



# GOOD TO GO!

A guide to your  
military move.

## WE WELCOME YOUR FEEDBACK

This guide is designed to assist military members and their families during the relocation process. Have you got feedback? We are always looking to include the most relevant information to meet the needs of military families.

Suggestions, recommendations and feedback may be shared with Military Family Services via email to [FIL-LIF@cfmws.com](mailto:FIL-LIF@cfmws.com) using the subject line "Feedback on GOOD TO GO! A guide to your military move."

**Acknowledgement:**  
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Ottawa, Canada.

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Version 2.0



“

### **We moved. A lot.**

One of the things I liked to do to make our place feel more like home was to plant flower bulbs in the fall. After the boxes were unpacked and the kids were in school, I'd get my hands into the earth and plant something that would feel a bit permanent. When the snow melted and the flowers bloomed, I always felt a connection to our new home.

However...

After four postings in four years, I got tired of making the home beautiful for the next family. I was frustrated that I wouldn't get to see my bulbs more than once. So on the next move I didn't plant in the fall.

Why commit? We probably wouldn't be there long enough to care.

That spring, when the snow melted and the earth warmed again, we had the most beautiful spring flowers fill our garden, and I was immediately grateful for the families that had lived there before us. It made me feel less alone because I knew that another person had planted something that at one time also felt permanent to them.

”

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# INTRODUCTION

**Postings can be challenging and emotional.**

*We can help.*

Use the resources, tips, tricks, timelines, tools and checklists to help you plan, reduce your stress and make the move manageable for you and your family.

PART I

## How to Use this Guide

This guide is divided into five parts.

### **Part I addresses family wellness during a move.**

Get tips for mental health, stress and anxiety, to prioritize the well-being of you and your family members at every stage of the process.

### **Part II is based on the Active Posting Season (APS) timeline.**

Plan the six stages of your move, from receiving your posting message to settling into your new home and community:

- |                   |                   |                  |
|-------------------|-------------------|------------------|
| <b>1.</b> Prepare | <b>3.</b> Arrive  | <b>5.</b> Settle |
| <b>2.</b> Move    | <b>4.</b> Connect | <b>6.</b> Thrive |

### **Part III is all about getting organized.**

Use the tools you need to create a “Moving Binder” or a system to track of all the details related to your move.

### **Part IV covers specific topics related to moving.**

Get resources on general interest topics, including finances and budgeting. Find guidance on individual situations like moving with pets or spousal employment.

### **Part V is a handy resource section.**

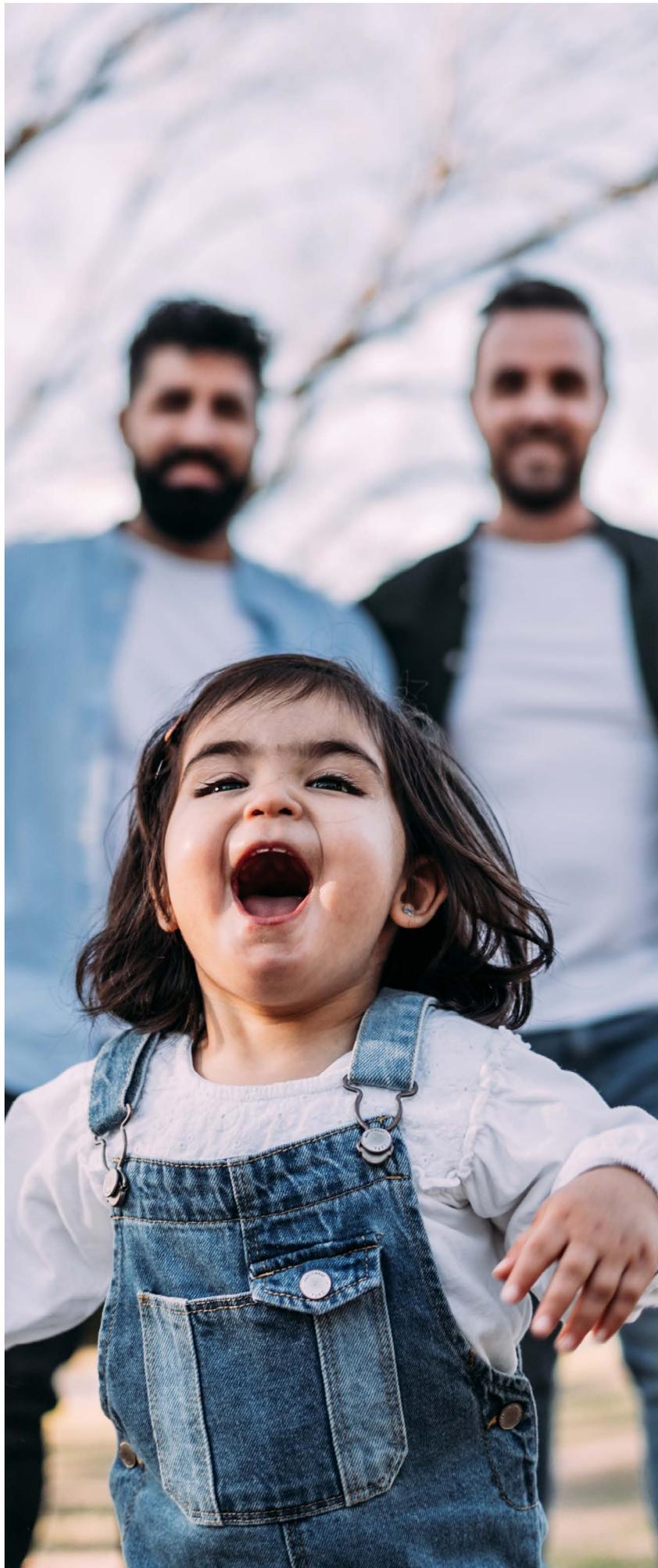
- Find acronyms/abbreviations to help you understand your move and the organizations you’ll encounter
- Use the quick reference list to find online resources mentioned throughout the guide, grouped by topic

PART II

PART III

PART IV

PART V



*As overwhelmed  
as you may feel,  
you're not the first  
to face a move.*

Throughout this guide, we'll help you learn from others' experiences, with tips, encouragement and personal anecdotes to support you along the way.

Keep an eye out for:

- **Been there, done that**  
*personal testimonials*
- **Rocked it!**  
*quick or quirky tricks that had a huge, positive impact*
- **Check it out!**  
*links and additional resources*
- **Remember...**  
*additional tips and tricks*
- **Good to know!**  
*nuggets of wisdom*

## **ABOUT CANADIAN FORCES MORALE AND WELFARE SERVICES**

Canadian Forces Morale and Welfare Services (CFMWS) is a not-for-profit social enterprise. We help Canadian Armed Forces (CAF) members, Veterans and their families build self-reliance, resilience and readiness by enhancing their mental, social, physical and financial wellbeing which directly impacts CAF operational readiness.

CFMWS is a partner within the Defence enterprise. Our employees understand your unique military lifestyle. They are passionate, driven, invested and proud to deliver custom designed programs and services to create vibrancy and a sense of belonging regardless of the location. Whether this is connection through sport or leisure activities, the friendships formed at the Mess or while participating in a family program, or the trust built with your financial advisor or local retail provider, we are there to help our Defence community grow and prosper.

At the heart of our services, is the CF One membership – your gateway to a better life. It is the one card you need to access rewards, discounts, programs and services delivered by CFMWS. For more information visit [www.cfmws.ca](http://www.cfmws.ca).

*We strengthen your physical wellbeing so you are ready to serve Canada*

Our Personnel Support Programs (PSP) and services span the spectrum - from fitness, sport, health promotion, recreation, messes, museums, special interest activities (like clubs, golf courses and campgrounds) and deployment operations. Each one targeted to Regular and/or Reserve Force members, Veterans and their families to help them achieve their personal best.

- Physical Fitness programs, standards and training, including the FORCE Evaluation and FORCE Rewards Program on behalf of the CAF
- Competitive local, regional, national and international sport opportunities
- Health promotion programs and injury prevention courses to maximize your good health
- Canadian Armed Forces Human Performance research and best-in-class approaches to fitness and physical wellbeing
- Support on major Deployed Operation missions through the delivery of fitness, sports, recreation, travel assistance, barber services and retail

# *We enable your financial wellbeing to enhance your financial health and security*

## **SISIP Financial – Solutions fit for military life:**

Serving the military community for over 50 years, we have solutions tailored to meet your needs and those of your family at every stage of your military career and beyond. Since 1996, SISIP Financial has contributed over \$170M to bases, wings and units for local morale and welfare activities and programs.

SISIP delivers objective advice through a team of salaried and accredited advisors to:

- Perform a thorough analysis of the CAF Pension Plan and options for releasing members
- Tailor financial plans and construct investment portfolios to augment pension income
- Assess insurance needs to protect members/families from impact of unforeseen events
- Support members in financial distress by tailoring debt management plans, including preventative care for the future - always with empathy and complete privacy
- Deliver financial education to help members build a financially secure future while making informed choices about their current needs

## **Planning and Investment Services**

SISIP Financial advisors provide professional, unbiased financial and investment advice, suited to your specific financial needs across the different stages of life and career. We can assist you with: RRSP, TFSA, RESP, and general investment advice and products. We can help you maximize your financial wellbeing with release benefits, pension, investments, budgeting, etc.

## **Life Insurance Services**

Regular and Reserve Force members, Veterans and their spouses are offered optional group term life insurance coverage as part of their CAF benefits. Life insurance provides comfort knowing your family can maintain their lifestyle, pay off debts or fund future education, even after you're gone. Your insurance needs will change according to life events and your financial situation and your coverage should be reviewed on a regular basis and prior to your release. Advisors are available to help assess your needs and those of your family.

## Financial Counselling Services

As part of your CAF benefits, SISIP Financial offers you a confidential, no cost, financial counselling service to assist you in maintaining your financial health and wellbeing. This service is offered to every serving CAF member and their immediate family. We offer a wide range of services to assist you in maintaining your financial health and wellbeing, including:

- Budgeting and Money Management
- Provide advice on general financial wellbeing questions
- Dealing with financial stresses (ex: divorce, unexpected expenses / emergencies, collection calls for past due debts, pay recoveries, etc.)
- Referrals to accredited third party professionals (when required)
- Financial Education and Literacy through education sessions and briefings
- Support our Troops program administration for loans and grants assistance

**Call SISIP Financial to set up an appointment at**

**1-800-267-6681** and visit [www.SISIP.com](http://www.SISIP.com)

**Follow us:** [www.facebook.com/sisip.rarm](https://www.facebook.com/sisip.rarm)

## CANEX – Canada’s Military Store

For over 50 years, CANEX has delivered value to CAF members, Veterans and families with unsurpassed commitment and an understanding of the many distinct military life stages.

### Discover the benefits of CANEX

- **CANEX Retail Stores:** Located on and near 35 bases and wings across Canada and Europe (NATEX), CANEX retail stores offer military-related products from participating Kit Shops, as well as essentials like large and small appliances, gaming products, electronics, home furnishing, clothing, footwear and much more.
- **CANEX.ca: Can’t get to a CANEX Retail store?** Shop 24/7 from our full assortment of retail products and over 1,000 online exclusive products at CANEX.ca. Take advantage of our Free Shipping, CANEX CF One No Interest Credit Plan, Buy Online and Pick up in-store options for all CF One members.
- **“Approved for Wear” Military Products (in store and online):** In collaboration with military leadership, CANEX offers “Approved for Wear” products, which are specific items, identified as approved in accordance with CAF dress instructions.
- **CF One CANEX Rewards Program:** Use your CF One Card to earn CANEX CF One Rewards points and redeem when you shop at CANEX and CANEX.ca. Also, take advantage of exclusive promotions such as Member’s Only Pricing, birthday offers, exclusive promotions and more.

- **CANEX CF One No Interest Credit Plan:** Buy now and pay later over periods of 12/24/36 month payment terms. Available to CF One members with Approved Credit, this is offered in-store, on CANEX.ca and in participating local retail stores and partners.
- **CANEX Price Match:** CANEX Buyers negotiate on behalf of our members to source popular brand name products at competitive prices! If you happen to find an identical item advertised elsewhere at a lower price, we will happily match it! Some conditions do apply.
- **CANEX Home Heating Program:** If your home is heated with oil or propane, join the thousands of satisfied customers in the CANEX Home Heating Program. As a program member, you will save on the regular delivered price of home heating oil and propane\*. The savings come right off your invoice so you benefit immediately.

**For more information visit** [www.canex.ca](http://www.canex.ca)

**Follow us:** [facebook.com/CANEX.ca](https://facebook.com/CANEX.ca)

## Local retail stores and partners

CANEX has collaborated with over 180 businesses nationwide to offer additional services and programs on bases and wings to meet further meet the needs of CAF members and their families. Some of these include: food services from well-known brands such as Tim Hortons, Subway and Valentine, and additional services such as: medical and dental, barbers and salons, realtors, pharmacies, post offices, optometrists, and tailors, just to name a few.

You can also shop at CANEX-approved local retail stores and partners that sell products and services offering the use of the CANEX No Interest Credit Plan program. Our local partners offer products and services that CANEX does not carry in store or online such as: auto products and services, lawnmowers, snowplows, home upgrades like furnaces and air conditioners, bride and groom wear, and more.

**To find an approved Local Retail Store & Partner near you visit** [www.cfmws.ca](http://www.cfmws.ca)

## CF One Member Appreciation:

The CF One Membership benefits program with over 2,300 partners offers exclusive leisure travel pricing and experiences, as well as meaningful savings on everyday goods and services from some of your favourite brand names.

**For more information visit**

[www.cfmws.ca/discounts-shopping](http://www.cfmws.ca/discounts-shopping)

## The Personal Home and Auto Insurance Program

The Personal is proud to take care of CAF members with customized home and insurance options. Available only to CF One members, these options include rental insurance, Military Kit coverage, \$3,000 personal belonging coverage when deployed outside of Canada, and an exclusive auto/driver's policy exemption for CAF and families posted OUTCAN.

### For more information visit

[www.canex.ca/the-personal](http://www.canex.ca/the-personal)

## Canadian Defence Community Banking Program (CDCB)

The CDCB program in partnership with BMO Bank of Montreal, offers free daily banking with identity theft protection, low interest personal loans, exclusive mortgage rates, specialized small business banking services, and an annual contest with cash prizes of \$80,000.

### For more information visit

[www.bmo.com/main/personal/canadian-defence-community-banking/](http://www.bmo.com/main/personal/canadian-defence-community-banking/)

## Support Our Troops

The official charitable cause of the Canadian Armed Forces. Established in 2007, Support Our Troops meets the unique needs and special challenges faced by members of the Canadian Armed Forces community as a result of military service. It operates within Canadian Forces Morale and Welfare Services.

This includes providing financial assistance to promote family resiliency and supporting Veterans and serving members who may have an illness or injury through a variety of grants and programs.

### For more information visit

[www.supportourtroops.ca](http://www.supportourtroops.ca)

**Follow us:** [www.facebook.com/CDNForceSupport](http://www.facebook.com/CDNForceSupport)

## *We provide opportunities for social and mental wellbeing by building connections and through family support.*

CFMWS understands that a sense of community, social connection and adventure is important to our members. Through PSP, we offer programs that keep you connected and engaged in your community:

- Recreation programs for adults and kids, like day camps and swimming lessons
- Messes
- Community clubs, golf courses, curling clubs, marinas and yacht clubs, and campgrounds and cottages
- Theatres, bowling alleys, libraries, RV parks
- CF Newspapers
- Family Days and Air Shows

**For more information visit** [www.cfmws.ca](http://www.cfmws.ca)

**Follow us:** [www.facebook.com/PSP.CFMWS.SBMFC](http://www.facebook.com/PSP.CFMWS.SBMFC)

We know military life is unique and every individual/family is different.

We are all going through different experiences. What one person or family finds difficult to navigate is not what others might find difficult. That's why we're here to help serving members, Veterans and their families to juggle work, operational requirements and family responsibilities. Whether you're facing a recent stressful experience, transitional struggles, relationship, family, or financial issues, we can help you with life's ups and downs.

## Discover how Military Family Services can help you and your family

- **Family Information Line:** Our counsellors are a team of helping professionals. As trained counsellors, we're here to support you in a safe space. We understand your military lifestyle and we're also here to help you find answers to the questions that come up as a result of your military life.  
1-800-866-4546 (North America)  
00-800-771-1722 (International)  
1-613-995-5234 (Collect calls)  
**FIL-LIF@cfmws.com**
- **Military Family Resource Centres (MFRC)** are independent, non-profit organizations providing programs & services to military members, and military families located on bases and wings across Canada
- **Virtual MFRC** offering programs in the area of health, wellness and social supports and second language training; virtual counselling; delivery of Telemedicine; youth mental health through Crisis Text Service (#CAFKids) and contracted professionals
- Delivery of family services OUTCAN (US and Europe), including outreach to families located in "rest of world" (ROW)
- **Spousal employment** assistance including assistance in transferring your professional license to a different province, finding a job with a national employer or within the federal Public Service, or creating your own business

- **Educational guidance** counselling services; tutoring and homework help (Voila Learning)
- **Specialized support**, including help with relationships, grief, moving, dealing with illness and injury, stress management and transitioning to civilian life

For more information visit [www.cfmws.ca](http://www.cfmws.ca)

Follow us: [www.facebook.com/MFS.CFMWS](https://www.facebook.com/MFS.CFMWS)

**CFMWS Member Customer Service Centre**

**Tel: 1-855-245-0330**

**Email: [service@cfmws.com](mailto:service@cfmws.com)**

## Tools and checklists in this guide

- [Pre-House Hunting Trip Checklist](#)
- [House Hunting Trip Paperwork Checklist](#)
- [HHT Task List](#)
- [Suggested HHT Schedule](#)
- [Change of Address Checklist](#)
- [Pre-Packing Checklist](#)
- [Pack-Up Boxes Checklists](#)
- [Moving Paperwork Checklist](#)
- [Setting Up Your New Home Checklist](#)
- [Community Connections Checklist](#)
- [Ideas for Settling In from Families Who've Been There](#)
- [Always Know Where to Find...](#)
- [Suggested Moving Binder Tabs](#)
- [Receipts Checklist](#)
- [Your Key Posting and Moving Dates](#)
- [Key Contacts List: It's All in the Details!](#)
- [Breakdown of Living Expenses](#)
- [Budgeting Considerations Checklist](#)
- [Budget Comparison Calculator](#)
- [Health care Providers Checklist](#)
- [Health care Contact List](#)
- [Leaving Your Place of Employment Checklist](#)
- [Preparing for and Employment Search Checklist](#)
- [Cleaning Up Your "Digital Dirt" Checklist](#)
- [Editing and Proofreading Your Resume Checklist](#)
- [Sample Email to Re-engage a Previous Contact](#)
- [Child care Considerations Checklist](#)
- [School System Considerations Checklist](#)
- [Children's Education Portfolio Checklist](#)
- [Moving with Pets Checklist](#)
- [Pet Care Checklist](#)
- [Vehicle Shipping Checklist](#)
- [Vehicle Registration Checklist](#)

## AN OVERVIEW OF RELOCATION BENEFITS

The Canadian Armed Forces aims to cover many of the costs associated with relocation when you're posted. It gets complicated. But here's a breakdown of some of the financial benefits you can expect.

### Posting Allowance (PA)

#### Basic Allowance Element (BAE)

Regular Force members get a one-time payment equal to half their monthly pay.

#### Dependant Allowance Element (DAE)

Regular Force members could be entitled to another one-time payment equal to half their monthly pay to cover the relocation costs of a spouse/partner, if applicable.

#### Claiming your PA

The BAE is paid by the losing unit before you depart. The DAE, if applicable, is paid by the gaining unit once you arrive at your new location. Both are administered by your local pay officer.

Keep in mind, these benefits are taxed at source.

[Although Reserve Force members are not eligible for the BAE or the DAE, they are entitled to a \$1,000 relocation allowance, paid out by Defence Resource Business Modernization (DRBM)].

### Three funding envelopes

Money to pay for your relocation costs, including your House Hunting Trip (HHT), moving expenses and incidentals, fall into one of three "funding envelopes". In some cases, funds are drawn from multiple envelopes.

**Core:** Benefits essential to a relocation

**Custom:** Benefits to enhance your relocation

**Personalized:** Benefits that are not essential but attributable to a relocation

### Good to know!

**Costs of your HHT, DIT and other relocation costs are limited within these envelopes. Although dependant costs – such as flights, per diem, etc. are generally covered – there's a limit to what you can claim. Certain expenses, such as child care, may not be covered, depending on the purpose of your trip.**

# PART I: FAMILY WELLNESS

Family wellness is critical during a posting.

*This section provides:*

- conversation starters addressing a variety of move-related topics to give each family member a voice in the process
- tips to manage anxiety around your posting
- support from those who've been there

## THREE IMPORTANT THINGS TO REMEMBER

1. Moves don't always go as planned, even when you're organized. Prepare for hiccups.
2. Moving can incur additional costs, with only some expenses reimbursed. Keep money aside for the unexpected.
3. Your family and your mental health are important. Take the time to nurture and protect both during this adventure.

Be kind to yourself and your family.

### *Check it out!*

Canadian Forces Morale and Welfare Services (CFMWS) is a unique part of the Canadian defence model providing programs and services that support the physical, mental and social well-being of CAF members and their families, and Veterans and their families.

Check out [CFMWS.ca](https://www.cfmws.ca) for information and tools to support you before, during and after your move.

## **CHANGE IS COMING... LET'S START THE CONVERSATION**

It's posting season and the rumblings have started... you may be posted.

**But wait...where?**

**How far away?**

**Will it be outside of Canada?**

**What do we need to do?**

**Where do we even start?**

Before a posting message has even come through, it's a good idea to talk about what a posting would mean to your family.

Big conversations can be challenging, but it's important for every family member to have a safe space to share their feelings.

Here are some suggested conversation starters that you and your family can use to touch base, gather information and make the best decision for everyone.

### **Let's talk...Support**

- What feelings come up for you when you think about moving?
- How do you feel about finding a new home?
- How do you feel about leaving your friends?
- Will you enjoy making new friends?
- How do you think this posting could affect your well-being?
- Could a posting affect your mental health? How?
- Do you require support for diverse needs that need to be re-established at your new location?
- What are the special needs supports available at the posting?
- How will a move affect your relationships?
- How will a move affect the children?
- In terms of family support, what can you do in the absence of extended family nearby to rely on for emotional support, child care, or emergency back-up help?
- How will leaving your community affect your family?

### **Let's talk...Careers**

- What impact would a posting have on the serving member's Canadian Armed Forces (CAF) career?
- What are the pros and cons?
- Will there be a salary increase?
- How might a posting affect the career of the serving member's partner? Should a change of employment be considered?
- What are the potential positives, such as career opportunities?
- What might be considered negatives, such as a decrease in or loss of income?
- Is a transfer possible?

## Let's talk...Lifestyle

- How will the change in language / culture / urban / rural setting affect you and your family?
- How could it affect your family's lifestyle?
- How might your family's quality of life change?
- Will the children's education be affected? How?
- How would moving affect your social life?
- Will a posting affect your health?
- What is the availability of health care at the posting?
- Can you or your child manage an interruption in treatment?
- Will your commute time increase/decrease? How might this affect the rest of the family?
- How might a posting affect the family's finances?
- What are the costs related to moving?
- What are the options for selling or not selling your home in the current market?
- Will there be additional ongoing costs to consider, such as transportation and child care?
- Is there an expectation that the CAF member will be away from home often in their new job?

