

1. SOCIAL INSURANCE NUMBER (SIN)

To **work** in Canada, you must have a SIN. To apply, you need a **Work Permit**. For details, visit: [Service Canada website](#)

The **Service Canada** office closest to McGill is located at

* Applying in person is faster than online/by mail but you may need an appointment.

Complexe GuyFavreau
200 René-Lévesque Blvd W
Montreal, QC H2Z 1X4

*You need a SIN for **payroll** and to open a **bank account**.

You **must** update your SIN record. REGIE DE L'ASSURANCE MALADIE DU QC (RAMQ)

RAMQ is Quebec's provincial health insurance. You must [apply for RAMQ](#) upon arrival in Montreal.

8. RENTING A PROPERTY

There are places for rent available **all year round** but the most common start to leases is July 1st

* Fully **furnished** listings:

www.sabbaticalhomes.com

www.airbnb.ca

www.vrbo.com

*Get Tenant's Insurance



<ul style="list-style-type: none">* Get your SIN first* QC Childcare Tax Credit* QC Family Allowance* Canada Child Benefit	<h2>12. BANKING & TAXES</h2> <p>Major banks close to campus: RBC, TD, BMO, Desjardins, HSBC, CIBC, NB</p> <p>Ask about cross-border services if you have financial ties in the USA.</p> <p>Ask about homeowner's/tenant's/car insurance.</p> <p>When offered investment products or accounts, be mindful of tax repercussions in your country. Consult Revenue Canada and Revenu Quebec for your tax rates, etc..</p> <p>Certain professors in science, engineering, finance, health, and new information & communication technologies may be eligible for Quebec Tax Holiday. Application is due March 1st.</p>
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13. MON FRAN ÇAIS PROGRAM

If you have a **work permit**, you can apply for a [Tj.an307i](#)