



SKILLED IMMIGRANT CAREER SUCCESS GUIDE

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Foreword

Welcome to Canada, we're glad you're here.

Gaining meaningful employment is among the top priorities for most immigrants. To help immigrants on their journey to achieving career success, we have created The Skilled Immigrant Career Success Guide - an information resource for Internationally Trained Individuals looking to build a successful career in Canada. The guide is a road map to understand the step by step process towards successful labour market integration and how to overcome barriers that immigrants often encounter through their journey.

The guide is divided into four sections:

- Education Credentials
- Financial Planning
- Career Skills
- Job Search Preparation

In each section, there are four informative articles, written in partnership with Canadian Immigrant, that cover a broad range of topics from information to help you understand Canada's financial system, the value of mentorship, how to navigate the job market, how to stand out at job interviews and much more.

Since 2005, Windmill Microlending has worked in supporting skilled immigrants complete their accreditation process and achieve their academic needs. We have identified the need for accurate, timely and condensed information that makes the journey towards employment and career development easy to navigate and understand. Our goal is to convert the potential that immigrants bring to this country into prosperity, in the shortest amount of time possible, and we see this Career Success Guide as a resource to help achieve that goal.

Make use of this valuable resource, it's hard to come across reliable and concrete information like the information provided in this guide, so take the time to process the information and assess your individual needs. Canada provides many opportunities for professional success, it's just a matter of understanding what will work for you and taking the appropriate steps towards achieving your goals. With the right information, a positive attitude and some effort, everything is possible and goals are achievable.



Paula Calderon
National Director, Client Success
Windmill Microlending



Is a Canadian Educational Credential What You Need to Get Ahead?

The benefits of going back to school and questions to consider before enrolling

Immigrating to Canada in hopes of pursuing your career ambitions is a big deal, so it can be devastating to realize Canada does not recognize the certification you brought from your home country. So, what should you do? Go back to school for Canadian credentials in your profession? Study a complementary, or entirely new, field?

Before you invest in an educational program, a critical step you can take to secure your future is research. Start by asking yourself these big picture questions:

- How old are you? How long is the educational program you're interested in? Is it worth your while going back to school to retrain in your current profession?
- Is your profession in Canada licensed? Will you have to also take qualifying examinations or secure a residency to work in your field?
- What types of educational options are available from reputable learning institutions? If you don't want to do another bachelor's or graduate degree, perhaps there are some short-term, impactful industry-specific training programs that will get you on the path to career success in

Canada.

- What is the cost of training in your current or new field in Canada? Do you have the money to pay for it? If not, are you eligible for a loan in Canada?
- What is the long-term payoff for you? Will your salary at the end of retraining meet your expectations?
- What will your job prospects in Canada be after completing your studies? Is there a demand for your profession? Even with a coveted Canadian credential, what if your dream city is full of professionals in your field? Would you relocate to another city or province in Canada?
- Ask yourself where will this training leave you in one year? In five years? In 10? Does this field have good prospects for advancement? Good extended health and medical benefits? Pension plans? Really dive into the profession of your choice and ensure it meets all your life goals.

For Fahad, a business analyst from Pakistan, going back to school in Canada was a worthwhile, albeit bumpy journey. He landed in Edmonton, Alberta, in 2008, ahead of his wife. “But as the recession took grip in 2009, I couldn’t find work, not even in the malls,” says Fahad.

Frustrated, he returned home, where he finished the two semesters he had left in an MBA program. Upon his return to Canada in 2011 — this time with his wife and MBA — he looked for more learning opportunities. A two-week job-hunting course was followed by a five-week workplace communication course. He then signed up for Business Analyst Certificate program at the Northern Alberta Institute of Technology, which he funded with an affordable career loan from [Windmill Microlending](#).

Benefits of a Canadian education credential

Getting the business analyst certificate “was an excellent opportunity to gain Canadian education and to network with people in that industry,” he says. The course also contributed to the professional development units Fahad required for obtaining his Certified Business Analyst Professional (CBAP) designation. Fahad’s educational journey led to a business analyst position with the City of Edmonton.

As Fahad mentions, there are many advantages of going to school in Canada, not just the final certification. Networking with other students and teachers can be a game-changer in helping you gain valuable intel about your new country; including learning soft skills and communication skills, which will help you in your life and career.

“For a skilled immigrant, adding a professional qualification from a reputable Canadian institution can be very helpful when they are looking for a break in the profession,” says Art Noordeh, director,



[Read more](#)
**about Fahad’s
journey with
Windmill and
success as a
Business Analyst**

**Internationally Educated Professionals
Bridging Program, York University** in Toronto.

“This is because Canadian credentials can increase employers’ confidence when hiring, giving them further reassurance that the candidate has the language and communication skills to study in Canada. It also means the candidate has knowledge of their professional field of practice in Canada and that their foreign qualifications were assessed by a Canadian educational institution.”

Noordeh adds that a skilled immigrant can also “highlight this education on their resumé and add on their LinkedIn profile a locally recognizable educational institution brand and network.”

But, before jumping in, remember to weigh all your options.

“Research is critical to determining next steps,” says Tyler B. “As one of Windmill Microlending’s success coaches, I can help you find answers to your educational questions, look at a variety of factors that influence employment as well as the credibility of schools and programs offered to internationally educated immigrants.”

Contributing author: Nicole Enright-Morin

Roadmap to Career Success: Checklist #1

Beyond getting a Canadian credential, here are other stops to make along the way to career success.

- Is your resumé ready for your next job application? See our article on winning resumé and cover letters [here](#).
- Do you have a clean social profile? Learn about [building your professional story](#) on social media.
- Have you considered a mentor? [Check out our article](#) on finding mentor.
- Have you mapped out your path to getting licensed in Canada? We’ll help you understand the regulatory processes in Canada [here](#).
- What loan is right for your career success plan? Read our article on [types of loans](#) and see if you’re eligible for a low-interest affordable career loan from [Windmill Microlending](#).

#1



Navigating the Licensing Process of Regulated Professions

Is your profession licensed in Canada? It can be a challenging journey to get back to your field

Even though Canada is known worldwide as a country that welcomes newcomers, many skilled immigrants are surprised by the career challenges they face after arriving. Despite being accepted to immigrate based on their experience in in-demand professions like health care and engineering, they face costly and time-consuming barriers, such as retraining and qualifying examinations, to practise in their fields.

Things have improved over the last decade or so, with licensing organizations recognizing the need to make the process more straightforward. Many regulatory bodies and post-secondary institutions have also created bridging programs tailored to help immigrants transition their experience to the Canadian environment. Still, the road to career success in licensed professions can be full of unexpected costs and wrong turns.

That's why Windmill Microlending not only supports skilled immigrants with affordable career loans, but also has client success coaches to help guide their way through the process.

"It can be very underrepresented how challenging and difficult the process can be, even if you

come to Canada knowing you will have to take qualifying exams or bridging programs,” says Tyler, a client success coach with Windmill Microlending. “As a coach, we go a step further to help our clients understand what labour market opportunities are out there and where the job market is going. We also show them various alternate employment pathways to start working in their field faster, for example a physician moving into research.”

Steps in the licensing process

Ready to start? Here are the steps you’ll take as you navigate the licensing process.

1. Find out what licensing body governs your profession in your province. [See a list of regulatory bodies](#) in different professions to help you. Professions have national and provincial bodies that govern its members, but licensing is primarily done at the provincial level. (Only a few professions are regulated federally, such as air pilots, air traffic controllers and conductors. Learn more [here](#).)
2. For professions governed provincially, understand that the process and rules may differ province by province. The labour market opportunities for that profession may also be different in another province.
3. Research your province’s process and costs for getting certified or licensed in your field. Many licensing bodies will have an outline of the steps right on their website, starting with how they assess your foreign credentials. Seek guidance from employment specialists at immigrant settlement organizations or your Windmill client success coach if you need help navigating the steps. Or contact the regulatory body directly for more information.
4. Prepare for your foreign credential assessment. There are several third-party, fee-based services that provide this assessment, including [World Education Services](#). Some professional bodies will ask you to have this done independently, while others will have their own credential assessment process. You will need to have copies of your academic credentials from your home country, including diploma/degree certificates, transcripts and professional qualification certificates. They will verify the authenticity of your documents, the status of the educational institution and compare your qualifications with similar academic credentials in Canada.
5. Once you have had your credentials assessed, the regulatory body will guide you on the next steps toward certification. In some cases, they may determine that you need further training to update your skills to work in Canada, either through their association or another post-secondary institution. [See a list of bridging programs here](#).
6. You may then need to pass one or more qualifying examinations, depending on the profession.
7. You may also have to show proof of language proficiency, references and a criminal record check.
8. Some regulated professions also require you to fulfill work experience hours or a residency, offering you only a provisional license until all the requirements are met.