## Let's talk...Special circumstances

- Are there any special circumstances or pivotal moments your family needs to consider due to timing or location?
- Is your family growing?
- Does anyone in your family have special needs that could be affected by a move?
- Is anyone in your family ill?
- Are there any extended family members who are ill or dependent upon you?
- How would an extreme change in geography and climate affect your family?
- Are any children getting close to starting school or graduating from high school?
- How would changing school boards / provinces / countries affect them?
- Are there shared custody arrangements that need to be considered?

## Let's talk...Logistics

- Is the member currently deployed / away from home now?
- Will the member be away soon after the move?
- How will this affect the rest of your family?
- Who will be doing the administrative work of relocation?
- Who will be the primary contact for BGRS (Brookfield Global Relocation Services), for real estate matters, for utilities, and so on?
- How will the tasks be divided between family members?
- How can you involve even the youngest children to help everyone feel important in the process?
- How will you communicate about issues around the move?
- What is the best way to coordinate shared task lists, calendars, and regular touchpoints?
- What kind of support is available from friends and family, neighbours or paid helpers such as sitters and cleaners?

## Let's talk...Child-friendly topics

While sometimes difficult to listen to, your children's honest feelings need to be heard. And taking their perspective into account can help you come up with strategies to make the move easier on them. Take the time to sincerely ask your children the following questions:

- How do you feel about moving?
- What are you most excited about when you think of moving to a new place?
- Is there anything you're worried about?
- How do you feel about leaving your friends?
- How do you feel about starting at a new school?
- What are some ways you can make some new friends?
- What would help make moving easier?

## Let's talk...Posting alternatives

Decisions about moving for postings need to be made after much serious discussion with your family about the pros and cons of both careers (member and spouse), your financial situation and your family's needs.

If your family feels that its personal circumstances will present a significant challenge to moving, the member should discuss these issues with their Career Manager long before a posting message is out.

Career Managers take many criteria into account when making their posting decisions, including:

- CAF operational requirements
- promotions
- succession planning
- vacancies
- career progression
- course availability
- members' personal issues

Decisions are typically made on an annual cycle between November and February, with final decisions starting in March and April. When fully apprised of your family situation, the Career Manager can try to balance CAF service requirements with member preferences.

### *Check it out!*

**A Family Guide to the Military Experience** is designed for modern military families who are balancing the challenges of frequent relocations, separation and risk while maintaining the overall health and well-being of their whole family. It is intended for the spouse, partner, parent, grandparent, sibling and/or child of a serving member.

## Posting alternatives

There are times in your career when a posting may not be feasible for you or your family. Work with your career manager to determine if you can deploy, or if there are extenuating circumstances that allow you to delay a posting.

## Compassionate status

[Compassionate status \(with or without a Compassionate Posting\) and Contingency cost moves for personal reasons](#)

Members can submit a request to delay or alter a posting based on compassionate status, with time sensitivity, health, security, or financial problems taken into consideration. Make the request as soon as possible through your unit commander. Your career manager will ultimately help with the paperwork. If you cannot make an application through your regular chain of command, you can [contact the Ombudsman's office directly by phone or email](#).

## Compassionate posting

If your compassionate status is approved, you may also request a compassionate posting, designed to alleviate personal and family circumstances.

## Contingency cost move for personal reasons (or compassionate status)

A member that doesn't meet the requirements of compassionate status (ie: a member who is still deployable but is facing exceptional circumstances), may still be eligible for a contingency cost move due to personal circumstances. The duration is the same as a regular posting or deployment.

[DAOD 5003-6, Contingency Cost Moves for Personal Reasons, Compassionate Status and Compassionate Posting](#)

## Imposed Restriction (IR)

A member may have legitimate reasons to delay moving their partner and children, or their household goods at the time of posting. Consider applying for Imposed Restriction status for one year, with the possibility to extend up to five years. The status must be approved by your career manager. Imposed Restriction is an extension of the Restricted Move status. The family may be eligible to apply for some financial benefits while the family is separated.

[Find out more about posting alternatives.](#)



## **MANAGING THE EMOTIONS OF MOVING**

Moving can be stressful! Postings disrupt routines and can be a lot of work physically and emotionally. Find out how to stay in good frame of mind to help everyone in your household with the transition so you can all settle quickly at your new location.

## 12 tips to manage emotions during your move

1. Start planning early to avoid being overwhelmed.
2. Map each moving stage so you can see the big picture. Build flexibility into your plan.
3. Break down your move into small, manageable tasks, like clean out a closet, declutter the office or schedule the movers.
4. Create a Moving Binder (see Part III) and keep a record of receipts, dates of phone calls, contact names, forms and other essential documentation around your move.
5. Recognize that anxiety is a normal reaction to life changes, and take a breath.
6. Make sleep and healthy eating a priority, including exercise. Even a short walk around the block can calm and clear your mind.
7. Connect regularly with your partner or support person to share your feelings and concerns and ask for help.
8. Build downtime and fun activities into your schedule.
9. Write down the things you are worried about and try to put them in perspective.
10. Take time for routine relaxation, including deep breathing, yoga and meditation.
11. Call a friend who's experienced a military move for support.
12. Contact the Family Information Line 24/7 at 1-800-866-4546 or [FIL-LIF@cfmws.com](mailto:FIL-LIF@cfmws.com) for crisis counselling or referrals for support services.

## KNOW YOU'RE NOT ALONE

There's nothing like hearing

*"Yes! Exactly!"*

**when sharing challenges with a friend, or reading the words someone else has written and seeing your experience in their words.**

You're not alone in this process. Sometimes just knowing that is enough to give you the confidence you need to continue and the knowledge you need to make the best of it.

Reach out for help if you need it.





## Check it out!

Mental health issues can come in many forms, and the Canadian Armed Forces offers medical and mental health support to members and their families.

Visit **Military Mental Health. You're Not Alone.** for contacts and options if you or a loved one needs help before, during or after your move.

You can also download **You're Not Alone - Connecting Military Families to Mental Health and Social Wellness Programs** for a wealth of mental health and social wellness programs.

# PART II: THE POSTING TIMELINE

The Active Posting Season may come around once a year. It may not affect you every time. Use this section as a reminder of what's to come.

Start with a general timeline of key dates to map your move.

Then guide your way through each stage of your relocation in detail, from receiving your posting message to settling into your new home.

*Prepare  
Move  
Arrive  
Connect  
Settle  
Thrive*

PART II

## TIMELINE OF KEY DATES

### Pre-posting message

#### 6 months before your move

- Start the conversation around relocation with the family See "Change is coming... Let's start the conversation" on page 19
- If you know where you'll be posted, contact the local MFRC
- Research employment opportunities, schools and activities for the children, child care options, the real estate or rental market, etc. in your new location See "Part IV: Your Move by Topic" on page 102
- Contact SISIP Financial for an appointment on your financial and insurance situation
- Outline a budget for the move and start saving See "Finances/Budgeting" on page 102
- Start decluttering
- Gather your paperwork including the latest copies of academic, medical, dental, etc. records See "Part III:" on page 86

**\*\*\* Posting message received \*\*\***



### 3-6 months before your move

- Read through the entire posting message, verifying location, date, number of dependents, etc.
- Register with BGRS in accordance with the Posting Instruction, (commonly know as the posting message), or contact your Base/Wing Administrator for a Basic Training List (BTL) Relocation, in accordance with the Posting Instruction
- Enter personal information as written in Posting Instruction (Name, Change of Strength (COS) date, Move #, etc.) Within 5 days of registration, schedule an individual planning session with a BGRS agent
- Complete Preliminary Relocation Assessment on BGRS Member Secure Website
- Watch “Navigating your Move” video (must register to have access)
- Decide if you will require a House Hunting Trip (HHT) at your new location
- Working backwards from Change of Strength (COS) and Report for Duty (RFD) dates, choose preferred dates for House Hunting Trip (HHT) and Travel to New Location (TNL), and request travel in accordance with directive
- Have a family meeting to tell children more details about the posting See “Change is coming... Let’s start the conversation” on page 19
- Together with your family make a plan, create a Moving Binder See “Part III:” on page 86
- Review finances and outline your budget See “Finances/Budgeting” on page 102
- Start tracking all your expenses related to the move and organize receipts See “Receipts Checklist” on page 95
- Make appointments to see all health care providers and gather health / dental records and fill any required prescriptions See “Health care” on page 114
- Research education and child care options in your new location See “Education” on page 138 and “Child care” on page 135
- Research employment and recertification requirements in your new location See “Employment” on page 119
- Get your pet’s vaccinations/records up to date See “The Family Pet” on page 149
- Get in touch with a realtor and prepare your home for sale, or notify landlord of your departure date
- Register for a Traveller Identification Number (Defence Intranet) if you will need travel arrangements



### 3 months before your move

- If renting, sign your termination of lease
- Plan your House Hunting Trip or Destination Inspection Trip See “The House Hunting Trip” on page 36 and “FAQs on the House Hunting Trip” on page 37
- Make plans for your children and pets during the HHT
- Get financial advance(s) whenever possible from BGRS
- Schedule additional sessions with BGRS as needed
- Start using up items that can’t be moved, such as cleaning products and frozen or perishable foods
- Determine whether you are taking a House Hunting Trip or a Destination Inspection Trip See “FAQs on the House Hunting Trip” on page 37
- Go on your House Hunting Trip/Destination Inspection Trip “Make the Most of it!” on page 45
- Find a new home to rent/buy



### 2 months to 1 week before your move

- Update your address / cancel and start services, utilities, etc. “Change of Address Checklist” on page 53
- Give your notice at work, if applicable
- Organize movement of your belongings with movers, pack / load dates See “Move” on page 54
- Start setting aside items travelling with you See “Pack-Up Boxes!” on page 60
- Organize shipment of your vehicle (if applicable) See “Vehicles” on page 154
- Register your children for school, look for a family physician, start your job search, explore child care options, etc. See “Education” on page 138, “Health care” on page 114, “Employment” on page 119 and “Child care” on page 135
- Get information on vehicle licence and registration and health cards, if necessary See “Vehicles” on page 154 and “Health care” on page 114
- Fill any necessary prescriptions
- Transfer bank accounts and safety deposit boxes as necessary
- Confirm possession date with realtor / landlord
- Plan Travel to New Location, book travel, hotels, rental car, in accordance with CAFRD
- Check in with BGRS agent
- Get financial advance(s), if necessary, from BGRS
- Make plans for your children and pets during the move
- Prepare house and belongings for final move See “Move” on page 54
- Say your good-byes, gatherings, visits, etc.



## Moving week

- Confirm your moving date and time with the movers
- Supervise Pre-Pack / Pack / Load / Clean See ["Move" on page 54](#)
- Defrost and clean fridge, freezers and stove
- Dispose of flammable items that can't be moved
- Give away plants and perishables
- Remove batteries from toys/devices
- Move into a hotel, ensure pets and young children are in care
- Have your vehicle picked up / get rental car (if applicable) See ["Vehicles" on page 154](#)
- Final walk through with realtor / landlord, check all spaces, hand in keys



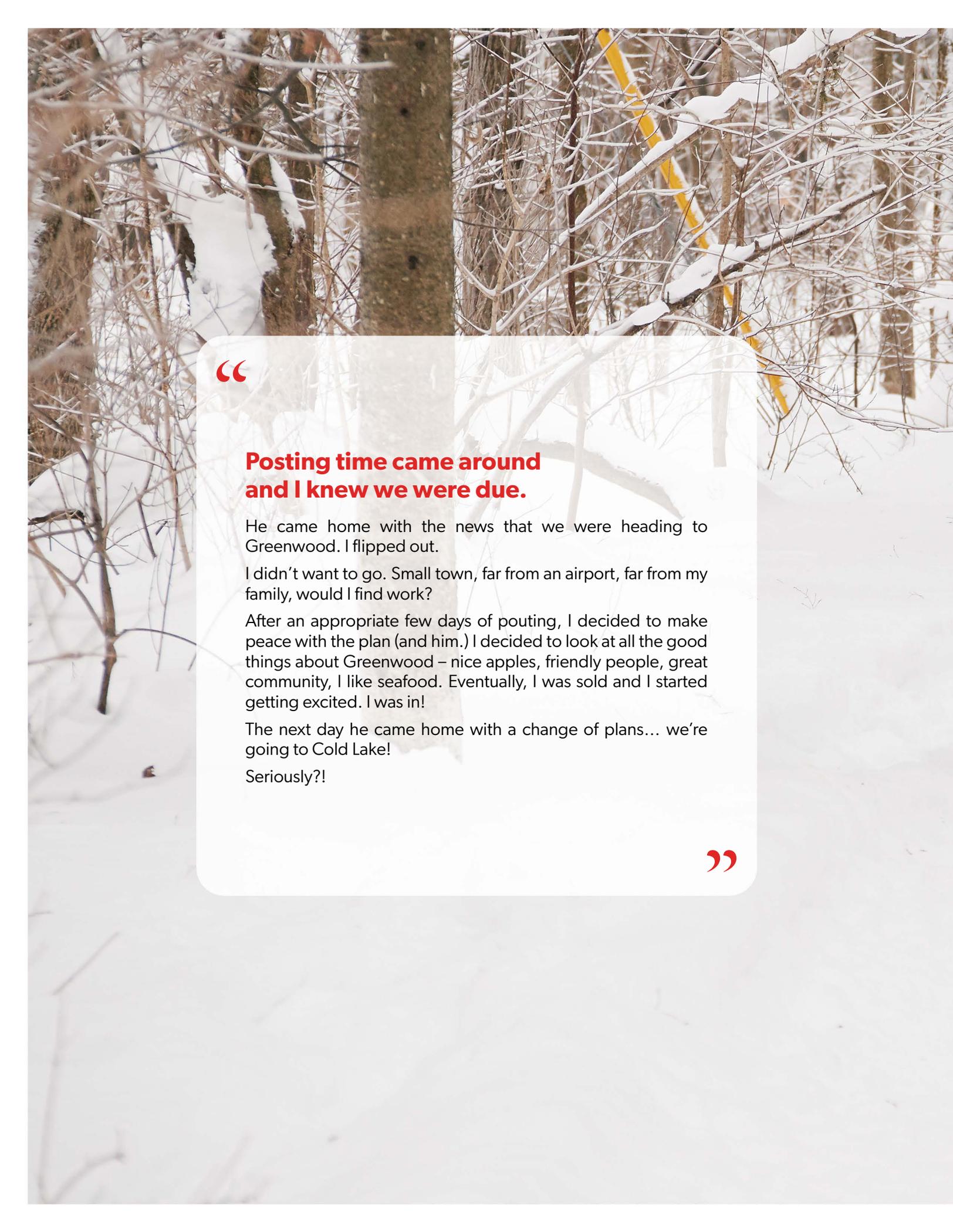
## Travel day

- Travel to New Location (TNL) – fly / drive
- Pick up rental car (if applicable)
- Phone Base Traffic at destination to notify them of your arrival (Member)
- Move into a hotel at destination, if required, and wait for a call from your movers



## Arrival day and following weeks

- See ["Arrive" on page 69](#)
- Supervise Unload / Unpack
- Check all inventory being unloaded
- Complete move in cleaning
- File insurance claims for any broken / missing items See ["Claims for Damages" on page 73](#)
- Change locks
- Register vehicles and get your driver's licence See ["Vehicles" on page 154](#)
- Confirm children are registered in school See ["Education" on page 138](#)
- Get new health cards See ["Health care" on page 114](#)
- Find new doctors, dentists, etc. See ["Health care" on page 114](#)
- Submit all final receipts to BGRS See ["Receipts Checklist" on page 95](#)
- Settle into your new community See ["Settle" on page 80](#) and ["Thrive" on page 84](#)



“

**Posting time came around  
and I knew we were due.**

He came home with the news that we were heading to Greenwood. I flipped out.

I didn't want to go. Small town, far from an airport, far from my family, would I find work?

After an appropriate few days of pouting, I decided to make peace with the plan (and him.) I decided to look at all the good things about Greenwood – nice apples, friendly people, great community, I like seafood. Eventually, I was sold and I started getting excited. I was in!

The next day he came home with a change of plans... we're going to Cold Lake!

Seriously?!

”



**Check it out!**

Want to learn about the ABCs of military postings?

**Military moves and postings** offers videos and information to help CAF members and their families get on the road to sound financial, housing, and military life decisions.

## PREPARE

### WHERE ARE YOU HEADED?

*Whether it's your first move or your 50<sup>th</sup>, preparation is key to a smooth move.*

**Are you headed to a different city?**

**A different province?**

**A different country?**

Each of these moves has its own challenges. And while the unexpected is always to be expected, it's easier to deal with the more prepared you are.

## SELLING YOUR HOUSE

Selling your house can be one of the most stressful parts of a move. It's your biggest asset, it's been your home, it's full of memories... and hopefully some equity too. Where to start?

### Selecting a realtor

Selecting the right realtor for you will make all the difference. Find someone who you connect with, someone who makes you feel heard, someone who has your best interests in mind.

Referrals are a great way to find realtors. Contact your friends or people who have moved in the area. Who did they use? Did they have a good experience? Realtors are all trained and skilled to help you sell your home – the key is also finding someone you feel comfortable with and trust.

### When to hire a realtor

- Start interviewing prospective realtors about 4-6 months prior to your anticipated closing date
- Consider meeting with more than one realtor to get a proper valuation of your home
- Get professional advice before doing any major renovations
- Clean, declutter and do minor repairs before meeting the realtor
- Consider the cost/benefit and logistics (is there time?) of doing renovations prior to selling
- Determine if you need to put some of your household goods into storage while preparing the house for sale
- Ask your realtor if there is a value to staging your home

## Good to know!

**Talk to your partner about choosing a realtor that works for both of you. Communication is key, especially when managing emotions around the move, the buying and selling process. Check out [Relocation – Open Communication is Key](#) for ideas on how to shape conversations.**

### Staging Your Home

With so many home purchases being made online now, quality photos are more important than ever. Discuss this with your realtor and consider whether you stand to benefit from having your home staged and photographed by a professional.

### Financing

Buying and selling your home involves complex financial transactions. In addition, timing of the transfer of funds is very important. Be sure to consult a professional regarding mortgage options and financing.

### Timing Your Sale

BGRS strongly encourages a door-to-door move and depending on the circumstances, there can be financial implications to arranging house sales and moving dates outside the parameters of the guidelines. Consult the BGRS regulations closely and discuss your house sale date carefully with your BGRS representative.

## Selling your home – Make the claim

You may not be eligible for everything, but here are some costs that could be reimbursed when selling and buying a home.

## Home inspections

Normally a buyer pays for a home inspection, but in the event you are required to conduct an inspection on the home before listing or selling, you can claim some or all of the fee.

## Marketing incentives

Depending on the housing market, you or your realtor may need to spend money on advertising, photography or social media campaigns to market your home. Some of these costs may be covered.

## Appraisal fees

Getting a formal valuation of your home by an appraiser before listing ensures you maximize your profit during a sale.

## Real estate commission

If you use a realtor, you may be reimbursed for their commission. Keep in mind, the allowable amount may not cover the entire fee. Verify the maximum allowable amount.

## Legal fees and disbursements

Land survey costs, administrative, legal, mortgage and municipal fees associated with selling your house may be covered.

## Home Equity Assistance (HEA)

If you lose money on the sale of your principal residence (ie: if you sell for less than you paid for it), you could be eligible for the HEA and the taxes associated with the HEA benefit.

## Good to know!

**Don't assume you'll be reimbursed if you break the terms of your mortgage when you move. In some cases, you can claim administrative fees and penalties for Mortgage Early Repayment (MERP). More often, however, it's recommended you port your mortgage when you move, (within Canada).**

**Get in touch with [SISIP Financial](#) to find out about the BMO Mortgage for the Defence Community. It moves with you. No penalties.**

## Terminating a lease – up to 60 days prior!

If you're renting, you must submit your intention to terminate your lease in writing to your landlord. The amount of notice required varies by province and jurisdiction.

In Ontario, for example, you are required to provide written notice to your landlord **60 days in advance**. In Alberta, you must provide at least 30 days notice in writing, which is common to other jurisdictions.

Even if your lease has expired and you're no longer on a fixed-term lease, you are required, by law, to give advanced notice to your landlord in writing.

Be sure to check rental regulations in the province, territory or OUTCAN jurisdiction where you live. Send your notice by email to maintain a "paper trail", in the event of a dispute.

## Alternatives to selling your house before posting

### What if I can't sell my house before we relocate?

If your home remains on the market following your posting, there are benefits to offset the costs of **dual residency** for up to six months. You may be eligible for the **Temporary Dual Residence Assistance (TDRA)**. The TDRA covers things like interest charges, property and school taxes, utilities (heating/hydro), maintenance such as snow removal and lawn cutting (not repairs), condo fees and house insurance.

If you receive the TDRA, you may also claim costs for a **return trip to finalize the sale**, providing a number of conditions are met. This includes two days of travel expenses, one night of lodging and transportation by the most economical means possible.

### What if I don't want to sell my home?

If you want to keep your house and rent it out while you're posted, apply for the **Real Estate Incentive (REI)**. The REI could be substantial, 80% of the commission you would have paid to a selling agent (realtor), up to a maximum of \$12,000.

## Good to know!

**Claim the Temporary Dual Residence Assistance OR the Real Estate Incentive, but not both. If your home sits on the market and you've already claimed the TDRA, you cannot claim the REI, even if you ultimately decide to keep your primary property instead of selling.**

## THE HOUSE HUNTING TRIP

Pretty much the first thing on anyone's mind when they receive a posting message is "Where will we live?!?"

If only house hunting were as much fun and as easy as it is on HGTV! Unfortunately, when it comes to relocating for the military, the timeline you're given is short, while the to-do list is long.

To help with what might seem like the overwhelming task of finding a new home, this section provides answers to the most Frequently Asked Questions about the House Hunting Trip (HHT), along with helpful tips and useful tools.

## FAQs on the House Hunting Trip

### Where should we start?

As soon as you receive a posting message, register online with [BGRS](#). Once you are registered, with the help of a BGRS agent, you can begin the process of creating a timeline for your Travel to a New Location (TNL), which will include either a House Hunting Trip (HHT) or a Destination Inspection Trip (DIT).

### What is a House Hunting Trip?

The House Hunting Trip (HHT) gives you approximately one week to find a suitable home at your new place of duty at the time of your Change of Strength (COS) date.

### What is a Destination Inspection Trip?

The Destination Inspection Trip (DIT) is a shorter administrative trip to the new place of duty to finalize the arrangements for your relocation (such as inspecting the new rental or purchased property, completing any necessary paperwork, finalizing the lease, mortgage, etc.) In general, a DIT occurs when there is already a residence confirmed at the new location.

### Who can go on the HHT?

Members, their spouses and their dependents may go on the HHT if desired but it is not required that everyone take the trip.

### How will we get there?

BGRS will help arrange and pay directly for travel to your destination, based, as much as possible, on your preferences. You can suggest specific flights, for example. But the final choice is made by BGRS, determined by cost and availability.

