

A NEWCOMER'S
MONEY GUIDE TO CANADA

Maple Roots

Small steps today
for a stronger future
in Canada.

*The roots you grow in your first years
hold up everything that grows after.*

UPDATED SEPTEMBER 2026
7 SHORT MODULES + A FIRST-YEAR CHECKLIST



START HERE

You've already done the hard part.

A short note before you begin

Moving to a new country takes enormous courage. You've found a home, figured out transit, started a job search, enrolled your kids in school, and learned a hundred new rules. It makes complete sense that planning for ten or twenty years from now has felt like something for "later."

This guide is here to show you that **later can start with very small steps now**. Canada has built several programs that give families free money, tax savings, and a head start, but many of them only work if you know about them, and some reward you most when you start early. Many newcomers miss them simply because nobody explained them. That's what this guide is for.

WHY "MAPLE ROOTS"?

A maple tree spends its first years growing roots underground, where nobody can see them. Those roots are what let it stand tall for a hundred years. Your first years in Canada work the same way: the small, quiet steps you take now hold up everything that grows after, for you and for your children.

How to use this guide

- **You don't need to do everything at once.** Read one module at a time. Each one ends with a single *next small step*.
- **Start with the First-Year Checklist** at the end if you'd like a quick overview of what to do and when.
- **Every module is written for newcomers.** Look for the green *Newcomer tip* boxes: these are the details that are different for people who are new to Canada.
- **The numbers are for 2026.** Government amounts usually change each year, so always check the official Government of Canada website before making a decision.

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This guide is general information to help you ask better questions. It is not personal financial, tax, legal, or immigration advice. Figures are current as of September 2026.

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Why this matters, especially now

Investing and money know-how for newcomers, in five minutes

Learning about money can feel like one more thing on a very long list. This short section explains why it deserves a small place on that list, and why it matters even more when you are new to Canada.

1. Money that sits still slowly shrinks

Prices in Canada tend to rise every year. The Bank of Canada aims to keep that rise, called **inflation**, at about **2% a year**. That sounds small, but it adds up. Money kept only in cash or a basic chequing account usually earns little or nothing, so each year it can buy a bit less.

WHAT 2% A YEAR DOES OVER TIME

At 2% inflation, **\$10,000** kept in cash for 20 years would buy only about what **\$6,700** buys today. Nothing was spent, but a third of its value quietly disappeared.

2. Time does more of the work than money

When you invest, your money can earn a return. Over time, those returns start earning returns of their own. This is called **compound growth**, and the most important ingredient is **time**, not a big salary.

	Starts at 30	Starts at 40
Saves each month	\$200	\$200
Years of saving (to age 65)	35	25
Total put in	\$84,000	\$60,000
Could grow to (at 5% a year)	about \$227,000	about \$119,000

Starting ten years earlier means putting in \$24,000 more, but ending with roughly **\$108,000 more**. The extra came from time, not effort. (5% a year is only an illustration. Investments rise and fall, and returns are never guaranteed.)

3. Why it matters even more as a newcomer

- **You are starting from zero here.** No Canadian credit history, no Canadian savings, and often no family nearby to lean on. Knowing the system helps you build all of that faster.
- **You have fewer years in Canada's pension system.** Old Age Security is based on how many adult years you live in Canada, so many newcomers will receive a partial amount. Your own savings help fill that gap.
- **Free money goes to people who ask for it.** Child benefits, education grants, and tax-free accounts are worth thousands of dollars a year, but most are not automatic. You need to know they exist.
- **You may be supporting two households.** When money is also going home, every dollar in fees or tax you avoid matters even more.
- **The rules are different from home.** In many countries, people save in cash, gold, land, or a family home. Those can be good choices. In Canada, special accounts like the TFSA and RESP add tax savings and government grants on top.
- **Newcomers are often targeted.** Scams and high-fee products are aimed at people who don't know the system yet. A little knowledge is the best protection.
- **Your children are watching.** The money habits you build here become the ones they take into their own Canadian lives.

4. Investing is not gambling

Many people worry that investing means picking stocks or taking big risks. It doesn't have to. For most families, investing simply means putting money you won't need for many years into **low-cost funds that own small pieces of thousands of companies**, then leaving it alone to grow.

