cover Letter
- 3. Researching the company and the job
- 4. Going for an interview

Kneehill Adult Learning can help you with these steps: 403-443-5556

If you are looking for job postings and advertisements check out these websites:

The Capital or East Central Review Newspapers, Community Futures Wild Rose (403-934-8888), Town of Trochu Website, Kijiji, Indeed

To help you with career choices and development there are several programs

available to you through Service Canada.



If you are scheduled for a job interview, you should bring the following with you:

- A copy of your resume for each interviewer (you may want to ask ahead of time how many people will be there.)
 - Copies of your reference list
- Paper and a pen so you can write down any information
- Copies of letters of recommendation if you have any



Creating a Resume

10 Steps to building a resume:

Step 1: Find a Job for Your Resume

- Create your resume around the job you are applying for.
- Find a job first. This way you can tailor your resume to suit this particular jobs needs.

Step 2: List Keywords for Your Job

List words that apply to the job you're applying for

Step 3: Choose a Resume Format

Use computer programs to pick a style of resume appropriate to the job

Step 4: Your Resume Heading

Include your name, contact information, address

Step 5: Your Resume Job Objective

List what you are looking to accomplish by applying for this job

Step 6: Your Summary of Qualifications

Step 7: Your Work Experience

List all previous work experience relevant to the position you are applying for

Step 8: Your Resume Achievement Statements

What makes you special to the job you're applying for

Step 9: List Education on Your Resume

List any education or training courses you may have taken

Step 10: Community Services and Other Lists

Getting Around

Buying a Car



Many people decide to purchase a vehicle once they've become more settled and can afford one. Vehicles can be purchased brand new or used.

Don't forget to get an Alberta Driver's License. See the Welcome to Alberta guide for information on how to do this.

Financing options are usually available for newer vehicles.

There are no local places where you can purchase a new vehicle (there are dealerships in Drumheller, Olds, Innisfail and Red Deer). Below is a list of places to purchase a used vehicle

Dealership	Phone	Website
Elnora Motors	403-773-3622	www.elnoramotors.ca
Kneehill Auto Sales (Acme)	<u>403-700-3465</u>	
Kneehill Auto Sales (Linden)	403-888-4997	<u>www.kneehillautosales.ca</u>

Check out www.kijiji.ca for a large selection of used vehicles.

Car Insurance and Registration

Once you have purchased a vehicle, the next step is to find insurance.

- Insurance protects your vehicle in case of damage.
- It is the law to have your vehicle insured to some degree, especially in the case of liability insurance that covers you if someone else is injured.
- You must also register your vehicle at an Alberta Registries Office

Trochu has a respected insurance agency and an Alberta Registries Office

Agency	Phone
Alberta Registries Office	403-442-3755
Knievel Insurance	403-442-3755

Public Transportation

Moving to a new community without a form of transportation can be challenging. Trochu offers the following services to get you where you need to go. The nice thing about a small community is that all amenities are within a reasonable walking distance for those that are able. A trail network connects many major facilities in the Town of Trochu!!

Transportation Type	Telephone	Website
Seniors Outreach Caring Cars	403-443-2555	<u>www.seniorso.ca</u>

Town of Trochu Information Permits & Licenses

All new construction, renovation, and demolition within the Town of Trochu require an **Approved Development Permit** as well as all other permits as required by Palliser Regional Municipal Services. All Development Permit Applications that do not comply with permitted uses for the property as laid out by the Town of Trochu Land Use Bylaw must be brought to the Town of Trochu Municipal Planning Commission. All discretionary uses approved by the Municipal Planning Commission must await an appeal period during which time the public may appeal the decision made by the Municipal Planning Commission at a Public Hearing, after which the Municipal Planning Commission may revoke the approval. The Permit Applicant may appeal the decision made by the Municipal Planning Commission as laid out in the Town of Trochu Land Use Bylaw. An approved Town of Trochu Development Permit is required before all other permits may be approved. The bylaw listing and prices are available at the Town Office 403-442-3085 or on the website www.town.trochu.ab.ca

Business Licenses

Business owners get to Thrive in Trochu too!!! Business Licenses are not required in Trochu, but should you need one for business verification please contact us and we will print one for you free of charge.