### Tips:

- Review your reservation confirmations carefully. You don't want to get to the airport and find out the flights were mistakenly booked for the week before!
- When you check in for your flight, inquire to see if CAF members and their families receive complimentary checked baggage. If not, and you must pay for extra baggage, keep your receipts as it is usually reimbursable.

### How will we get around once we're there?

Most people book a rental vehicle to use during their HHT to see as many properties as possible and accomplish all necessary administrative tasks. BGRS will book your car rental in advance if you ask. Have a valid credit card ready. You may need to pay for the rental and claim it back later.

#### Tips:

- The car you rent is determined by the rules set out in the [Accommodation and Car Rental Directory](#) (ACRD). The directory also lists the allowable car rental companies.
- The size of the vehicle you can rent is based on your family size.
- In most cases, the cost of renting the vehicle, fueling the vehicle and parking the vehicle is covered during your HHT.
- Certain unavoidable fees (such as drop-off fees, child safety seats or snow tires) may also be reimbursed, but always verify your allowances in the [CAFRD](#).

### What about car insurance for the rental?

Sometimes, renting a car can get complicated when the agent asks what kind of insurance you want to add!

#### Tips:

- Personal Accident Insurance and the Collision Damage Waiver may be covered.
- You are only required to purchase Collision Damage Waiver coverage if your credit card does not cover it (check your credit card coverage in advance of booking your rental car).
- Public Liability and Property Damage Insurances are not reimbursed because the rental car usually comes with its own third-party liability insurance. You can check what the coverage limits are in your province, and purchase additional insurance (at your own expense) if you feel they are not adequate.
- Your personal auto insurance may be extended to include rental vehicles, or additional "umbrella" insurance can be purchased, but this should be researched and arranged with your insurance company in advance of travel.

If you are travelling outside of Canada, speak with your BGRS agent about the specific car insurance requirements of your travel.

### What car rental charges are not covered?

The following car rental charges are not covered:

- Upgrades for transporting pets
- Roadside assistance programs
- GPS units
- Public Liability and Property Damage Insurance

### Can we drive our own vehicle instead and be reimbursed?

If you choose to use your own vehicle or have someone drive you around in their personal vehicle, you may be able to claim for kilometric rates in some situations. The most recent [kilometric rates](#) are available online.

### Where will we stay?

Booking the hotel for your HHT is your responsibility. You can stay at any hotel you like as long as it is within the city rate limits for your destination.

#### Tips:

- Check the allowable rate limits and boundaries by looking at the “City Rate Limits” of the most recent [ACRD](#). You can also check the directory for hotels offering negotiated government rates. Remember, even if a hotel has a government rate, it must fall within the city rate limits to be fully reimbursed.
- Be cautious of choosing rates above the cap, as even a small difference per night can add up after a week.
- Avoid using discount travel websites to save money, as changes or cancellation are often difficult to make.
- Some unavoidable fees associated with hotels (such as GST, PST, HST, municipal accommodation taxes and Internet fees) are not included in the rate limits; however, they will be reimbursed separately.
- Certain hotel charges are **not covered**, including pets, room upgrades, room service and in-room entertainment.

### Can we book more than one room?

If dependants other than the member's spouse are going on the HHT, extra rooms can be booked but verify your specific allowances before booking.

### Can we stay with friends or family instead?

If you are staying with friends or family in their home, you may be entitled to a flat allowance per night, no receipts needed. Confirm this with your BGRS representative in advance.

### What is paid for during the HHT?

Most basic expenses are covered during your HHT, including:

- Travel, hotel and local transportation costs are reimbursed, within certain limits.
- A daily meal entitlement and incidentals allowance is provided.
- Certain other expenses are also covered (but restrictions apply).

### Who will watch our children?

During your HHT, some child care costs will be reimbursed if your children are staying at home. If you need to fly someone in to watch your kids while you are away, the cost of the airfare may be claimed.

If you choose to bring your children with you, you may also be reimbursed for some child care at the new location. In some cases, short-term casual child care can be found through the local MFRC at destination. This is something that should be researched and preferably booked in advance.

In the case of a DIT, child care is only covered in exceptional situations.

### What if the house we find isn't available on the Change of Strength date?

If the residence you have been able to secure is available close to, but not precisely on, the COS date, some options are available to you.

- See if the member's Report for Duty (RFD) date can be changed.
- See if the COS date can be changed.
- If your new residence is **available within 6 months** after the member's COS date, the member can move, unaccompanied, so they can start work at the new Place of Duty, and the family and belongings can move once the accommodation is available.
- If the new home will take **longer than 6 months** after the COS date to be ready, the member will need to apply for Imposed Restriction. If the member moves alone to the new Place of Duty, they can come back to help the family move their belongings when the time comes, and some expenses for this "Return to Assist" are covered.
- If your new home will be **available before** the COS date, it may be possible for your family and belongings to move ahead of the member, to allow the member to finish the posting at origin and then travel to the new Place of Duty on the COS date.

In all of these cases, care must be taken to confirm the applicable regulations and the financial implications to the family prior to making financial or time commitments. If in doubt, request clarification and confirmation before proceeding.

## PRE-HOUSE HUNTING TRIP CHECKLIST

- Receive the posting message (do not make any HHT plans before posting message is received)
- Contact BGRS to draft a timeline for your move
- Sell your home / arrange for lease termination
  - *In general, it is advised to sell your current home before planning your HHT. Hopefully, you will have known the posting was coming and have already done some of the preparations for selling your home. If not, now is the time to begin that process.*
- Review your family budget to determine your housing budget and check-in with a SISIP Financial advisor to determine how much housing you can afford at your new location
- Contact a realtor at your destination for a preliminary needs assessment
- Contact your bank to prearrange your mortgage, if needed
  - *Knowing ahead of your HHT that you are pre-approved will clarify your house hunting goals, save you time and reduce stress.*
- Choose your HHT date (with ample time before the COS date)
  - *When you have a firm offer on your home, you are ready to book your HHT. Contact your BGRS agent to confirm the dates and book your travel.*
- Have BGRS book flights/train, rental car, etc.
- Reserve your hotel room(s)
- Get a financial advance from BGRS, if needed
- Arrange child care and pet care as needed
- Contact the MFRC at destination for information on local schools, special needs, health care, etc.
- Research neighbourhoods, schools, commute time to work, etc.
- View potential properties online, do the previews virtually
- Have your realtor arrange viewings, and line up an inspector, lawyer, etc., for your HHT dates

### Rocked it!

“Do a quick check on local storage units at your destination and costs it ahead of time. If you find a small place you like but don’t have room for everything, you can take it knowing that storage is lined up already”.

## 5 places to visit if you're going on your HHT without your children

HHTs are stressful, rushed and can be high-pressure. Some people like to have their children with them, others choose to leave them at home. If you choose not to bring your children on the HHT, here are a few places you'll want to take photos or videos so they can feel more settled upon arrival.

- 1. The new house, their room, the yard and the street.** Show them what the bathroom looks like. Video the trip from the front door into the house and up to their room. Make them feel like they are inside the house.
- 2. Nearby playgrounds and parks.** Show them the swings, the slide, the trees to climb. If it's close to your house, take them on a video-walk.
- 3. Their new school. Take photos of the outside, the inside, their classroom.** Show them where they will hang their jacket and put their boots. Show them the bathrooms and the playground, the gym and the water fountain. That way, when they arrive, it will already feel familiar.
- 4. Tim Horton's, McDonald's or another chain of their choice.** Take photos of the sign, the donut case, the drive-thru window. They can see that there are certain things in the new location that are familiar.
- 5. The local library.** Visit the library in your new neighbourhood and find a few of their favourite books to photograph. This will be particularly comforting for little ones who like to read.

The more you can help your children "see" the new location and become familiar with what is in the area, the easier it will be for them to settle upon arrival.

# HOUSE HUNTING TRIP PAPERWORK CHECKLIST

Remember to bring the following information with you on your HHT, either electronically or printed out (just in case you forget your phone charger\*):

- Copy of HHT Application
- Copy of HHT Approval
- Flight Information
- Car Rental information
- Hotel Booking Information
- Other Travel Information (if applicable)
- Realtor Information
- Lease Information
- Mortgage Information
- Copy of RHU-CFHA Application (Permanent/Private Married Quarters - Canadian Forces Housing Agency) (if applicable)
- Other Purchase/Lease Information (if applicable)
- Schooling Options
- Copies of Report Cards
- Other Schooling Documentation (as required)
- Current Banking Information
- New Banking Information (if applicable)
- Any additional information you think you'll need
- Receipts pouch to hold loose receipts

**\* Pack a phone charger!**

## 10 helpful tips for your house hunting trip

1. Get on the waitlist for RHU immediately as a backup in case you can't find suitable housing.
2. Join Facebook groups ahead of time to get rants and raves of different areas, offices, schools, etc.
3. Establish your maximum budget and know what you want for a house.
4. Get a real estate agent who is familiar with military HHTs.
5. Build your list on MLS and share it with your real estate agent beforehand.
6. Get pre-approval on financing before going on your HHT.
7. Contact schools, hospitals, doctors, etc., as soon as possible and before your HHT.
8. Hit the ground running.
9. Look at as many houses as possible the first two days.
10. If possible, make your offer no later than day 3 to get all the paperwork/inspections done before leaving.

### Good to know!

**If you are not sure about which neighbourhood to buy in, ask around...but another good tip is to drive through the area at night. Check out the cars in the driveways. See if you feel like the area is a fit at night as well as during the day.**

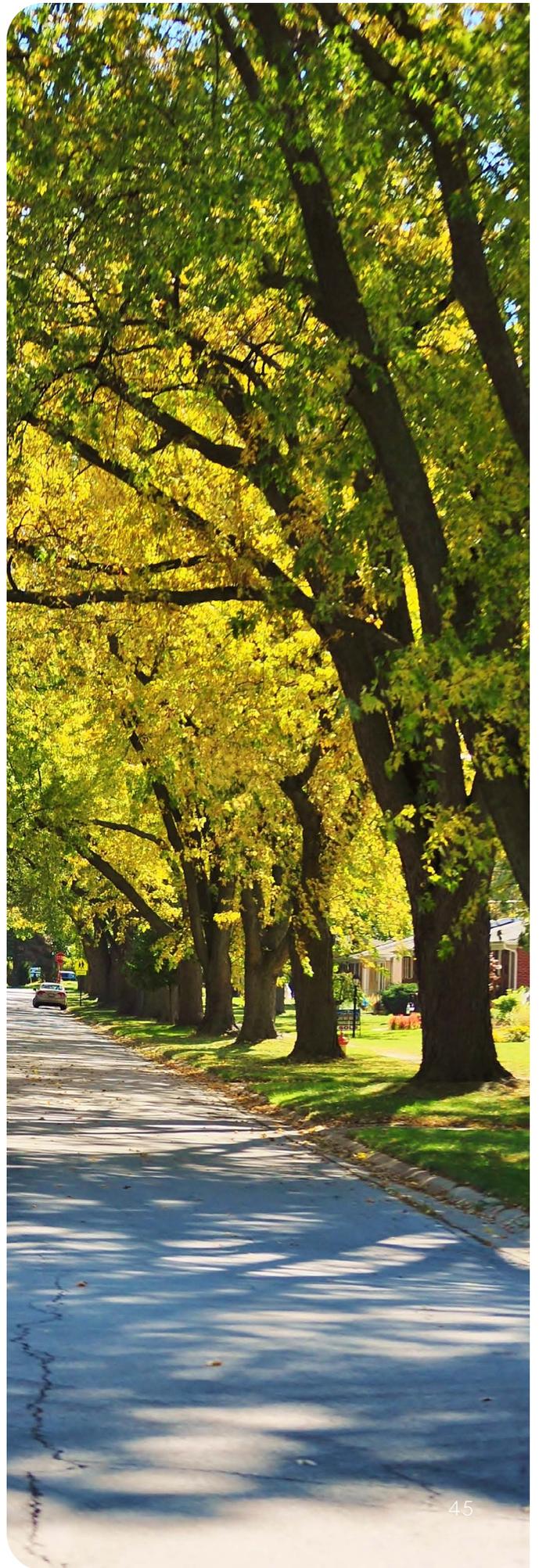
## Make the most of it!

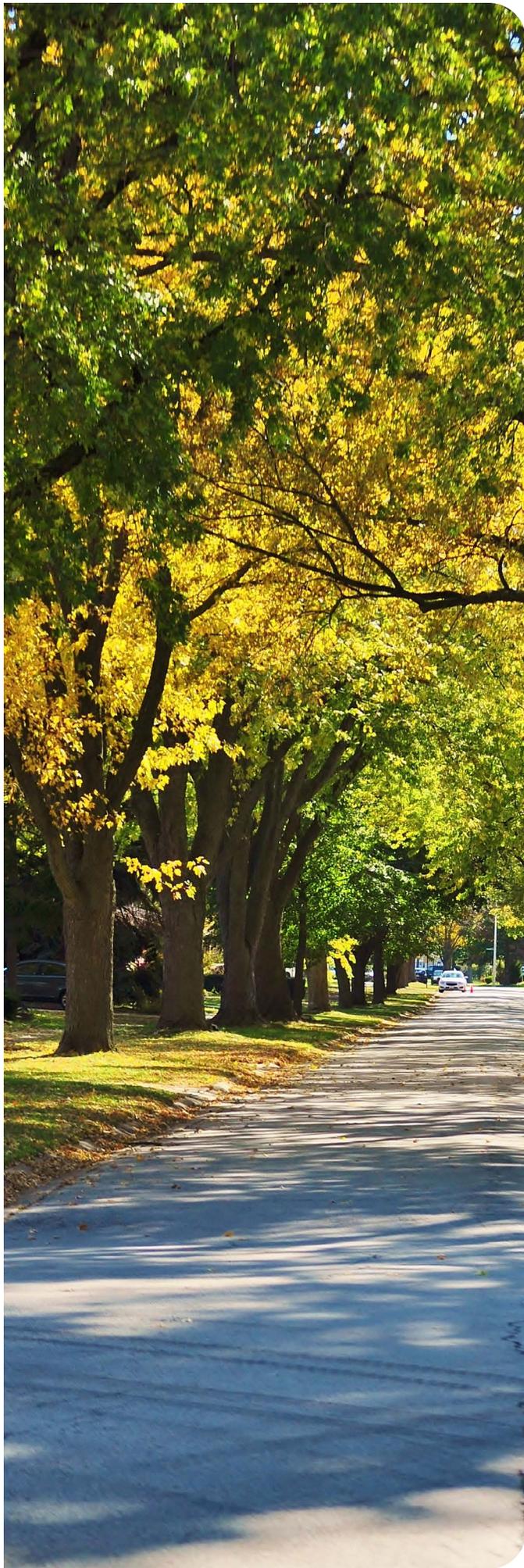
You can try to schedule every last minute of your house hunting trip to nail down every last detail of your upcoming move, but remember: **your primary objective is to find and secure a home.** While it would be awesome to come back having registered your kids in school, booked your annual dental cleaning and found a pet groomer for Fido, anything else is gravy.

Not all tasks related to buying or renting a home can be tackled during your HHT, so focus on those that are best done in person.

### Been there, done that

*“Travel for your house hunting trip on a weekend – arrive on Sunday and start viewing as soon as possible. Lawyers and home inspectors often don’t work on weekends. If you start to travel on a Monday or Tuesday and an offer is accepted later in the week, you may not be able to get the home inspection done before you leave.”*





### *Rocked it!*

“If you’re buying a house and you have young children, it’s handy to find something close to a park – ideally a park they can walk to without crossing a busy street.

Eventually you’ll be wanting them to go to the park. Knowing they don’t have to cross a busy road brings peace of mind.”

## HHT TASK LIST

### If you are buying a property:

- View properties
- Choose a property and make an offer
- Finalize a purchase offer
- Complete inspection, mortgage and insurance paperwork, and other tasks necessary to finalize your home purchase

### If you'll be renting:

- View properties
- Sign a lease

### If you do end up with time on your hands (lucky you!) look into the following:

- Schools
- Clinics
- Community activities
- Places of worship

### And maybe even squeeze in time to:

- Visit your local MFRC
- Familiarize yourself with your new community
- Visit schools and finalize arrangements
- Arrange medical requirements/specialized care
- Make administrative arrangements related to insurance, utilities, parking, child care, etc.

## SUGGESTED HHT SCHEDULE

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Arrive at destination	Meet with realtor	View more properties	Line up inspectors, lawyers	House inspection	Finalize purchase	Catch your breath
Pick up rental car	View properties	Revisit favourites	Counter-offer / close	Financing	Explore your new neighbourhood	Fly back to origin
Tour neighbourhoods of consideration		Make initial offer				





## PURCHASING YOUR NEW HOME

### Choosing a realtor at your new destination

### *Buying a house is a big deal.*

It's a lot of money and it can be stressful, but a great realtor makes all the difference. Choose someone with experience dealing with military moves. Find someone with a strong reputation and someone you get along with. It's important to have a good connection with your realtor.

### Financing Your Home

Prior to your HHT, ensure you contact your lender (bank, mortgage broker, credit union, etc.) to determine your budget and secure funding in advance. You'll want to know how much money you have to work with. In addition, check out some houses online before you leave for your HHT so you are not shocked by prices.

### Choosing a Real Estate Lawyer

You need a lawyer to close the house purchase. If you don't know a lawyer in the area, ask your realtor for a recommendation. Ensure the lawyer knows you're moving with the military, including the limits around their fee structures.

## **BUYING A HOME – MAKE THE CLAIM**

If you're posted for more than one year, and you purchase a house at your new location, you can claim some of the costs associated with buying a house.

Renting temporarily? You could be entitled to receive benefits once you find a home to buy at your new location.

Here are some of the things you can claim when buying a new home:

### **Interest on a short-term loan**

Claim up to two years of interest on a loan to pay the deposit on the purchase of a home at your new location.

### **Home inspections**

This includes the first building/structural inspection, HVAC inspection, septic/water/well inspection and one follow-up termite, radon, wood basement and pyrite inspection, if it's recommended. If other inspections are needed, you may be able to claim them from your custom envelope.

**Bridge financing and line of credit** interest charges and administrative fees.

OR

**A second mortgage or Home Equity Line of Credit interest**, admin fees and legal costs, (if bridge financing is unavailable).

### **Choosing a House Inspector**

It's highly recommended you get your house inspected before you seal the deal. The cost of your home inspection is covered by BGRS. An inspection helps you understand the state of the house you're buying and any imminent repairs. Ask your realtor for a referral.

### **Timing Your Date**

BGRS strongly encourages door-to-door moves. Pay close attention to the possession date to ensure it falls within the correct timeline.

## Legal fees

This includes sheriff's fees, land transfer tax, name change fee when transferring ownership from builder to purchaser, deed transfer charges, survey costs or Title Insurance premium (you can't claim both unless they're deemed necessary to obtain clear title), certificate of execution, appraisal and water test fees at the request of your bank or lender to obtain a first or second mortgage, legal fees incurred as a result of deed transfer in the applicable land titles system, fees associated with municipal name change for tax rolls.

## Mortgage default insurance (MDI)

If you're required to pay a default insurance premium when buying your replacement residence, you may be entitled to receive the assessed insurance premium and to be reimbursed for administrative fees.

## Reverse TDRA

If you take possession of your replacement residence before moving your goods from your current residence, you may be able to claim interest charges for any mortgage on your new residence, property and school taxes, utilities, such as electricity, heating, water/sewage, alarm monitoring, property maintenance costs such as lawn cutting or snow removal, condo fees, house insurance including additional insurance costs for an unoccupied residence, and rental of a mobile home pad.

## Mortgage interest differential

When the interest rate on your new mortgage is higher than on the residence you sold, you're entitled to be reimbursed from the Core Account for the interest differential, to a maximum of \$5,000.

## Home renovations for the disabled

If you or a dependant are disabled and require special modifications on your new home to allow for proper use and access, you may be reimbursed from the Custom Account for renovations not covered under the Home Modifications Benefit for ill and injured members.

## Good to know!

**If you contract a house to be built at the new location, you're entitled to many of the expense claims above, providing certain conditions are met. Keep in mind, however, you cannot claim sales tax, nor any reimbursements that fall outside the original contract with the builder.**

## RENTING YOUR NEXT HOME

Renting a home also has a number of elements to consider. Budget, location, possession date... all of these factors need to be taken into consideration. If you're planning to rent at destination, know that there are also realtors who specialize in helping people find rentals. Reach out in advance of your HHT for assistance.

In addition, pay particular attention to the date you will acquire your new rental. Because BGRS strongly encourages door-to-door moves, the possession date of your home needs to be carefully planned.

## WE FOUND A HOUSE... NOW WHAT?

Your HHT was successful and you found a new family home. Your final purchase offer or lease was accepted and the property passed inspection.

### *Whew!*

Now that you know where you will be living, you can start to switch your life over to your new address, even before you or your belongings have moved in.

### Change of Address

You're moving! Social media knows, but there are other people and organizations that need your new address. As a general rule, start moving services and addresses to your new location 4-6 weeks before a move. With the option of postdating address changes online for some institutions, some services can be contacted even sooner than that.

Consider any items that you receive regularly by mail. You may want to pay to register a change of address with [Canada Post](#). Choose the start date for your mail to be forwarded. There is a cost associated with mail forwarding.

# CHANGE OF ADDRESS CHECKLIST

- Canada Post
- Schools
- Health care providers (doctor, dentist/orthodontist, etc.)
- Bank
- Credit card companies
- Insurance companies
  - SISIP*
  - SunLife*
  - Health insurance*
  - Car/other vehicles*
  - Home/tenant*
  - Life/disability*
- Utilities
  - Electricity*
  - Oil/gas*
  - Water and sewer*
- Public Service Health Care Plan
- Financial advisor
- Previous employer (for T4 slips, etc.)
- Pay Office
- Canada Revenue Agency (for tax documents, child benefits, etc.)
- Elections Canada
- Canadian Automobile Association
- Cellphone provider
- Home phone / Internet / TV
- Safety Deposit Box / Post Office Box
- Memberships (gym, library, recreational, professional)
- Any home services (lawn, pool, diaper)
- Magazine / newspaper subscriptions
- Amazon (for those "Buy Now" opportunities)
- Friends and family for their Christmas card lists (if they still have time for this, we're very impressed!)

## Remember...

If you registered a change of address with Canada Post, after you are settled into your new home, you'll receive redirected mail. Take note of the senders so you can update your address with them.

# MOVE

## WHAT WILL WE DO WITH ALL THIS STUFF?

*Preparing for the actual move can feel like a monumental task.*

Every household tackles the job in their own way. Having a plan and knowing what to expect can ease the process.



“

### **Tracking how you feel and jotting down your frustrations might sound counter-intuitive during a move.**

Why focus on the negative? But I thought journaling about the whole process might help somehow. So I did.

Sure, it was all a bit crazy...during those weeks of preparation, there were days that were just about unbearable. And trust me – I wrote it down!

But there were actually some positive experiences along the way too, some special moments that I didn't want to forget. Especially while my spouse and I (and our kids...and pets...and plants... and "non-packable beverages") were driving across the country to our new home. I wanted to remember those too, so I wrote it all down.