Depending on your situation, you could be looking at years and thousands of dollars before you receive your full licence to practise in Canada. Here’s where you may want to go back and ask yourself some big picture

questions. For example, do you want to commit that time and money to your original profession? Or do you want to find a similar, but alternate pathway that will be a faster route to a successful career in Canada?

Committing to relicensing

If cost is one of your main obstacles, Windmill offers affordable career loans up to \$15,000 to help skilled immigrants pay for the costs associated with re-establishing their career in Canada. Windmill recently partnered with CIBC to support internationally trained dentists even further through its CIBC ITD Bundle, which offers additional lines of credit, above \$15,000.

Aly Manji, senior director, business banking at CIBC, explains, “We were hearing directly from dentists during their accreditation journey how difficult it was to balance training for recertification while also working to support their families, all while integrating into a new country and community. While completing National Dental Examining Board (NDEB) certification can take as little as a year and a half, many internationally trained dentists were needing several years to complete the process while balancing other commitments. By partnering with Windmill, and dental schools that support the accreditation journey, we are able to provide a tailored suite of advice, solutions and support to internationally trained dentists across Canada.”

From dentists to engineers to pharmacists, relicensing takes time and money, but the results speak for themselves — Windmill clients’ income grows 3.6 times on average.

Contributing author: Margaret Jetelina

Roadmap to Career Success: Checklist #2

Not sure how to — or whether you want to relicense — in your current profession? Here are some things to consider.

- Do you want to upgrade your skills? Read our article on whether you should get a Canadian credential [here](#).
- Do you want to future-proof your skills? Think about the sought-after technological and transferrable skills that will keep you competitive. [Read our article here](#).
- Seek out a mentor. They can help you figure out your next steps. [Check out our article](#) on mentorship.
- Do you need a loan to help you with credential expenses? [Read our article](#) on types of loans and see if you’re eligible for a low-interest affordable career loan from [Windmill Microlending](#).

#2



An Overview of Different Types of Educational Opportunities

How to determine what further education is valuable and worth the time and effort

You've decided: it's time to further your studies and upgrade your skills on your road to career success in Canada. But further education is an investment. If you don't choose wisely and get the right credentials or training you need to succeed in Canada, it can be poor use of your time and money — and you still won't be on the right track for advancing your career in Canada. So, what should you do to ensure you're making the right choices for your future?

There are many things you need to consider, but let's start with what kind of school do you need. A college? University? A continuing education certificate program? An industry-specific bridging or training program? It's important to understand the different types of educational choices available in Canada. Here is an overview:

- Universities offer bachelor's, master's and PhDs in many fields such as arts, education, medicine, etc. Most universities also have continuing education departments that help professionals further their education with more industry-focused training. Bridging programs specifically for immigrants may also be available in certain fields. [Read more about the various immigrant bridging programs in Canada.](#)

- Colleges or technical institutes offer bachelor's degrees and university transfer programs, as well as occupation-oriented certificates and diplomas. It will vary from school to school, but immigrant bridging programs may also be available in certain fields.
- Private post-secondary institutions offer short-term certificate and diploma programs that are occupation specific, for example, medical lab technicians and hairdressing. Do plenty of research on private institutes and check if they are accredited in the province you wish to work in. These are for-profit enterprises so do your due diligence in ensuring they provide results for students.
- Professional associations in specialized and licensed fields such as accounting will often have training opportunities through their own programs.
- Immigrant settlement agencies and other non-profit organizations offer free bridging and occupational programs to help transition newcomers into their field, as well as valuable job search and language programs.

Maureen MacDonald, dean of the School of Continuing Studies at the University of Toronto says, "From a professional point of view, continuing education is incredibly valued by employers as it demonstrates you are committed to having fresh and current skills that are in need, and it shows that you have a growth mindset, all of which employers value as benefits."

MacDonald adds that attending school in Canada also helps newcomers establish a much-needed network to help make the most

of opportunities in their chosen field.

Choosing education

Realistically, the educational program you choose really depends on your previous educational background and your discipline of choice. For many skilled immigrants, taking a certificate or a diploma program will be enough to update your skills in the Canadian context, particularly in fields that are rapidly evolving, such as digital marketing. In licensed professions, such as medicine or engineering, you will need to write and pass exams offered by the regulatory body, with some possible training.

On a personal level, many people pursuing further education have other commitments including family and work, and so MacDonald says it's vital to be realistic about the time and energy you have to devote to your studies so that you can be truly successful.

It's also important to evaluate the cost of furthering your studies and your long-term expectations. Will going back to school get you a job that is well-paid with good future prospects?

Doing your research before you sign up for a program can save a lot of time and money in the long run. Choose a school that has a good reputation. Look for programs that publish their learning outcomes and look into the school as a whole, individual programs and instructors to ensure they align with your values, learning style and career goals. MacDonald adds, "Seek out institutions that treat you as professionals and partner in your learning journey."

We've rounded up a few Canadian educational

institutions below and provided links to get you started — good luck!

- [Humber College](#) offers specialized short-term [bridging programs](#) to help newcomers to upgrade their skills and connect with hiring employers, including engineering skills and IT infrastructure.
- [Michener Institute](#) is the only institution in Canada devoted exclusively to applied health sciences education. Choose from a wide variety of courses, workshops and certificate programs.
- [Saskatchewan Polytechnic](#) offers more than [750 continuing education courses](#) and fast track programs for everything from nursing to business.
- [University of Lethbridge](#) offers more than 75 unique graduate programs including certificates, masters and doctorates in [multiple disciplines](#).
- [University of Toronto](#) offers more than 200 graduate programs across three campuses in the Greater Toronto Area. From architecture to medicine, music to urban studies, they've got plenty of choices. Also, check out their [continuing education programs](#) and bridging courses tailored for skilled immigrants.

Now, that you've decided to further your studies, you may need a loan to cover tuition. That's where [Windmill Microlending](#) comes in. Windmill is a non-profit organization whose mission is to help skilled immigrants access affordable career loans of up to \$15,000 to pay for Canadian licensing or training.

Contributing author: Nicole Enright-Morin

Roadmap to Career Success: Checklist #3

As you contemplate going back to school or upgrade your training, you can also continue to work on your personal and professional development.

- Want to learn about how to build a credit history in Canada? [See our article here](#).
- Not sure if your profession is licensed in Canada? [Learn how to navigate the licensing process](#).
- Ask a mentor about your education plans. [Read here](#) for an article on finding a mentor, including through Windmill's Mentorship Program.
- See if you're eligible for a low-interest affordable career loan from [Windmill Microlending](#).

#3



Can Your International Education be a Barrier?

Have you been told you're overqualified? Why a masters' or PhD degree might actually prevent you from getting the job

"You are a terrific candidate for the job, but I'm afraid you're overqualified."

Sound familiar? The notion of over qualification among immigrant jobseekers is a well-documented issue in Canada. According to 2016 Census data, immigrants with a university education (bachelor's degree or higher) were twice as likely as people born in Canada to have a job that required no more than a high school education. In other words, a survival job.

This statistic indicates that skilled immigrants who arrive in Canada with high-level degrees and credentials often have trouble finding work aligned with their skillset. As a result, they apply for lower-level jobs in their field as a way to get their foot in the door. But then they're hit with the "you're overqualified" rejection. Caught in this catch-22, newcomers often then turn to survival jobs.

Overqualified? What should you do?

So, what should newcomers in this situation do to get back in their field?

Paula Calderon, national director, client success at Windmill Microlending, says the first step is to get your credentials evaluated by a service like [World Education Services](#) or [ICAS](#) to help you understand how your international education compares to a Canadian one.

Neila Miled, who lives in BC, knows firsthand the struggles of being both under and overqualified. When she arrived in Canada as a certified teacher with 14 years of work experience from Tunisia and the United Arab Emirates, she learned that her years of training and qualifications were not considered valid here — she would have to go back to school to get re-certified.

So Miled rolled up her sleeves and did some research. She decided that pursuing the same qualifications in Canada was not right for her and her family commitments. Instead,

she chose to pursue a master's degree in education and leadership, which she thought would offer her more flexibility and better options in finding a job.

She recently finished her PhD in educational studies and is struggling to find a permanent job in academia that matches her skillset. She says even though she settled in Canada 15 years ago, the journey to find her dream job has been tricky. “Now that I have a PhD, I have been told that I am too qualified!”

True, employers may hesitate to hire someone with a master's degree or PhD if it's not a requirement of the job. They may question whether an overqualified candidate might become quickly dissatisfied with the level and pay grade of the position. Even though the overqualified candidate might bring advanced skills to the position, it's a question of employee retention. Why invest time and energy in a new hire if they will be difficult to retain.

“I'm a resilient woman, and instead of focusing on what doors don't open, I am working hard to get the job I aspire to in academia,” Miled says. Currently, she is a sessional lecturer, but ultimately hopes to land a permanent position. She says that instead of only focusing on job applications to get her dream job, she is busy networking and working with community organizations to get Canadian experience and diversify her skillset.

