



MANTAL HEALTH GUIDE



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[about us]

COSTI Immigrant Services coordinates and administers the bilingual International Student Connect (ISC) project across Ontario. Its purpose is to provide relevant resources and an appropriate service response to the settlement needs of international students and their families.

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What is Mental Health?

ental health is our psychological, emotional, and social well-being.

Each year, about one in five Canadians will experience some kind of mental health challenge or illness.

But it is possible to have poor mental health without having a mental illness, just like it is possible to have poor physical health without having a disease. And, just like we take care of our physical health, we can take care of our mental health.

We all have mental health and we all experience challenges or face ups and downs at some time. With good mental health, we feel good about ourselves and we are able to connect with others. Good mental health also helps us deal with ups and downs in life.

Newcomers to Canada and international students are at risk for mental health concerns because they face many different challenges. Finding a place to live, finding a job, and making new friends, all while adjusting to life in Canada can be overwhelming.

This guide will describe different types of mental health concerns and how to stay healthy and get help when you need it.

Mental Health Conditions

Stress is a physical response to difficult situations. We all experience stress when facing new or difficult experiences. Stress helps us to survive challenges. But, high stress can lead to physical health problems. Too much stress can cause illness, fatigue, and even heart attacks and stroke. Stress can also lead to more serious mental health conditions, such as anxiety and depression.

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Stress, anxiety, and depression are common conditions that can be caused by poor mental health?

Anxietyis a feeling of fear or nervousness. It is normal to be anxious in some situations, such as waiting for important news. The physical signs of anxiety may be a knot in the stomach or sweaty hands, but can also include a pounding heartbeat and hyperventilating. Some people feel anxious all the time and those feelings can interfere with their daily life. When we respond to normal situations or people with fear, dread, worry, or panic, we may have a problem with anxiety.

Depression is a mood disorder that causes feelings of sadness or apathy that do not go away on their own.

Many people experience feelings of depression for a short time, such as when a loved one dies or a romantic relationship ends. But depression can also happen for no reason. When depression lasts for a long time, it causes feelings of despair and uselessness. Depression also leads to a lack of energy and motivation, and causes physical symptoms like pain.

Addiction or substance use disorders and eating disorders are also common mental health problems. These conditions are often experienced along with stress, anxiety, and depression.

Causes for Concern

We all experience ups and downs in our life. We may experience periods of stress, or feelings of nervousness, fear, or sadness. But when these feelings take over our lives, it is a sign of having a mental health problem.

These are some signs that your mental health may be at risk:

- Your work or school performance is suffering
- You are using alcohol, drugs, or tobacco to deal with stress
- You are eating too much or not enough
- You are having trouble sleeping
- You are sleeping too much
- You have trouble getting things done
- You gamble with money you cannot lose
- You are avoiding your friends and family
- You are feeling afraid or paranoid
- You are harming yourselfYou think about suicide
- You think about hurting other people

Seeking help

Remember that occasional feelings of anxiety and depression or sadness are common. You can manage these feelings by recognizing them and taking steps to feel better, such as meditating, writing about how you feel, or talking to a trusted person. But some people develop more serious anxiety disorders or major depression. What separates these disorders from normal everyday experiences of mild anxiety and sadness is how strong the feelings are and how long they last. In addition, a smaller number of people experience other more severe mental health disorders, such as bipolar disorder or obsessive-compulsive disorder.

hese are all very serious conditions that require treatment. Health care providers and professional

counsellors are trained to recognize the difference between concerns like feelings of stress, anxiety, and depression, andthese more severe mental health disorders. That is why it is important to speak to a counsellor, nurse, or doctor about how you are feeling.

When your feelings of stress, anxiety, or depression last for more than a few days or interfere with your daily life, you should seek help.

TALK ABOUT IT!

worse.

Mental health can be a difficult topic for many people. But, experts say that the best way to maintain our mental health is to talk about our feelings. This is not a sign of weakness. In fact, it is a sign of courage. It's a way to take control of your own well-being.

Don't wait until you are having a crisis. Start talking about your feelings now. It may seem awkward at first. Talking about your feelings when you feel okay will make it easier to talk about them when you are struggling. We all have bad days. Talking about these can help us deal with our feelings and avoid making things

Sometimes being listened to can make a big difference, and listening to others will help you see how common it is to experience certain feelings. If you have close friends or trusted acquaintances, tell them about how you are feeling and ask them to share their feelings too. You may also talk to family members.

If you aren't comfortable talking to friends or family, you can speak to professionals. If you don't have a doctor or other health care provider to talk to, there are many help lines and online chat services that provide support (see page 29). Places of worship and community organizations may offer counselling services and support groups.