Journaling ended up being a good way for me to reduce stress, clear my head and VENT. But it also ended up being an amazing way to capture some beautiful, fun (or funny!) memories and made the whole posting process more bearable.

”

The process of preparing your belongings for your move is highly individual: some people like to purge as much as possible and organize their belongings thoroughly, while others are content to let the packers put everything in boxes and send them on their way.

If this is your first relocation and you plan to downsize, start preparing as far ahead as possible. Moving is a great time to take stock of your belongings and evaluate what you really need.

For most people, the first step is to do a full purge by selling, donating, recycling or disposing of everything you no longer need or want. You can even make some extra money by taking advantage of consignment stores, online selling platforms like Kijiji or Facebook Marketplace, or hosting your own yard sale.

If you are moving into a smaller home, downsizing your belongings might not be enough, so have a plan for what you will do if there isn't enough room for everything. There are no benefits provided for extra storage or a second drop-off location, so be realistic about where everything will go. It is extremely hard to unload and unpack in a new home if there are more belongings than space.

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**Remember...**

Every single item you get rid of, you don't have to worry about packing, moving, unpacking or finding a place for in your new home. Sometimes less really is more!

## BOOKING YOUR MOVE

Ideally, book your move as soon as possible so the moving company can give you an idea of your estimated weight. This can guide you well in advance of the move date of any downsizing needed.

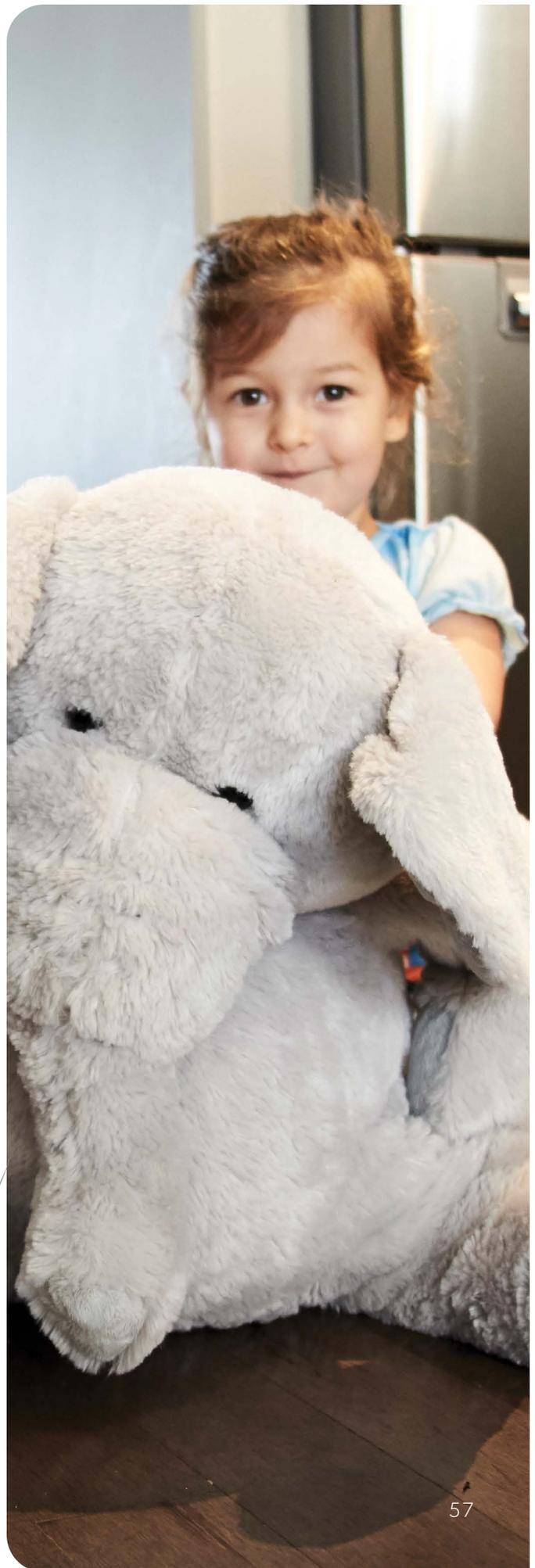
Booking your move early ensures you get a moving company on the dates you want. Delaying sometimes means no movers are available on specific dates. Don't worry about locking in your delivery address. This can be changed later.

### *Check it out!*

**The Household Goods and Moving Services (HGRS) Contract: Pre-Move Information Booklet** contains detailed information on:

- General Information and Responsibilities
- Movement of Household Goods and Effects
  - Pre-Move Consultation
    - Packing
    - Loading
    - Unloading
    - Unpacking
  - Movement of Extraordinary Items
    - Inadmissible Services
- HG&E Replacement Cost Protection and Claims Process
  - Private Motor Vehicle
    - U.S. Moves
  - Returning to Canada

It is accessible through the **Defence Intranet: Pre-Move Information Booklet**





## PRE-MOVE SURVEY

Once your move is booked, a Pre-Move Survey will be arranged. For this, your movers will walk with you through each room of your house to assess everything that needs to be moved. They may have questions for you and you can ask any questions you have of them.

If you get anything new or get rid of anything substantial after the Pre-Move Survey, let the movers know so they can adjust your services, such as the size of the truck or the amount/type of packing material required.

If the movers estimate that you have a large shipment, they may suggest a Pre-Packing Day to pack only non-essential items to make the actual Packing Day shorter. This will be scheduled close to your Packing Day. This can clear some areas in advance, but will require a staging area somewhere in the house to keep the packed boxes.

### Good to know!

**Take note of any items not covered by insurance (such as deeds, documents, house plants, stamp and coin collections, postage stamps, money, awards, certificates, precious stones and jewellery), as well as instructions on how to prepare certain items such as pool tables, grandfather clocks, etc., for shipment.**

**Review the value of your belongings and make sure that the government-provided coverage is sufficient. If necessary, you can arrange for more insurance at your personal expense directly through the mover.**

## PRE-PACKING CHECKLIST

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- Remove all stickers/tags from previous moves. (Ha! Good luck with that!) At a minimum, inform the movers of previous sticker colours and have them use a new colour for the stickers on this move.)

---

- Complete a High Value Inventory (HVI) for your valuable belongings and separate all those items into one room.
  - *Consider whether you need additional insurance for high value items.*

---

- Mark all items that are NOT to be packed clearly, including items you are hand-carrying and those that will stay in the residence. Things quickly disappear into boxes on Packing Day, so don't leave this too late.

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- Prepare items as directed by the moving company, for example:
  - *Appliances like washers may need a blocking kit*
  - *Large items like pianos, pool tables or grandfather clocks may need professional preparation*

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- Dismantle items like home gyms, cribs, play structures, and patio furniture.

---

- You may want to disassemble complex items such as home theatre systems; that way, you can keep all the parts and hardware together in a way that makes sense to you.

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- Remove anything attached to the wall that you want to take with you, including racks, rods, mirrors and shelves.

---

- Clean carpets and drapes.

---

- Drain hot tubs, waterbeds, water hoses. Drain the gas from any tools like mowers or snow blowers.

---

- Inventory, appraise, and note the condition of your belongings.
  - *Consider taking photographs of any items you are concerned may be damaged during the move. This record will help in making an insurance claim.*

---

- Pull items out of attics, crawlspaces, and any hard-to-reach spots.

---

- Return library books and all borrowed and rented items.

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- Confirm move dates with movers.

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- Make a floor plan for the placement of belongings in your new house.

---

- Separate hand-carry items and suitcases that contain required items for the week of your move.

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- Pick up your rental car immediately before your vehicle is picked up by the shipper.

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- Clean out fridges and freezers.
  - *Use up as much food as possible and arrange to give or throw away any perishable food that is left.*
  - *Fridges and freezers must be empty on Packing Day.*

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- Find a home for the things you cannot pack, such as firewood, propane tanks, flammables, aerosols, some plants, and all liquids (including alcohol and toiletries!)

---

- Empty out compost, recycling and garbage bins and arrange for their placement for pick-up after your departure.

---

## **PACK-UP BOXES: YOUR KEY TO A SMOOTH UNPACK!**

You've arrived at your destination. The off-load went well, there are no missing boxes and only a few scratches. The beds are put together and it's almost time for bed...now where are the sheets?!

If this has happened to you (and we know it has), there is a way to prevent having to sleep that first night with no sheets, wrapped in a duvet without a cover and using a pile of towels as a pillow.

### **Good to know!**

**You are still entitled to hotel accommodation until the unpack is complete.**

### **Your solution:**

## ***Pack-Up Boxes!***

About a week before the packers arrive, select one large plastic bin for each of the rooms. It's fun to let children select their own coloured bin and for the others, choose something really bright and different from the numerous current bins in your basement.

For each important room of the house, before the packers arrive, build your own "Open Me First" box. The contents will make your arrival much more organized.

Make large, clear signs to tape to the top and sides of each bin:

- Bathroom Pack-Up Box
- Kitchen Pack-Up Box
- Master Bedroom Pack-Up Box
- Sally's Pack-Up Box (unless you don't have a child named Sally, then insert your own child/children's name here)

On off-load day, things can get crazy but when you see those Pack-Up Boxes coming into the house, you know that you have the necessities. Cut them open and at a minimum, set up the bathroom and grab a garbage bag for the kitchen. When it's time for bed, open the boxes in each room and you'll have everything you need for a good night's sleep.

Here are recommended items for each box but feel free to modify as you see fit.

# PACK-UP BOXES CHECKLISTS

## Bathroom Pack-up Box

- New shower curtain
- New toilet brush
- Toilet paper
- Garbage bag
- 1 set of towels
- Soap
- New toothbrush for every family member
- Toothpaste
- Bath mat
- Magazine (optional) 😊

## Kitchen Pack-up Box

- Coffee maker
- Coffee/Tea
- Coffee filters, if applicable
- 2 x coffee mugs
- Some Red Solo cups
- Cutting board
- Knife
- Tea towels
- Dish cloths
- Bar of soap
- Roll of paper towel
- Box of tissues
- Scissors
- Roll of packing tape
- First Aid Kit
- Tylenol / Advil
- Garbage bags
- Extra phone charger

## Master Bedroom Pack-up Box

- 1 set of bed sheets
- 1 set of pillows
- Blankets/duvet
- Pyjamas (if applicable) 😊

## Child's Bedroom Pack-up Box

- 1 set of bed sheets
- 1 set of pillows
- Blankets/duvet
- Pyjamas
- New books
- Favourite books
- Stuffed animal
- Something they loved in their old room (poster, photo, toy, trophy, etc.)



## 5 TIPS TO MAKE MOVING WEEK EASIER

1. Take advantage of the hospitality of friends and neighbours who invite you for dinner or can keep your kids busy while you make final preparations.
2. Moving week is not a time to try to make elaborate meals or host gatherings that require a lot of work for you and your family.
3. Try to make things as easy on yourself as you can and be flexible with your time.
4. Take the time for heartfelt good-byes and enjoying the company of friends after long days of organizing.
5. If you have children, try your best to maintain some routines around meals and bedtimes so that they feel some stability during this time of great change.

# MOVING PAPERWORK CHECKLIST

Keep all of your moving paperwork together (we recommend a “Moving Binder”) and make sure to keep it in a safe place.

- Copy of Pre-Move Information Package and Related Forms
- Copy of Listing Agreement (if currently a homeowner and selling)
- Copy of Lease Termination Letter (if currently a renter)
- Copy of Purchase and Sale Agreement (for buyers)
- Copy of Deed (for buyers)
- Copy of Survey/Certificate of Location (for buyers)
- Copy of Lease Agreement (for renters)
- Canadian Forces Housing Agency (CFHA) Documentation (if applicable)
- Customs Forms (if applicable)
- Information on Moving Company
- Current Insurance Papers (life, home, contents, car, medical, etc.)
- Information on Insurance at Destination
- Copy of Application to Move Furniture and Effects
- Household Goods Descriptive Inventory
- Inventory of Articles Shipped
- List of Current Utility Companies (to cancel or change over)
- Information on Utilities at Destination
- Information on Posting Loans
- Copy of Posting Loan Application
- Copy of Posting Loan Approval
- Additional Information
- Receipts pouch to hold loose receipts

## WHAT TO EXPECT ON PACKING DAY

### Before the movers arrive

- Clearly mark and separate anything you don't want packed in the moving truck such as medication or beloved stuffed animal.
- Some people prefer to have their kids (and pets) stay elsewhere during the packing process. Young kids may get underfoot, and even some older children may find the experience upsetting.
- Remember to keep yourself (and your kids (and pets!) if they're there) hydrated and fed throughout what can be a long and exhausting day.

### While the movers are there

- You are required to be present during the entire packing process and you may find yourself surprisingly busy.
- It is a good idea to fully supervise the pack and load process.
- Packing Day is usually filled with last-minute tasks like washing dirty dishes, emptying compost and garbage, and taking down overlooked things (you will also undoubtedly begin to find many hidden treasures as beds are taken apart and shelves and furniture are moved from their usual spots!)
- Movers may ask for your guidance on disassembling large furniture.

- In most cases, the people who pack and load your belongings will not be the same people who will unload and unpack them. The simpler you can make reassembly for them, the more likely you are to have it done correctly. Watch how things come apart so you can offer assistance at the other end. Spare parts needed to put your things back together again (such as bolts, screws and cords) should be clearly marked and stored securely in a place you can find them.
- Movers will label boxes by the room they are packed in. If the layout of your new home requires you to shift things around (or you are just ready for a change), you may want to place items into the room they will go in AFTER the move.
- If you have several children, you can number their bedrooms with a piece of paper on the door, and then do the same at destination to make sure things end up where they belong.
- It is especially important that large items such as rugs, sofas and beds are correctly labelled with their destination room, so that you aren't hauling things around after the movers have left. Ten boxes of books or a chesterfield in the living room that should be in the basement means a lot of hard work for you!
- Mark any special items you want to ensure are not damaged in the move, mark the boxes so that you can check that they are unpacked by the movers at destination.

## Good to know!

If you are moving overseas, you may have a series of Pack/Load Days, ideally with the items to be placed in long-term storage being the last. Expect the entire process to take a full week if you have an air, sea and storage requirement.

Air shipment may be authorized if you can set up residence immediately upon arrival with the load.

If you are shipping a vehicle, it will normally be loaded with the sea shipment.

## WHAT TO EXPECT ON LOAD DAY

### Keep key items aside!

How many times have we heard stories from families who had their car keys packed on Load Day? Or passports, or wallets and purses. It's such a common issue and it can cause absolute chaos.

Here are a few tips to avoid losing track of important items.

#### **If you are driving to your new destination:**

Pack all of the important items in your car BEFORE the packers/movers arrive. Phone chargers, purse, wallet, documents, hotel room keys, etc. Leave it all in the car! Then, place your car keys in your mailbox for the day. You'll know where they are and they won't be accidentally scooped up in the frenzy.

#### **If you are flying to your new destination:**

Check into your hotel early and leave your important items in the room. If you must bring a bag with you to the house, consider leaving it with a neighbour or on the back door step (if secure.) Having the bag or other items in your home while everything is being loaded is risky. Think it through BEFORE the packers/movers arrive.

---

### Remember...

...to take a deep breath! Once the movers actually arrive at your home, things can get busy pretty quickly. And even though you've been preparing for your move for weeks, actually seeing your stuff leave the house can make the experience real, really fast. Take a breath.

## *You've got this!*

## The Movers' Responsibilities

Movers and drivers are usually independent agents contracted to large van lines chosen by CAF through the Household Goods Removal Services (HGRS) contract, and they are expected to offer moving services to a professional standard.

For example, the mover is required to:

- Deliver services and provide documentation in the official language of your choice (French or English)
- Start the day no earlier than 8 a.m. and finish no later than 8:30 p.m. (unless you have agreed otherwise)
- Adhere to the mutually agreed upon times and promptly notify you of any delays in excess of 1 hour (the total delay shall not exceed 4 hours from the agreed times)
- Use all reasonable precautions to protect household items from damage and loss, which includes:
  - Using appropriate equipment when moving/loading HG&E
  - Protecting all HG&E from the elements (rain, snow or sun) and theft at all times
- Provide you with copies of all signed documentation
- Notify you immediately when a HG&E or PMV (private motor vehicle) shipment has incurred loss or damage
- If, at any time during your move, you feel that the movers are not meeting their responsibilities, you can contact Base Traffic at your location for support (keep their number handy on moving day)

### Good to know!

**If this is your first relocation, you may be uncertain about what is expected from you in relation to the movers. You are asked not to provide catering or tips to moves. Do communicate with respect and patience, keep an eye on the time, and know your rights.**

## The Final Details

Load Day can feel like a whirlwind as you watch your entire home transform into an empty space. But before the movers drive off with all your worldly belongings, be sure to take care of these final details.

- Before the movers leave, do a final walk-through to make sure there are no stray items in cupboards or closets.
- Remember to check your garage and yard, where things are often left behind. This is your last chance to get things moved for you!
- Once everything is done, the movers should give you a set of HG&E forms. Read everything closely before signing it.
- Pay particular attention to any notes the movers have made about the condition of items, as these notes will be referred to in cases of loss or damage.
- If there is a disagreement that cannot be resolved, contact your local Base Traffic for assistance.
- It can be helpful to get the contact information for your driver, and confirm the details of the move and dates with them. Some drivers may be able to give you a rough estimate of when they expect to arrive at the destination. Things can happen along the way, though, so official arrival information for your load can only come from the Base F&E section.

## CLEAN SWEEP!

You're hoping your new home will be pristine for you to move in...and want to be just as considerate for the family moving into your old home after you. The good news is that some cleaning costs are covered by the [CAFRD](#), so many military families have professional cleaners come to the house the day after loading.

Usually, the final walk-through with your realtor or landlord happens after the professional cleaning is done. At this point, a final condition report should be completed and your keys returned.

In a situation where the landlord is not available or you will not be present for the house closing, now is a good time to take photos of the property showing its condition upon your departure. In the case of a home sale, final closing documents should be signed.

If you are in a Residential Housing Unit (RHU), speak with CFHA about leaving the keys with the cleaners, who may be able to do the final "march out" for you.

“

**We were posted overseas and had a 10-month-old. I was dreading the flight and the reaction of those around us. Eight hours with a baby on a plane!**

He was a great sleeper though, so we hatched a plan to put him to bed on the plane.

We purposely booked a red-eye flight and made our way to the gate about an hour before his normal bedtime. We explained what we were doing to the staff at the gate and they were a huge help.

About an hour before boarding, we started his bedtime routine. Bath time (splashing in the bathroom sink), pjs, storytime and a bottle. Then we put him to sleep in the stroller.

When it was time to board, we were allowed on the plane first to install the car seat and we pushed our sleeping little one onto the plane in the stroller. A smooth transfer into his car seat resulted in a 6-hour sleep.

We only had to deal with the remaining 2 hours and he was well rested and happy when he woke up.

(We were both a wreck of course but hey, no screaming baby!)

”



## ARRIVE

### SO YOU'VE ARRIVED!

Wondering what happens next?

1. You get access to your new home
2. You receive your F&E (furniture and effects)
3. You unpack

*Sounds simple, right?*

But we all know there's more to it than that!

Once you arrive at your new location, you will likely have to stay in a hotel for a few days as you await the arrival of your belongings. You will usually be instructed to contact Base Traffic at the new Place of Duty to let them know you are there, and that's when the waiting game starts.

With any luck, your new home will be available to you immediately. It can actually be a great thing to have a few days of access to your house before the moving truck arrives, as this is a great time to do a deep cleaning before the floors are filled with boxes and furniture (and some of your destination cleaning expenses may be covered through the [CAFRED](#)).

If you have children, let them run through the empty rooms and start to imagine how they will make their rooms their own. You may even want to have a picnic on the floor, notice how the light crosses the room for the first time, and start to envision how you will arrange your new home. You can walk around the neighbourhood and, with any luck, meet some of your new neighbours.

Someone will contact you when the moving truck has arrived, as will the vehicle carrier if you are having your vehicle(s) shipped. But that period of waiting for your HG&E can be a little window of quiet, a calm before the storm.

## WHAT TO EXPECT WHEN UNLOADING

### Prepare yourself!

The day the moving truck arrives is always exciting. It's comforting to be reunited with your personal belongings. But you can be sure that things can quickly get hectic...

- Have a good breakfast, get coffee as needed, take a deep breath and go!
- As soon as the truck arrives, they will want to start unloading. You are not permitted to delay delivery for any reason such as renovations, painting or cleaning, so make sure this is all completed ahead of time.
- Just like on Load Day, you will need to be on-site the entire time of the unload/unpack; usually it's best to have all hands on deck.
- The movers are responsible for protecting both your belongings (from weather and theft) and your residence (from damage using pads, etc.) during the unload and unpack. Again, it is up to you to watch that your boxes are not being left in the rain and your carpets are not being coated in mud.
- Sometimes it is preferable to have someone watching young children (and pets) on move-in day. It may not always be a viable option, but look into finding a local babysitter or casual child care at the MFRC.

## BINGO!

If this is your first move, familiarize yourself with the process of checking items as the movers unload them. The agent will give you a grid (or several pages of grids) of numbers representing the moving stickers attached to every box and item. This is commonly referred to as the “Bingo Sheet,” as movers will call out the numbers as they bring items into the house and it is your responsibility to check them off.

Some people find it helpful to stand or sit at the main entrance with a clip board and stay focused on the stream of movers filing into your house, confirming with each one that you have recorded the number of their load. If you are moving into an apartment or condo or there is a shuttle to bring the items from the moving van to your door, the best thing is to wait at your door with the Bingo Sheet.

If something has lost its tag, record it in a list that you can later reconcile to the Inventory Listing. In some cases, not everything missing a tag may be yours. Any unmarked boxes without a sticker or other label should be opened with the driver and verified as belonging to you.

The Bingo Sheet is used for your convenience and is not a legal document, so try not to get too anxious if you miss or lose track of a few items. This will not be your only opportunity to flag a missing item; however, it is often the quickest way to alert you that something has gone astray.

Following along with the Bingo Sheet closely and identifying each item as it enters your home can also be a good way to scan every item for damage, and to guide the movers on where you want the larger items placed. The movers are supposed to alert you if they see any damage, but ultimately it is your responsibility to examine your goods and note any damage or loss.

## *Rocked it!*

“It only took us three moves to figure out but now we know: The toolbox should always be the last thing loaded onto the moving truck and the first thing to come off.

Up to the last minute of loading there’s always some tool we need, and it seems the minute we start unloading we’re looking for some tool or other. Making sure the toolbox is nearby up until the minute we leave and accessible the minute we start unpacking has been a life saver and it helps with setting up the beds on the first evening.

Our essentials: hammer, multi-screwdriver, mini screwdriver set, tape measure, duct tape, pliers, utility knife, vice-grip, adjustable wrench, allen keys, cordless drill, and a notepad and pencils.”

## Placement, Assembly and Unpacking

**The movers will generally place the boxes being unloaded according to the inventory list or label on the box.**

Anywhere you direct movers to place a box must be accessible – for example, don't expect them to go into the crawl space!

**Movers will reassemble any furniture that was taken apart by the movers at origin.**

Depending on your comfort level and knowledge of the item in question, you may prefer to participate or put together certain items yourself, and this is your choice. You probably know more about how to set up your multi-part desk and shelving unit than the movers do, so it may be in your interest to be a part of the process. However, if you are helping to assemble furniture and something breaks or there is other damage, you may not be able to make a claim. If this is a concern, it may be better to provide direction and let the movers take care of those items taken apart by movers at origin.