Cat & Dog Licenses

All cats & dogs within the Town of Trochu are required to be licensed on an annual basis. The purchase of a License includes a Numbered Tag that can then be used to identify your cat or dog in the event that it becomes lost. License Tags and Renewals can be purchased at the Town of Trochu Office.

For more information & Pricing Contact Town Office 403-442-3085 or our website www.town.trochu.ab.ca

Shopping

While getting used to the community and finding your way around, you may need to

find some key shopping areas to get you settled.



Take particular note of:

- Grocery stores
- GST
- Check your local newspaper (The Capital) or websites for coupons to save money while shopping.

Take Note!

If you're new to Canada and Alberta in particular, you will find that there is a GST (General Service Tax) of 5% of the total of the item you are purchasing, added to your bill.

Tip!

Sign up for email newsletters with local businesses to alert you of any upcoming sales.



Business Directory

Store Name	Type of Goods	Telephone	Location
Trochu Foods	Grocery	403-442-4313	Arena Avenue
OMG Market	Oriental Grocery & Market	403-392-2517	Arena Avenue
Trochu Liquor Store	Liquor Store	403-442-2696	1 st Ave North
Liquorian Liquor Cellar	Liquor Store	403-442-2198	Arena Avenue
Balkwill's Pharmacy Ltd.	Pharmacy	403-442-3823	Main Street
The Capital	Newspaper	403-443-5133	Three Hills
The Store	Corner Store & Food Counter	403-442-3920	Arena Avenue
Sweet P's	Coffee & Shopping	403-442-4224	Main Street
Henry's Shoes	Shoes	403-442-3065	Main Street
Trochu Jewellers	Jewelry	403-442-3977	Main Street
Tree Hills Cannabis	Cannabis	403-415-6126	Arena Ave
GTI	Fuel	403-442-2626	1 st Ave North
UFA	Fuel	403-442-4262	1 st Ave North

Public Wireless Internet

Until you have internet at home, it can be beneficial to take advantage of local resources to get you connected.

✓ Look for a sign such as this one in restaurants and public buildings where you think wireless internet might be made available to you.

Below is a list of some locations where Wifi (Wireless Internet) is available in Trochu. Please feel free to use this service while settling and determining your own future internet service.



Location	Hours	Phone	Location
Trochu Library	Wed to Fri 10:30 – 5:30 Sat 9 - 4	403-442-2458	Main Street

Health Services

To Thrive in Trochu, health care is extremely important. Below is a list of health care centers and professionals in the area that are here to bring you the health care that you need. You will need an Alberta Personal Health Card provided to you by the Province of Alberta. Visit this webpage https://www.alberta.ca/ahcipregistry-

<u>locations.aspx?utm_source=redirector</u> or cal3 780-427-1432 for more information on how to do this.

Tips to Remember:

- Don't forget to get an Alberta Personal Health Card!
- When visiting a medical facility, your card is the first thing they ask to see!
- This card proves you have health care insurance and provides medical professionals with information about your allergies, previous history, etc.

Health Centers

Centre	Services	Address	Phone	Hours
Kneehill Medical Clinic	Clinic	1504 2 nd Street North Three Hills, AB	403-443-5522	Mon – Thurs 9am - 4:30pm Fri 9am - 12pm Closed Holidays
Three Hills Hospital	Emergency, acute care, long term care	1504 2 nd Street North Three Hills, AB	403-443-2444	24 Hours
St. Mary's Health Centre	Long term care	451 DeChauney Avenue Trochu, AB	403-442-3955	Monday – Friday
Seniors Outreach	Helping Services, Social activities, Senior Benefit Info, Filling in forms	Provincial Building 160 Avenue 3 rd Avenue SE	403-443-2555	Monday - Friday 9 AM – 4PM Closed holidays
HealthLink Alberta	Telephone Advice	https://myhealth.alberta.ca/ Pages/default.aspx	1-800-408-LINK (5465)	
Alberta Health Services	All Alberta health care programs	http://www.albertahealthse rvices.ca/		



Health Professionals

Name	Type of Professional	Phone	
Progressive Health	Massage Therapist - Natasha – Just out of town – mobile available as well.	403-588-5889	
Divine Tranquility	Massage Therapist - Johanna	403-597-8353	
Synergy	Massage Therapist	403-442-3955	
Trochu Chiropractic	Chiropractor	403-443-0235	
Sandy's Dental Hygiene	Dentist	403-412-5552	
Medical Physicians @ Kneehill Clinic	Medical Physicians	403-443-5522	
Richmond Manual Therapy	Massage Therapist – Tiffany & Whitney (in Chiropractic Office)	403-740-3748	