When you'll need the money	A sensible place for it
Within 1 to 3 years (emergencies, rent, a trip home)	A high-interest savings account, where it stays safe and easy to reach
In 5 years or more (your children's education, a home, retirement)	Investments inside a TFSA, RESP, FHSA, or RRSP, where it has time to grow and recover from ups and downs

WATCH OUT

Markets go down as well as up, sometimes sharply. Only invest money you won't need soon, spread it across many companies, and be wary of anyone who promises quick or guaranteed returns.

5. Financial literacy just means knowing the right questions

You don't need to become an expert. Being financially literate simply means you can ask: *What does this cost me each year? Is there a government program for this? What happens if I need the money early?* Those three questions will protect you from most mistakes, and the rest of this guide gives you the answers.

THREE IDEAS TO CARRY WITH YOU

- **Start early, start small.** \$25 a week started now can grow to nearly twice as much by retirement as the same \$25 a week started ten years later.
- **Keep costs low.** Fees are taken every year, so small differences grow into large ones.
- **Let time work.** Choose simple investments for long-term goals, then be patient.

MODULE 1

Your first 90 days with money

Setting up the basics so everything else is easier

WHY THIS MATTERS FOR NEWCOMERS

The first few months are expensive and unpredictable: deposits, winter clothing, furniture, transit passes. A few simple decisions now (the right bank account, a basic budget, a cheaper way to send money home) protect your savings while you settle in.

Get your Social Insurance Number (SIN)

Your SIN is a 9-digit number you need to work, file taxes, and receive government benefits. **Your children need their own SIN too.** It's required before the government can add free money to their education savings (Module 4). Keep it private and share it only with your employer, bank, and the government.

Open a bank account that fits a newcomer

Most major banks and credit unions offer **newcomer packages**. These often include a period of free banking and a credit card you can get *without* Canadian credit history. They can be genuinely useful, but they are also designed to win you as a long-term customer.

- Ask: "What will I pay each month after the free period ends?"
- Compare at least two banks or credit unions, including online banks with no monthly fees.
- Make sure you can get a **credit card** as part of the package: it's your first step in Module 3.

Build a simple Canadian budget

You don't need a complicated spreadsheet. Try splitting your take-home pay into three buckets:

Bucket	What goes here	A starting idea
Needs	Rent, groceries, transit, phone, utilities, insurance	About half of take-home pay
Future	Emergency savings, your children's RESP, other savings	Start with any amount, even \$10 a week
Living	Everything else: eating out, gifts, money sent home, fun	What's left

If "Needs" takes more than half at first, that's normal in the early months, especially with high rents. The goal is to have *some* amount going to the Future bucket every payday, so it becomes a habit.

Sending money home without losing too much

Supporting family back home is important, and the cost adds up fast. Two costs are hiding in every transfer: the **fee** you can see, and the **exchange rate markup** you often can't. The rate a bank or service gives you is usually worse than the real market rate.

NEWCOMER TIP

Compare the **final amount your family receives**, not just the fee. Check two or three providers (your bank, a specialized money transfer service, and a credit union) for the same amount on the same day. Sending a larger amount less often usually costs less than many small transfers.

YOUR NEXT SMALL STEP

- Get SINs for everyone in your family, including children.
- Open a bank account and ask what it will cost after the promotion ends.
- Set up an automatic transfer of a small amount each payday into a separate savings account.

MODULE 2

Taxes: your key to benefits

Why filing, even with little or no income, pays you back

WHY THIS MATTERS FOR NEWCOMERS

In many countries, taxes are only about paying. In Canada, **your tax return is also your application for benefits**. The government uses it to decide how much support to send you each month or quarter. If you don't file, the payments stop, even if you earned nothing. For a family with young children, this can mean missing more than \$15,000 a year.

Apply as soon as you arrive: you don't have to wait

Newcomers can apply for benefits **before filing their first tax return**. You'll be asked about your income from all countries for the years before you arrived, so the government can calculate your payments.

Your situation	Form to use	What it covers
No children	RC151 (can be done online)	Canada Groceries and Essentials Benefit and related provincial programs
Children who qualify for the Canada Child Benefit	RC66 plus schedule RC66SCH	Canada Child Benefit, the Groceries and Essentials Benefit, and provincial programs, all in one application
Children who don't yet qualify for the Canada Child Benefit	RC151 (by mail, with proof of birth for each child)	Groceries and Essentials Benefit, including amounts for your children

The benefits most newcomer families can receive

Canada Child Benefit (CCB). A tax-free monthly payment for families with children under 18. For July 2026 to June 2027, the maximum is **\$8,157 a year for each child under 6** and **\$6,883 a year for each child aged 6 to 17**. Families with an adjusted family net income under \$38,237 get the full amount; it slowly decreases as income rises.

