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A New Home Away from Home

At some point in time, you may find yourself getting ready to move out on your own. Perhaps you are going away to college or university, or maybe you are moving out to take a job. Whichever you have chosen, it is a big step that may be complicated and intimidating.

College or University Residence

Many colleges and universities have residences for students to live on-campus. This is a popular choice for many students. However, you also have the option to rent a place of your own. Listed below are some of the advantages and disadvantages of living in student residence that may help you decide if it is right for you.

Advantages

- You will probably not be locked into a 12-month lease.
- Your transportation costs are reduced.
- Residence rooms often come furnished.
- The fees are usually charged on a semester or yearly basis, making budgeting less complicated.
- You will not need to calculate for extras, such as utilities.

Disadvantages

- You may need to sign up for a meal plan that could be more expensive than buying groceries on your own.
- You will probably have less space of your own than you would in an apartment.
- Depending on which residence you choose, you may find that you will have to deal with more noise than usual.

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Renting a Place

If you choose to rent, be aware that this is a very big step and should be taken seriously. First, you need to know that there are laws in each province and territory that apply to tenants and landlords. Before you do anything, find out the rules in the jurisdiction where you will be living.

Before you begin to look for places, think about what you want, need and can afford. Have an idea of how much you can spend a month on rent and look only at places within your price range.

Once you have found a place that you like and before you go any further, take the time to make sure that you really can afford it before you sign the rental agreement.

The cost of living on your own is more than just the cost of your rent. To get an idea of what your overall costs will be, fill out the following chart. Compare the total to the amount of money that you have to spend every month. Remember that you should always keep some money aside for emergencies.

Costs	Estimated Amount
Rent	
Utilities	
Gas	
Water	
Heat	
Electrical	
Cable	
Telephone/cellphone	
Laundry	
Transportation	
Local travel (bus, car, etc.)	
Parking	
Necessities	
Food	
Toiletries	
Total costs	\$
Total monthly income	\$

Total income – Total costs = _____

Can you afford this place?

Also remember that you need to furnish your apartment (unless you are renting a place that comes furnished). How much furniture will you need to purchase? Can you borrow some pieces from family or friends? How much will it cost to move? Make sure that you place some money aside for this when working out your budget.

Signing the Lease / Rental Agreement

When you sign the rental agreement or lease, remember, this is a contract between you and the landlord, and you will be held accountable.

You need to establish the responsibilities of both the landlord and you, the tenant. Make sure you ask the following questions:

- What is the tenancy period (yearly or month to month)?
- When are rental payments due?
- Am I responsible for maintenance and repairs?
- Do I have to pay for the heat, lighting, cable and laundry?
- Are pets allowed?
- What happens if I pay the rent late?
- How much notice do I have to give if I decide to move out?
- Can I sublet or assign the rented premises?
- Am I responsible for grounds upkeep?
- How many names can be on the rental agreement? If you plan to live with roommates, make sure that all names are on the agreement or you could find yourself responsible for rent or damages that they are not willing to pay.

Be sure that everything you and the landlord agree upon is **written** in the lease or agreement. Read the entire agreement and make sure you understand its contents before you sign it.

It is important for you to know what the legislation says about your rights and responsibilities, as well as those of the landlord. Check with your provincial or territorial consumer affairs office. Tenant and landlord issues fall under provincial/territorial jurisdiction.

Rent and Deposits

You may be required to pay first and last month's rent upon signing the agreement. Make sure you find out before you sign the agreement. This will depend on your landlord and your province and territory.

You may also need to give the landlord a damage or security deposit. This is a deposit that you will receive back at the end of your tenancy if the house or apartment has not been damaged and has been cleaned appropriately when you move out.

Personal Property Insurance

The contents of your rented house or apartment are important and valuable. Although you normally do not need to worry about insuring the actual house or apartment you are in, you should insure your belongings within. If not, you could lose everything in the event of theft or damage.

Tenants' insurance generally covers your personal property such as furniture, wardrobe, sports equipment, sound system, musical instruments, camera, computer, etc., as well as your legal liability if you accidentally cause damage to the premise, for example, by fire, explosion or smoke. You need to check your insurance plan to be sure.

For more information and rates, talk with an insurance agent or broker, or visit the Insurance Bureau of Canada's website at www.ibc.ca.

The Art and Science of Moving

Before you move, ensure that you have taken care of the following:

- Book an elevator, arrange for parking, and have utilities connected before you arrive.
- Tell people you are moving. Have the post office redirect your mail (it usually takes two weeks for the redirection to take effect). You can do this online at www.canadapost.ca. Be sure to notify financial institutions, credit card companies, provincial licensing bureaus, health insurance issuers and any other institutions that handle your personal or financial information.
- If you think that you will move more than once over the next few years, it may be better to keep having mail sent to your permanent address (i.e. your parent's address) because it can become expensive and complicated changing addresses.