Community Services

Emergency Services

Dial 9-1-1 for all emergencies that require Police, Fire Department, or Ambulance



For assistance with non-emergency issues, contact:

Type of Service	Location	Telephone
Police	719 2 nd Street N. Three Hills, AB	403-443-5539
Fire Department	211 Northfield Rd. Trochu, AB	403-588-8733
Victim Services	719 2 nd Street N. Three Hills, AB	403-443-5539
Women's Shelter	Red Deer, AB	1-888-346-5643
Mental Health	160 3 rd Avenue S. Provincial Building Three Hills, AB	403-443-8532

Shelters and Food Banks

Natural Disasters:

In case of natural disaster or emergency that brings effect to a large portion of the community, emergency shelters can be found at:

Trochu Community Centre

Food Banks:

Trochu also provides access to local food banks at:

Trochu Food Bank 403-442-3085

If in need of clothing, or assistance, Trochu has locations nearby to assist you:

- Kneehill Regional FCSS 403-443-3800
- New to You- 403-443-2345 522 Main Street Three Hills
- Tilley Thrift Shop Prairie Campus Three Hills 403-443-5511
- Community Closet 403-442-0870 (Located at the Arena)

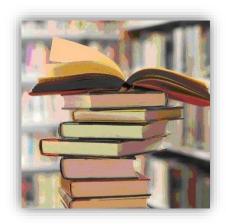
The Library

Apply for a Library Card

Aside from a small annual membership fee, (\$5) the public library system is free for all Canadian residents. A library card allows you to check out books, access free Internet services, and provides other valuable services and programs for you and your family.



Did you know?? The Trochu Library offers Video Conferencing??? Come talk to your librarian about it!



You can find more information about The Trochu Library at our website;

www.town.trochu.ab.ca



You will find the Trochu Library at:

317 Main Street, Trochu 403-442-2458 Wednesday through Friday 10:30 AM to 5:30 PM Saturday 9AM to 4PM

Mailing a Letter



Canada's postal system is governed by Canada Post, a federal corporation.

As of January 14, 2019 it will cost \$1.05 to mail a letter within Canada, although it depends on the weight and size of the letter. It costs more to mail a letter outside of Canada.

Trochu's Post Office is located on Main Street, 403-442-4220

Settlement Services

Settlement services are for newcomers to Canada. These services will help you adjust to your new life in Canada.

Settlement services include:

- Interpretation and translation of documents, or help to arrange these services
- Help filling out forms and applications
- English as a Second Language (ESL) classes
- Help finding a job or training
- Information about other community services, schools and health care

Many settlement agencies have staff who can speak languages other than English. If you go to a settlement agency and they do not have the service or language you need, they will help you find another agency that does.

CARE – Red Deer – Immigrant Services https://immigrant-centre.ca/ 403-346-8818

Centre for New Comers – Calgary, AB www.centrefornewcomers.ca/settlement.shtml 403-569-3325

ESL – English as a Second Language classes offered in Trochu!

Kneehill Adult Learning Society KALS 403-443-5556 www.kals3hills.ca

Childcare Services

For those children that are in need of care while you are at work, day care options are available.

- Most child care centres have both full-fee and subsidized spaces for families that qualify.
- The national source of daycare listings and child care information is helpful for finding daycare centers with reviews across Canada.



Or, you can call the listings for Trochu below:

Local Childcare Providers

Provider	Type	Telephone
Trochu Playschool	Preschool	403-442-2601
Three Hills Child Care Centre	Daycare	403-443-3740
Before and After School Care	Trochu Valley School	403-442-3872



Education

Regardless of which province you live in, your children will have the same access to education. Children must be registered in a school in order to attend classes. To register your children, you will need their birth certificates and other identification (such as their Record of Landing, Permanent Residence Card, or passport). You may also be asked to bring immunization records and past school and health records.

Children between the ages of 6 and 16 must attend school. The majority of Canadian children go to public schools. You can register your children at the local public school (please approach your local school for fee schedule options). The academic year usually begins in early September and ends in late June. Most schools observe a two-week vacation in December and a one-week vacation in either March or April. Children attend school Monday to Friday, for about six hours a day.