The Feeling Wheel, Willcox, G.

Many employers in Canada also have an Employee Assistance Program (EAP) hotline that can set up free counselling services. And students can reach out to the student services office or the health services centre on campus.

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If you or someone you know is thinking about suicide, contact the Canada Suicide Prevention Service

Call
1-833-456-4566
(24 hours a day)
or
Send a text to
45645
(4 p.m. to
midnight)

If you or someone you know is in immediate danger, call 9-1-1 for help.





Managing Stress

tress is our body's response to something that requires attention or action.

When those experiences seem threatening or out of our control, the feelings of stress are stronger. When life is very busy or we're facing difficulties, our bodies will often have a stress response.

A little bit of stress is normal and it can be beneficial. Stress releases hormones that give us bursts of energy and increase our ability to focus. But, if our feelings of stress are very strong, or we are always in a state of stress, it can cause both physical and mental health problems.





Symptoms of Stress

When we experience too much stress, the first signs we recognize are usually physical symptoms. Stress can lead to headaches, upset stomach, and tense muscles.



ther symptoms include a clenched jaw, teeth grinding, dry mouth, and cold or sweaty hands or feet.

More concerning symptoms include chest pain and rapid heartbeats. Insomnia or lack of sleep is another common and concerning physical symptom of stress.

Emotional symptoms of stress include feeling overwhelmed or that you are losing control. Stress can make it difficult to relax or quiet your mind. And you may find you are worrying all the time, are easily frustrated or agitated, or feeling moody.

Excessive stress can also make us feel bad about ourselves. Our ability to think clearly. We may have racing thoughts, become forgetful, disorganized, and unable to focus. Stress can also lead to poor judgement.

While small amounts of stress can help us get things done, excessive stress can also have cognitive symptoms or affect our ability to think clearly. For example, we may have racing thoughts, become forgetful, disorganized, and unable to focus. Stress can also lead to poor judgment.

When you experience high levels of stress, you may notice behavioural symptoms or changes in your behaviour. You may lose your appetite or find you are eating too much. Nervous behaviours such as nail biting and fidgeting also increase. You may procrastinate or avoid important tasks more than you usually do. Some people smoke cigarettes or use alcohol, or other drugs, to cope with feelings of stress.





Coping with Stress in Healthy Ways

When you experience higher levels of stress, it's best to find healthy ways to cope with that stress. The same habits that help you stay physically healthy can help you cope with stressful times.

1 SLEEP

Your body needs plenty of sleep to recover from the stress response: Try to sleep for 8 hours a day. You need to give yourself the time to sleep—it can be helpful to set a schedule for going to bed and waking up in the morning. Following this schedule on the weekends can help you keep a regular sleep pattern.

Tips for Better Sleep:

- Avoid caffeine in the late afternoon and evening
- Avoid alcohol and heavy meals before bed
- Reduce noise and light in your bedroom
- Use white noise, eye mask, and ear plugs as needed
- Avoid using your phone ortablet in bed
- Meditate or do some light stretching before getting into bed

2 EXERCISE

Research shows that everyone should exercise at least 30 minutes a day, 5 days a week—even if it's just a brisk walk. This is the minimum amount of exercise experts recommend for health and wellness and increased energy. Make 30 minutes of any physical activity you enjoy part of your day to help cope with stress.

Some of us build this exercise into our day—such as walking to work or school or to the grocery store. But taking a break just to walk is also a good way to combat stress and stay healthy.

If you enjoy fitness activities like yoga, running, cycling, aerobics, or playing sports, make time for it! Your local community centre or your school may offer free or low-cost activities. If you can't make it to a scheduled fitness class or sports activity, use online videos for at home exercise sessions that fits your schedule.

3 EAT WELL

Eating regular meals and avoiding junk food is key to good health. During times of stress, we may skip meals, or reach for unhealthy convenience food to get through the day. We must also pay attention to "emotional eating." Emotional eating is when we eat for comfort even when we are not hungry—this leads to unhealthy overeating. Eating a balanced diet of healthy foods is better for our bodies and our energy levels, making it easier to cope with feelings of stress.

Tips for Healthy Eating:

- Eat regular meals and avoid late-night eating
- Resist junk food and avoid processed foods
- Avoid drinks high in sugar and caffeine
- Keep healthy snacks on hand
- Eat more fresh fruit and vegetables
- Choose whole grains
- Limit high fat and fried foods

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AVOID ALCOHOL, TOBACCO, DRUGS

Many people use alcohol or cannabis to unwind or change their mood. Some people also rely on the effect of nicotine from smoking cigarettes or vaping. In more extreme cases, people turn to illicit drugs or overuse prescription drugs. These addictive substances can often make us feel good in the moment. But, they can also interfere with our mental health.