Job search strategies like networking and making connections can certainly help you overcome the barrier of over qualification. Employers often rely on recommendations and referrals when hiring, so that question of over qualification may seem less important if they feel confident in your abilities.



Adapting your application

It's also important to adapt your cover letter and resumé for the job you're applying for. For example, you may not want to highlight your management and leadership skills if you're applying for an entry-level position. Adapt your resumé for the job in question, focusing on the skills they are looking for outlined in the job description.

You can also use your cover letter as an opportunity to address your experience and explain why you want to work for the organization and this specific position.

Calderon recommends seeking advice from a career counsellor and booking informational interviews with others in your field as useful ways to get the most out of international credentials.

Contributing author: Nicole Enright-Morin

Roadmap to Career Success: Checklist #4

Having trouble find a job in your field in Canada? Let's look back at our other articles on navigating educational options to help you on your road to career success.

- Is a Canadian educational credential what you need to get ahead? [Look at the benefits of going back to school.](#)
- Are you in a licensed profession? [Learn how to navigate the licensing process.](#)
- Thinking of going back to school? [Look at the types of educational opportunities available.](#)
- Think about whether you need financial help while building your career in Canada. Could an affordable career loan of up to \$15,000 from Windmill Microlending help? [Learn more here](#) or at [Windmill Microlending.](#)

#4



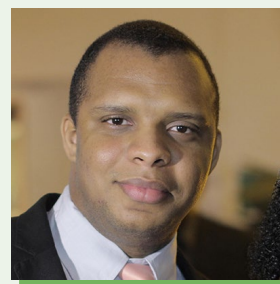
Getting Back Into Your Professional Field in Canada May Require a Loan

Understand the types of loans available from different institutions

In the Dominican Republic, Eric was trained in graphic design and he built a successful career as an entrepreneur and designer for 15 years. He was looking for new challenges and opportunities for himself and his young family, and Canada beckoned.

Eric talked to people he knew living in Canada to see if it was a good fit, and he, his wife and son arrived in Ontario in 2018, ready to start a new life. “I did my homework, trying to come prepared,” says Eric, who wanted to focus his job search on user experience (UX) design career opportunities.

It’s not a regulated profession in Canada, so he didn’t face licensing barriers. But as a newcomer facing some English language challenges and lack of familiarity in English UX terminology, he felt unprepared. His first job interview confirmed this. So, he decided to go back to school and take a 10-week intensive course in UX and



[Read more](#)
about Eric’s
journey with
Windmill and
success as a
graphic designer.

product design. To ensure his savings lasted until he found work in Canada, he decided to apply for a loan to help cover the tuition.

Types of loans for skilled immigrants

There are a variety of ways to access loans in Canada to cover training, licensing and other related costs, from student loans to affordable career loans to traditional banks with loans or lines of credit.

Student loans

The Government of Canada along with each province offers grants and loans to students, including permanent residents, looking for help to pay for post-secondary education.

How much you can receive either in a grant (money you don't have to repay) or a loan (money you will have to repay) depends on many factors, including your family income, if you have dependants, the cost of tuition and your living expenses. You can check out how much you might be eligible for by completing the online federal [Student Financial Assistance estimator](#).

There are many variables that go into determining if you're eligible for student loans, including what academic institution you want to study at. In other words, to be eligible for a government student grant or loan, you have to be attending school at an institution approved by the government or on its [list of certified institutions](#).

In Eric's case, the industry-specific UX program he wanted to attend wasn't on the list.

Affordable career loans

Eric turned to Windmill Microlending, a registered not-for-profit whose mission is to help skilled immigrants and refugees access low-interest, affordable career loans, up to \$15,000, to help them achieve career success in Canada. The microloans can be used to subsidize tuition for post-secondary training of two years or less, as well as licensing fees, qualifying examination fees, credentials assessments, French or English language training, relocation and living expenses, and other costs that may arise as you work toward starting a new career or re-entering your professional field in Canada.

"I researched different ways to get funding, including the Ontario Student Assistance Program, but none of the schools I wanted to apply to accepted it," says Eric. "When I contacted someone from OSAP, they suggested I go to [Windmill Microlending](#). I researched a little bit about the organization and applied for the loan."

He used the loan to pay for the UX training and, a month after graduating, received a job offer in UX design.

"My experience with the Windmill team was really nice. I didn't have to spend a lot of time in the process. They evaluated my case, and I got the loan really fast," adds Eric.

"We strive to ensure that the skills immigrants bring to Canada are fully utilized and not wasted," says Claudia Hepburn, chief executive officer of Windmill Microlending. "We assist newcomers like Eric with low-interest loans that give them the opportunity to pay for all the costs that come along with establishing their careers in Canada. Our [refugee loan](#)

[program](#) is also unique in that refugees pay no interest at all.”

Traditional lending

For skilled immigrants who may need a little more money to help pay for an educational program longer than two years, for example, you may want to try a more traditional route like applying for a line of credit or personal loan from a financial institution like a bank or credit union. The amount you can borrow, the credit limit, the interest rate and term of repayment will vary based on the institution and your situation.

Traditionally, these types of loans have been challenging for newcomers to access. Financial institutions typically want to see a regular income, assets like a car or home, and a credit history. [Learn more by reading our article on credit history.](#)

But, depending on how long you’ve been in Canada, you probably don’t have any of these things yet. Some banks recognize the barriers that newcomers and students face in accessing funding for school and have customized some banking and lending options for them.

Other financing options

Other options include applying for a credit card, but you’ll likely be faced with a low credit limit (the total amount you can charge to the card) until you have a strong credit history in Canada. Credit cards also have higher interest rates than loans.

Finally, there are also some fast, short-term lending options known as payday loans. These are easy to get, but they are risky as they have extremely high interest rates and fees, often

leading to unwelcome debt.

What’s the right type of loan for you? Read more of our articles listed in the checklist below to help you choose the right loan and educational program on your road to success in Canada.

Contributing author: Margaret Jetelina

Roadmap to Career Success: Checklist #5

Before you get a loan, there are many things to consider along the way to career success in Canada.

- Are you thinking about going back to school for a Canadian credential? Learn the [big picture questions you need to ask yourself](#).
- Do you also need to brush up on your soft skills before entering the labour market? See our article on [communication and other soft skills here](#).
- Have you had time to build up your credit history in Canada? Check out our article [here](#) to help you understand why credit scores are important.
- Want to know more about affordable career loans from Windmill? Read our article on [how to apply](#) or see if you’re eligible for a low-interest affordable career loan from [Windmill Microlending](#).

#5



What is an Affordable Career Loan All About?

Tips on accessing a Windmill loan to fund educational training or licensing costs

Clodia was a civil engineer in Syria before immigrating to Canada. She had overcome many challenges to achieve her professional goals in her home country, including gender discrimination — she was one of only two women in her graduating class. But she persevered and established a successful career, first as a surveyor and moving up to project manager.

But, wanting to live in a country that saw women as equals, she decided to immigrate to Canada. “When I finally landed on Canadian soil, my first thought was, oh my God, I am a free woman,” Clodia says.

In her new home of Edmonton, Alberta, however, she realized that she would face a whole new set of professional challenges. She would have to relicense as an engineer, including taking courses and a qualifying exam.



[Read more](#) about Clodia's journey with Windmill and success in the civil engineering field.

As a single mom, she didn't have the extra funds to pay for the courses. When she read a brochure about registered not-for-profit [Windmill Microlending's](#) affordable career loans, she was relieved. She could now pay for her relicensing process.

"I contacted Windmill and applied for a loan. The loan was so convenient as it was low interest and allowed me to pay back over time," she says.

Tyler, a client success coach with Windmill Microlending, says many skilled immigrants are aware they will need to relicense and take qualifying exams in Canada, but they often "underestimate the magnitude of the costs and time it will take. They don't realize it's going to equal thousands of dollars, especially for regulated professions," she says.



"Depending on the area of study, the exams can be quite challenging and, unfortunately, some may have to retake them, plus pay for material and prep courses."

Clodia is one of thousands of immigrant success stories across Canada who have received financial help with an affordable career loan thanks to Windmill Microlending. Read more about different types of loans [here](#).

What is an affordable career loan?

Windmill provides low-interest loans up to \$15,000 to help skilled immigrants pay for tuition for post-secondary training of two years or less, as well as licensing fees, qualifying examination fees, credentials assessments, French or English language training, relocation and living expenses, and other costs that may arise as they build their career in Canada.

"Our clients are likely unable to access mainstream credit in Canada because they have low income or no Canadian credit history," says Claudia Hepburn, chief executive officer, Windmill Microlending. "That's why we have been supporting skilled immigrants with affordable career loans, coaching and mentoring to achieve career success. They put in a tremendous amount of work, and the results speak for themselves."