Canada Groceries and Essentials Benefit. This is the new name (since July 2026) for what used to be called the GST/HST credit. It's a tax-free quarterly payment for people with low and modest incomes, and it was increased by 25% for five years starting in July 2026.

Provincial and territorial benefits. Many provinces add their own child or family benefits, such as the Ontario Child Benefit, and these are usually paid automatically along with the federal ones.

EXAMPLE: PRIYA AND DANIEL

They arrived with two children, aged 3 and 7, and their family income is under \$38,237. If they qualify for the maximum Canada Child Benefit, they could receive **\$8,157 + \$6,883 = \$15,040 a year**, tax-free, about \$1,250 a month. They only keep receiving it if **both parents file a tax return every year**.

Filing your taxes each year

- The deadline is usually **April 30** for the year before. File even if you had no income.
- **Both spouses or partners must file** for family benefits to be calculated.
- Your first return is special: you only report income earned *after* you became a resident of Canada, and you'll need your **date of arrival**.
- Free tax clinics run by volunteers (the **Community Volunteer Income Tax Program**) help people with modest incomes file for free. Many settlement agencies can connect you.

NEWCOMER TIP

Once you're a resident, Canada taxes your **worldwide income**, including rent from a property back home or interest on a foreign bank account. If the total cost of your property and investments outside Canada (not counting a home you personally use) is more than **\$100,000**, there is an extra form to file (T1135). Penalties for missing it can be large, so mention any foreign assets to whoever helps you file.

YOUR NEXT SMALL STEP

- Submit RC66 (if you have children) or RC151 as soon as you have your SIN.
- Sign up for CRA My Account online so you can see your benefits and contribution room.
- Put "file taxes by April 30" in your calendar for every year, for both partners.

MODULE 3

Building Canadian credit from zero

The number that quietly opens (or closes) doors

WHY THIS MATTERS FOR NEWCOMERS

Even if you had excellent credit back home, **it usually doesn't transfer to Canada**. You start from zero. Landlords, phone companies, car lenders, and mortgage lenders all check your credit, so building it early makes your next big steps much easier and cheaper.

How credit works in Canada

Your credit history is tracked by two credit bureaus, **Equifax** and **TransUnion**. They turn it into a credit score between 300 and 900. Higher is better. Your score is built mostly from two things: whether you **pay on time**, and **how much of your available credit you use**.

Five habits that build a strong score

- **Get one credit card**, either a newcomer card from your bank or a *secured* card, where you give a deposit that becomes your limit.
- **Put one small regular bill on it**, like your phone plan, and nothing else at first.
- **Pay the full balance every month**, automatically. This is the single most important habit, and it also means you pay no interest.
- **Use less than about 30% of your limit**. On a \$1,000 limit, try to keep the balance under \$300.
- **Be patient and don't apply for lots of credit at once**. Each application can lower your score a little. Keep your first card open, since a longer history helps.

NEWCOMER TIP

You can check your credit report for free directly with Equifax and TransUnion. Check once or twice a year for mistakes, especially if your name has been spelled differently on different documents.

WATCH OUT

Be careful with payday loans, "rent-to-own" furniture and electronics, and "guaranteed approval" loans advertised to newcomers. They can carry extremely high costs and trap people in debt. If you need a loan, ask your bank or credit union first.

YOUR NEXT SMALL STEP

- Get one credit card and set up an automatic payment of the **full balance** each month.
- Move one small monthly bill onto the card.
- Put a reminder in your calendar to check your free credit report in six months.

MODULE 4

Investing in your children's future

Free government money for their education

WHY THIS MATTERS FOR NEWCOMERS

Many parents come to Canada so their children can have more opportunities. The **Registered Education Savings Plan (RESP)** is one of the most generous programs Canada offers, and one of the most often missed by newcomer families. The government adds money on top of yours, and some families receive money without saving anything at all.