When these substances wear off, we often feel worse. They also impact our physical health. Tobacco is especially dangerous for our health, and increased use of nicotine is often a sign that we are experiencing higher levels of stress.

If you consume alcohol, do so within recommended limits. If you choose to use legal cannabis products, learn about its effects and risks. Avoid using these substances to cope with increased stress. If you increase your intake during difficult times, you can build up a tolerance that makes it harder and harder to feel relief. This often leads to physical and emotional dependence and substance use disorders.

Health Canada recommends that everyone avoid drinking on a daily basis and limit their consumption as much as possible when they do drink:

Women should drink no more than:

- 2 drinks per day
- 10 drinks total per week
- 3 drinks on special occasions

Men should drink no more than:

- 3 drinks per day
- 15 drinks total per week
- 4 drinks on special occasions



Note that pregnant people should avoid drinking any alcohol

Stress When Working and Learning Online

Remote working and distance learning have introduced new sources of stress in our lives. Working and learning online has many benefits—it saves on travel time and costs, its more flexible, its more comfortable, and it can be more productive.

ut, it also lacks structure, leads to overworking, and can be full of distractions

Attending classes or completing a work shift in a busy household, without a quiet space to work can be very stressful. And having to deal with your own technical problems can also increase your stress level.

Remote working and distance learning can also be very isolating, especially if you are new to Canada. It's hard to connect with people at school or work if everyone is in their own home.

When remote work and learning happen because of a public health crisis, there is also an increased risk of stress. The COVID-19 pandemic created health, financial, and family crisis for many people.

Having to work and learn online without warning also created technical problems. And for students, different approaches to distance learning from different instructors added to confusion and stress.





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Ways to manage the stress of online work and learning

It is likely that remote work and learning will become a new normal for many people in Canada. Therefore, it's important to think about ways to manage the stress of online work and learning.

- ✓ Set up a dedicated work space—if that's not possible, set up a space to store your school or work things so you can put them away when you are done and will be less likely to lose things.
- ✓ Change your work space occasionally—work in a different place in your home, or if possible, visit a library, café, or co-work with a friend or classmate
- ✓ Turn on your camera to connect with others—it's easier to connect with others when we see their faces.
- ✓ Turn your camera off to rest—all day video meetings can be exhausting and it helps to take a break from being seen.
- ✓ Create a routine—this helps create structure, try to wake up, eat meals, and take a break at the same time each day.
- ✓ Go outside each day—go for a walk, visit a local park, pick up a tea or coffee, eat lunch outside or in a café, do your errands.
- ✓ End your day with a ritual—This helps to signal the end of the work day—go for a walk, or read a chapter of a book, do some meditation, or listen to music, or chat with a friend.
- ✓ Connect with co-workers and classmates—use instant messages to chat with coworkers or organize online study sessions with classmates.
- ✓ Organize a meet up—whether it's in-person with local co-workers or classmates, or online with people at a distance, it's a good idea to socialize!

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Time Management

When we have so much to do, we often don't know where to start. Time management skills can help us take control, get things done, and manage our stress levels.

- ✓ Use a calendar keep track of deadlines, tasks, and appointments
- ✓ Make a To Do list make sure you have a complete list of what you need to do
- ✓ Make a schedule make a plan for the week and for each day
- ✓ Use your best time do your hardest tasks when you are at your best, whether that's early morning or late at night
- ✓ Track your time pay attention to how you are using your time so you can plan better
- ✓ Do not multitask research shows doing many things at the same time is not an effective way to get things done
- ✓ Reduce distractions silence your phone, and turn of notification, block your access to the internet while you work
- ✓ Schedule breaks take a few minutes between tasks, and plan to take short breaks during long work sessions

When you find yourself feeling overwhelmed, take a break. Spend five minutes on a different task, take a short nap, go for a walk around the block, or plan an afternoon off to do your favourite thing. It's important to give your mind and body a break before stress starts to affect your physical and mental health. Schedule time off – set an appointment to take a real break, just as you would for work or school appointments. Then, make sure you keep that appointment!

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Sources of Stress

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It always takes time to adjust to new people, language, customs, and foods. Experiencing culture shock makes us feel uncomfortable in many different ways. We may feel irritable or even angry when facing unfamiliar things.