There are also private schools, but you will need to pay tuition fees if you want your child to attend a private school. These fees can be expensive. Public schools and separate (Catholic) schools in some provinces are paid for through your provincial taxes.

Public and Private Schools

School	Address	Programs	Phone
Trochu Valley School	102 School Road Trochu	Grades ECS - 12	403-442-3872

Post-Secondary Institutions

In addition to resources available for children, there are also extended learning opportunities for adults.

- Central Alberta is home to many post-secondary, learning centers allowing individuals to get diplomas in a variety of subjects.
- Many of the colleges in Central Alberta allow their students to do coursework online or through correspondence, allowing more people to be able to attend classes while working and do not require them to be away from home.
- English as a second language is also offered close to Trochu
 - To successfully work and live in Canada, you will need to know one of the official languages – English or French. If your language skills in
 - English or French are still lacking, consider going to English as a second language programs that are run by immigrant serving agencies.
 - Even if you feel confident in your English/French language skills, you will need to learn words, terms and phrases that are commonly used in Canada.

TIP! The best way to improve your skills is through conversation, watching and listening to Canadian programs on television and radio, and reading Canadian newspapers and magazines.

Institution/Company	Туре	Location	Phone
Kneehill Adult Learning	ESL Courses, Post- Secondary Classes	Three Hills, AB	403-443-5556
Prairie Bible College	Christian post- secondary	330 5 th Ave, Three Hills, AB	403-443-5511
Olds College	Post-secondary	4500 – 50 th Street Olds, AB	403-556-8281
Red Deer Polytechnic	Post-secondary	100 College Blvd, Red Deer, AB	403-342-3300

Managing Your Money

Creating a Budget

Creating a budget can be beneficial when moving to a new community. This way you will be able to see what you can afford in a certain area with prices and rates possibly being different than what you are used to paying. Below is an example of a budget that should contain the majority of expenses you will encounter.

Monthly Income and Expenses	Your Amounts
Monthly Income	
Salary after taxes (allot deductions for federal and provincial taxes)	\$
Other monthly income (e.g. investment income)	\$
Monthly Expenses	T
Housing Costs (e.g. mortgage, rent, maintenance fees, property	\$
taxes, etc.)	
Utilities – Gas, water, electric	\$
Services – Phone, cable, internet	\$
Groceries	\$
Transportation (e.g. car lease, gas, transit, etc.)	\$
Insurance – Auto, home, life, disability	\$
Child care	\$
Personal (e.g. clothing, gifts, salon, gym membership, etc.)	\$
Daily living (e.g. pet expenses, dry cleaning, etc.)	\$
Entertainment (e.g. dining out, movies, music, etc.)	\$
Long term Savings (e.g. monthly pension plan, RSP, education saving	\$
contribution)	
Loans and credit cards (monthly payments)	\$
Other expenses	\$
Monthly Totals	
Total Income:	\$
Total Expenses:	\$
Total Money Available to Save	\$

Banking

If you're new to the country, you might benefit from starting a bank account. Below is a list of the banks available in our community and how to locate them.

Banking Institution	Address	Telephone	Website
ATB Financial	201 Main Street, Trochu	403-442-4200	www.atb.com
Bank of Montreal	222 Main Street, Trochu	403-442-3822	www.bmo.com

When choosing a bank, you may want to ask these questions:

- 1. Does the bank offer resources to help newcomers become established in Alberta?
- 2. Does the bank offer incentives for newcomers?
- 3. Does the bank have multilingual personnel who can serve you in your language?

Whether you open an account online before you come to Canada or visit a Canadian bank in person, in most cases, you will need:

- Your Passport
- Your Permanent Resident card or Confirmation of Immigration Status in Canada (IMM5292)
- Additional documentation will be required for business banking

Money Mentors helps educate Albertans in personal money management and the wise use of credit, and to provide alternatives for families and individuals facing financial crisis. They can be contacted at 1-888-294-0076 or http://www.moneymentors.ca/

Did you know???

Some banks offer a free chequing account for one year, a discount on a safety deposit box when you open a chequing account, a mortgage or car loan designed for newcomers, 1% cash back on a credit card, a credit card with no credit history required, free student banking. preferred rate on investments, or small business incentives.