On average, Windmill clients triple their income by the time they repay their low-interest loan, and the repayment rate is 98 per cent. Getting these talented professionals into meaningful work that utilizes their skills doesn't just benefit them, but it has positive outcomes for the Canadian economy as a whole — labour shortages are being filled and unemployment rates go down.

More than a loan

The reason Windmill's approach is so successful is because it's about more than just a loan. Windmill's client success coaches guide their clients with advice each step of the way through settlement and career challenges.

"A lot of our clients are coming in with the knowledge of what exams and bridging programs they need to be successful. As a client success coach, we help them identify the labour market information about their chosen careers and even show them alternative employment pathways where they can work right now," says Tyler. She adds that Windmill also offers a mentoring program that connects skilled immigrants with others working in their field. [Read more about mentorship.](#)

So, how does the application process work?

Since its launch in 2005, Windmill has provided more than \$41 million in loans, supporting more than 5,771 skilled immigrants and refugees.

The application process is simple. First, check your eligibility with this [four-question quiz](#).

Next, [pull together documents](#) such as your resumé, immigration status and proof of your financial situation and apply.

After an assessment and interview (currently virtual), you'll be informed whether you have been approved for the loan. The average length of time from application to receiving funds is only 10 to 15 business days.

"I feel blessed for being able to obtain my designation as an engineer and work in a

field that I am so passionate about. Lots of internationally trained professionals are still working in survival jobs, and not being able to get where I am. It was a long journey but absolutely worth it," says Clodia.

Contributing author: Margaret Jetelina

Roadmap to Career Success: Checklist #6

Before getting a loan, here are some things to consider as a skilled immigrant in Canada.

- Want to learn about different loan options for skilled immigrants? See our article on types of loans [here](#).
- Do you need assistance figuring out how to get relicensed in your profession? [Learn how to navigate the licensing process in Canada.](#)
- Need more advice? Want to be mentored? Read our article on finding a mentor, including through Windmill's mentoring program [here](#).
- See if you're eligible for a low-interest affordable career loan from [Windmill Microlending](#).

#6



What you Need to Know About Credit in Canada

What is a credit score and why is it important in Canada?

As soon as you arrive in Canada, one of your first tasks will be opening a bank account. This will allow you to put the savings you brought with you into a Canadian bank account, get a debit card, set yourself up to pay bills online and to deposit paycheques when you get your first job.

Opening a bank account is also the first step in building a credit history in Canada.

What's a credit history?

A credit history is a record of your payments on credit cards, loans and monthly bills. These transactions outlined in detail over a period of time become a credit report.

Newcomers cannot carry over their credit history from their old country.

The good news: beginning a new life in a new country means you have the opportunity to manage your financial wellbeing with a clean slate. The bad news: without any credit history, you will find it hard to get a credit card, apply for a mortgage, get a loan or even sign up for a cell phone plan.

Unlike some countries where having a credit card or borrowing from a bank is frowned upon, in Canada, it's common — and acceptable — for Canadians to carry mortgages, car loans, student loans and more.

Munsif Sheraly, director, Multicultural Banking, Scotiabank, has helped hundreds of newcomers navigate this new financial landscape in Canada and build good credit.

“Building a good credit history is important as lenders normally check your credit history to help with their decision when you apply for credit. It can help you save money on interest rates and get approved more easily for things like cell phones, lines of credit and car loans,” Sheraly says.

“To help newcomers start building their credit in Canada, Scotiabank's StartRight program offers advice specific to newcomers as well as offers them the chance to obtain their first bank account and credit card as soon as they arrive in Canada without providing a credit history beforehand.”

Calculating your credit score

Building a credit history is not enough, however, you must also have a good credit score.

A poor credit score means you will pay higher interest if you need to borrow for a house or car, and it may keep you from the apartment you want to rent.

In Canada, there are two big credit bureaus — Equifax and TransUnion — and they gather information about your financial history to give you a score between 300 and 900. They focus on five factors to calculate your credit score:

payment history, credit utilization, length of credit, credit mix and hard inquiries.

Payment history

Your score tells lenders in Canada if you're financially responsible and pay your bills on time. Every time you miss a payment, it can be a blow to your score, and, worse, it will remain in your credit report for up to six years. **Tip:** Be sure to pay your bills on time and in full.

Credit utilization

If you borrow too close to your limit, you'll damage your score. Credit utilization is the ratio of credit used versus total credit available. For instance, if you've made a \$700 purchase on a card with a \$1,000 limit, you would have a 70 per cent utilization rate on that card. **Tip:** For a good score, keep your total utilization — across all of your balances — below 30 per cent.

Length of credit

You know what makes lenders more likely to approve your loan? They want to see a history of responsible borrowing, spanning over a length of time. **Tip:** Newcomers should start using their first credit card in Canada with this future goal in mind. Also, don't cancel any card or account unless you have a good reason to do so. In Canada, having an old card on file, even one that's unused can be an advantage because it shows lenders you're an experienced borrower.

Credit mix

Lenders such as banks like to see a variety of transactions and borrowing history when they pull up your credit history. **Tip:** Show a range of borrowing history such as car loans, lines of

credit, student loans and more.

Hard inquiries

Every time you apply for a new loan or credit card, lenders will dig into your financial history to ascertain whether or not you are likely to repay the loans. The thing is, if your report gets pulled numerous times over a short span, that will send red flags to the lender. It will tell them you're juggling a series of loans by using new loan or card to pay off an urgent and outstanding debt. **Tip:** Be careful about how many applications for credit you apply for.

What to do if you have no credit history

If you are starting to build your credit history from scratch in Canada, there are some options available to you. First, instead of a normal credit card (which, as a newcomer you may not yet be eligible for), get a secured credit card. With secured cards, you will have to put down a deposit, which is held as collateral against anything you charge on the card. Secured cards are easy to acquire and recommended by financial advisors.

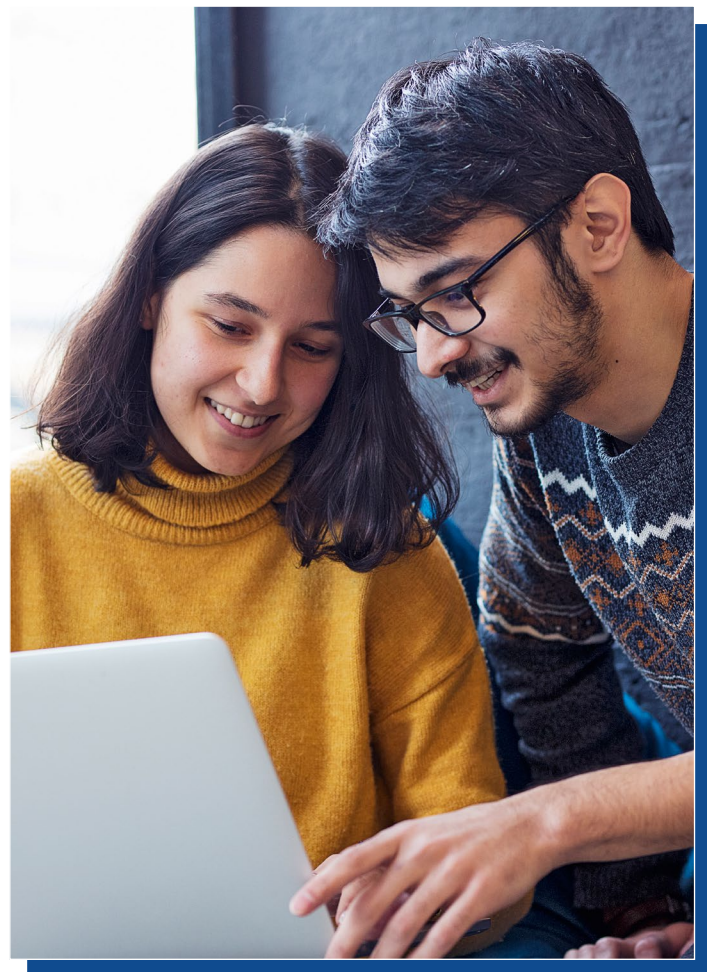
“Building a good credit score can take time,” says Sheraly. “I recommend newcomers apply for a credit card as soon as they arrive in Canada. It’s important to use the credit card responsibly in order to build a good credit score including paying bills on time and in full if possible. Don’t spend more than your credit card allows and read your monthly account statements to ensure they’re correct — and report any errors as soon as possible.”

There’s a second and more effective solution — loans, to be precise, a credit-builder loan. The sole purpose of this loan is to document

your repayment ability and show prospective lenders you’re responsible and have been repaying your debt.

In the case of credit-builder loans, the financial institution or a lender holds on to the amount you “borrow.” Unlike a typical loan, the money is not released to you. You will only get the money after you’ve paid off the balance over a period of time.