More Information

For a one-stop online resource of information on post-secondary education in Canada, check out CanLearn at www.canlearn.ca.

For information on renting or buying accommodation, read *A Roof Over Your Head* in **Reality Choices** at www.cmcweb.ca/awareness.

Consult the *Consumer Checklist for Choosing a Moving Company* at www.ConsumerInformation.ca.

For information from the Canada Mortgage and Housing Corporation, check out the “Buying or Renting a Home” section at www.cmhc.gc.ca.

Your provincial or territorial consumer affairs office may also be able to provide important information. A list of consumer affairs offices is available in the “Where to Get Help and Information” section of, *Am I Making the Most of my Money?* in this series.

2 Travel Tips

Traveling is not as simple as packing a bag and jumping on a plane. There are many things you need to consider before you go, such as health, security and money. To help make sure your trip is enjoyable and safe, research your destination, talk to family and friends, and be prepared.

Your Destination

Good information about your destination will help you make the best use of your time and money before you go and while you are away.

Foreign Affairs Canada’s Consular Affairs website (www.voyage.gc.ca) has information on more than 225 countries that includes safety and security issues, travel advisories, passport information, entry requirements such as a visa or proof of immunization, and details about travel, customs, local laws and more. Remember, when traveling you are subject to the laws of the country you are visiting, so make sure you know what they are.

Immunization

If you are travelling outside of Canada, contact a travel clinic or your doctor six to eight weeks before you leave to find out what vaccinations you might need and how to stay healthy while travelling. Visit the Public Health Agency of Canada online at www.phac-aspc.gc.ca to find the closest travel clinic to where you live (refer to the section on travel).

Passports

Always travel with a passport. It's the best document to prove that you are Canadian and that you have a right to return to Canada. Most countries will not let you in if your passport expires within six months of entry. If you need a passport, apply to Passport Canada early at www.ppt.gc.ca. Visit Foreign Affairs Canada's Consular Affairs website at www.voyage.gc.ca to learn about the entry requirements of your destination.

It's a good idea to keep a photocopy of your passport and all other important documentation somewhere safe (not in your wallet!) with you, in case you lose the originals during your trip. This way you will know exactly what you lost and can report it missing and work on getting replacements quickly. It is a good idea to have a passport holder that you can wear during your entire trip. You might also want to leave photocopies of your important documentation at home, with someone you really trust, just in case.

Extra Medical Insurance

Don't leave Canada without it. Health services in other countries can cost much more than your health plan at home will cover. You are responsible for those extra costs and you may need to pay up front; some insurance carriers will help you with this. Also, health care coverage differs among provinces and territories. Check with your health care insurance carrier to find out if you need extra coverage for trips to other parts of Canada. Get the details about what the extra medical insurance covers.

If you are planning on being out of your province or territory of residence for an extended period of time, you need to let your health care insurance provider know. Depending on where you live, the number of consecutive days that you are allowed to be out of the country before your coverage expires can vary. Contact your provincial or territorial health ministry and health care insurance provider to find out more.

Money

When travelling, there are different ways that you can carry your money. Take into consideration that each option has different costs and security risks, depending on the country you are travelling to. Visit www.voyage.gc.ca, and talk to friends and family to find out which is best for where you are going.

Debit and Credit Cards

Talk to your bank. Charges in foreign currency are subject to handling fees, usually a percentage of the purchase. In addition, withdrawals or advances from automated teller machines (ATMs) are usually subject to international service charges. If your bank has branches or partnerships with banks in your destination country, find out where they are. Using them can help keep transaction costs down or even eliminate them. Also if you have a transactions fee package with your bank, you should check to see if international transactions are included. Privately owned (“white label”) independent ATMs may have high hidden service charges for transactions.

A sudden withdrawal or charge in a foreign country may cause your bank to freeze your account because they suspect fraud. It is wise to call them before you leave to inform them of your trip, so that you don’t find yourself stuck without access to your money or credit.

Be sure to guard your personal identification number (PIN) and cards closely, and report missing cards immediately, just as you would if you were at home.

Cash

Cash does not have the same replacement options that credit cards, debit cards, and traveller’s cheques do. Do carry some cash; you may need it where other forms of payment are not accepted. Do not bring all your money with you in cash; if you lose it, it is gone.

Traveller’s Cheques

Ask family, friends and people who have been to where you are going how easy it is to have traveller’s cheques cashed. In some areas, they may not be accepted at all. Most banks charge a handling fee on top of the currency conversion rate, but you may be able to get them for free. Ask your credit card company or travel agent. Make sure you record the serial numbers somewhere else, and keep your list in a safe place so that if lost, your traveller’s cheques can be replaced.

Study Abroad

It is possible to study abroad. You could have the chance to travel and to study in your program at the same time. If you are thinking about studying in another country, ask questions to someone that has experienced it before. Also, you can visit the fact sheet from the Canadian Information Centre for International Credentials website at www.cicic.ca. This site can answer many of your questions about studying abroad.

