



## Checklist 4 - (From months 37-60 in Canada. Year 4 and 5.)

Your personal fourth level checklist as a new immigrant to Canada. Recommend time to complete is 12-24 months. Complete and check your progress. If you decided to stick it out then congratulation! you should be a Canadian citizens soon

Total percentage 100%

Did you...	No	50%	Yes	Notes
File all taxes (requirement for your citizenship application)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Practice wise spending and have good credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Open investment accounts (and watching them grow)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Establish a clear 5 year work plan (for future growth)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Apply for new job roles (internal or external)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Establish a saving target for your (steady income)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Acquire your first home. (You should have the down payment fees to apply by now or be close)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Investigate additional sources of income (this can be other jobs, hobby work, consultancy, rental)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Meet time requirements for your citizenship application (this is another requirement)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Settle in with your family.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Continue saving for your retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Complete a form of study (Canadian based)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Meet the language requirement for your citizenship application (this is another requirement)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Continue being involved in additional activities (charity, volunteering, mentoring, community)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Continue healthy living routines and check-ups	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Explore more places, continue networking and meeting new people (recommended for future decisions and assistance)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Study for your Canadian citizenship exam	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Develop an idea of economic and political issues (in future you would have to vote as a citizen)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Reach an advance level on your second language (EN or FR and took the certification exam)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Keep in touch with family and friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Apply for Canadian citizenship and take the exam (several requirements required and test)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

## Tips - Checklist 4

Please print on both sides as necessary.

### **Continue saving toward your goals.**

This should include short term and long term. With the research you have done and experienced gained you should have a good idea what your targets should be. Please use your funds wisely.

**Apply for citizenship:** You need to meet several requirement including (time, taxes, language). Details on official website <https://www.canada.ca/en/immigration-refugees-citizenship/services/canadian-citizenship.html>

**Career advancement.** With experience comes advancement is you plan strategically and keep your eye open for opportunities. Your first job is a stepping stone for you journey. Test your marketability by applying for new jobs and opportunities.

**Stay connected.** You may get very busy at this point but please stay connected to family and friends. A good support circle is truly priceless.

**Healthy routines.** Health is very important. Please ensure this as one of the things you focus on to maintain or improve

**Stay involved.** This is part of networking and building friendships. This can be done through charity, church events, social events, etc.

**Investments.** You are just about out of the new immigrate stage (5 years) so for the continuation of your journey investments are important.

**Mortgages.** You should have applied for your first mortgage and are a proud home owner. Be sure to do this within you first five years since the bank have products in place for new immigrants.

**Additional income.** You should if possible look at creating additional income streams. With your added commitment such as mortgages the extra money can make your life easier. A lot of options exist but you need to find something that is both legal and that works best with yourself.

**Registered retirement saving plan:** You need to continue investing for you retirement. The earlier you start the better and being wise financially as an immigrant is something that you have to do. You continue building a future for yourself and family so put away something now so you can enjoy retirement later.

**Study:** A Canadian certificate will be helpful at this stage. It can be used for your career, personal achievement, additional income source, etc. The sense of accomplishment is not easily describable in words. Each person has their own reason but it is worth it.