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7i `hi fY`g\c\W`U`gc`\Wli g\Y`gd\Xb\Yggz``cbY`]b\Yggz`\UbX`\ca Yg]\Wb\Ygg''@_\Y`ch\\Yf`ghf\Yggz`\W`hi fY`g\c\W`\Wlb`\\Wli g\Y`d\ng\\W`z\Ya ch]cbU`z\Wt[b]hjj Y`gma dhca g''

We can minimize culture shock by learning about a culture before we arrive. But culture shock is unavoidable anytime we move from a familiar place to a new or strange place.

In fact, culture shock is very normal and even happens to tourists and short-term visitors—it is part of the adventure of seeing the world and experiencing new things.

But for newcomers and international students, culture shock can cause long-term mental health concerns.

We can't prevent culture shock entirely, but we can learn to reduce it and cope with it. As you get used to a new place or new culture, the culture shock begins to fade.

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Culture shock is the feeling of disorientation we experience when we start living in a new culture."

Indicators of Culture Shock

here is no reason to be ashamed of feeling culture shock - it is a

normal reaction to living in a new culture. The first step for dealing with culture shock is to identify it.

One sign of culture shock is feeling homesick and missing the way you did things back home. But some signs of culture shock can be harder to recognize:

- ✓ Avoiding the local culture and people
- ✓ Not feeling motivation to go out or
- √ complete tasks
- ✓ Criticizing the local culture and ways
 of doing things
- ✓ Being irritated by small challenges or
- ✓ differences
- \checkmark Perpetuating stereotypes about other
- ✓ people and cultures
- √ Feeling paranoid about you safety

Culture Shock on Campus

Adjusting to life on campus can be a cause of culture shock. It's normal for international students to feel uncomfortable with the different customs and approaches to learning in Canadian schools. These are some of the situations that may feel strange or uncomfortable:

- Participating in discussion-based classes
- Feeling nervous about using English
- Discussing grades openly
- Addressing professors by their first name
- Being allowed to eat or drink in class
- Socializing in mixed-gender settings
- Socializing in multicultural settings

Stages of Culture Shock

Because it is so common, most of us experience the same stages of culture shock. First, we are excited about our new adventure and all the changes.

Then, we start to feel uncomfortable and irritable about the differences.

Eventually, we adjust and adapt to the new culture and the feelings of discomfort fade away. Culture shock can also happen in reverse. After becoming used to living in a new culture, some people may find it difficult to return to the old one. It's normal to experience some stress when you visit family and friends, or when you move home after completing your studies.

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Because it is so common, most of us experience the same stages of culture shock."

- When you first arrive, you may be excited by everything to see and do.
- You'll be busy getting settled and may not feel the negative effects of culture shock right away.
- Some people experience this excitement for just a few days, or for weeks or months, so it can be hard to notice when culture shock finally begins.
- During this stage, you start to identify all the things that are similar and different between your new culture and your home culture.

egotiating Stage

- After you have arrived, you start to learn that life isn't always easy.
- You may have difficulty with your classes or have difficulty finding a good job.
- You may be lonely or homesick and experience feelings of anxiety, frustration, and maybe even hostility.
- Speaking a second language or listening to a different accent all the time can be tiring.
- When you struggle to deal with daily challenges, you may feel more tired and be quick to anger or be easily irritated.
- During this stage, you may start to wonder if moving to Canada was a good choice.

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Stages of Culture Shock



- As you develop a routine and learn more about your new culture, the negative feelings begin fade away.
- The differences that frustrated you will start to make sense and become part of your new life.
- During this stage, it will still be difficult to live in a new culture, but you will be more comfortable and confident.
- things that are similar and different between your new culture and your home culture.



- As you make friends and really settle in, you start to accept the new culture as your own.
- You'll start to feel like you belong in your new home.
- You may still experience challenges and feelings of culture shock, but during this stage you will know how to deal with it.



Once you adapt to life in Canada, returning home can be difficult. It can be hard to re-adjust to your old way of life and you may have trouble fitting in with friends and family. This can be stressful, especially if friends and family think you have forgotten your culture.

Finding a balance between your home culture and your new life in Canada can be a challenge. You may feel pressure to be "more Canadian," and at the same time, guilty about "betraying" your culture. Try to celebrate the best of both. Remember there will always be people who do not understand your identity. You must follow the path that feels right for you.

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The fifth stage of culture shock is often called reverse culture shock or re-entry shock."

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Coping with Culture Shock

Like most types of stress, following a healthy routine is the best way to deal with culture shock.



hen you are experiencing culture shock, make sure that you are eating well, sleeping well, and getting exercise.