What an RESP is

An RESP is a savings and investment account for your child's education after high school: university, college, CEGEP, trade school, or an apprenticeship. The money grows without being taxed while it's in the account. Any adult can open one for a child, including parents, grandparents, or other relatives.

The free money the government adds

Program	How it works	How much
Canada Education Savings Grant	The government adds 20% of what you put in	Up to \$500 a year per child (on \$2,500 saved), up to \$7,200 per child in total
Additional grant for lower and middle incomes	An extra 10% or 20% on the first \$500 you put in each year	An extra \$50 or \$100 a year, depending on family income
Canada Learning Bond	For lower-income families. You don't need to put in any money.	\$500 the first year, then \$100 a year up to age 15, up to \$2,000 total

EXAMPLE: SMALL AMOUNTS STILL ADD UP

Saving **\$25 a week** (about \$1,300 a year) earns **\$260 a year** in free grant money for your child.

Saving about **\$208 a month** (\$2,500 a year) earns the full **\$500 a year**.

NEWCOMER TIP

Arrived with older children? Start now. The grant stops at the end of the year your child turns 17. If you missed earlier years, you can often catch up by receiving up to **\$1,000** in grant in a single year (by contributing \$5,000), as long as you have unused grant room.

Your child needs to be a resident of Canada and have their own SIN. Your own immigration status does not stop your child from receiving the grants.

WATCH OUT

Some RESPs, often called **group or scholarship plans**, are sold with high fees and strict rules that can cause you to lose money if you stop contributing. Before signing, ask about every fee and what happens if you miss payments. An individual or family RESP at a bank, credit union, or online brokerage is usually simpler and more flexible.

When you open an RESP, **ask the provider to apply for every grant and bond** your child may qualify for, then check your statement to make sure they appear.

YOUR NEXT SMALL STEP

- Make sure each child has a SIN.
- Open an RESP and ask for the grant and the Canada Learning Bond.
- Set up an automatic contribution, whatever you can afford, even \$10 a week.

MODULE 5

Growing your savings tax-free

The TFSA, FHSA, and RRSP in plain language

WHY THIS MATTERS FOR NEWCOMERS

Canada gives you special accounts where your savings can grow without being taxed. Many newcomers either don't use them, or leave the money sitting in cash where it barely grows. Understanding these three accounts is one of the most powerful things you can do for your future.

Think of them as containers, not investments

A TFSA, FHSA, or RRSP is like a **special box** with tax benefits. Inside the box, you choose what to hold: cash, a savings account, or investments like funds that own many companies. The box gives you the tax savings; what you put inside decides how much it grows.

	TFSA	FHSA	RRSP
Best for	Anything: emergencies, goals, long-term growth	Buying your first home in Canada	Retirement, and lowering your taxes
2026 limit	\$7,000 a year	\$8,000 a year, \$40,000 in total	18% of last year's earned income, up to \$33,810
Taxes	No tax on growth or withdrawals	Tax deduction when you put money in; no tax when used for your first home	Tax deduction when you put money in; taxed when you take it out
Newcomer note	Your room starts the year you become a resident	Room only starts when you open the account	Usually no room in your first year, since it's based on the previous year's Canadian income

The TFSA (Tax-Free Savings Account)

You must be 18 or older, a resident of Canada, and have a SIN. **Your room begins in the year you become a resident**, and you get the full year's amount (\$7,000 in 2026) even if you arrived late in the year. You don't get room for years before you lived here. Money you take out can be put back starting the next year.

WATCH OUT

Putting in more than your room costs a penalty of **1% per month** on the extra amount. Check your exact room in CRA My Account, especially if you have TFSAs at more than one bank.

The FHSA (First Home Savings Account)

If owning a home in Canada is part of your dream, this is the most powerful account for it. You get a tax deduction when you put money in, and pay no tax when you take it out to buy your first home. **Room only starts once you open the account**, so opening one early, even with a small deposit, is a smart move. If you never buy a home, the money can be moved into your RRSP.

NEWCOMER TIP

Owned a home back home? For the FHSA, a home you owned and lived in *outside* Canada counts. If you (or your spouse or partner) lived in a home you owned during this year or the previous four years, you have to wait before you can open one.