“Loans help newcomers get started and settle quickly with their immediate needs as they acclimatize to their new home,” Sheraly explains. “Borrowing is common and acceptable. Some loans that help newcomers include small business loans, auto loans, mortgages, and loans for continuing education



or attaining Canadian designation equivalents in certain professions.”

In addition to applying for loans at traditional lenders like banks, applying for a loan from Windmill Microlending is an easy and effective option. Windmill is a non-profit organization whose mission is to help skilled immigrants overcome barriers like credit history to access affordable career loans of up to \$15,000 to pay for Canadian licensing or training.

“Affordable credit is scarce for newcomers who lack Canadian credit history and collateral,” says Paula Calderon, national director, Client Success, Windmill Microlending. “Our model offers much more than a loan. We support our clients through our understanding of the reaccreditation process and the challenges of settlement. Our client success coaches support our clients in choosing the right path to achieve their professional goals, and help them navigate finances, banking and credit in Canada. A microloan from Windmill helps many clients establish a Canadian credit history for the first time. Our goal is to unlock the economic potential of new Canadians and advance their prosperity, for their benefit and for Canada’s.”

Learn more about applying for an affordable career loan with [Windmill Microlending](#).

Contributing author: Radhika Panjwani

Roadmap to Career Success: Checklist #7

As you work on building your credit history in Canada, keep working on other aspects of your successful settlement in Canada.

- Want to learn about the various loan options available from different institutions? See our article on types of loans [here](#).
- Do you need assistance figuring out how to get relicensed in your profession? Learn how to navigate the licensing process in Canada [here](#).
- Need more advice? Want to be mentored? Find a mentor, including through [Windmill's mentoring program](#).
- See if you're eligible for a low-interest affordable career loan from [Windmill Microlending](#).

#7



Managing Your Money After Immigrating

Learn about budgeting and the cost of living in Canada, including costs of education

As a newcomer to Canada, you brought savings that will hopefully pay for your expenses until you land a job. The goal, of course, is that the job comes before the money runs out.

But that's not always the case. Many newcomers struggle with budgeting their savings to last as they re-establish their careers. They are often faced with having to retrain or relicense in their field, all of which can be quite costly.

Gilberto, a paramedic from Mexico, knew he was going to have to relicense in his new province of Saskatchewan. Understanding that this process would take time and money, he found a job delivering furniture to pay for his daily living expenses, and started slowly saving to afford the licensing process.

It was a huge sense of relief when Gilberto discovered he



**[Read more](#) about
Gilberto's journey
with Windmill
and success as an
EMT Paramedic.**

wouldn't have to wait too long to start the licensing process. He heard about [Windmill Microlending](#), which provides low-interest loans up to \$15,000 to help skilled immigrants pay for career-related expenses like licensing fees, credentials assessment and tuition. The loan helped him pay for a credentials assessment and some of the mandatory courses he needed to take before receiving his license. The process took him a year, after which he found work as a paramedic and quit his delivery job.

“Getting the Windmill loan was very easy and helped me out a lot. I could save (some) money and not be forced into a strict budget. Without the loan, it would have been harder and taken more time for me to become a licensed paramedic in Canada,” Gilberto says.

Budgeting your money

With or without a loan, being careful with your money is good practice. Budgeting your expenses in relation to your income allows you to take control of your money and reduces stress. It helps you live within your means and prevents you falling into and relying on debt for everyday living. [Read more](#) about building a good credit history in Canada.

During your early days in Canada, it's wise to adopt a conservative spending mindset and avoid making unnecessary or extravagant purchases. As in Gilberto's example, you may be faced with budgeting in unexpected career, education or licensing costs.

“Figuring out how much your education, training or licensing plan will cost is important, but there are other critical considerations. For example, will you need to change your work or childcare responsibilities to study or

prepare for exams? If so, will that impact your income and budget?” says Paula Calderon, national director, client success at Windmill Microlending. “Or, do you have a plan to generate income while you are gaining your credentials, particularly if it takes longer than expected? At Windmill Microlending, our loans can be a very useful tool to help you restart your career, especially if you have a household budget in place and/or you'd like to build or improve your credit score.”

In fact, as part of the application process for a Windmill loan, you will be asked to provide your total monthly expenses and income. You will need to consider all types of expenses and all sources of income as you determine your monthly budget, as cost of living in Canada



can be quite high, especially for housing and childcare.

Here is an overview of what you should keep track of in your monthly budget. Download Windmill's [budget template here](#).

Your income

1. Savings
2. Any employment income
3. Your partner's income
4. Loans
5. Income assistance or employment insurance
6. Child Tax Benefit and Universal Child Care Benefit
7. Other income

Your expenses

1. Rent/mortgage
2. Utilities (heat, water, electricity)
3. TV / streaming services
4. Home phone / Internet
5. Cell phone
6. Food (groceries and dining out)
7. Household and personal care supplies
8. Childcare
9. Prescriptions and medical costs
10. Clothing
11. Transportation (car insurance, fuel, bus pass)
12. Money sent back home
13. Home or other insurance
14. Loan or credit payments
15. Miscellaneous costs

16. Other expenses

Keeping track of the money you bring in and the money you spend will help you stay in control of your finances and focus on establishing your life and career in your new country.

Contributing author: Margaret Jetelina

Roadmap to Career Success: Checklist #8

Keeping track of your finances will help you be able to afford living in Canada and the costs of education and licensing. Look back at our previous three articles related to finances for more tips.

- Want to learn about different loan options for skilled immigrants? See our article on types of loans [here](#).
- What is an affordable career loan and how do you apply? [Learn how a loan of up to \\$15,000](#) can help you establish your career in Canada.
- Poor money management can lead to a bad credit score. Learn more about building a good credit history [here](#).
- Think about whether you need financial help while building your career in Canada. Could an affordable career loan of up to \$15,000 from Windmill Microlending help? Learn more about [Windmill Microlending](#).

#8



Communication and Other Soft Skills for Skilled Immigrants

Learn the importance of communication and other soft skills sought by employers in Canada

It's an all-too common scenario for skilled immigrants — they get accepted to Canada for their skills and experience, but then struggle to find work in their field. You're told, "Sorry, you don't have any Canadian experience." This often translates to "you don't have the soft skills we're looking for." Soft skills are the social skills and personality traits that help you interact with others and succeed in the workplace.

"Many skilled immigrants come here knowing the language and with expertise in their field. But they often lack the soft skills Canadian employers want," says Rose Weiler, manager

of specialized employment programs at [DIVERSEcity Community Resources Society](#) in Surrey, B.C. Weiler has more than 20 years of helping immigrants, youth and mature workers find their place in the labour market.

In contrast to technical skills, soft skills are more about "how" you work, rather than "what" you do, and effective communication skills are at the heart of it all.

Let's not confuse communication skills with English or French language literacy skills, though. It goes without saying that good verbal and written language skills are critical for your career success in Canada.

So, what do we mean by effective communication skills?

Communication skills are how you present your thoughts and ideas, whether chatting with the CEO in the elevator, listening openly to your boss, or making a business presentation in a boardroom. Are you communicating in a way that encourages their confidence in your abilities?

“It’s about effectively expressing what you’re feeling and thinking. People from some cultures or personality types don’t have the boldness to speak up,” says Weiler. “I have experienced this a lot, where a skilled immigrant doesn’t understand the intricacies of the corporate culture. They may not get what a colleague is saying, such as with a local expression or their style of sense of humour, and get hurt or offended instead of asking for clarification.”

Or it might be the way the skilled immigrant communicates that creates misunderstanding. “I worked with someone who had difficulty saying ‘no’ effectively. Her clients would get really mad, because she seemed too abrupt. Her manager had to be called in to diffuse the situation several times.”

Good communication forms the foundation of many other sought-after soft skills such as online skills (especially with remote work), problem solving, interpersonal skills, relationship-building, teamwork, collaboration and conflict resolution.

Sharpen your soft skills

So, how can you fine tune your soft skills?

According to Weiler, “soft skills are something that can be gained daily in everything that you do. You can develop your communication and soft skills by interacting with people,

volunteering in your community or joining an extracurricular club. You could also learn from a mentor or take some online courses. All of these are opportunities where you can make connections with others and practise. Things like volunteering and taking courses are also great to add to your resumé.”

She adds that you shouldn’t be afraid to ask questions if there’s something lost in translation. “Open communication and transparency are vital for any employer-employee relationship.”

Contributing author: Margaret Jetelina

Roadmap to Career Success: Checklist #9

As you work on your soft skills, there are many other things you can do to set yourself up for career success.

- Think about what other skills are in demand. [Learn how to future proof your career](#) with the right skillset.
- Consider joining a professional association to help practise your soft skills. See our article on joining professional associations [here](#).
- Practise your soft skills while taking a bridging program to relicense your field. [Read here](#) for an article on navigating the regulatory process of licensed professions.
- Find out ways to fund some of these activities with an affordable career loan from Windmill. [Read our article](#) on how to apply or see if you’re eligible for a low-interest affordable career loan from [Windmill Microlending](#).