The feelings of discomfort caused by culture shock can make you hide away and avoid interacting with others. So, if you don't have a job or classes to attend, try to set a regular routine.

For example, you can plan to wake up at the same time every day and do planned activities. Explore your neighbourhood and visit the same cafes or parks to create a sense of place and normalcy.

Tips for Coping with Culture Shock

- Set realistic expectations getting comfortable in a new culture takes time
- Avoid comparing your new culture with life back home
- Focus on the things you like about your new home
- Get to know people in your community

The best way to overcome culture shock is to learn more about your new culture. You can watch local television to learn about current events and popular culture. You can use online videos to teach yourself how to prepare a local dish.

Many public libraries and community centres have free or low cost speakers and classes. Attending special events like street fairs and cultural festivals is a fun way to learn more about the local culture. Take advantage of events organized by your school or workplace to meet new people and learn new things.

Learning Unwritten Rules

You can learn a lot about a new culture before you arrive. But, every culture has customs and rules that are not written down in a book or on a website.

These are the things people begin learning as children from their family and by observing their own culture over time.

These type of rules influence everything—how to behave at the bus stop, how to make friends, what to do in a job interview, how to act on a date. Learning unwritten rules can be very difficult. And breaking those rules, can be frustrating.

When it happens, instead of being angry or embarrassed, take the opportunity to learn. If you think you've broken a rule, explain that you are confused and ask for help understanding the situation. Most people enjoy being helpful and will be happy to explain cultural differences.

Recognizing your mistake and laughing about it will reduce the tension and help you connect with the other person.

It is normal to be upset and angry when you experience discrimination and this can increase your stress level and impact your mental health.

Coping with Racism, Discrimination and Ignorance

Canadians are proud of our multicultural country and most people are openminded, respectful, and understanding. But, many newcomers will still experience racism, discrimination and ignorance about their culture, religion, race, or even gender identity. Some people are rude and inconsiderate and may be angry about their own lives. Others are just uninformed or unthinking.

It is especially difficult when this discrimination interferes with your ability to get a job or find housing. A landlord may lie about an apartment being available. An employer may decide you need more "Canadian experience." When this type of discrimination occurs, you may want to seek help from student services at your school or from your local settlement agency.

Embracing Winter

The first winter you spend in Canada can be a big culture shock, especially if you come from a much warmer climate.

It's important to prepare for winter with the proper clothing—warm coat, waterproof boots, hats and gloves. But, the best way to survive winter is find ways to enjoy it. Many Canadians love the snow and ice and enjoy outdoor activities. Others love to curl up under a blanket, drink a hot beverage, and enjoy the view from inside.

Follow these tips to combat the culture shock of winter weather:

- Wear a warm coat, hat, gloves, and waterproof boots outside
- Wear layers under your coat, so you can add or remove them as needed
- Always clear snow and ice from your steps and sidewalk within 24 hours
- Walk carefully to avoid slipping and falling on ice
- Do winter activities when it snows—make a snowman, go tobogganing, take a walk in the park
- Try skating or skiing look for lessons in your community

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Winter can be long. It's important to stay active and stay busy."

Don't let the cold weather stop you from going out and doing things. Seasonal affective disorder is a common mental health condition that affects even people born and raised in Canada. The short days and cold temperatures can increase feelings of depression. This is also called seasonal depression. Like other mental health conditions, there are medical and therapeutic treatments for this condition.

Loneliness — Social Isolation

Every person in the world experiences loneliness at some time.

ut loneliness is a complex emotion that is different for everyone.

We might feel lonely for a few hours, or feel lonely all the time. When we always feel lonely, we may be experiencing social isolation.

There are two types of loneliness. The first is situational loneliness, when circumstances in our life make us lonely. For example, when we move to a new place, or a relationship ends. Situational loneliness is temporary. When our circumstances change, the feelings of loneliness start to disappear.

When we feel alone and isolated for a long time, even when there are people in our lives, we are experiencing chronic loneliness. Chronic loneliness can be emotional—when we do not feel connected to the people in our lives. Chronic loneliness can also be caused by social isolation. A person is socially isolated when they do not have social connections, such as friends, family, or acquaintances in their community.

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Research shows that chronic loneliness can lead to increased alcohol and drug use, health problems like heart disease, decreased thinking skills, and poor decision-making. Like other sources of stress, chronic loneliness can lead to mental health concerns like depression and thoughts of suicide.^{1"}

¹Hämmig O. Health risks associated with social isolation in general and in young, middle and old age [published correction appears in PLoS One: 2019 Aug 29;14(8).