**Depending on the volume of F&E, the unpacking day may be scheduled for the day after the unload day. The unpackers provide what is called a "table top service."**

They will unpack your belongings to a convenient surface as directed by you so that you can put them away. They will pause as a surface becomes full to provide time for you to remove the unpacked items. "Unpacking" means taking out, unwrapping, and placing items on tables, countertops, and floors, placing hanged clothing in closets, and removing the packing material and boxes.

- Some families would rather do a lot of this work themselves, as taking every item out of every box at once can result in a "stuff explosion" that can make the process more difficult.

- You can try to keep up by putting things in cupboards and on shelves as movers are unpacking boxes.
- You can also simply choose the most essential (and delicate) items to be unpacked, and do the rest later at your own pace.
- If you want to do your own unpacking, you should note that on the Bill of Lading form, as leaving it blank and signing indicates that the mover unpacked and no apparent damages were noted. This does not mean you cannot file a claim as you have 90 days to closely examine your belongings before filing a claim. The movers can be called once in the 30 days after delivery to pick up any packing debris as long as it has been protected from the elements (not wet and dirty).
- You can guide the movers as to which rooms you would like them to unpack first to enable you to set up house. Usually, families want to focus on setting up the beds, placing the carpets and major furniture pieces, and unpacking the kitchen items. This is your choice; however, remember that interim lodgings and meals (in other words your hotel room and restaurant food) are no longer covered once your unpack is complete.

## Good to know!

**You are not obliged to sleep in your home until it is unpacked. If the movers have not finished unpacking by 8:30 p.m., you have the right to ask that they complete the work the following day.**

## CLAIMS FOR DAMAGES

Once everything is unpacked, the member will be asked to fill out a *Loss/Damage Packed Items* form and sign the *Unpacking Certificate*. Make sure to get a copy of this paperwork. The government pays for your protection coverage and monitors all claims to ensure compliance with the contract.

Before signing the *Inventory Listing* and the *Bill of Loading*

- Check any damaged or missing items listed
- Note any damage to your residence from the members

If you need to file a claim, refer to your Pre-Move Information Booklet or contact Base Traffic for details as each category (residential, HG&E and PMVs) has different claim timelines and limits.

You can only make a single claim. So it's best to wait until you have unpacked and reviewed everything. If you have not had the time to find replacement costs for everything, don't panic – leave the dollar value blank or mark it "TBD." The important thing is to **submit the form within 90 days of delivery**. In some cases, timelines may be extended for deployment or other extenuating circumstances, but this must be arranged through Base Traffic.



“

**We were posted to the U.S. and I was standing in line to register at the spousal and family welcome event.**

My husband had already started his course.

As I approached the front of the line, they asked me for our emergency contact. Seriously? We had just arrived 2 days ago. The only person I knew was the kind woman who helped the kids make waffles at the hotel breakfast bar.

I turned to the person behind me in line and said, “Hi.” She replied, “G’Day!” Excellent, an Aussie, they’re fun, trustworthy, a member of the Five-Eyes community.

I smiled and she said, “Looks like we’re all we’ve got. Let’s do this.” And we shared each other’s contact info with the registration desk.

For the next year our children went to school together, played together and travelled together. We’ve been great friends for over a decade!

”



## CONNECT

### MAKING CONNECTIONS – ORGANIZATIONS THAT CAN HELP

If you haven't yet, be sure to connect with Military Family Services and your local Military Family Resource Centre.

*They are there to help.*

#### Military Family Services (MFS)

Military Family Services (MFS) is a division of Canadian Forces Morale and Welfare Services.

MFS works to ensure that the Canadian military family community is well supported so military families can lead positive and nurturing family lives while supporting the operational effectiveness of the Canadian Armed Forces.

One of their primary goals is to help families mitigate the challenges associated with the military lifestyle and thrive in their communities.

## Military Family Resource Centres (MFRCs)

The programs and services of the Military Family Services Program (MFSP) are made available locally through Military Family Resource Centres (MFRCs) on bases, wings and units in Canada and abroad.

The MFSP is designed to meet the needs of CAF personnel (Regular and Reserve Force) and their parents, spouses, children and relatives, as well as families of the fallen, and medically-releasing members and their families.

In addition to services and support available locally at Military Family Resource Centres, Military Family Services also connects military families nationally to services and support through the Family Information Line and the [cfmws.ca](http://cfmws.ca) website.

- The [Family Information Line](#) (FIL) is a bilingual toll-free service at 1-800-866-4546 (International 00-800-771-17722) that provides supportive counselling and useful information to military families, 24 hours a day, seven days a week.
- [cfmws.ca](http://cfmws.ca) is website for and about military families that connects families to all Canadian Forces Morale and Welfare Services, as well as with their local Military Family Resource Centre in Canada, Military Family Services staff in the United States

## Check out the clubs and recreation programs in your community!

Joining a local recreation clubs is a great way to keep yourself busy, follow a new passion, maintain existing skills, or to meet new people when you are have been relocated to a new community. Find out more at [CFMWS | Join a club](#).

## GETTING CONNECTED – SETTING UP YOUR HOME

Was there so much to think about in the lead up to and during the move that a few things on your to-do list fell through the cracks? No worries! Here's a reminder list of services you may still need to set up to help you get connected now that you're in your new home.

# SETTING UP YOUR NEW HOME CHECKLIST

---

- Hydro/electricity
- Gas
- Water
- Communications
  - Internet
  - Cable
  - Home phone
  - Cell phone
- House insurance / rental insurance
- Parking registration
- Garbage and recycling programs
- Lawn care
- Snow removal

## **DEVELOPING CONNECTIONS – PLACES IN YOUR NEW COMMUNITY**

Settling into a home and a new community requires so much more than simply unpacking boxes. Here's a list of other businesses and organizations you may want to search out upon arrival.

## **FEELING CONNECTED – ESTABLISHING NEW RELATIONSHIPS**

### **OUTCAN Families**

When posted overseas, one of the fastest ways to get your bearings and feel connected is to seek out other Canadian military families. They understand what you're going through and may have tips to help you get your home and family settled.

If you happen to be in a community where you are the sole Canadians, reach out to other foreigners. They, too, are away from home and may point you in the right direction.

### **Getting involved**

Getting involved with your community or areas of interest can help you and your family settle in faster. Sports, clubs, hobbies and pursuing other areas of interest shortly after arriving can help you feel more settled and can provide opportunities to meet new people and create new routines.

### **Friendships**

One of the hardest emotional burdens of moving is the effect it has on friendships. Military family members become familiar with the cycle of making friends, getting settled, receiving a posting message, saying good-bye, moving to a new community and starting all over again. Experiencing frequent relocations doesn't necessarily make it any easier to say goodbye.

Many military families are drawn to other military families who understand this cycle of friendship. Living in close proximity on base can bring you in contact with others who are going through the same process and understand the unique friendships possible in the mobile military lifestyle. On the other hand, building community with only those who are also moving away can compound the number of separations and good-byes your family will have to go through.

The upside is you can often rekindle past relationships when you're posted together again. With the internet, it's even easier to stay in touch in between.

# COMMUNITY CONNECTIONS CHECKLIST

Hair stylist or barber

Hardware stores

Grocery stores

Garage/mechanic

Restaurants

Coffee shops

Bakeries

Movie theatres

Specialty stores

Florists and plant nurseries

Library

Bookstores

Place of worship (church/synagogue/  
mosque)

## **Been there, done that**

*"Finding a good hair stylist sometimes feels more important than finding a family dentist!*

*Honestly, I don't care who cleans my teeth, as long as they are professional, do a good job and have direct billing to my health benefits provider.*

## **But my hair? That matters!**

*My husband has had the same haircut since he was 3 years old. Joining the military didn't change a thing. He doesn't get why it's such a big deal to me."*

# SETTLE

## FEELING UNSETTLED?

New home, new schools, new community. You take a deep breath and realize you don't feel settled yet.

- Maybe someone in the family still needs to find work.
- Maybe you don't have a child care solution yet.
- Maybe you miss your family and friends.
- Maybe you're just not quite yourself.



“

**We bought a house in a civilian suburb. We knew it would be a little challenging to settle in, but the school was a great fit for the kids so we decided to buy.**

Thank goodness for that school... or more specifically, the school bus stop. The first morning the kids were taking the bus, I went out to the bus stop with them and because all the kids were young there were other parents there too.

We started chatting and we even continued after the bus pulled away.

This went on for the entire week. Meet at the bus stop – kids leave – parents kept chatting. Honestly, I think we were all starved for adult interaction!

On Friday, the other families announced that it was “Community Dinner Night.” I had no idea what that meant but was interested.

Basically, they picked a house and everyone brings something for dinner. They feed the kids first and then the adults get to have a peaceful dinner with neighbours from the street while the kids play. There were four other families invited and since we were new, they told us not to worry about bringing anything, they had dinner covered.

Not wanting to arrive empty handed, we scrounged for a solution. I didn’t want to look desperate but this could be our ticket into a community that we could enjoy.

Our house was still a disaster and I wasn’t about to whip up a tray of perfect “new-neighbour-worthy” hors-d’oeuvres. Finally I settled on what I thought was a pretty solid solution. We were either going to be welcomed with open arms or we’d need to start the hunt for new friends.

As we rounded the corner into the neighbour’s backyard, we were met with cheers and applause. I’d like to think it was for us but I suspect it was in celebration of the margarita machine that we had strapped into an umbrella stroller and pushed down the street. Sometimes you need to share your true personality upfront and hope for the best. Turns out it was one of our best postings ever!

”



***It's ok to feel frustration,  
unease and loss. You've been through a lot.***

Know that if you have "the blues" and you can't seem to shake them, or if things feel really dark, there are people who can help.

Call the [Family Information Line](#) (FIL). Any day. Any time. They are available 24 hours a day, 7 days a week.

Call: 1-800-866-4546  
(International 00-800-771-17722)

# 50 TIPS FOR SETTLING IN FROM FAMILIES WHO'VE BEEN THERE

1. Join sporting activities on-base and/or off-base
2. Use Facebook groups to connect with other parents, military spouses, and families on-base
3. Attend community activities and classes of personal interest, like mom and baby groups, recreational automotive activities, quilters groups, yoga, painting, geocaching
4. Become a part of local online support groups
5. Attend functions (family BBQs, welcome nights, playgroups, coffee connections) at the MFRC
6. Join a gym, pool, YMCA, or sports league
7. Look for work
8. Find a faith group
9. Be friendly at work and befriend coworkers
10. Volunteer in the community, at the children's school or at the MFRC
11. Bring your dog to a dog park
12. Walk through your new neighbourhood and meet your neighbours
13. Connect with other military families posted to the same area
14. Visit local venues
15. Research tourism in the area and go sightseeing
16. Connect with old friends already in that location
17. Connect with your spouse's coworkers' spouses
18. Meet people in advance of your move through social media
19. Keep in touch with old military family friends
20. Invite people over
21. Find local facilities for shopping, gym, etc.
22. Go to the local library
23. Find play groups in the area
24. Go to unit activities and attend regimental social gatherings
25. Chat with people at the bus stop
26. Join a club through the mess
27. Attend language classes on-base
28. Invite your children's new friends over for playdates
29. Research the local homeschool community online
30. Go for walks through local conservation areas
31. Use the community board to find workshops and events
32. Join a support group for parents of children with special needs
33. Go to the mess and meet friends through the member's colleagues
34. Check local papers for community events
35. Play outside with the kids
36. Consider living in RHU to easily make immediate connections
37. Participate in town halls
38. Go to school functions
39. Reach out to people who are friends of friends
40. Talk to spouses who were there before and connect with some of their friends
41. Maintain communications with friends and family no longer nearby
42. Spend as much time as possible taking advantage of the fun new things in the area as a family
43. Set up the house fast so it feels like home for the family
44. Talk to chain of command
45. Sign up for a run club to meet similar people
46. Attend neighbourhood BBQs
47. Visit parks
48. Put out an invite online for other new residents who want to connect
49. Accept invites from neighbours and co-workers to get to know people and create bonds/friendships
50. Enroll your kids in hockey, guides, scouts, clubs, sports or other activities (a great way to connect for them) and meet parents and others through your kids' activities (a great way to connect for you) — win-win!

A photograph of a man in a military uniform holding a young girl, with a woman standing next to them. The man is wearing a black beret with a gold emblem and a green and blue camouflage uniform. The girl is wearing a blue jacket, a colorful floral top, and a pink patterned skirt. She is holding a small, colorful toy. The woman is wearing a black dress with a colorful geometric pattern and has her hair styled in a bun. The background is blurred, suggesting an outdoor setting.

# THRIVE

**YAY!**

*You survived!*

You've prepped. You've moved.  
You've arrived.

It's time to look forward to life in your  
new community!

But first, celebrate how far you've come.



### 3 ways mark the occasion

1. Be mindful of how far you've come since you first received that posting message
  - Take a moment to pause and consider where you were and where you are now. This can anchor you in the present and give you the strength and confidence to move towards your new future
2. Celebrate
  - Order a cake from that great local bakery you discovered with "WE ROCK!" written on it, or treat yourself to a delicious dinner out at that fantastic restaurant your new neighbour recommended
3. Find someone else who is struggling and be their cheerleader
  - You know what it took to get you here...now take everything you've learned and commit to helping someone else who's going through a move to connect and settle in

**NOW it's time to THRIVE!**

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#### Remember...

Take some time as well to think about what went well with this move and what didn't to make the next relocation go smoother.

## PART III: TRACKING YOUR MOVE

The dates...the deadlines...  
the details...

*Oh my!*

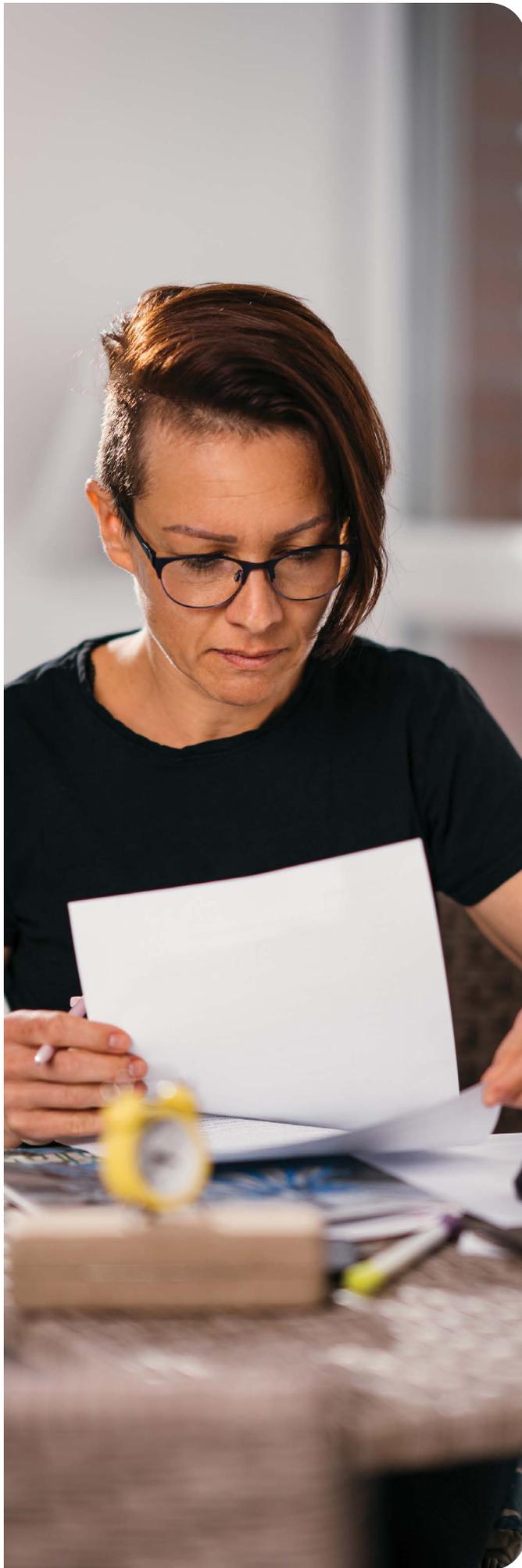
Keeping track of everything related to your move can be daunting, so we're giving you the inside scoop on how to keep it all organized (while you keep it all together!)

We'll provide you with the tools you need to create a "Moving Binder" (or other customized system) that anyone can use – whether you're single, a family, or a mama or papa with fur babies.

PART III







## **IMPORTANT PAPERWORK**

Military families know that a move necessarily involves A LOT of paperwork. Resistance is futile! The best way to handle the administrative burden of a military move is to anticipate the paperwork required and develop an organizational system that works for you. The last thing you want to do is to be digging through files trying to find a rogue piece of paper at the last minute. Do as much gathering, photocopying and sorting ahead of time as you can.

You may want to divide your paperwork into documents you will need repeatedly, and those you may only need in certain circumstances. It is good practice to photocopy both sides of your documents/cards then store the originals in a secure location, keeping the copies for use wherever possible.

## ALWAYS KNOW WHERE TO FIND...

While we highly recommend creating a Moving Binder, if that's not your organizational style, at least ensure that you always know where to find the following items:

- Member Service Number
- Copy of Posting Message (this will be asked for many times, in many situations)
- Copy of Canadian Armed Forces Relocation Directive (CAFRD)
- Copy of BGRS Policy
- Copy of BGRS Entitlement Estimates
- Copies of Screening/Posting Messages (social worker, doctor, etc.) (if applicable)
- Copies of Completed OUTCAN Posting Checklists and Forms (if applicable)
- Copy of Member's Most Recent Pay Stub
- Copy of Spouse's Most Recent Pay Stub
- Copy of Posting Allowance and Dependant(s) Form
- Copy of Welcome Letter from New Base/Wing/Unit
- Information on/Received from Local Military Family Resource Centre (MFRC)
- Passports (check expiry dates, you will need these multiple times for OUTCAN postings)
- Copies of Passports
- Visas (and copies)
- Marriage Certificate
- Driver's Licences (and copies)
- Health Cards (and copies)
- Birth Certificates (and copies)
- Social Insurance Numbers/Cards
- House Deed or Lease Agreement
- Insurance Papers (house, tenant, car, life, etc.)
- Warrantees
- Immunization records (vaccinations, COVID, etc.)
- Medical Records (doctors, dentists, etc.)
- Lists of Medications
- Power of Attorney Papers
- Wills
- School Transcripts

## MOVING BINDER

Many families find it helpful to create a Moving Binder to help plan their move.

The Moving Binder is a perfect solution for keeping all of your important documentation, relevant paperwork and additional information and items together in one easy-to-find place.

### Good to know!

**Even if information is available online, keep hard copies in your Moving Binder as a back-up. Know where to find original documents.**

## 7 tips to create your moving binder

1. Use a large binder. Buy a funky new one for inspiration, steal one from you kid's backpack (they do everything on their Chromebooks now anyways) or dig one out of the basement and dust it off (you know you have one!)
2. Accordion file folders work well too.
3. Use separate tabbed sections, clearly labelled.
4. Use clear binder pockets that you can easily slide documents in and out (no need to hole-punch everything – in fact we highly recommend you DON'T hole-punch things like your marriage certificate or health card!)
5. Add a pouch or two at the end of each section for receipts and other small, loose items.
6. Consider printing off the checklists throughout this guide and inserting them at the beginning of the applicable sections of your binder to function as a handy reminder, a "table of contents" for what is contained in that section, or an ongoing to-do list.
7. Customize your Moving Binder in whatever way works best for you.

While much of the information included in your Moving Binder is readily available online, we recommend printing off and keeping copies in your binder as a back-up, along with knowing where to find your originals.

# SUGGESTED MOVING BINDER TABS

Here is a suggested breakdown for how to organize your moving binder, but feel free to adjust it how you see fit so that you always have the important information you need at your fingertips.

## Binder Tab: General Information

1. Copy of Posting Message
2. Copy of Canadian Armed Forces Relocation Directive (CAFRD)
3. Copy of BGRS Policy
4. Copy of BGRS Entitlement Estimates
5. Copies of Screening/Posting Messages (social worker, doctor, etc.) (if applicable)
6. Copies of Completed OUTCAN Posting Checklists and Forms (if applicable)
7. Copies of Most Recent Pay Stubs
8. Copy of Posting Allowance and Dependant(s) Form
9. Additional Information

## Binder Tab: Your House Hunting Trip

1. Copy of HHT Application
2. Copy of HHT Approval
3. Flight Information
4. Car Rental information
5. Hotel Booking Information
6. Other Travel Information (if applicable)
7. Realtor Information
8. Lease Information
9. Mortgage Information
10. Copy of RHU-CFHA Application (if applicable)
11. Other Purchase/Lease Information (if applicable)
12. School Options
13. Copies of Report Cards
14. Other School Documentation (as required)
15. Current Banking Information
16. New Banking Information (if applicable)
17. Additional Information
18. Receipt pouch to hold loose receipts

## **Binder Tab: Moving Preparation**

- 1.** Copy of Pre-Move Information Package and Related Forms

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- 2.** Copy of Listing Agreement (if currently a home owner and selling)

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- 3.** Copy of Lease Termination Letter (if currently a renter)

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- 4.** Copy of Purchase and Sale Agreement (for buyers)

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- 5.** Copy of Deed (for buyers)

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- 6.** Copy of Survey/Certificate of Location (for buyers)

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- 7.** Copy of Lease Agreement (for renters)

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- 8.** Canadian Forces Housing Agency (CFHA) Documentation (if applicable)

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- 9.** Customs Forms (if applicable)

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- 10.** Information on Moving Company

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- 11.** Current Insurance Papers (life, home, contents, car, medical, etc.)

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- 12.** Information on Insurance at Destination

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- 13.** Copy of Application to Move Furniture and Effects

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- 14.** Household Goods Descriptive Inventory

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- 15.** Inventory of Articles Shipped

---

- 16.** List of Current Utility Companies (to cancel or change over)

---

- 17.** Information on Utilities at Destination

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- 18.** Information on Posting Loans

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- 19.** Copy of Posting Loan Application

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- 20.** Copy of Posting Loan Approval

---

- 21.** Additional Information

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- 22.** Receipt pouch to hold loose receipts

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## **Binder Tab: Relocation to Destination**

1. Flight Information

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2. Car Rental information

---

3. Hotel Booking Information

---

4. Other Travel Information (if applicable)

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5. Copy of Car Shipping Documents

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6. Inventory of Articles Shipped

---

7. Additional Information

---

8. Receipt pouch to hold loose receipts

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## **Binder Tab: Miscellaneous**

1. Copy of Welcome Letter from New Base/  
Wing/Unit

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2. Information on/Received from Local Military Family  
Resource Centre (MFRC)

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3. Copies of Passports

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4. Copies of Visas

---

5. Copy of Marriage Certificate

---

6. Copies of Driver's Licences

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7. Copies of Health Cards

---

8. Copies of Birth Certificates

---

9. Copies of Social Insurance Numbers/Cards

---

10. Additional Information

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## RECEIPTS

*When in doubt...  
keep the receipt!*

Whether you keep them all in the designated pouches in your Moving Binder or tucked in a shoebox under your bed, it's important to keep all of your receipts from your move for proper reimbursement.