More Information

For more information on choosing a travel agent, vacation planning, customs and border crossings, and what you can or cannot bring back into Canada, visit www.ConsumerInformation.ca.

Be sure to check out Foreign Affairs Canada's Consular Affairs website at www.voyage.gc.ca for country travel reports, laws and regulations, drugs and travel, information on travel documentation, emergency numbers while abroad and much more.

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How to NOT Ruin Your Favourite Shirt While Doing Laundry: Apparel and Textile Care Symbols

Whether you have been doing your own laundry for some time or you are just starting to gain experience, knowing if your clothes need to be washed in cold water, in hot water, dry cleaned or washed by hand can be helpful. Everyone has ruined an article of clothing at some point by cleaning it improperly.




A revised Canadian General Standards Board (CGSB) standard has provided new and improved industry symbols to help you clean and launder your clothing safely. In the new standard, five basic symbols identify care treatments for washing, bleaching, drying, ironing and professional cleaning. The symbols are in black and white, replacing the previous "traffic light" colours of green, amber and red.

The temperature of a treatment either appears in degrees Celsius or is defined by a series of dots.







Below are some of the more common symbols seen on clothing. For a complete list of symbols that you can print and post next to your washing machine for quick reference while doing your laundry, see the online *Guide to Apparel and Textile Symbols* at www.consumer.ic.gc.ca/textile.

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Washing Symbols

	Wash gently by hand in water not exceeding 30°C.
	Wash in domestic or commercial machine at any temperature, at normal setting.
	Do not wash.





Use of Dots for Defining Temperature of Water for Washing Symbols

Symbol	Definition	Description
	95°C	Near boiling
	70°C	Extremely hot
	60°C	Very hot
	50°C	Hot
	40°C	Warm
	30°C	Cool




Bleaching Symbols

	Use any bleach when needed.
	Do not bleach.



Drying Symbols

	Tumble dry using any heat.
	Do not tumble dry.
	After extraction of excess water, line dry or hang to dry.
	After extraction of excess water, dry the article on a suitable flat surface.

Ironing/Pressing Symbols

	Iron with or without steam by hand, or press on commercial equipment, at a high temperature (not exceeding 200°C). <i>Recommended temperature for cotton and linen textiles.</i>
	Do not steam.
	Do not iron or press.

Professional Textile Care Symbols

	Dry clean, normal cycle (any solvent except trichloroethylene)
	Do not dry clean.

More Information

For more information about laundry symbols, you can visit the online *Guide to Apparel and Textile Symbols* at www.consumer.ic.gc.ca/textile.

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More than Just Macaroni and Cheese — You and Canada's Food Guide

When no one else is there to cook for you, what do you do? Have you ever purchased groceries on your own? How much does it cost? What should you buy? What can you cook?

Making sure that you eat healthy foods can be challenging when you're on your own. A good idea would be to print a copy of *Canada's Food Guide to Healthy Eating*, available from Health Canada's website at www.hc-sc.gc.ca (in the "Food & Nutrition" section) and stick it on the fridge so that you can refer to it every time you head to the kitchen for a meal or snack.

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When you go to the store, be prepared! Going to the store hungry or without a list can lead you to buy things you don't need, forget the things you do need, and end up spending too much money. Here are a few tips that should help you avoid a surprise at the checkout.

- Divide your list into categories to ensure that you have a good balance of different food groups, for example, fruits and vegetables, protein sources such as meats and eggs, breads and cereals, and dairy products.
- Plan the menu for at least two or three meals so that you can purchase all the necessary ingredients and avoid too many trips to the store, which usually costs more.
- Plan to buy a couple of quick and easy meals (for example, pasta and sauce, frozen pizza). This will help you avoid ordering fast food that can be expensive.
- Check the weekly grocery flyer for sales. If there is something you need, check to see if a certain brand is on sale that week.
- Try buying fruit and vegetables that are in season. They are usually cheaper and of better quality.
- Include one or two indulgent items (ice cream or cookies), otherwise you may find yourself hitting the corner store for treats, which is often more expensive.
- Stick to your list! This will help you avoid impulse purchases and unnecessary items.
- Always check the expiry or best-before date on goods before you purchase them.

Again, always remember to make an effort to eat well — follow *Canada's Food Guide to Healthy Eating*.

More Information

You can also visit Health Canada's website www.hc-sc.gc.ca (in the "Food & Nutrition" section) for more information about the *Canada's Food Guide to Healthy Eating*.

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Consumer protection remains an important part of the federal, provincial and territorial governments' agenda. In a spirit of co-operation and to improve efficiency on the consumer front, the Consumer Measures Committee (CMC) was created under Chapter Eight of the Agreement on Internal Trade. The Consumer Measures Committee has a representative from the federal government as well as every province and territory. The CMC provides a federal–provincial–territorial forum for national co-operation to improve the marketplace for Canadian consumers, through harmonization of laws, regulations and practices and through actions to raise public awareness.