Risk of Social Isolation

Situational loneliness is a common experience for newcomers and international students. Moving to Canada can be very isolating before you make new friends and connections.

As you get settled, you will begin to meet people in your community, at work, or at school. Eventually, you'll make friends, and the feelings of situational loneliness fade away.

But, newcomers and international students are also at risk of chronic loneliness. The stress of culture shock and homesickness can lead newcomers and students to avoid making connections. Those who experience discrimination may avoid reaching out to others. Socializing can also be expensive, so those with limited funds may avoid social activities. *All of these factors can prevent newcomers and students from overcoming feelings of loneliness.*

Combatting Loneliness

When we are feeling lonely, it is good to stay busy. We should follow a routine and do things we like to do, even if we have to do them alone. Sleeping, eating well, and staying active can help us feel better, which makes it easier to fight feelings of loneliness.

The good news is that loneliness is something many people can minimize by taking action. When we are lonely, we can do things to be our own best friend. If you are feeling lonely, make an effort to relax and enjoy yourself—read books, listen to music, go sightseeing, meditate or pray, start a new hobby, cook a special meal, go for a long walk. Do things you enjoy!

The next step is to take the initiative to make connections and make new friends.

This can be difficult, especially for people who are shy or introverted. But, it is often worth the effort!

It may take time to make good friends, but there are many ways to make connections that may turn into friendship:

- Be friendly say hello and get to know the people who live and work in your neighbourhood
- Get to know people at school and work –most people like to talk about themselves, so ask friendly questions
- Take a class, attend free local events-learn something new and meet people with similar interests
- Volunteer in your community it's a great way to engage with people, learn new skills, and practice your language and cultural skills
- Join a club or organization or "meet up" –groups often advertise their meetings and events online, but there may be flyers posted in the neighbourhood

Making Friends

Making friends can be difficult. It is even harder when you are in a new place and a new culture. When you meet new people in Canada, it may be difficult to find common ground. And older people have busy lives with work and family—they often do not have time to spend with new friends.

As a newcomer, the easiest way to make friends is to reach out to members of your own cultural community—perhaps through a community group, a place of worship, or even at a local business. Another way to make friends is with other newcomers—they may speak a or have a different culture, but they share the experience of coming to Canada. Taking an English class or attending events at your local settlement agency is a great way to meet other newcomers. If you are an international student, be sure to attend events hosted by the international student centre at your school.

Saying "yes" to invitations is also a good way to make friends. When coworkers suggest going out for lunch or drinks after work, say "yes." When classmates suggest an activity, say "yes" and join the group. When your neighbour invites you an event say "yes."

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KEEP IN TOUCH

Co-workers, classmates, and acquaintances can make our daily life a little less lonely. But, new connections are not quite the same as the friends and family who know us well.

To help deal with feelings of loneliness, be sure that you make time to talk to friends and family back home. Free messaging apps and video chats are a good way to keep in touch.

You may have more time to talk than your connections back home, so reach out to different people at different times. Consider scheduling a regular time to talk.



When you accept someone's invitation, you are more likely to be invited again!

Lead the Way

It you are having trouble making connections with your neighbours, coworkers, or classmates, you may need to take the lead. Try inviting others to a social event. Others may feel the same way you do and will appreciate a chance to meet new people. You can organize a coffee meet up to practice English. Or, you can host a potluck dinner and ask each person to bring a dish from their culture. Invite other newcomers to try a winter activity together. Or, organize a group visit to a museum or a a community event. Or plan a picnic in the park and tell others to come along. Don't be discouraged if people decline the invitation. Just try again!

Finances — Managing Money

hat is financial Stress?

It is very normal to feel stress about the costs of starting your life in Canada. Financial stress is one of the most common sources of stress in North American life.

When we worry about how to pay our bills, we are experiencing financial stress. It can happen if we do not have a job or do not make enough money to pay the bills. It can also happen if we have debt that we cannot pay, or have expenses we did not plan for.

World events can also lead to financial stress, such as when the global pandemic shutdown affected many parts of the economy.

When we have financial troubles, we often ask for help from family or friends.

As a newcomer to Canada, you may not have that same support. Many newcomers also have financial obligations back home, which increases financial stress. if the living standards in Canada are different than in your home country, and, your friends and family back home may think that you are rich. It can be difficult to explain the different kinds of expenses you have and that you do not have extra money after your expenses are paid.

Dealing with Financial Stress

Financial stress is very common but it can still cause mental health concerns. Financial problems can make us feel hopeless—as though there is no solution. This usually increases feelings of stress.