See the following checklist for the ones you don't want to lose.

## RECEIPTS CHECKLIST

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- Parking fees from your House Hunting Trip
- Ferry tolls and/or road tolls during House Hunting Trip and for Travel to New Location
- ATM fees
- Excess baggage fees
- Hotels
- Driver's licence fees (12 months)
- Vehicle safety inspections
- Vehicle plates (12 months)
- Vehicle letters of compliance
- Trailer registration and plate fee (if required)
- Vehicle registration (12 months)
- Internet service during hotel stay
- Cleaning of residences at origin and destination
- Rekeying of locks at new house
- Connection, disconnection and cancellation fees (does not include expenses for breaking loyalty contracts) for alarm system, cable, cellular services, computer systems, electricity, water lines to refrigerator, hot-tub, in-home theatre systems, internet, natural gas (including gas appliances and account set-up fee), satellite dish, basic telephone, and water services
- Transfer of medical or dental records
- Spousal employment services
- Provincial health insurance cards
- Additional health insurance for time between provincial health care services (where applicable)
- New patient dental exam (if denied by insurance)
- Post Office change of address
- Courier for receipts in some exceptional cases
- Mail hold service in certain situations
- OUTCAN: Fees for medical exams and inoculations not covered by insurance, passport expenses not covered by the Department, visa costs, fees for other required immigration and/or identity documents

Refer to the [CAFRD](#) for definitions and limitations, as well as details on which envelope these expenses may be claimed to.



## **KEY POSTING AND MOVING DATES**

In Part II, you saw timeline of key dates to give you an overview dates related to postings. Use this table to note key dates for your specific posting and move once you've received your posting message.

# YOUR KEY POSTING AND MOVING DATES

EVENT	DATE(S)	NOTES
Posting message		
Change of Strength (COS)		
Report for Duty (RFD)		
House Hunting Trip (HHT)		
Moving company estimate		
Pre-pack		
Pack		
Load		
Clean		
Travel to new location (TNL)		
Arrival at destination		
Unload		
Unpack		

TOOL



## KEY CONTACTS LIST

We know you have all of your important contacts on your phone (or at least jotted down on a Post-It note...) But when you're in a hurry, you don't want to be scrolling through your contacts trying to remember if you saved the name and number you need under "Brookfield," "BGRS" or "Brynn" (or was it "Brett"?)

So why not keep all of the contacts related to your move in one handy list, along with other important details? Using the list here will help alleviate a significant amount of stress and reduce wasted time searching for the name, number or email you need.

# KEY CONTACTS LIST: IT'S ALL IN THE DETAILS!

---

## **BGRS (Brookfield)**

File No.:

Site Login:

Password:

## **At Origin**

Base Traffic (origin):

Orderly Room/Clerks:

Realtor/Landlord:

Home Stager:

Lawyer:

Mortgage Broker:

Property Insurance:

Repairs/renovations contractor:

Military Family Resource Centre:

## **House Hunting Trip (HHT)**

Flight Date / Time / Number:

Hotel and Address:

Dates Booked:

Car Rental Company:

Dates Booked:

Notes/Confirmation Numbers:

## Destination

Military Family Resource Centre:

---

Bank:

---

Realtor / Rental Agent:

---

Lawyer:

---

Inspector:

---

Emergency Medical / Fire Local:

---

Poison Control:

---

## The New Home

Address / Phone:

---

Date Offer Accepted:

---

Date of Closing / Possession:

---

Notes:

## Moving Week

Orderly Room/Clerks:

---

Moving Coordinator / Company:

---

Driver's Name / Cell Number:

---

Base Traffic at Origin:

---

Base Traffic at Destination:

---

Personal Vehicle Transport Carrier:

---

Notes:

## Interim Lodging, Meals and Miscellaneous

Origin:

---

Car Rental Company:

---

Days Car Rented:

---

Notes About Drop-off / Pick-up:

---

Hotel and Address:

---

Dates Booked:

---

Notes/Confirmation Numbers:

---

## New Location

Flight / Train Date / Time / Number:

---

Hotels en route:

---

Notes:

---

## Destination

Car Rental Company:

---

Hotel and Address at Destination:

---

Dates Booked:

---

Notes (type of room, etc.):

---

Confirmation Number:

---

## PART IV: YOUR MOVE BY TOPIC

**With so much to think about, you've probably got a question or two on a specific subject.**

This section provides detailed information on common topics related to moving, along with customizable tools and checklists for each:

- Finances/Budgeting
- Health care
- Employment
- Children
- Child care
- Education
- The Family Pet
- Vehicles

PART IV

### FINANCES/BUDGETING

Are you worried about how this posting could affect your family's finances? If so, you're not the only one. Financial concerns are one of the greatest worries associated with moving, and range from changes to the cost of living to mortgage/rent differences, daycare costs, spousal employment and more.

Increased expenses and/or decreased family income can present challenges to even the most resilient families. Being prepared with a solid financial plan will be the best way to manage the financial concerns.

#### *Check it out!*

SISIP Financial provides the military community with financial solutions tailored to meet their needs, including:

- Budgeting and financial plans
- Virtual financial counselling
- Targeted financial advice from advisors who have local expertise in the area you are moving to

SISIP Financial can help you with many of the financial concerns related to moving. Any member (or family member, with authorization) can visit a financial counsellor free of charge for help preparing financially for a posting.

## Good to know!

Relocation can have many implications for your finances, some obvious, some surprising. In some cases, an analysis of your financial situation and the costs associated with the upcoming posting could demonstrate that such a relocation would mean extreme financial hardship.

Get in touch with a SISIP Financial Counsellor for free advice. A SISIP expert can help with the assessment of your finances, and send a recommendation to the Chain of Command for Compassionate Status consideration, if needed.

### Budgeting for a Posting

The word “budget” has a bad reputation, so there is an inclination to shy away from it. But the reality is that budgeting doesn’t need to feel restrictive at all. In fact, you’re more likely to succeed with your budget if you create a plan that aligns with your values and offers you comfort and flexibility.

If done well, having a monthly budget – and specifically one that takes a posting into consideration – will actually give you a lot more freedom and opportunity.

### Income

Reviewing your income is one of the first steps in creating a realistic but comfortable budget.

Many people don’t know how much money they’re bringing in each month, which means they’re more likely to overspend.

For the purposes of creating a monthly budget you will need to know:

- Each individual’s NET income – this is the amount of money that goes into your bank account
- Your total monthly NET income from all sources (for example, military pay, spousal income, consistent part-time work, child support, the Canada Child Benefit)

Military members receive a bimonthly salary (two paydays per month), so the first step is to figure out how much you get paid monthly. If you are not sure, you can find your monthly income on your pay statement or estimate using the calculations here:

- If you receive \$2,000 biweekly, multiply \$2,000 by 2 (*the number of paydays in a month*) = \$4,000 (Monthly NET Salary)
- If you receive \$2,000 biweekly, multiply \$2,000 by 24 (*the number of payments you receive for the year*) = \$48,000 (Annual NET Salary)

### Living Expenses

For the purpose of creating a budget, living expenses are generally divided into five categories. You can, of course, have as many categories as you’d like but for this example, we’re using these five:

1. Housing
2. Transportation
3. Debt
4. Savings
5. Life

## Savings

Set aside money in a savings account specifically for relocation and moving expenses even if most expenses are reimbursed.

- Sometimes there is a lag between when you pay for a fee and when a claim is reimbursed.
- Sometimes there are claim disputes that take time to settle.
- Sometimes claim advances are underestimated.

In all cases, it's comforting to have a little extra cash saved in advance of a move. This could be your emergency fund (which can be used for additional moving costs and then replenished when claims are finalized), or you could create another fund specifically for posting time.

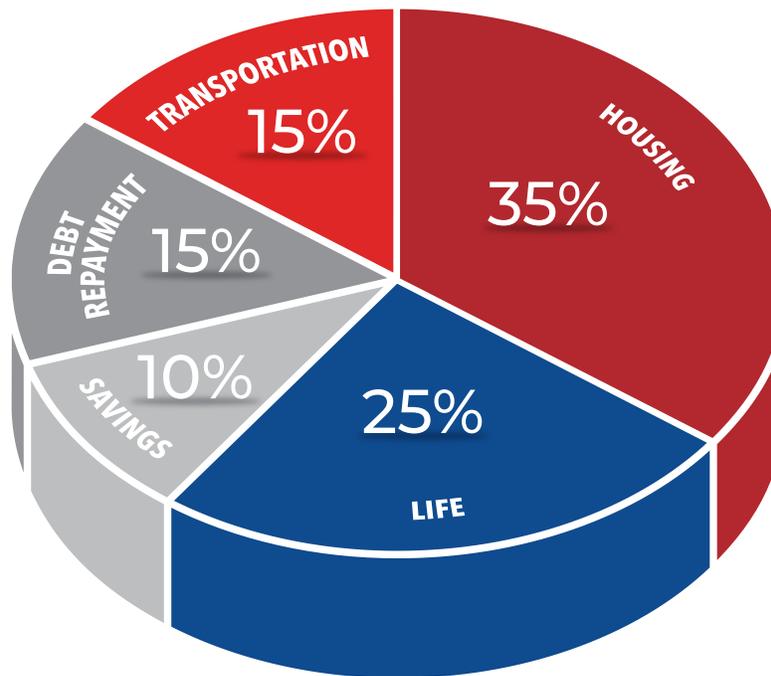
Here are some examples of moving costs you may need to save for in advance:

- **Storage costs.** Sometimes moves do not meet BGRS timelines.
- **Utility fees.** You may be charged a fee or be requested to pay a deposit to connect your new services...and depending on your contract for your old services, you may also be charged a disconnection fee and change of address fee.
- **Home and auto insurance for your new place of residence.** Depending on where you are moving to, this could be higher than what you are used to paying.
- **New driver's licence and registration.** Although some of this is reimbursed, BGRS may not cover everything. For example, in Ontario, driver's licences are good for 5 years but reimbursements may only be for the first year – leaving you to cover the remaining 4 years at the time you get your new licence.

If you are a dual-income family, it is possible that the non-military spouse may need time to secure employment following the move. If that's the case, you may want to create a budget to gauge how the family will fare on a single income, even temporarily.

This is where an emergency savings fund can come in handy. Money from your savings can be used to supplement or replace lost spousal income, until they have secured employment.

## BREAKDOWN OF LIVING EXPENSES



Account for ALL your expenses in your monthly budget, even if they're not a monthly expense. For example, holiday gifts are an expense that comes around once a year. On average a typical family spends about \$1,200 of holidays gifts. Save throughout the year to avoid going into debt in December.

Dividing \$1,200 by 12 gives you \$100 a month. Include a category called "gifts" in your budget and save \$100 a month so you don't have to use your credit card or dip into your line of credit when the holidays roll around. You can add birthday and anniversary gifts to this as well using the same method.

Some other examples of *annual or seasonal* expenses that need to be in your monthly budget include:

- Property tax
- Snow removal service
- Car maintenance (think winter tires, tune-ups)
- Summers camps and other children's extra-curricular activities
- Clothing and shoes

Postings don't happen every year but setting aside money in your monthly budget between postings ensures you have additional cash on hand when it's time to relocate.



## ***Rocked it!***

“Since we weren’t sure how long it would take me to find a new job after we relocated (or even if I’d be able to!), we created a budget that was solely based on my spouse’s salary. That way, if it took a while for me to start bringing in a paycheque, we knew we’d be OK.

We started trying to stay within our new budget right away (before we moved), and kept at it even after I found a new job since we knew it was doable! So nice to have some money set aside for emergencies!”

## **Budgeting Considerations**

Use these questions to guide your conversation with a financial counsellor, or as you and your family budget on your own. You might not have answers to all the questions, but that’s okay! Start collecting information to inform financial decisions as you prepare for your move.

# BUDGETING CONSIDERATIONS CHECKLIST

## Member's Income

- How will the member's base income change?
- What will likely be the take-home income after taxes?
  - *Note that income tax rates can be significantly different between provinces and should always be factored into the family budget.*
  - *SISIP Financial has access to the Military Personnel Record Resume (MPRR) and can help you get answers to questions you may have about income.*

## Allowances and Premiums

- Will there be changes to allowances the member is currently collecting?
  - *For example, will allowances received for flying, being in the field or at sea be terminated?*
- Am I eligible for a housing benefit at the new location?
  - *As of July 2023, a taxable benefit will be available to members to offset the cost of housing, depending on income and location.*

## Partner or spousal Income

- What is the job market like?
- How long could it take before the non-serving partner is able to find a new job?
- Will you be able to earn the same income in the new location?
- Will there be a need for recertification in the new location? What will that cost?
- Will you need to be home for a period of time to help the family settle into the new location, thus delaying your ability to commence employment?

## Relocation Benefits

- What financial benefits will the family receive through the [CAFRD](#)?
- How long will it likely take to receive those benefits? Can you get an advance?

## New Expenses

- What are the anticipated costs associated with your upcoming move?
- What will it cost to replace the items that cannot be moved (like food, liquids, plants, etc.)?
- What will it cost to set up new accounts for cell phones or internet (may require a deposit)?
- Will there be additional costs for the new home (minor repairs, painting, fixtures, furniture)?
- How much money might you need for unexpected expenses or emergencies?

### Check it out!

#### Allowances for members

For more information on allowances that the serving member is already receiving, that they may be entitled to upon posting, or that may be terminated upon posting, consult Chapter 205 of the [Compensation and Benefits Instructions](#).

### Assets

- Are you bringing home equity with you (from a real estate sale) or a loss?

---

- What kind of savings do you have?

---

- Are there ways you can increase your savings before the move (selling items, vehicles)?

---

- How will your cash flow be affected by moving expenses?

---

- What is the lag between expenses and reimbursement of major moving costs like hotels, food, and car rental?

---

- Will an advance/loan be needed?

---

- What mortgage will be possible with the member's income if there is no spousal income?

---

### Location

While some expenses may be uniform across Canada, many are not. Costs associated with housing, child care, and taxes can vary dramatically from posting to posting. To avoid being caught off-guard, it is worth taking the time to learn as much as you can about the cost of living in your new location.

- Carefully research the typical housing cost in your preferred area.
  - *Does it make more sense to buy or rent?*

---

  - *How difficult will it be to sell if you are posted in the near future?*

---

- What are the daycare costs for the area you want to live in?

---

- What will the commute to work be for the member and/or spouse?
  - *Will living in a remote area necessitate an additional vehicle?*

---

  - *What is the cost of parking?*

---

  - *What are the local public transit costs?*

---

- What is the cost of cell service and how does it differ from what you are used to paying?

---

- What do food costs look like and how does this change from your previous posting?
  - *The cost of groceries and other household items can be high in remote areas.*

---

- Consider what you spend on entertainment (going to a museum, theatre, etc.) against your budget.

---

# BUDGET COMPARISON CALCULATOR

A new posting could mean a change in your financial situation. Make a plan to map your monthly income and expenses in advance of your move.

Use the following table as a starting point.

- List all sources of income and common expenses.
- Outline what you spend now.
- Estimate the income and expenses at your new destination.
- The final column tallies the difference.

Compare your budget at the two locations to know where to adjust after your move.

## Budget Calculator - Origin vs Destination

INCOME			
	Current Monthly Budget (Origin City)	Future Monthly Budget (Destination City)	Difference
Adult 1 monthly net income	\$ -	\$ -	\$ -
Adult 2 monthly net income	\$ -	\$ -	\$ -
Government benefits	\$ -	\$ -	\$ -
Child support received	\$ -	\$ -	\$ -
Children's assistance	\$ -	\$ -	\$ -
Other income	\$ -	\$ -	\$ -
<b>TOTAL INCOME</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

## LIVING COSTS/EXPENSES

### HOUSING

	Current Monthly Budget (Origin City)	Future Monthly Budget (Destination City)	Difference
Mortgage/rent	\$ -	\$ -	\$ -
Property taxes	\$ -	\$ -	\$ -
Condo fees	\$ -	\$ -	\$ -
Insurance (house/tenant)	\$ -	\$ -	\$ -
Hydro/electricity	\$ -	\$ -	\$ -
Natural gas	\$ -	\$ -	\$ -
Water	\$ -	\$ -	\$ -
Storage locker	\$ -	\$ -	\$ -
Home security	\$ -	\$ -	\$ -
Gardening/snow removal	\$ -	\$ -	\$ -
<b>TOTAL HOUSING EXPENSES</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

### TRANSPORTATION

	Current Monthly Budget (Origin City)	Future Monthly Budget (Destination City)	Difference
Public transit	\$ -	\$ -	\$ -
Car payment(s) #1	\$ -	\$ -	\$ -
Car payment(s) #2	\$ -	\$ -	\$ -
Car insurance	\$ -	\$ -	\$ -
Parking	\$ -	\$ -	\$ -
Gas	\$ -	\$ -	\$ -
Car repair	\$ -	\$ -	\$ -
Auto membership	\$ -	\$ -	\$ -
Driver's Licence	\$ -	\$ -	\$ -
<b>TOTAL TRANSPORTATION</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

**DEBT**

	<b>Current Monthly Budget (Origin City)</b>	<b>Future Monthly Budget (Destination City)</b>	<b>Difference</b>
Credit card payment(s) #1	\$ -	\$ -	\$ -
Credit card payment(s) #2	\$ -	\$ -	\$ -
Credit card payment(s) #3	\$ -	\$ -	\$ -
Credit card payment(s) #4	\$ -	\$ -	\$ -
Line(s) of credit payment(s) #1	\$ -	\$ -	\$ -
Line(s) of credit payment(s) #2	\$ -	\$ -	\$ -
Consolidation Loan(s)	\$ -	\$ -	\$ -
Other Loan(s)	\$ -	\$ -	\$ -
Taxes	\$ -	\$ -	\$ -
<b>TOTAL DEBT REPAYMENT</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

**SAVINGS**

	<b>Current Monthly Budget (Origin City)</b>	<b>Future Monthly Budget (Destination City)</b>	<b>Difference</b>
Savings #1	\$ -	\$ -	\$ -
Savings #2	\$ -	\$ -	\$ -
Savings #3	\$ -	\$ -	\$ -
Retirement savings	\$ -	\$ -	\$ -
Investments	\$ -	\$ -	\$ -
<b>TOTAL SAVINGS</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

LIFE

	Current Monthly Budget (Origin City)	Future Monthly Budget (Destination City)	Difference
Groceries	\$ -	\$ -	\$ -
Eating out/ordering in/coffee/etc.	\$ -	\$ -	\$ -
Meal kits	\$ -	\$ -	\$ -
Entertainment	\$ -	\$ -	\$ -
Alcohol/tobacco/cannabis	\$ -	\$ -	\$ -
Pet supplies (incl. vet visits)	\$ -	\$ -	\$ -
Medication/medical insurance	\$ -	\$ -	\$ -
Life insurance	\$ -	\$ -	\$ -
Cell phones	\$ -	\$ -	\$ -
Internet/cable/home phone	\$ -	\$ -	\$ -
Netflix	\$ -	\$ -	\$ -
Prime	\$ -	\$ -	\$ -
Spotify	\$ -	\$ -	\$ -
Other apps/memberships	\$ -	\$ -	\$ -
Clothing/shoes - Parents	\$ -	\$ -	\$ -
Clothing/shoes - Children	\$ -	\$ -	\$ -
Hair	\$ -	\$ -	\$ -
Facials/mani-pedis/etc.	\$ -	\$ -	\$ -
Wellness and personal care	\$ -	\$ -	\$ -
Gym membership	\$ -	\$ -	\$ -
Gifts	\$ -	\$ -	\$ -
Allowance for children	\$ -	\$ -	\$ -
Children activities #1	\$ -	\$ -	\$ -
Children activities #2	\$ -	\$ -	\$ -
Children activities #3	\$ -	\$ -	\$ -
After-school care	\$ -	\$ -	\$ -
Summer camp	\$ -	\$ -	\$ -
School expenses	\$ -	\$ -	\$ -
Child/spousal support	\$ -	\$ -	\$ -
Hobbies	\$ -	\$ -	\$ -
Charity/tithing	\$ -	\$ -	\$ -
Travel	\$ -	\$ -	\$ -
Bank charges	\$ -	\$ -	\$ -
Other memberships	\$ -	\$ -	\$ -
Lottery/gambling	\$ -	\$ -	\$ -
<b>TOTAL LIFE EXPENSES</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>TOTAL EXPENSES</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

TOOL

## Benefits

It's easy to focus on expenses when budgeting. But take some time to understand benefits as well.

The CAFRD offers all the details you need regarding the benefits and funding available to relocate CAF members, their dependants and their household goods and effects.

## OUTCAN Issues

Speak with your Career Manager about the specific financial issues related to an OUTCAN posting. In addition to all of the above considerations, it is important to fully understand your Foreign Service Premium, Rent and Utility Shares, and housing benefits in advance of an OUTCAN posting.

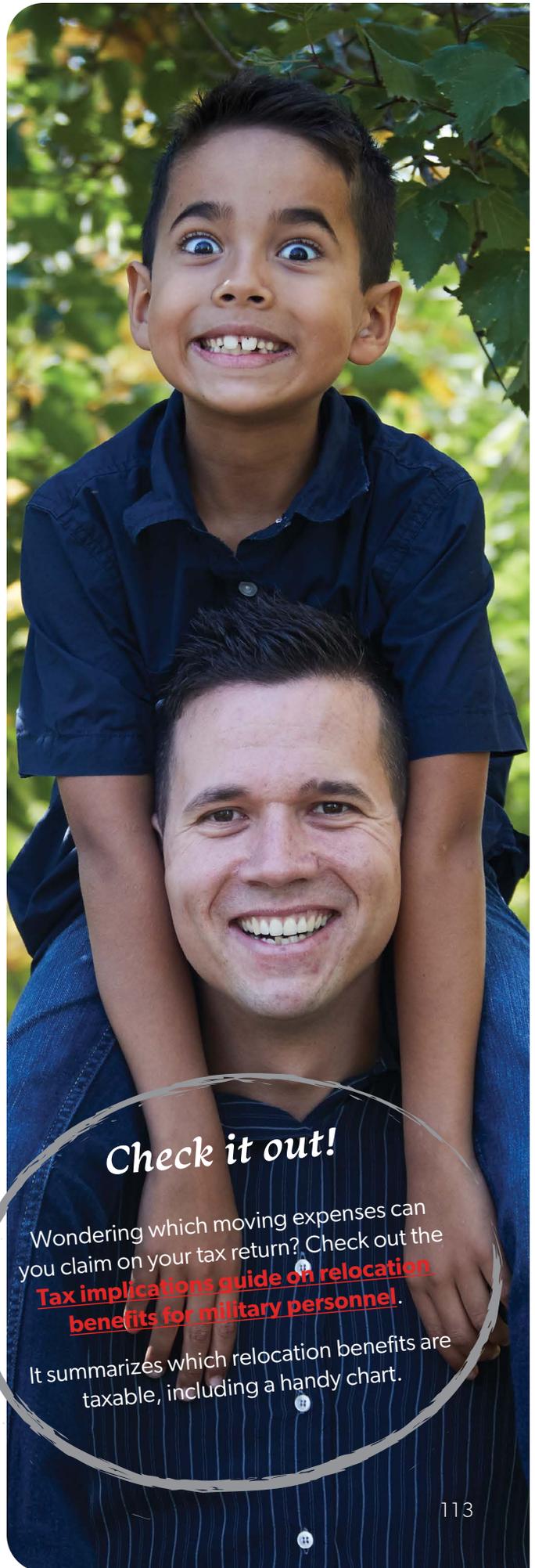
## *Also consider:*

- How rent and utility shares work
- Cost-of-living issues
- Currency exchange loss
- Employment Insurance (EI) for non-serving spouses
- Low-interest posting loans (Are they a good idea? In what situations?)
- Tax filing out of country
- Owning a house in Canada while out of country

### *Check it out!*

Wondering which moving expenses can you claim on your tax return? Check out the **Tax implications guide on relocation benefits for military personnel.**

It summarizes which relocation benefits are taxable, including a handy chart.