Credit Know How

One of the easiest and most effective ways to start building a credit history is to get a credit card. When you use your credit card and make monthly payments, you will create a credit history. When you need more credit later on, your good credit history will help you achieve a more favorable credit score. Your credit history will help you qualify for a mortgage, a car loan or even a loan to start a business in the future. It is EXTREMELY important to NOT carry a balance on any of your credit cards. Make sure you limit your use so that you can pay it off IN FULL at the end of each month.

Outside of building a Canadian credit history, a credit card will offer you the following benefits:

- It's a convenient way to shop and pay for services.
- You can earn rewards by using your credit card.
- A credit card is often needed for certain purchases, such as setting up contracts for a mobile phone, renting a car or shopping online.
- It enables you to make everyday purchases without carrying large amounts of cash.
- You'll make purchases in Canadian funds and avoid exchange-rate costs.
- You can often use it as a form of identification.

Here are some good credit card practices that will help you build a strong credit history:

- Use your credit card only to make purchases you know you can afford to pay when the statement comes in.
- Pay off your credit card balance in full each month.
- If you choose not to pay off your balance in full, try to pay more than the minimum payment due.
- Ensure that your payment is received by the bank on or before the payment due date indicated on the statement.
- Limit the number of credit cards you use, so it's easier to keep track of the money you owe.

Getting Involved

Spirituality

Our community has a selection of places of worship, which are very welcoming. You are invited to attend, inquire, or join any of the following.

Name	Faith	Location	Phone
St. Anne's	Catholic	421 St. Anne's Ave, Trochu	403-442-3038
St. Paul's	United	218 School Road, Trochu	403-442-3858
Trochu Baptist	Baptist	210 Poplar Ave., Trochu	403-442-4210

Clubs and Cultural Groups

Another excellent way to get involved in your new community is to join a club! Clubs can be beneficial in allowing you to express hobbies and interests with people who express the same interests.

Please see below for a list of community organizations!

Organization	Contact Information
Danceway 21	403-631-2214
Kneehill Bow hunters & Archery	403-443-7463
Trochu Golf & Country	403-442-2747
Trochu Gun Club	403-442-4236
Trochu Pottery Club	403-442-2541
Trochu Elks	587-321-0726
Trochu Lions	403-442-3061
Trochu Royal Purple	403-442-2685
Red Hat Society	403-443-5031

For a complete list of groups available in our community, check out www.town.trochu.ab.ca

Sports

Getting involved in organized sports can be beneficial to you and your family. Being involved in sports can promote a healthier lifestyle, social interaction and teambuilding skills.

See below for a list of sport activities close to you!

Sport	Phone
Kneehill Lacrosse	403-443-2454
Kneehill Minor Hockey	403-443-7913
Kneehill Pond Hockey	403-443-7096
Trochu Golf & Country	403-442-2747
Trochu Slo-Pitch	403-443-2031
Trochu Valley School Sports	403-442-3872
Pickle Ball	403-442-3085

DID YOU KNOW???

Sports are not restricted to children and youth. Many adults get involved in sports too!

Popular sport choices in Alberta are:

- Curling
- Hockey
- Basketball
- Baseball
- Soccer
- Skiing
- Swimming
- Running
- Snowmobiling



A charitable

program that helps

financially disadvantaged kids participate in organized sport and recreation. They help cover registration, equipment and/or transportation costs.

403-443-3800



Facility	Phone	Location
Trochu Swimming Pool & Spray	403-442-4222	407 Royal Way, Trochu
Park		
Trochu Golf & Country Club	403-442-2747	103 Devilder Ave, Trochu
Trochu Community Fitness Centre	403-442-3872	211 School Road, Trochu
Trochu Lions Campground	403-304-7554	626 North Road, Trochu
Trochu Walking Trails	403-442-3085	Throughout Town
Trochu Arboretum	403-588-8600	622 North Road, Trochu



Volunteering

Volunteering in your community is very fulfilling and is a great way to network within the community.

See below for a list of volunteer options close to you!