The RRSP (Registered Retirement Savings Plan)

Your RRSP room is based on the income you earned in Canada the year before, so it builds up after your first year of work. The RRSP is most valuable once your income is higher, because the tax deduction is worth more. It also has a Home Buyers' Plan that lets you borrow up to \$60,000 from it toward a first home.

Which one first? A common approach

- 1 A small emergency fund** — so a surprise doesn't become debt
- 2 The RESP, if you have children** — the 20% grant is hard to beat
- 3 The FHSA, if you hope to buy a home** — open it early to start your room
- 4 The TFSA** — flexible, for any goal
- 5 The RRSP** — more useful as your income grows

Everyone's situation is different, so treat this as a starting point to discuss, not a rule.

What to put inside: keep it simple

You don't need to pick stocks or follow the news. Many people use **low-cost, diversified funds**, such as all-in-one index ETFs, that spread your money across thousands of companies around the world. Fees matter a lot over time: a fund charging 2% a year can cost you tens of thousands of dollars more over decades than one charging 0.25%. Always ask, *"What is the total yearly fee?"*

THE POWER OF STARTING SMALL AND EARLY

Putting **\$100 a month** into a TFSA for 20 years means you contribute \$24,000. If it grows at an average of 5% a year, it could be worth about **\$41,000**, and none of that growth is taxed. (Investments go up and down; 5% is only an illustration, not a promise.)

NEWCOMER TIP

U.S. citizens and green card holders: the TFSA, FHSA, and RESP can cause tax problems with the U.S. Speak with a tax professional who works with both countries before opening them.

YOUR NEXT SMALL STEP

- Log in to CRA My Account and look up your TFSA and RRSP room.
- If you hope to buy a home and qualify, open an FHSA, even with \$50, to start your room.
- Ask your bank or brokerage about low-fee, all-in-one funds.

MODULE 6

Protecting your family

A safety net so one bad month doesn't undo your progress

WHY THIS MATTERS FOR NEWCOMERS

Many newcomers don't have the family nearby or the long work history that people often fall back on in a crisis. A small safety net, the right insurance, and knowing how to spot scams protect everything you're building.

An emergency fund

Aim for a first goal of **\$500 to \$1,000**, then build toward about **three months of essential expenses**. Keep it in a separate high-interest savings account (a TFSA savings account works well) so it's easy to reach but not mixed with daily spending.

Insurance worth understanding

- **Health coverage.** Check whether your province has a waiting period before public health insurance begins. If it does, buy private coverage for that gap: one emergency visit can cost thousands.
- **Tenant insurance.** Often only a small monthly cost, it protects your belongings and covers you if you accidentally damage your building. Many landlords require it.
- **Life insurance.** If others depend on your income, *term* life insurance is usually the simplest and most affordable kind. Be cautious of complicated policies sold as "investments."
- **Workplace benefits.** If your job offers health, dental, or disability coverage, sign up and learn what's included.

Make a will

If something happened to you, a will decides who cares for your children and who receives what you own. This matters even more when your extended family lives in another country. Many provinces have affordable options, and some employers include will services in their benefits.

WATCH OUT

Scams that target newcomers. Fraudsters pretend to be the CRA, immigration officials, or police and threaten arrest or deportation unless you pay immediately.

The CRA will never demand payment by gift card, cryptocurrency, or money transfer, and will never threaten you with arrest or deportation. If you're unsure, hang up and call the official number from the Government of Canada website yourself.

Also watch for fake job offers that ask you to pay fees, and rental listings that ask for a deposit before you've seen the unit. Report scams to the Canadian Anti-Fraud Centre.

YOUR NEXT SMALL STEP

- Open a separate savings account and name it "Emergency."
- Check your provincial health coverage start date.
- Get a quote for tenant insurance.

MODULE 7

Your long-term goals

Retirement and your first home, without the overwhelm

WHY THIS MATTERS FOR NEWCOMERS

Canada's public pensions are based on **how long you've lived and worked in Canada**. Because newcomers arrive partway through their working lives, many will receive a smaller public pension than people who were born here. That's not a reason to worry. It's a reason to start your own savings early, even with small amounts.

Canada's two public pensions

Canada Pension Plan (CPP). Contributions are automatically taken from your paycheque when you work. Your pension is based on how much you contributed and for how long.

Old Age Security (OAS). A monthly payment from age 65, based on how many years you've lived in Canada after age 18. You generally need at least **10 years** of residence to qualify, and **40 years** for the full amount. With fewer years, you receive a partial pension: one-fortieth for each year.