## HEALTH CARE

For many military families, establishing health care after relocation is one of the more difficult challenges of moving.

A good place to start is [your local Military Family Resource Centre \(MFRC\)](#). The MFRC has information on the processes for acquiring new provincial health cards, finding new doctors and other aspects of health care in the region. Some MFRCs even have doctor recruitment programs to help new-to-the-area military families find a physician, while others may have the option of virtual care available for your family while you are seeking a local doctor.

You can also check out the [Health Care](#) page on the [CFMWS](#) website.

## Provincial Health Insurance

Canada offers universal health care, and the programs are provincially managed. Therefore, every inter-provincial move requires military family members to change their health care coverage.

Military Family Services (MFS) works closely with provincial health care authorities and has eliminated waiting periods for military families. If you are posted, your health coverage will begin as soon as you apply for your health card in your new province or, in some cases, from the date the member is discharged from their province of origin.

Prioritize obtaining your new health card must be a priority upon arrival at your new location. You can start the application process as soon as you have secured an address in your new location. Provinces may require you to register by mail, by phone or in person. In a few cases, the paperwork can be processed online by uploading digital images of your documentation to your file.

In almost all cases, an application will require a proof of residence, some form of proof that this is a military posting (such as a posting message), personal identification and proof of citizenship.

### Good to know!

If you incur additional insurance costs for a time lag between health care coverage, this may be covered under the [CAFRD](#).

## Check it out!

### Health care Information by Province and Territory

The specific rules and requirements for each province/territory vary and should be closely considered before going into a service centre.

Details are available on the [Health care Information by Province and Territory](#) page.

Be sure to have your applicable information ready and up-to-date so you can sail through the process.

## Updating Your Public Service Health Care Plan Coverage

In addition to changing provincial health care plans, remember to update your private health insurance ([Public Service Health Care Plan](#)) with your new address. This is especially important for OUTCAN/INCAN postings because your coverage level will change.

## Health care and Postings to the U.S. or OUTCAN

**In the U.S.:** Sometimes Canadian military families can access coverage through the U.S. military health care system, administered by TRICARE. Confirm with your sponsor or destination unit.

**Elsewhere:** Health care will vary depending on your destination – your receiving unit can provide you with more information.

Generally, OUTCAN/INCAN families need to upgrade to more comprehensive coverage through the PSHCP, administered by Global Allianz.

Consult the [Health Care Coverage and Claims while OUTCAN](#) page for more helpful information and resources.

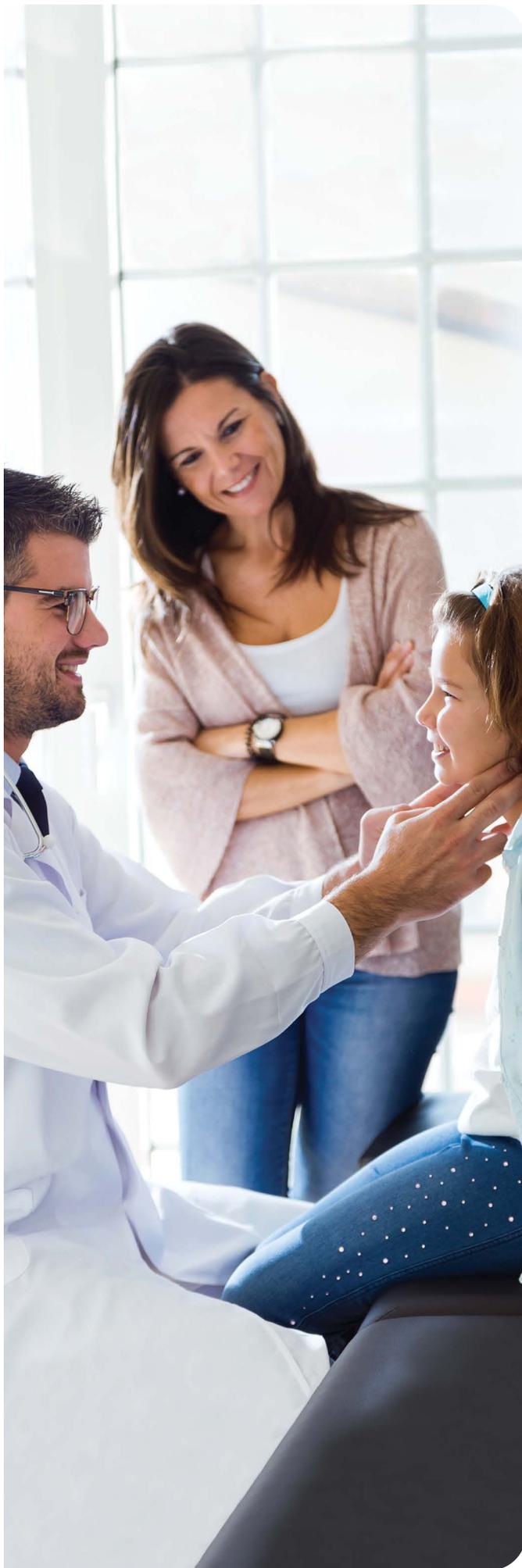
## Finding a Family Doctor

Few things are more important to the health of a family than having regular access to a family physician. Certainly, walk-in clinics and emergency wards can be counted on in a pinch, but having a dedicated doctor who will see you and your entire family when needed is a priority for most military families.

The search to find a new doctor can begin as soon as you know where you will be posted. There are several ways families can connect with their next primary care provider, including:

- [Provincially-run centralized physician registries](#) or services designed to connect new residents with doctors/nurse practitioners
- [Calian Military Family Doctor Network](#), a referral program that matches families with doctors in several communities
- Word of mouth through social networks such as military family Facebook groups
- Consulting with provincial college listings or calling physicians directly to see if they are taking new patients

Some families find the services of a Nurse Practitioner, often available through a clinic, can help bridge the gap while looking for a family doctor.



## Before Leaving Your Current Health care Providers

If possible, schedule a final visit with each of your health care providers before your move. In some cases, a plan of action is needed to transition between health care providers, and this should be discussed prior to your departure. Consult your current provider and ask if they can offer any advice or recommendations for your new location. Many specialists are familiar with programs in other provinces and might be able to guide you.

### *It's also a good time to:*

- get any routine check-ups or examinations out of the way
- refill prescriptions for a few months
- ensure your children's vaccinations are up-to-date and that you have a record you can use for schools, child care, etc
- confirm vision prescriptions
- book a dental hygiene appointment
- receive a final tune-up on those braces

Ask for a full digital or hard copy of your and your family's health records. If you have already found a new family doctor, you can have your health records sent directly to them. If not, hand carry these documents with you on your move.

# HEALTH CARE PROVIDERS CHECKLIST

---

Finding new health care providers may feel like a daunting task. Start with your MFRC, friends in the area, provincial searches and online groups to assist you in finding the services you need.

Here are potential health care providers you may need. Use this list to guide you so you have the contacts before you need them.

A top priority when you arrive in your new location is to locate the local hospital(s) and urgent care clinics in the event of an emergency. Then, start working your way through the list of other providers you need.

- Find a source for prescription renewals \_\_\_\_\_
- Acquire your new health card \_\_\_\_\_
- Find a new doctor \_\_\_\_\_
- Find a new dentist \_\_\_\_\_
- Find a new orthodontist \_\_\_\_\_
- Find a new chiropractor \_\_\_\_\_
- Find a new massage therapist \_\_\_\_\_
- Find a new physiotherapist \_\_\_\_\_
- Find a new optometrist/ophthalmologist \_\_\_\_\_
- Find new specialists as required:
  - Allergist* \_\_\_\_\_
  - Dermatologist* \_\_\_\_\_
  - Obstetrician* \_\_\_\_\_
  - Gynecologist* \_\_\_\_\_
- Find new mental health care providers as required:
  - Psychologist* \_\_\_\_\_
  - Psychiatrist* \_\_\_\_\_
  - Counsellor* \_\_\_\_\_
- Locate special needs supports as required:
  - Occupational Therapist* \_\_\_\_\_
  - Speech Language Pathologist* \_\_\_\_\_
  - Applied Behaviour Analyst* \_\_\_\_\_
  - Developmental Psychologist* \_\_\_\_\_
- Other: \_\_\_\_\_

# HEALTH CARE CONTACT LIST

Having the contact information of all your health care providers in one location will help keep you organized. You can use the table to list your current health care services in order of priority, and make a plan for how you will re-establish each service in your new community.

Current Health Care Provider	Steps to Find Replacement	New Health Care Provider

TOOL

## EMPLOYMENT

A realistic reaction to leaving your job

*“We’re posted!”*

Changing jobs frequently can be a challenge for military partners. Leaving a job sometimes feels like a relief and an opportunity. Often, however, it’s a stressful part of the move for families, knowing the work ahead to seek new employment, and the potential for a gap in household income.



For some people it feels like

## **Sigh:**

- Resentment about giving up something you love
- Sadness at losing a sense of belonging at work
- Stress about potential loss of a second income
- Grief at the loss of something that was yours and only yours
- Frustration at the feeling of not moving your career ahead
- Uncertainty about finding another job
- Worry about starting the employment process again

For other people it feels like

## **Whoohoo!:**

- Thank goodness! I hated that job
- It's a great opportunity to stay home with the kids
- Sweet, no more commuting
- I never loved that company uniform
- Maybe I can find a job with better hours
- This is a great chance to find something better
- Maybe I'll go back to school
- Great! A bigger city will allow me to work in my professional field

No matter how you feel, let it sink in, acknowledge the feelings, and then catch your breath, make peace with it and develop a plan.

### **Been there, done that**

*"I feel like I've lost my identity... again! I love the military lifestyle, the change, the adventure, the sense of community but I HATE looking for work.*

*Every time we get posted, I feel like I lose who I am. Every time we get posted, he settles in to a job where he is reunited with past colleagues and friends. Every time we get posted, I give up more.*

*It's not that I want to leave the lifestyle or him. It would just be nice for a potential employer to say, "You're a military spouse! That's great. Welcome aboard we know you'll be a great addition to the team."*

*Instead, I often hear, "What does your husband do? How long will you be here?"*

*I'd like to be judged on MY merit for a change."*

## Do You Actually Need to Leave Your Job?

Before resigning from your current job, talk to your employer about the possibility of being transferred to an office at your new location or working remotely.

Organizations are more open these days to flexible work situations. Build a case outlining how your employer could benefit from a remote work arrangement and how it might unfold.

If staying in your current job just isn't an option, consider other flexible employment opportunities that might appeal to you:

- **Work-from-home opportunities.** There are many opportunities to work from home these days, either as an employee or an independent contractor to one or multiple clients.
- **Alternative career options.** If opportunities are limited in your current profession, consider alternatives. For example, if you are a teacher but are having difficulty navigating a new school board or union, why not explore private tutoring or private school boards? It could be an opportunity to diversify your experience.

## Managing your career through relocations

Start planning your career move as soon as you know where you'll be living.

### Get informed

Conduct research on job prospects and financial assistance to feel more in control of your job change.

### Be aware and plan

- What is the [occupational outlook](#) for my current line of work in our new location?
- Do I need to apply to have my professional credentials transferred to a new province?
- If I leave my current job, am I eligible for [Employment Insurance](#)?
- What type of employment-related expenses are covered under the [CAFRD](#) Spousal employment services?
- Are you thinking of starting or expanding your own business? Register for a Helping Entrepreneurs Reach Complete Success (HERCS) seminar.



## Access Available Resources

A variety of programs and services have been developed to support military family members as they manage their careers. Check out the following:

- **Local Military Family Resource Centre (MFRC) Employment Services:** Many local MFRCs are able to offer one-on-one employment counseling or a referral to a professional career counselor in your area. See what type of [local employment services](#) are offered in your area.
- **Military Spousal Employment Network:** Register for this [free online tool](#), which helps connect military and veteran spouses with national employers and jobs. Once registered, access a 24/7 online platform and job board, virtual and in-person career fairs and virtual training sessions.
- **National Scholarship Program:** Information on [scholarships available to military families](#).
- **Second Language Training:** Information on [language training available to military families](#).
- **Support Our Troops Education Loans:** Information on [low-interest study loans for military members and their families](#).
- **[Programs and resources for job seekers](#)**
- **[Programs and resources for military spouse entrepreneurs](#)**

To stay up-to-date on employment services and programs available to military spouses, follow [MFS Spousal Employment](#) on Facebook, or check on the CFMWS website.

Get in touch anytime.  
[employment.emploi@cfmws.ca](mailto:employment.emploi@cfmws.ca)

# LEAVING YOUR PLACE OF EMPLOYMENT CHECKLIST

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In some cases, it may be tempting to just walk out the door when news of a posting arrives. In other cases, they may need to drag you out of the office kicking and screaming because you love your job so much. Either way, there are steps that you should consider before leaving your place of employment.

- Before giving notice
  - *If you have medical benefits, consider any claims that you may want to submit.*
- Give notice in advance
  - *Where possible, give a reasonable amount of notice before your departure.*
  - *Two weeks is standard in most cases.*
- Request your Record of Employment (ROE)
  - *This document shows your place of employment, hours worked, and reason for leaving, and other valuable information.*
  - *This document is especially important if you plan on filing for Employment Insurance (EI).*
  - *Employers are legally required to give you your ROE within 5 days of your last day of work.*
- Request a copy of new qualifications or certificates
  - *Did you take a WHMIS or first aid course through your employers? Get copies of your certificates.*
- Share your new address
  - *This is important for final documents and T4 slips that may be sent at a later date.*
- Seek out and request references
  - *If there is a person in the organization who would be a beneficial reference, request permission to share their contact information before you leave.*
- Don't burn bridges
  - *It goes without saying, but you never know when you may be posted back to town or when you may need a reference. Aim to leave on the best possible terms.*

## PREPARING FOR AN EMPLOYMENT SEARCH CHECKLIST

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Preparing for an employment search takes time and focus. Try to stay positive and patient – remember that the search may take time.

Here is a list of things to consider when getting ready to find a job:

- Review your online image. Tidy, as needed
- Register for the Military Spousal Employment Network (MSEN) to attend job fairs and connect with employers
- Update your online profiles, especially your LinkedIn profile
- Research the area and potential job markets
- Check your local MFRC for job workshops
- Target your job search to your preferred industries or experience
- Search online for jobs in your field
- Reach out to your network (sometimes jobs are not posted on larger sites and are shared personally instead)
- Make an appointment with your MFRC Employment Coordinator
- Attend an MSEN career fair
- Update your resume and adjust it as necessary to target each specific application
- Reconnect with your references and let them know you are looking for work
- Check your local MFRC for job workshops
- Reach out to recruitment agencies in your new location
- Once you are ready to go, apply for positions that may be a good fit!

## Looking for Work?

### *Here are some strategies you might find helpful.*

#### **Capitalize on your network!**

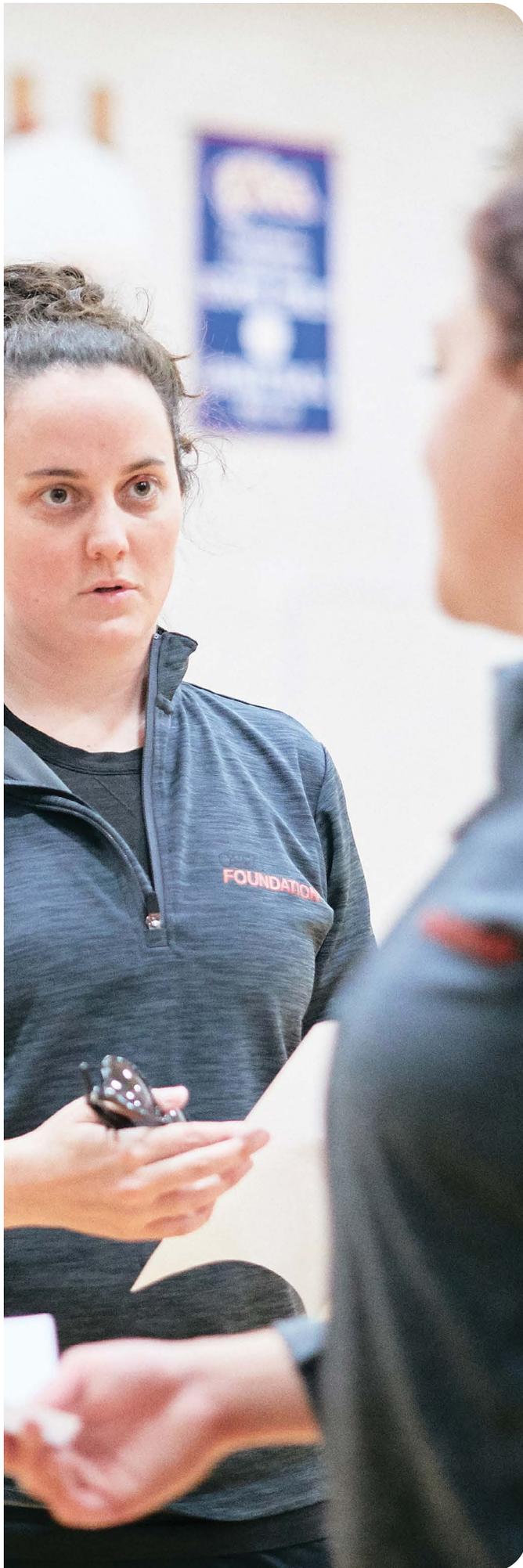
If you know that you will be looking for employment in a new location, get the word out to your network. Often successful employment searches are a result of who you know and the connections you can make. Reach out and let people know you are looking for work – you never know who could help.

- Contact fellow military spouses, family, and social circles.
- Join virtual or in-person groups and associations related to your profession.
- Enhance your online network using LinkedIn.
- Contact your references and mentors for potential job referrals.
- Get in touch with a recruiter and let them do the heavy lifting.

#### **Maximize your social media presence!**

- Make sure you have cleaned up your “digital dirt.”
- Ensure that your online identity is consistent across all social media.
- Make sure that your profile on LinkedIn is 100% complete.





### **Update your docs!**

Refresh your resume, cover letter or cover email, reference list and any other items you need for your applications. Proofread everything and consider having someone else review them too.

Most MFRCs have team members that can assist with employment questions and job searches. Take advantage of their local knowledge to target your search.

### **Communication is key!**

When applying for jobs, take time to provide clear and specific information in your application. If you're sending your resume by email, it's beneficial to write more than, "See attached resume".

Use the email as a tailored cover letter that demonstrates how you'd be a great fit for an organization.

Anytime you meet with a potential employer, use the opportunity to show you understand their organization, that you're committed and competent.

### **Remember the thank-you!**

Reconnecting following an interview can have an impact on the interviewer. Reaching out to say thank you after an interview keeps you top of mind.

## CLEANING UP YOUR “DIGITAL DIRT” CHECKLIST

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Whether or not you make use of social media in your career search, you need to be aware that information about you likely appears online. And not everything will necessarily be flattering. Be sure to clean up your digital dirt when embarking on a job search.

- Google yourself to see what’s out there.
  - *Consider everything that you, yourself, have posted online (comments, photos, etc.).*
  - *Find out what others have posted about you (comments, photos, etc.).*
- Try various search engines and variations of your name and nicknames.
- Search public records (databases such as court records, tax records, real estate records and criminal records) for incriminating or erroneous information.
- Credit check/employment check/education check.
- Set up a Google alert to keep yourself up-to-date on any new information that is posted online about you.
- Try to have unflattering content removed.
  - *If you control it, do it yourself.*
  - *If you don’t control it, ask the person responsible to delete it (e.g. the friend who tagged you in the questionable photo or the webmaster of the site where your negative comment appears).*
- Increase your security settings on all of your social networking sites.
- Maximize your LinkedIn profile so that it shows up at the top of searches.
- Consider creating a personal website or blog to control what information about you appears at the top of search results.
- Think twice before posting anything too personal online.

# EDITING AND PROOFREADING YOUR RESUME CHECKLIST

---

Editing and proofreading are critical to the quality of your final resume. Once you have a full draft of your resume, use the checklists to help you fine-tune it. You may have to do this exercise several times, but remember that a polished document is a professional document.

## Contact Information

Have I checked my contact information for the following:

- Changes since the last time I updated my resume?
- Contact information I wish to add?
- Contact information I wish to delete?
- A professional-sounding email address?
- Effective presentation/design elements?
- Typos?

## Accomplishments

- Have I clearly outlined my career accomplishments, including volunteer experience?
- Have I used strong action verbs to describe the action I took?
- Have I added my volunteer experience?
- Have I provided SMART results?
  - *Specific*
  - *Measurable*
  - *Action-oriented*
  - *Results-oriented*
  - *Time-based*

## Editing

Have I done the following:

- Kept the potential employer's needs in mind?
- Verified the accuracy of dates, numbers, names of people and organizations, etc.?
- Changed the passive voice to the active voice?
- Used action verbs or noun phrases?
- Used keywords and their synonyms?
- Focused on results?
- Used gender-neutral language?
- Avoided jargon?
- Deleted unnecessary words and wordy phrases?

## Proofreading

Have I done the following:

- Ensured proper punctuation (commas, semi-colons, colons, etc.)?
- Ensured proper word hyphenation?
- Used a consistent number style (figures vs. words)?
- Spelled out abbreviations and acronyms in full?
- Done a spell-check?
- Avoided over-capitalizing words?
- Ensured proper use of "its" and "it's"?
- Ensured consistent use of header levels and formatting?
- Ensured consistent spacing between headings, paragraphs, bulleted items, etc.?

Have I **removed** the following?

- Date of birth
- Marital status
- Height/weight
- Health status
- Ethnicity
- Mention of children
- Photograph
- Social Insurance Number
- Letter(s) of recommendation
- Information on salary history or salary requirements
- Personal or professional reference(s)

## Final Draft

Have another person read your resume before you release it. A second set of eyes can uncover typos that you missed. If you have considered all of the above items when reviewing your resume, you should be ready to submit your winning document.