#9



Enhance Your Professional Development

Join a professional association to learn skills and network with people in your industry

You arrive in Canada already a skilled professional in your home country, but where do you start the path on your professional journey here? One of the most valuable things you can do is join a professional association or network.

Most professions will have one, including associations that oversee the certification of a licensed profession, like engineering. Or a professional group that brings people from the same industry that may be unlicensed, like marketing, together to network. There are also professional networks that cross professions and are instead based on sectors, skills, gender, age or even cultural groups.

Gabriela Medar, a Vancouver-based career development practitioner originally from Romania, says, “The main benefit of joining a professional association is getting to know the system and the people, familiarizing yourself with the language of the industry because in every country it’s different.”

The advantages of insider information

That insider information you can get from people in your industry is invaluable. Medar adds that a professional association or network is also a great place to seek out a mentor who can offer you advice on things like resumés.

“I’m a resumé writer. I will make you a resumé; however, if you want to work in a bank, the best input you’ll get is from someone who’s already working in a bank,” Medar says. She emphasizes that connecting with people in these associations will also provide access to career opportunities you may not be aware of otherwise. You can “get insider feedback from the source.”

Professional networks come in many forms

When Medar immigrated, she did not continue working in her previous profession as an oil and gas engineer, but instead decided to

pursue her long held dream of becoming a career coach, enrolling in the career development practitioner program at Simon Fraser University in British Columbia. Medar also joined Toastmasters in order to improve her public speaking skills. The many benefits she gained from this professional network were beyond what she could have imagined. “At the time, my mentor from Toastmasters was almost ready to graduate from the same program that I would be taking, so he offered me a lot of tips about the program,” she says.

Although she left Toastmasters four years ago, the connections she made there continue to benefit her career today. Recently, Medar had the opportunity to deliver a [TEDx talk](#), a direct result of an unexpected call from a friend made in Toastmasters. “Newcomers will often think ‘What’s the benefit? I’m not going to find jobs if I join a club.’ But you can’t even imagine the million other opportunities that may come up when you connect with people; people



do business with and help people they know. I would not have received that opportunity, if my friend didn't hear me speak and then connect with me years after. If people have an opportunity, they will think about you."

"At Windmill Microlending, our client success coaches can help guide clients to join professional networks based on their interests and career goals, so that they can benefit from the networking, information and opportunities they might miss out on otherwise," says Paula Calderon, national director, client success of Windmill Microlending. "We can also connect them to mentors in the same profession through the Windmill Mentorship Program. Our mentors will provide guidance and information to mentees, which will be vital to clarify and strengthen their career path. We'll create opportunities for success." [Learn more about the program here.](#)

Innovative ways to tap into a professional network

Another recommendation Medar has is volunteering through your professional association or networks. There are many opportunities available, from helping out at events or sitting on the board of directors. She challenges the perception immigrants may have of volunteering as too time consuming and irrelevant. "You don't volunteer with the expectation to get a job. You volunteer with the expectation to genuinely connect with people," she says. Volunteering will allow you to help others while honing your own skills, adding something valuable to your resumé and making new connections.

Contributing author: Daniela Cohen

Roadmap to Career Success: Checklist #10

Joining a professional association is a solid decision when job searching in Canada. Here are some other things to do on your road to career success.

- Learn to write a winning resumé and cover letter. [Check out our article](#) with essential tips from an employment specialist.
- Network, network, network. Learn about different strategies for networking within and beyond your professional association [here](#).
- Develop your own professional story. [Learn how](#) to develop a compelling elevator pitch about yourself.
- Think about whether you need financial help while building your career in Canada. Could an affordable career loan of up to \$15,000 from Windmill Microlending help? Learn more [here](#) or at [Windmill Microlending](#).

#10



Find a Mentor

Benefits of having a mentor — and how to find one!

Finding a mentor is a key strategy for achieving professional success in Canada. Through mentorship, skilled immigrants “gain firsthand knowledge of local best practices and industry information,” says Tony Lee, an advisor with the [Career Paths program at the North Shore Multicultural Society](#) in North Vancouver, B.C.

The benefits of a personal mentor

In addition to industry insights, Lee explains that a mentor can help foster understanding of the Canadian context of your profession and workplace culture, which immigrants from diverse countries and backgrounds may not be familiar with. This knowledge is a critical step on the road to career success in Canada.

Mentoring can also help expand one’s professional network, especially if the mentor is willing to connect you with their own connections, better yet ones who are hiring! Read more about networking in our article [here](#).

Lee shares an example of a client from India with a background in the banking sector who

was paired with a mentor from a financial institution. “At that time, the bank posted a job posting the mentor felt like the mentee appeared to be a good fit for. So, the mentor shared the job posting and helped with the resumé and cover letter, as well as providing specific guidance for interviews. Fortunately, the client got a job offer and is now working as a banking advisor.”

To make the most of a mentorship opportunity, Lee advises mentees to communicate proactively with mentors, and ask questions on ways to continue to improve their skills.

Windmill Mentorship Program

There are various organizations across Canada that offer mentoring programs for skilled immigrants. Windmill Microlending, a leading provider of affordable career loans for skilled immigrants across Canada, offers its own mentorship program. The [Windmill](#)

[Mentorship Program](#) connects Windmill clients with professionals in their field, most of whom are Windmill alumni themselves. The program helps skilled immigrants understand what opportunities are available in the current labour market, as well as future trends.

Paula Calderon, Windmill’s national director of client success, highlights that “the opportunity to receive support from someone who has been in their shoes and has successfully accomplished their professional goals, is what makes our program unique.”

The six-month Windmill Mentoring Program matches mentors with mentees based on profession, location and any additional information that participants choose to share. The pair connect for two to four hours of dedicated time each month. The program began in 2019, and the second cohort is now taking place (virtually due to COVID-19). There have been more than 200 matches so far since



the program's launch.

Calderon reveals numerous benefits mentees have gained from the program, including a better understanding of their career options, the development of effective strategies and new resources to achieve their career goals, as well as increased confidence. As one of the mentees commented, the program helped “to put myself out there, believe in me, and know that there are options.”

Other ways to find a mentor

Outside of enrolling in a mentorship program like Windmill's, strategic use of social media sites offers alternative ways to find a mentor. “Through LinkedIn, for example, newcomers can view profiles of local professionals and reach out to them easily and appropriately,” Lee says. And joining different Meetup groups or Eventbrite forums as well as volunteering in your community or within your profession are additional potential strategies to connecting with a potential mentor.

It's important to remember that mentorship relationships have mutual benefits. They provide mentors with the opportunity to develop their professional skills, expand their own network and give back. Lee also notes that mentors can assist their organizations to diversify their staff teams through recruiting immigrants from a range of backgrounds and cultures who can contribute different perspectives in addition to their industry-related skills.

Contributing author: Daniela Cohen

Roadmap to Career Success: Checklist #11

As you look for a mentor, here are some other things to think about.

- Ask your mentor about in-demand skills in your profession. Learn how to future-proof your skillset [here](#).
- A great place to find a mentor would be through your professional association. [Learn about joining a professional association](#).
- A mentor can also help you out with your soft skills. Learn more about the importance of soft skills, such as communication skills, [in our article here](#).
- See if you're eligible for a low-interest affordable career loan from [Windmill Microlending](#).

#11



Future-Proof Your Skills

Sought-after technological and transferrable skills that will keep you competitive

Want to future proof your skills? It may seem obvious, but communication is the number one skill job seekers can't do without, especially in the virtual career context brought about by the COVID-19 pandemic.

“Communication is key in capturing the attention of organizations and employers,” says Gabriela Medar, a Vancouver-based career development practitioner originally from Romania. “Finding interesting ways to introduce yourself to employers or customers, using social media, and conveying your message with confidence, all require good communication skills.”

Afshan Basaria, a co-ordinator of co-operative education at Simon Fraser University in Burnaby, B.C., agrees that communication skills will always be critical today and in the future. They determine your ability to build connections and trust during your job search and in the workplace.

Basaria advises maintaining multiple avenues of communication. “Don't rely on email for all communications,” she says. “Sometimes a phone or video call is much better.” She also highlights the need to maintain regular communication with colleagues once you have secured employment

in order to avoid communication gaps that could negatively impact the organization.

Be innovative and flexible

Innovation and flexibility are also highly valued by employers. Medar explains that with new roles emerging in the virtual workplace landscape, “employees who can think outside the box and adapt to new rules and requirements at a moment’s notice is a valuable skill.”

If you’re job searching, Basaria recommends preparing examples that demonstrate how you have pivoted to the current work environment to share with potential employers. You can even draw from non work-related experiences if needed, such as time spent volunteering or in school.