Worrying about your finances can also lead to insomnia or other sleep problems. Loss of appetite or emotional eating are also very common. Worrying about money is a common reason that couples fight. If it is not resolved, financial strain can lead to the break-up of a relationship.

When facing financial problems, it's important manage to your overall stress. Be sure to sleep well, and eat well, and stay active. If you do not have enough money for food, do not skip meals to save money. Instead, you can get help from a local food bank or other social service agency.

Financial problems can also encourage behaviours like gambling or risk taking—with the idea that there is a quick fix to the problem. It's also very common to use unhealthy habits to deal with financial stress, such as drinking alcohol to "forget" about the problem. Money worries can even lead to self-harm or thoughts of suicide. See page 29 for Resources to deal with serious financial stress.

Budgeting and Tracking Your Spending

When your funds are limited, it is helpful to plan for expenses and create a budget. A budget is a summary of your income and your planned expenses. It is a good way to keep track of your money and make sure you have enough to pay your bills.

To create a budget:

- 1. Add up all of your income each month.
- 2. Add up your fixed expenses, like rent, transportation and cell phone.
- 3. Estimate your variable expenses such as food, clothing, and personal items.

In a balanced budget, your expenses should be equal to or less than your income.

When you have a budget, you can use it to track your spending. Knowing what money you have coming in and going out can help relieve the worry of financial stress. Keep track of all the money you spend, and compare it to your budget each month. You can write down what you spend in a notebook, use a spreadsheet on your computer, or use an app on your phone.

Make sure that your budget is realistic. If you spend too much money paying off debt, or send too much money to family back home, you will not have enough money to live. This will only increase your debt and your stress.

Avoid Pay Day Loans

When you are struggling to pay your bills, it is tempting to borrow money from a pay day loan company. These stores are also called cash chequing services. The signs on these stores make it seem like a simple solution. However, these companies charge very high fees and very high interest rates. It is hard to pay off these loans.

Frequent users of cheque cashing often have very high amounts of debt and must continue taking loans just to pay the interest on the debt. Try to avoid cheque cashing and pay day loan companies. Life in Canada is expensive. Even Canadians with good incomes must make careful choices about their spending. If you feel stress about your finances, it can be helpful to make choices to reduce your expenses:

Professional Advice

If you are struggling with financial problems, there are organizations that can help. Settlement agencies can help you with your job search and applying for financial assistance. Credit counselling services are non-profit organizations that help people manage their debt, negotiate their payments to creditors, and set a budget to avoid overspending.

Asking for help with financial problems is not a sign of weakness. It is a sign that you are taking control and working on solutions.

Ignoring financial problems will only make them worse. A financial counsellor can offer advice without judgement or criticism. They can also help address the situation that caused the financial stress.

Reducing Expenses

Life in Canada is expensive. Even Canadians with good incomes must make careful choices about their spending. If you are stressed about your finances, it can be helpful to make choices to reduce your expenses:

- Live with roommates
- Use public transit instead of
- Walk or cycle instead of taking public transit
- Compare prices for cell phone and Wi-Fi service
- Wait for sales, check weekly flyers, and use coupons
- Shop in thrift stores or online for second-hand clothes, textbooks, and household items
- Shop at discount grocery stores and buy food in bulk
- Cook meals at home and take your lunch to work or school
- Make coffee and tea at home
- Exercise at home or outdoors instead of joining a gym
- Borrow books and movies from the public library
- Use one streaming subscription at a time, changing every few months

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Taking Charge of Your New Life

Embracing Your New Identity When we are facing mental health challenges, it is helpful to learn acceptance.

Everyone is unique and special.
Learning to accept ourselves is good for our mental health. When we feel good about ourselves, we are more confident. It also makes it easier to cope when things do not go well. As a newcomer to Canada or an international student, you have already accomplished great things in your life. Be proud of who you are and the new life you are living.

Once we learn to accept ourselves as we are, we can practice gratitude. Be grateful for the good things in your life.

When you are facing culture shock, loneliness, or financial problems, it is easy to focus all your attention on the negatives.

You should not ignore these sources of stress, but you should also take time to appreciate the positive things in your life. Then, you will be ready to take charge of your new life.

Set Personal Goals

If you are not happy with your new life in Canada, make a list of the things you may be able to change. Perhaps you want to make friends, or find a way to make more money, or obtain your Canadian credentials. Setting goals will help you create and implement a plan for improving your life.

But remember that goals should be something you know you can achieve. When setting goals, it's helpful to think about the **SMART** acronym: Goals should be Specific, Measurable, Achievable, Realistic, and Time Limited.