EXAMPLE: ARRIVING AT 35

Someone who arrives at 35 and stays until 65 will have 30 years in Canada, so they'd receive about **30/40, or 75%**, of the full OAS pension. Personal savings in a TFSA or RRSP help fill that gap.

NEWCOMER TIP

Canada has **social security agreements with more than 50 countries**. Time you lived or contributed in one of those countries may help you *qualify* for OAS sooner, and you may also be able to claim a pension from your home country. Check with Service Canada whether your country has an agreement.

The **Guaranteed Income Supplement** provides extra monthly support to seniors with low incomes who receive OAS.

Buying your first home

Homeownership is a dream for many newcomer families. The steps that help most are the ones in this guide:

- **Build your credit** (Module 3), since lenders look closely at your Canadian history.
- **Save your down payment in an FHSA** (Module 5), and consider the RRSP Home Buyers' Plan later.
- **Ask lenders about newcomer mortgage programs**, which are designed for people with a short Canadian credit history.
- When you buy, ask about the **first-time home buyers' tax credit** and any provincial land transfer tax rebates.

YOUR NEXT SMALL STEP

- Look up whether your home country has a social security agreement with Canada.
- Pick one long-term goal and give it a name and a separate account.
- Revisit this guide once a year, perhaps when you file your taxes.

START HERE

Your First-Year Checklist

Tick these off one at a time. There's no rush.

In your first weeks

- ☐ Get a SIN for every adult in your family, and for each child.
- ☐ Open a bank account and ask what it costs after the promotion ends.
- ☐ Get one credit card (newcomer or secured) and set up automatic full payment.
- ☐ Check when your provincial health coverage starts; buy private coverage for any gap.

In your first three months

- ☐ Apply for benefits: RC66 (with children who qualify) or RC151.
- ☐ Register for CRA My Account.
- ☐ Open a separate emergency savings account and automate a small weekly amount.
- ☐ Compare money transfer providers by the final amount your family receives.
- ☐ Get tenant insurance.

In your first year

- ☐ Open an RESP for each child and ask for every grant and the Canada Learning Bond.
- ☐ If you hope to buy a home and qualify, open an FHSA to start your room.
- ☐ Open a TFSA and choose a simple, low-fee investment.
- ☐ Make a will and name a guardian for your children.
- ☐ Check your free credit report for mistakes.

Every year

- ☐ File your taxes by April 30, both partners, even with no income.
- ☐ Check your TFSA, FHSA, and RRSP room in CRA My Account.
- ☐ Increase your automatic savings a little whenever your income goes up.

START HERE

Where to get free help

You don't have to figure this out alone

- **Settlement agencies.** Free, government-funded organizations that help newcomers with banking, taxes, jobs, and more, often in your own language.
- **Free tax clinics.** Volunteers file tax returns for free for people with modest incomes through the Community Volunteer Income Tax Program.
- **The CRA's newcomers page.** Official information on benefits and taxes for people new to Canada, on canada.ca.
- **The Financial Consumer Agency of Canada.** Free, unbiased information on banking, credit, and your rights as a consumer.
- **The Canadian Anti-Fraud Centre.** Where to report scams and check whether something is a known fraud.
- **Service Canada.** For CPP, OAS, and information about social security agreements.

Words you'll hear

Word	What it means
CRA	Canada Revenue Agency: the government department for taxes and many benefits
SIN	Social Insurance Number: your 9-digit number for work, taxes, and benefits
Contribution room	The amount you're allowed to put into a TFSA, FHSA, or RRSP
Notice of Assessment	The letter the CRA sends after you file taxes, which shows your RRSP room
Net income	Your income after certain deductions; used to calculate many benefits
ETF / index fund	An investment that holds many companies at once, usually at low cost
Credit utilization	How much of your credit limit you're using; lower is better

A FINAL WORD

You came here to build a better life, and you're already doing it. None of this has to happen in a single month. Choose one small step, do it, and then choose the next. In five or ten years, you'll be glad you started.

Important: This guide provides general information only and is not personal financial, tax, legal, or immigration advice. Amounts and rules are current as of September 2026 and change regularly. Please confirm details on the official Government of Canada website (canada.ca) or with a qualified professional before making decisions.