Are you tech savvy?

In an era where remote work is the norm, it’s more important than ever to be tech savvy.

You need to familiarize yourself with various communication channels such as Zoom, Microsoft Teams as well as social media platforms.

For those without experience working remotely, Basaria recommends attending virtual events and webinars to learn the new tools.

“Even if you do not have experience with a specific software, you have to show you are a continuous learner and enjoy developing new skills,” Medar adds.

Want to take some courses to improve your technological skills? You may be eligible for an affordable career loan from Windmill Microlending to help cover the tuition costs. [Learn more here.](#)

Customer service skills are an asset

Customer service skills will be an asset to address the additional support needed with



technological tools. “Employees need to level up their digital skills and learn new ways to communicate, solve customers’ problems and provide innovative solutions,” Medar says. Active listening and the ability to collaborate successfully with others are part of that.

Don’t forget work-life balance

To thrive in a virtual landscape where home and work are literally side by side, you’ll also need the ability to effectively set boundaries. This includes providing clear directions to your household about expectations during your work time. Let them know your schedule in advance and request their help in minimizing distractions. “It’s important for you to have adequate breaks between your work and home life,” Basaria emphasizes. When working from home, it is easy for the lines between work and personal life to become blurred, but it’s a necessary distinction to be able to maintain your mental health and avoid burn out in today’s workplace.

Contributing author: Daniela Cohen

Roadmap to Career Success: Checklist #12

Future proofing your skills will ensure you stay current in the evolving labour market. Let’s look back at our other career skills articles for more tips.

- Communication and other soft skills will always be important. Learn more about these skills [here](#).
- Career development doesn’t happen in a silo. Join a professional association to improve your skills and know what’s important in your industry. [Learn more here](#).
- Get advice on what skills you need to succeed from a mentor. [Check out our article on mentorship](#).
- Think about whether you need financial help while building your career in Canada. Could an affordable career loan of up to \$15,000 from Windmill Microlending help? Learn more [here](#) or at [Windmill Microlending](#).

#12



Strategies for Resumés and Cover Letters That'll Get You Hired

Stop sending out hundreds of resumés that don't get a response ... create one that gets results!

Maclein Pereira, a recent immigrant from India, remembers being surprised when he learned that Canadian employers gave equal, if not more stock to a jobseeker's soft skills — such as communication, interpersonal and organizational skills — as to their education and experience.

Pereira, a technical support professional with six years of experience, reached out for help to prepare his resumé for his Canadian job search. He learned to create a well-crafted resumé and cover letter, thanks to the Labour Market Access for Newcomers program offered by Mississauga-based Newcomer Centre of Peel (NCP).

“I was aware that in Canada my resumé wouldn't necessarily pass a human eye first. The Labour Market Access for Newcomers program taught us to optimize our cover letters and resumé for the applicant tracking system (ATS) algorithm, and ensure we highlighted **soft skills** like customer service, teamwork and critical thinking abilities,” Pereira says. An applicant tracking system is a software application that can screen resumés for certain keywords.

According to Zunaira Baig, a job developer at NCP, immigrants from countries like India, Pakistan,

UAE and Nigeria don't bring a Canadian-style resumé but have long C.V.s that typically include a head-and-shoulder photograph as well as details such as marital status, gender, age and more.

"Skilled immigrants from some countries also put a lot of focus on highlighting their technical abilities in their resumé and cover letters," Baig says. "Anyone can learn the technical skills, but soft skills are what determine if you're a good fit for the role as well as the culture of the organization. So, having a good resumé and cover letter — which show these soft skills — is important."

Style of resumé

Chronological resumé list a candidate's work history by starting with their most recent role. This type of resumé works well for those that have a consistent record of employment, with Canadian experience at the top.



For a skilled immigrant with only international experience to list, or someone without a significant work history, or a parent re-entering the workforce after raising children, a functional resumé, which focuses more on skills and competencies, or a hybrid resumé may be the way to go, explains Baig. Hybrid resumé can highlight both experience and skill, allowing the jobseeker to prominently display their strengths.

Tips for winning resumé and cover letters

To get you started, Baig offers nine tips any skilled immigrant should consider before sending out another resumé.

1. Tailor your resumé for each job. One general resumé isn't enough. Customize it to focus on the qualifications the job is asking for.
2. Pick out appropriate keywords from the job description and use them in the resumé and cover letter. This will help with the ATS.
3. Highlight your soft skills, especially if you don't have any Canadian work experience.
4. Don't present more than 15 years of work history.
5. Avoid using busy, unprofessional graphics, fonts or colours.
6. Use a hybrid or functional format for your resumé if you have gaps in employment or no Canadian work experience.
7. Make sure to emphasize volunteering experience or new educational credentials obtained in Canada.
8. Quantify your professional achievements to show impact.
9. Proofread, proofread, proofread.

And, to write a good cover letter, follow these seven tips.

1. Research the job and company. Tailor your cover letter for each job.
2. Focus on the future, for example, how you plan to use your skills.
3. Make a strong and impactful opening sentence: “I would like to point to three reasons why I will bring value to your organization ...”
4. Explain the value you will bring and how you can help solve some of the challenges facing the company.
5. Don't echo the exact same words from the resumé. The letter is your opportunity to showcase your communication skills in action.
6. Keep it short; less than one page.
7. Proofread, proofread, proofread.

Contributing author: Radhika Panjwani



Roadmap to Career Success: Checklist #13

Before you start sending out resumé's, there are several steps you can take to better ensure career success.

- Be ready for an interview if you do get a response from your resumé. [Check out our article](#) with advice on tackling a virtual Zoom interview in today's COVID restrictions.
- Should you take the time to add a Canadian degree or certificate to your resumé? [Read this article](#) to help determine what educational options might be right for you.
- Consider whether you appear overqualified on your resumé for the job you're applying for. [See our article on credentials assessment](#) and including graduate degrees on your resumé.
- Think about your cost of living as you look for a job or go back to school. Could an affordable career loan of up to \$15,000 from Windmill Microlending help? Learn more in our article on [managing your money](#) or learn more at [Windmill Microlending](#).

#13



How to Ace a Virtual Interview in the Post-COVID Workplace

Maximize your chances of getting hired with effective preparation for online interviews

Do you have an upcoming virtual job interview? How can you be best prepared? Body language is a critical component of online interviews, says Masha Rademakers, settlement and integration services lead at the [North Shore Multicultural Society](#) in North Vancouver, B.C.

Maintaining eye contact with the interviewer in an online interview is one aspect that can be particularly challenging. Rademakers has a trick she shares with jobseekers: look at the camera rather than at the interviewer's picture on the screen. "I do it all the time myself," she admits. "But it can look as if you're distracted when you're constantly looking at another place on your screen." She recommends practising this beforehand on the virtual platform you're using for your interview.

It's also important to be aware of the hand gestures you make. While they can be helpful to emphasize talking points, be cautious that you don't overdo them.

Setting yourself up for success in a virtual setting

Just like in an in-person scenario, be ready to speak about yourself at the start of the interview.

“Preparation makes you less nervous, that’s a fact,” Rademakers says. A key strategy is to prepare an “elevator pitch” about yourself so that you’re ready for that common first interview question of “Tell me about yourself.”

“If you’re in the elevator, and a person comes in and says he’s the CEO of your favourite company, how are you going to introduce yourself in those two minutes that you have to go up six levels?” she asks. That’s your elevator pitch. Rademakers suggests practising this speech in front of the mirror so that it sounds as natural as possible, particularly if you are still refining your English language skills. You can also practise questions you will ask the employer. Rademakers emphasizes the importance of asking questions to clarify anything you may be unsure of. “In Canada, they really value clear communication,” she says.

Professional presentation online

It is also important for jobseekers to pay attention to their appearance in a virtual interview, just like they would in person.

Rademakers recommends that a woman wear a blazer for an interview, and a man a dress shirt and possibly a tie, depending on the company. “And don’t sit in pajama pants!” she adds with a laugh. In her opinion, it is also helpful to wear a brighter colour that reflects your personality. However, as the dress code for companies can be quite different, she suggests doing some research beforehand to make sure that your attire matches the company culture.

Another component to consider when preparing for a virtual meeting is your location. “Choose a neutral wall behind you,” Rademakers says. “Having a quiet room to sit in, and informing your family members is very important, too, so they won’t just come into the room or make noise.” To avoid any last-minute stress, she proposes taking a few minutes to sit and relax in front of your computer before the interview starts.

Rademakers also stresses the need to have patience with any technical challenges that may arise, as employers are also adapting to the post-COVID workplace.



Tips for success in virtual interviews

“We recommend our clients to work with employment specialists to help them tailor their resumé and be prepared for the job search process, including interviews,” says Tyler, a client success coach with [Windmill Microlending](#).