For example, if you do not like your job, you might set a goal of finding a better job. Use the **SMART** acronym to help make a plan to reach your goal:

Specific — Identify the type of job you want

Measurable — Decide what makes a job "better" for you, such as the type of work, hours, location, or pay

Achievable — Focus on jobs you are qualified for

Realistic — Find out if the kind of job you want is available in your area

Time limited — Set a deadline to help you stay focused.

Develop a Routine

Routine helps us make the best use of our time. With a routine, it is easier to complete tasks and take time for yourselves. This helps to reduce stress. Try making a schedule for your day and week. You may go for a walk at the same time every day, or plan to visit the library. Each week, you may visit the local farmer's market, or go to the park to watch a recreational sports league, or have coffee at a local café.

Make time for the things you need to do, and leave time for the things you like to do. A daily and weekly routine helps support our mental health, especially when we are facing challenges, such as managing school and work, looking for a job, or waiting for a court hearing or permits.

Do what you love!

Even if you are busy with school, work, or child care, make time to do the things you love. Taking a break is critical for reducing stress and maintaining our mental health. What better way to take a break than to do your favourite thing.

Whether it's cooking, crafts, gardening, playing sports, reading, watching movies, hiking, swimming, exploring, or playing video games, doing activities that you enjoy will help reduce stress and increase your well-being.

Celebrate achievements!

Moving to a new country is a hard thing to do. Newcomers and international students face many challenges. When facing challenges every day, it can be difficult to stay positive.

Celebrating the things you achieve will help you focus on the positive. Getting a job, passing an exam, or meeting a goal you've set are big achievements.

But even small achievements are worth celebrating. Maybe you figured out how to send a package home. Or, you watched a movie without subtitles. Maybe you had a friendly conversation with your neighbour. Or, you found a social group to join. These are all victories!

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Keep a list of your achievements. Then, when you have a bad day, you can look at the list to remind yourself of how much you have achieved."

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Facing Crisis Back Home

While you are focusing on your new life in Canada, your family and friends are still living their lives back home.

ften times, world events can lead to a crisis at home—such as

a natural disaster, a political conflict, or a global pandemic, or even a war. This can lead to fear, worry, and even feelings of guilt, especially if your family is in danger when you are safe and happy in Canada.

Do not try to deal with these feelings alone. Tell people about your concerns, so they will understand how you are feeling.

Talk to a counsellor about your feelings. Remember that what is happening is not your fault and not in your control. Look for creative ways to help, such as raising awareness of the crisis among Canadians, or volunteering with a Canadian organization that is raising money, sending assistance, or helping on the ground.

Ask for Help

There are many things we can do to help ourselves and maintain good mental health. But, sometimes our feelings of stress, isolation, anxiety or depression can be too much. If you feel overwhelmed, ask someone for help!

You may need help with your job search, or your course work, or settling into your new life. If you are an international student, you can access many resources on campus. Visit your international student centre for more information. All newcomers to Canada can seek help at their local settlement agency. Many organizations also offer help with many parts of daily life in Canada.

You may also need help with your mental health and well-being. Ignoring our feelings and avoiding our problems will not make them go away. Asking for help is not a weakness. Everyone needs help sometimes. You may seek help from friends or family. But you may also get help from professionals and health care providers.



for information on where to get help, see the Resources list on page 29.

RESOURCES

Contact your local settlement agency for information on counselling and support services. If you have one, make use of the employee assistance proram (EAP) at your workpkace. If you are an international student, visit your campus international student centre, or other campus services, such as the health services centre or your resident assistant or academic advisor.

These organizations offer information and helplines or online chats to help people in need of support and opportunities.

Ontario Mental Health Helpline

1-866-531-2600

www.mhsio.on.ca

Drug Alcohol Helpline

1-800-565-8603

Good2talk - 24-hour service for Ontario colleges and university students.

1-866-925-5454

Crisis Services Canada

1-833-456-4566

https://www.crisisservicescanada.ca/en/

ConnexOntario - Mental Health, Addiction, and Problem Gambling Services

1-866-531-2600

www.connexontario.ca

Credit Counselling Canada

1-866-398-5999

www.creditcounsellingcanada.ca

Mental Health Help in Other Languages

Centre for Addiction and Mental Health (CAMH

Visit Hospital section of their website, under Health Information.

www.camh.ca

211 Ontario – Community and Social Services Help Line

https://211ontario.ca/

Dial 2-1-1

Volunteering in Ontario

www.ontario.ca/page/volunteering-ontario

Ontario Volunteer Centre Network

http://ovcn.ca

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