Organization	Phone
Trochu Elks	587-321-0726
Friends of Tro-Val	403-442-2012
Trochu Lions	403-442-3061
Trochu Royal Purple	403-442-2685
Red Hat Society	403-443-5031
Royal Canadian Legion	403-442-2703
Trochu Communities in Bloom	403-442-2012
Trochu Agricultural Society	403-442-3862

Celebrations

July: Canada Day Celebrations & Parade December: Christmas Market & Arboretum Forest of Lights

Watch the Newspaper and the Town website www.town.trochu.ab.ca for various events – suppers, dances etc.





Glossary

Rent - The amount of money, usually paid monthly, that a tenant pays a landlord in exchange for living accommodations.

Lease - An agreement under which a person pays a monthly amount for the right to use a specific asset, such as a car, for a specified length of time.

Reference - A reference is someone who can speak to a potential employer about your character and, if relevant, work experience. Some Canadian employers may prefer Canadian references. Think carefully about who can accurately answer questions about you and ask them if they would agree to be your reference. Include the names, recent phone numbers, job titles and addresses of up to three references on a separate piece of paper with your resume. Provide them only when asked by a potential employer.

Credit History - A list of facts, gathered from financial institutions, retailers and other lenders, about how you have handled credit in the past. Most of this information stays in your file for seven years. This information forms a profile of your creditworthiness, called your credit rating. Your credit rating is used to help banks and other companies to decide whether they will allow you to borrow money, and how much.

Credit Card - A list of facts, gathered from financial institutions, retailers and other lenders, about how you have handled credit in the past. Most of this information stays in your file for seven years. This information forms a profile of your creditworthiness, called your credit rating. Your credit rating is used to help banks and other companies to decide whether they will allow you to borrow money, and how much.

Loan - An agreement under which a borrower receives cash from a lender (often a bank) for a predetermined length of time at a given interest rate, generally with a stated repayment schedule. The principal must be paid back at a specified future date. Interim payments may consist of interest only or a blend of interest and principal. With a fixed-rate loan, the interest rate stays the same for the term of the loan. With a variable-rate loan, the interest rate changes with market rates.

Mortgage - A loan secured by real property, typically a home.

Budget - A document you create that lists all your fixed expenses (such as rent/mortgage, utilities, food), as well as discretionary spending, usually on a monthly basis.

Income Tax Return - A form that a person files each year to the Canada Revenue Agency (and Revenue Quebec for Quebec residents) that states the amount of earnings, investment and other income, as well as eligible deductions, to reconcile the amount that he or she has actually paid in income tax with the amount owing or owed.

Goods and Services Tax (GST) — A federal tax (currently 5%) applicable on the sale of most goods and services in Canada. It is collected by the vendor on behalf of the government.

Cheque - A slip of paper imprinted with your account information that you can fill out, directing payment of a specified amount to a person or business.

Debit card (or bank card) - A card used instead of cash to pay for purchases. Once you approve the transaction by entering your PIN, the amount is debited (deducted) from your account and paid to the merchant or retailer.

Direct deposit - An amount deposited directly into the bank account of a person or business. Many Canadian employees have their paycheques deposited directly into their accounts.

Credit History - A list of facts, gathered from financial institutions, retailers and other lenders, about how you have handled credit in the past. Most of this information stays in your file for seven years. This information forms a profile of your creditworthiness, called your credit rating. Your credit rating is used to help banks and other companies to decide whether they will allow you to borrow money, and how much.

Landlord - A person who rents land, a building, or an apartment to a tenant.

Tenant - A person who occupies land or property rented from a landlord.

Insurance - A practice by which a company provides a guarantee of compensation for specified loss, damage, illness, or death in return for payment

Transportation - The action of transporting someone or something or the process of being transported.

Financing - Provide funding for (a person or enterprise).

Reference – A person that provides information on past credit, payment history, by being a part of a past job or landlord

Emergency - A serious, unexpected, and often dangerous situation requiring immediate action.

Education - The process of receiving or giving systematic instruction, esp. at a school or university

Cover Letter - A letter sent with, and explaining the contents of, another document or a parcel of goods

Incentives - A thing that motivates or encourages one to do something

Budget - An estimate of income and expenditure for a set period of time

Credit - The ability to obtain goods or services before payment, based on the trust that payment will be made in the future

Network - Connect as or operate with a network

License - A permit from an authority to own or use something, do a particular thing, or carry on a trade

Benefits - An advantage or profit gained from something

Notes