Here are 11 tips to ensure a successful virtual interview:

1. Have your technology set up and ready in advance.
2. Sit in a quiet space with a neutral background behind you.
3. Avoid interruptions by informing household members of your interview.
4. Wear professional clothing that matches the company dress code.
5. Take a few minutes to relax before the interview starts.
6. Look directly at the camera and be conscious of your hand gestures.
7. Be patient with technical challenges that may occur.
8. Focus on communicating clearly. Prepare an elevator pitch about your professional background and experience.
9. Ask the interviewer any questions you have.
10. Take the opportunity to show your comfort level in the virtual setting. Flexibility to take on different digital and virtual roles in the post-COVID workplace are going to be seen as assets.
11. Send the interviewer a thank you note within 24 hours of the interview.

Contributing author: Daniela Cohen

Roadmap to Career Success: Checklist #14

Beyond acing an online interview, here are other things to consider along the way to career success.

- Do you have an elevator pitch? Learn about building your professional story [here](#).
- Didn't get the job after your interview? Maybe you should take a look at your communication skills. [Check out this article](#) on the importance of soft skills.
- Do you want to upgrade your skills? [Read our article](#) on whether you should get a Canadian credential.
- Do you need a loan to help you with expenses as you search for a job? [Read this article](#) on types of loans and see if you're eligible for a low-interest affordable career loan from [Windmill Microlending](#).

#14



How Networking Can Help Get You Into Your Field

Why in-person or virtual networking is a critical job search technique in Canada.

Networking is a powerful tool that can help skilled immigrants access relevant career opportunities. Daniel Yeung, director of customer experience strategy and operations at TELUS Health, has been mentoring newcomers for several years and shares with them the many advantages that developing a professional network can have — as well as how to create one.

Building connection and credibility

Yeung highlights that informal meetings (even virtual) that happen through networking provide the opportunity for authentic connections not possible in a formal recruitment setting. “In an interview, hiring managers have a different lens, judging someone and trying to make a decision whether to proceed or not,” Yeung explains. “Typically, hiring managers don’t think about the context or background of the candidate. But if you have an informal meeting through networking, people really get to know who you are.”

Despite the skills and experience listed on your resumé, newcomers are an unknown to employers in Canada, so they can be hesitant about hiring them. But if that newcomer is referred to them

from someone in their network, their chances of being considered go up. Thus, personal connections created through networking, even when they are not made directly with employers, can serve as a valuable reference.

Networking creates a pathway of connection through trusted sources, which goes a long way in reassuring employers of your credibility. “When I leave a meeting with you, I walk away with an impression of who you are and I can relay that to the hiring managers,” Yeung says. “Coming from me, it’s credible. Seeing only your resumé or your cover letter, you’re a stranger.”

You still need a great resumé and cover letter though to serve as your calling card! [Read our tips for winning resúmes.](#)

Access to information and opportunities

To make the most of networking, Yeung advises newcomers to diversify their network as much as possible. The more people you make authentic connections with, the more information you will learn and the more opportunities may open up. Even networking with different people connected to an organization you’re interested in working for — whether employees, customers or competitors — is useful as together they can reveal a broader picture of the organizational context. He points out that networking can give you insight into the reality of an organization, inside information that you will not find through internet research.

It is also an entry point to accessing job opportunities that are not formally advertised. Moreover, through networking, jobseekers may discover alternative career possibilities in



their field they had not yet considered, thus broadening the scope of the options they are able to pursue.

Tips for effective networking

Yeung recommends being intentional in your interactions, personalizing your messages and being clear on what you are asking from people. Having been through the immigrant experience himself, he acknowledges it can be hard to reach out to people you don’t know, and newcomers may face a high rate of rejection. His advice is to search online for people who do coaching or mentoring, as they will be more likely to respond to such requests. “For those who respond to you, chances are through the six degrees of separation, that they know people in the field, and people who, generally speaking, are more willing to accept an informal coffee meeting or informational

interview,” he says.

Mentorship is another way to grow your network. Yeung notes that the [National Mentoring Partnership](#), a collaborative effort between employers and non-profits assisting immigrants in their career search, is a good starting point. He explains that an important part of the commitment the mentors in this initiative make is to open their personal networks to mentees. Read more about mentorship and the Windmill Mentorship Program [here](#).

Yeung’s last piece of advice is to “approach networking not from a jobseeker mindset, but from a knowledge acquisition one, focusing on learning more about things you don’t know as opposed to selling yourself. Leave the selling at the interview!”

Contributing author: Daniela Cohen

Roadmap to Career Success: Checklist #15

As you start networking, here are some other job search considerations for you.

- Networking starts with a strong first impression. Want to learn how to share your story with impact to new connections? [Check out our article](#) on creating a 30-second elevator pitch.
- A great place to network is among peers in the same profession. Learn some tips and tricks on joining professional associations [here](#).
- Need more advice? Want to be mentored? [Read this article](#) on finding a mentor, including through Windmill’s Mentorship Program.
- See if you’re eligible for a low-interest affordable career loan from [Windmill Microlending](#).

#15



What's Your Professional Story?

Discover how to create a professional brand to help you land the job you want

To achieve career success, it is essential to create a compelling narrative that showcases your skills and experience. Chanèle McFarlane, a certified career strategist, TEDx speaker and writer, explains that “your ‘career brand’ is really what allows you to differentiate yourself as a jobseeker.”

Defining your brand or professional story helps you to articulate what makes you the best candidate for a particular role, and how to highlight this in your resumé, cover letter and interviews.

Defining your career brand

So, let's start. McFarlane recommends beginning with a self-assessment. Ask friends and colleagues about the values, ideas and expertise they associate with you today. Next, think about your future goals and areas of expertise you would like to be known for. “The brand you need to create is what is potentially going to help you get from point A, where you are now, to point B, which is where you want to be in the future,” McFarlane says.

To achieve that, your professional brand must be authentic. McFarlane emphasizes the importance of remaining true to yourself, and how sharing your story from this place of authenticity fosters genuine connections. “People in your network are more likely to make referrals for you because they feel like they know you and can actually vouch for you,” she says.

Another important aspect of a professional brand is credibility, which can come from your educational credentials, achievements, testimonials, awards and even the companies you’ve worked for.

What your brand should include

Your brand or professional story is essentially how you describe who you are and what you do. You may hear people recommend you create a 30-second elevator pitch — a brief summary of yourself and that you could share in a short elevator ride.

According to McFarlane, there are three core components to feature in your professional story. First are your transferrable skills, particularly if you are making a career shift in Canada. **Transferrable skills** are qualities that can be transferred from one job to another, for example, negotiating, giving presentations, problem solving, dealing with clients and so on.

Next is your ideal professional role. In other words, how do you want to apply your skills and where.

Third is thinking about your audience and aligning your narrative accordingly to them — i.e., why should the listener care.



Showcasing your narrative

Since that chance meeting in an elevator with a potential employer is rather unlikely, online platforms, namely social media, are the most important places to share your professional story. You can showcase your expertise on everything from LinkedIn, Twitter, Facebook, Instagram and YouTube to podcasts, blogs and your own website.

McFarlane stresses, however, that jobseekers don’t need to use every single social media or digital platform out there. Instead, choose platforms where your intended audience is and where you can be the most consistent over time. Having a profile on LinkedIn, for example, is a must as 95 per cent of recruiters use the site to search for candidates.

“I recommend you have at least one core

platform, and then you can link to it on your resumé or in your cover letter. You can say, ‘if you want to learn more about me, you can read my blog articles on the topic, or you could watch a video that I’ve created,’” she says.

Keep your story going

Creating a career roadmap to sketch out the start of your career, your education, lived experiences, challenges you have overcome and lessons learned is another of McFarlane’s recommendations to keep adding to your story. “Think about the highs and lows of your journey and what’s brought you to where you are today. Then you have this really great story bank you can pull from and share online, in your interviews, even in a cover letter,” she says.

Herself an introvert, McFarlane acknowledges the challenges inherent in putting your story out there, particularly in a new country. She suggests pinpointing a small goal that feels doable and continuing to move forward from there. She shares: “One thing that I’ve learned, especially in my personal journey, is that you don’t have to feel 100 per cent confident before you do something. Sometimes getting that courage comes after you start.”

Contributing author: Daniela Cohen

Roadmap to Career Success: Checklist #16

Creating a professional story or brand can help you get your next job. Let’s look back at our other job search articles for more tips.

- Learn to write a winning resumé and cover letter. Check out our article with essential tips from an employment specialist [here](#).
- We’re still doing things virtually, even job interviews. [Learn how to ace that virtual interview!](#)
- Network, network, network. Learn about [different strategies for networking](#) within and beyond your professional association.
- Think about whether you need financial help while building your career in Canada. Could an affordable career loan of up to \$15,000 from Windmill Microlending help? Learn more [here](#) or at [Windmill Microlending](#).

#16