## Reconnecting with professional references

If you have lost touch with your references or are having difficulty connecting with your previous contacts, here are a few ways you may be able to track them down:

- Place of employment
- LinkedIn
- Facebook
- Twitter
- Google search
- Canada 411

When reaching out, it is important to maintain a professional tone and framework. Everyone has a unique writing style and different personal and professional relationships. Here's an example of how to send an inquiry:

## SAMPLE EMAIL TO RE-ENGAGE A PREVIOUS CONTACT

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**Subject Line:** *Reference Request for Chris Smith*

*Dear Elisabeth,*

*I hope this email finds you well. I'm in the process of searching for a new career opportunity. I wonder if you would consider acting as a professional reference for me. I always value your experience and input, and I learned a lot working with you.*

*Attached is a copy of my resume and the job description for one position I am seeking. If you have time, I'd be happy to catch up and answer any questions you might have about my job search.*

*Thank you for considering my request. Please let me know if you need more information.*

*Sincerely,*

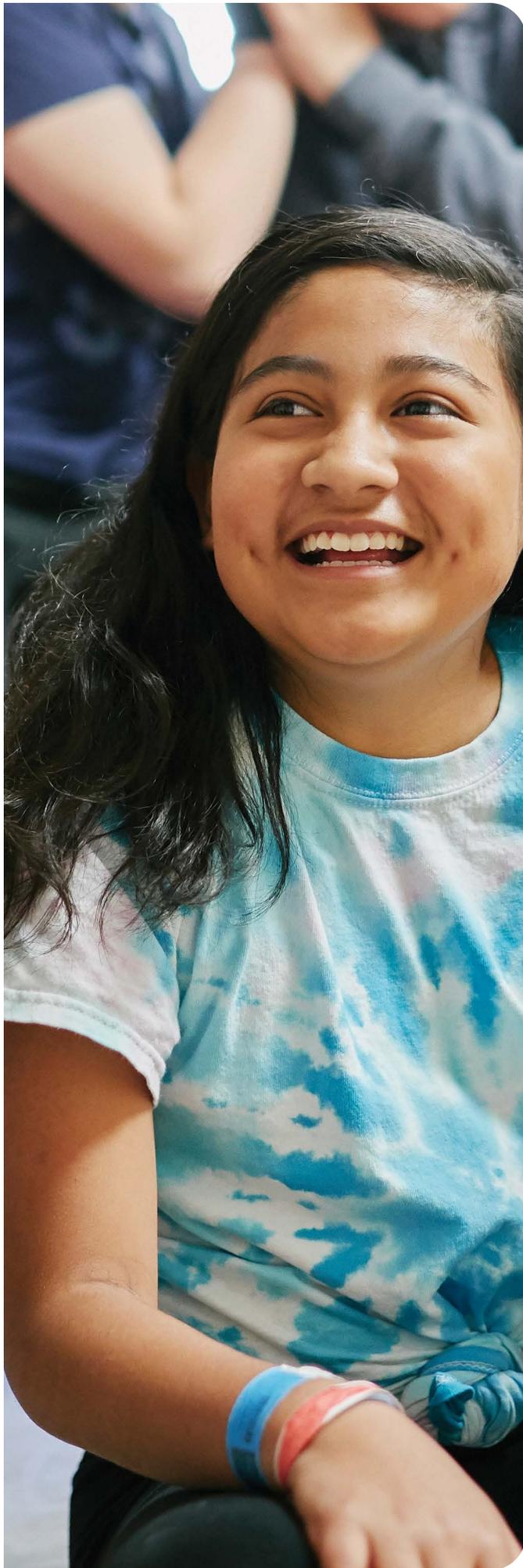
*Chris Smith*

### Remember...

## *Looking for work?*

References can make a difference!

Remember to contact your references in advance of your job search to let them know you are looking. They'll appreciate the heads-up and be better prepared to give you a strong review. In addition, they may know of an opportunity where you'd be a good fit.



## CHILDREN

The planning that goes into a relocation can stress even the strongest military families to their limits. While you're packing up your lives to start over somewhere new, you go through a roller coaster of emotions, and your kids are right there beside you, going through their own emotional ride.

In fact, here some comments from children about what they feel and what they need before, during and after a move. It provides some useful insight into what kids experience during a move.

### Out of the Mouths of Babes: Advice from kids to their parents about relocation

- "Ask kids what they think."
- "Be patient."
- "Don't move unless you really, really have to."
- "Let kids help."
- "Don't move in high school, especially senior year."
- "Be supportive."
- "Explain everything."
- "Help kids join different activities quickly so they can be exposed to more people and make friends."
- "Be excited about the move."
- "Don't always ask kids if they're making friends."

What can you do to make the move less stressful for your kids? Read on for some helpful ideas.

## Preparing your children for a relocation

Relocating your family is a challenging, exciting and busy time. We have developed the [Hero in Training Activity Book](#), for children ages 6-8, to keep your kids occupied as you prepare for the move, travel, and settle your new home.

Discover activities to help your child prepare for the move, learn about making new friends, build their confidence, get excited about their new home, and manage their emotions through this life-changing process. Skills for life!

Find out more about Relocation Resources for Children | Heros in Training

(The following is adapted with permission from [Military.com](#))

### **Tell them about the move ASAP**

It's really easy to keep putting it off because it's not really a fun conversation to have, especially because it's often difficult to predict how each child will react. But news tends to travel fast, and you want to make sure your kids hear it from you, not from the neighbour you told last week or the moving checklist you left sitting on the kitchen counter. Plus, kids are very perceptive. If you're stressed, they probably sense something is going on.

### **Communication is key**

Kids may not know that it's perfectly normal to feel excited one minute and scared the next, curious one minute and angry the next. Encourage your kids to talk about their feelings and ask questions. If they're not talkers, have them write in a journal or draw pictures. Sharing your own feelings helps to open the lines of communication, so talk about what's going through your head too.

### **Empower them**

Find age-appropriate ways to get the kids involved

in the moving process. Let them help you look at houses online. Encourage them to pack their own stuff. Even minor decisions like what colour marker to use to label boxes can make a big difference in helping your children feel like involved participants.

### **Use online support**

Sometimes kids are more receptive to new ideas when they hear it from someone other than their parents. That's where websites like [Sesame Street for Military Families](#) can step in. These sites offer a wealth of kid-friendly advice from how to pack to being the new kid at a new school to staying in touch with friends.

### **Read books about moving**

Books are some of the best teaching tools a parent can have, especially for younger children. They educate through fun stories and illustrations, but also act as conversation starters. Visit your local library or bookstore to find some good ones about moving. "[Children's books about moving](#)" on page 134.

### **Visit your new home**

Not moving very far? Take the whole family on a road trip to your new destination. Explore the area, including the high points like schools, the MFRC, the base you'll be living on (if applicable), parks, restaurants, and other local attractions. Moving too far to visit? Explore virtually.

### **Use your imagination**

Even if you don't know what your house or neighbourhood will look like, let your kids imagine what their new life will be like. How do they want to decorate their new rooms? What kinds of activities do they want to try? What do they think their teachers will be like? Have fun with it. Even if the images become outrageous and silly, a good laugh can help alleviate some stress.

## Put aside special items

Household goods arrival times are rarely set in stone. Because you never know when you'll see your possessions again, help your kids put aside those special must-haves they can't live or travel without. For younger kids, this may include blankets or stuffed animals. For older kids, this may be their iPods or books. The familiarity of their prized possessions will help children feel more secure in their new environment and keep them occupied while travelling.

## Smile!

It's natural to feel some negative emotions around the move. But try to see the upside, if you can. Think of 5 positive things about the move and go from there. The kids will feed off your excitement.

## Give them a chance to say "See ya!"

Give kids time to say their farewells. This doesn't just mean saying "good-bye" to friends. Visit their favourite restaurant one last time, drive around the neighbourhood, stop by their favourite parks. Don't forget your camera!

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## Remember...

It's a small military world, and it's not uncommon to be posted with friends for a second time at a different base. But even if friends aren't in the same place at the same time again, remind kids that social media, email and Zoom allow friendships to live on regardless of geography.

Also, try teaching your kids to say "see ya later" instead of "good-bye." Sometimes a simple phrase change can help children understand that moving doesn't mean an ending to their friendships.

## Check it out!

### Children's books about moving

Story time is a special time with little ones. If you're tired of reading (and rereading...and rereading...) *Goodnight Moon*, here are a few other options that might provide a change for you – and could be helpful to your children too.

- *Goodbye House*, by Frank Asch
- *Project: Kids, Let's Talk — A special-edition "Iris the Dragon" book for military families*, by Gayle Grass
- *We're Moving*, by Heather Maisner
  - *Moving*, by Fred Rogers
- *Tigger's Moving Day*, by Kathleen W. Zoehfeld and Robbin Cuddy
- *The Berenstain Bears' Moving Day*, by Stan and Jan Berenstain
- *Bella and Stella Come Home*, by Anika Denise
- *Bad Bye Good Bye*, by Deborah Underwood
- *Clancy and Millie and the Very Fine House*, by Libby Gleeson
  - *Moving Molly*, by Shirley Hughes
- *Alexander, Who's Not (Do You Hear Me? I Mean It!) Going to Move*, by Judith Viorst, illustrated by Robin Preiss Glasser
  - *Little Critter: We Are Moving*, by Mercer Mayer
- *Big Ernie's New Home: A Story for Young Children Who Are Moving*, by Terese Martin
  - *A Kiss Goodbye*, by Audrey Penn
  - *Moving Day*, by Ralph Fletcher, illustrated by Jennifer Emery
    - *What You Know First*, by Patricia MacLachlan
    - *The Invisible String*, by Patrice Karst

## CHILD CARE

Quality, affordable, accessible child care is a priority for families, whether it's needed on a regular basis so both parents can work, or occasionally for relief and emergencies. While finding good child care is a struggle for many Canadian families, military families face the additional challenge of finding care with each move.

If you require child care at your new location, it is recommended that you contact your new MFRC immediately upon receiving your posting message, as most child care options in Canada have waitlists. The MFRC can assist in providing options in your region.

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### Remember...

Finding quality child care can reduce your overall stress and help you manage your family's schedule.



## Licensed Daycare Centres

Licensed daycares are provincially regulated across Canada and are inspected. Every licensed facility must adhere to specific provincial regulations regarding child-to-caregiver ratios, group size, staff training, physical space, outdoor time, sleep, nutrition and record keeping. This licensing applies to full-day care and, in most cases, to part-day care as well.

All full-day child care centres in Canada must be licensed.

## In-Home Child care Providers (Licensed and Unlicensed)

In-home child care is often offered in the provider's home and is also regulated by province. There are rules and regulations that guide the industry. These may include child-to-caregiver ratios, health and safety, training, nutrition and other areas. In some provinces, inspections take place for in-home care providers. If your care provider is unlicensed, they may not be subjected to the same scrutiny.

## Extended Day School Programs

Some schools offer before and after school care on location. This can be a very convenient option for school-aged children as it minimizes transportation and allows your child(ren) to stay in one location throughout the day. As with other child care services, you should thoroughly research the program prior to registering your child. There may be a waiting list, so your house hunting trip is a good time to visit schools, and register for pre- and post-school programs. Some community centres or schools other than the one your child attends may have after school programs that your child can bus to.

## Camps

From dance to sports, aquafun to leadership, kinder kamp to tripping around your community, children of all ages can experience the day camp adventure in hundreds of PSP summer camps. Offering children a dynamic and enriching environment that allows them to fuel their passions and try new activities. PSP Community Recreation day camps aim to integrate children with special needs, providing them with support to meet their needs. Our goal is to provide all children with a camp experience that is fun, positive and safe. We believe that with understanding and support, every child can make a contribution that is valuable to the community.

For more details contact your local PSP Community Recreation office to learn how we support participation.

## Nannies / Babysitters / Casual Care

Casual child care, in-home nannies and babysitters can make a huge difference when settling into an area and for long-term family balance. Finding these gems is often a challenge. Every community has its own system for connecting with local sitters. You may find that neighbours, local parenting groups or neighbourhood newsletters are a good place to start. Some families have found success using child care listing services such as [Care.com](https://www.care.com) or [CanadianNanny.ca](https://www.CanadianNanny.ca). Your MFRC may be able to guide you on where to start your search.

# CHILD CARE CONSIDERATIONS CHECKLIST

Finding quality child care can be stressful and, in many cases, it's pivotal to your family being able to settle into life in your new community. Often, child care needs to be secured immediately, especially for dual service couples or spouses seeking employment.

Deciding who will care for your little one(s) is challenging, emotional and in many locations it's also expensive. It can still be a fantastic experience though – one that helps your child(ren) settle and make friends, one that builds a familiar routine and one that gives the grown-ups some breathing room.

Here's a list of topics to consider before deciding on a child care option:

## Define your requirements:

- Close to home?*
- Close to work?*
- What time do they open?*
- What time do they close?*
- Attached to school?*
- When do you need the care for your child(ren)?*

## Research your options (the MFRC is a great place to start for help):

- Licensed?*
- Unlicensed?*
- Home-based?*
- After school care?*

## Visit potential facilities:

- Does the facility "feel" right for you?*
- Does the schedule work for your child(ren)?*
- Will your child(ren) nap (if applicable)?*
- Do the hours of operation work for your family schedule?*
- How is the location?*
- What services are included (lunch, snacks, etc.)?*
- What are the fees?*
- What is their payment schedule?*
- Do you pay for days you will not use?*
- What is the policy for sick children?*
- What is the policy for sick caregivers?*
- Are there subsidies available?*

## Talk to current and previous parents to understand their experience:

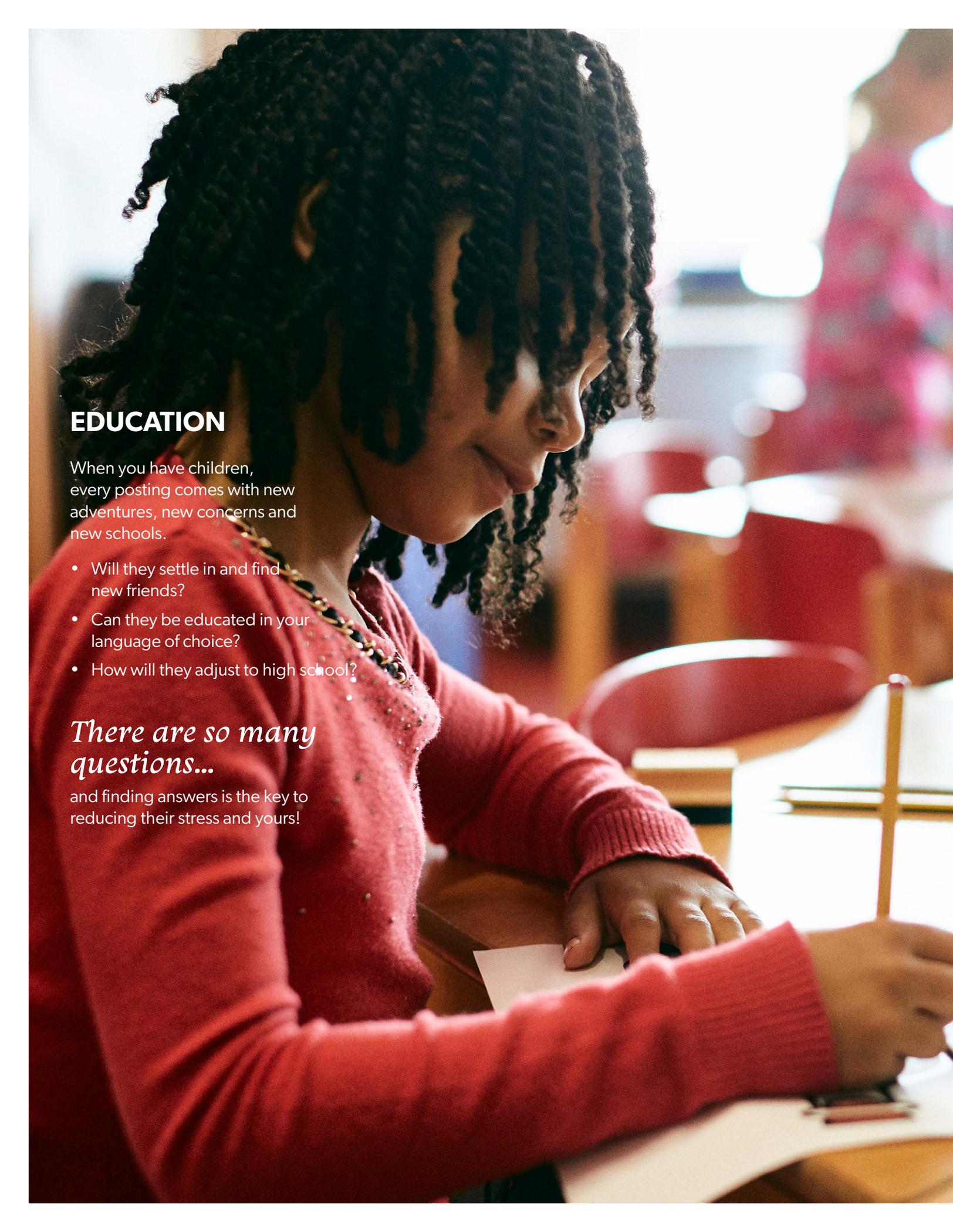
- What do they love about the child care provider?*
- What do they wish were done differently?*
- Are their children happy?*
- Do they have any recommendations for you?*

## Review your family budget and take the cost of your child care facilities into consideration.

## Short list your child care options.

## Make your selection and have a back-up in mind just in case your first option is full.

## Pack tissues in the car for the first day of drop-off, just in case you cry. 😊



## EDUCATION

When you have children, every posting comes with new adventures, new concerns and new schools.

- Will they settle in and find new friends?
- Can they be educated in your language of choice?
- How will they adjust to high school?

*There are so many questions...*

and finding answers is the key to reducing their stress and yours!



## MFS Education Team

Reach out to the MFS Education Team for support with school transitions as soon as you receive your posting notice. The team offers tools, guidance, insights and advocacy unique to military families. Get the right support to place children in the right education programs when your family moves to a new location.

### Tools, coaching and advocacy

Moving between provinces? Or returning to Canada from a posting abroad? Perhaps your child has graduated and is trying to work out what to do after secondary school.

The MFS Education team can help you navigate various school systems and programs, and offers ongoing support to your entire family so your child can settle into their new education environment quickly.

### K-12 school registration assistance

- Have the documentation you need on hand to register for school at the new location
- Understand equivalencies to place your child in the right school and grade
- Find programs to meet special needs or Individual Education Plan (IEP) requirements
- Access homeschooling resources
- Get information on tutoring programs

### Post-secondary preparation

- Access pathways coaching to assist your child with their application for college, university, certificate and apprenticeship programs
- Get assistance to locate eligible funding, including scholarships and bursaries unique to military families
- Find information about taking a GAP year after secondary school

Get in touch [education@cfmws.com](mailto:education@cfmws.com)

## Good to know!

**Education is a provincial responsibility in Canada. As such, each province has a different educational system and independent curriculum. The impact on military children can be significant in year-over-year moves, but there are steps you can take to help them adjust.**

**Check out the School system considerations checklist in the kit.**

## Registering your child

In most cases, you cannot register your child in school until you have established residency in your new location. You can often start the process once you know your new address, hopefully, by the end of your house hunting trip. Check with your local school board for the timing and process of registration.

Schools often require you to register in person. Check in advance that you have all the required documents on hand. Requirements for proof of age and residency vary by province.

## Education at Every Age

Depending on the age of your children, different educational considerations will come into play. Researching your options in advance prepares you to make the right choices and sets your kids thrive in their new schools.

Here are some age-specific topics you may want to consider as you weigh the educational options of your new location.

### **Just entering school (4-6 years old)**

- Pre-school availability
- Early education options (like pre-primary and primary vs. kindergarten, early education, which can vary by school board even within a province)
- Language of instruction options
- Compulsory school attendance age
- Age of entry into kindergarten
- Cut-off birth date to enter
- Full day vs. part day
- Homeschooling community
- Programs for special or diverse needs

### **Elementary and/or middle school**

- What grade does the school go up to (e.g. Grade 6 or Grade 8)?
- Language of instruction options
- Programs for special or diverse needs

### **High school / secondary school**

- Secondary school structure (e.g. does a high school diploma lead to CEGEP or directly to university?)
- Graduation requirements (number and type of credits needed, language requirements)
- Community service requirements (volunteer hours)
- Exam and assessment types, literacy tests, etc.
- Passing grade definition
- Specialty programs for diverse needs
- Tutorial and guidance services available to help with adjustment

### **Post-secondary education**

- Potential gap year options
- Residency requirements for funding and admissions
- Scholarships, bursaries and funding available

## Been there, done that

*"We moved from Montréal to Yellowknife when I was in grade 10. It was difficult to leave my friends and the change between the two cities was huge. I was determined to fit in on the first day of school so I selected a new skirt and shirt to wear on day-one.*

*I walked into school in the morning feeling kinda confident until I saw what everyone else was wearing. There was no doubt that I was the "new kid!"*

*I ran home at lunch and burst through the door – straight up to my room where I started digging through boxes.*

*My mom asked what I was looking for and I shouted back, "an old pair of ripped jeans, black boots and ANYTHING plaid!"*

*Eventually, I settled in and had a great time at high school but I sure wish I'd known the dress code before that first day."*



## Adult education and resources for the whole family

The MFS Education Team offers support to everyone in your family. If you have questions about adult education, training, distance learning or how to find special programs to support your child's education, the team can help.

### Learning support clinics

MFS Education offers online learning sessions for families on a variety of education-related topics, such as tips on settling into school or building your child's education portfolio

### Distance learning resources

Locate virtual and distance learning opportunities for children and adults

### Special needs navigation

The MFS Education Team is advocating for military families at all levels of government and can help you find the programs you need for a child or family member with special needs

Get in touch [education@cfmws.com](mailto:education@cfmws.com)

## Good to know!

Queries related to OUTCAN screening, CAF International Schools or educational claims and benefits can be directed to Children's Education Management, part of DGCB at [cemgee@forces.gc.ca](mailto:cemgee@forces.gc.ca)

## Check it out!

Here are a few of the main schooling options at larger NATO establishments in Europe.

- **SHAPE International School – Canadian Section** is located on base at SHAPE in Mons, Belgium. The school follows Canadian curriculum and offers classes for grades 1-8. They even have Canadian teachers.
- **SHAPE High School** is an American high school in Mons, Belgium, that offers classes from grades 9-12. It's located on the base at SHAPE and welcomes international students, including Canadians.
- **AFNORTH International School** is an international high school in Geilenkirchen, Germany, that welcomes Canadian military students along with children from other NATO nations.
- **Canadian College Italy** is a Canadian boarding school for high school grades.

# CHILDREN'S EDUCATION PORTFOLIO CHECKLIST

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Once you are ready to register your children for school, you'll need a pile of paperwork – and yes, the list is different in every province. To be ready for all possibilities, we recommend creating an "Education Portfolio" so you have all of your documents in one location.

Here's a list of paperwork you may want to gather, copy and save to streamline the process and ease your children's transitions between schools.

- Copy of posting message
- Proof of residency (varies by province/school board: utility bill, lease or mortgage)
- Past school records
- Past report cards / transcripts
- Standardized test results (if applicable)
- Individual education plans / psycho-educational assessments (if applicable)
- Birth certificates / passports (for proof of age)
- Baptismal certificates (for Catholic school boards)
- Immunization records and other health records in some cases
- Proof of guardianship (required if your child is under 18 years of age and is not living with a parent)
- Community service or volunteer records (for high school requirements in some provinces)

## 5 Tips for Settling Children into a New School

The process of settling into their new school can begin even before school is open. Take your children to the actual school even if it's closed for the summer. This is particularly helpful for elementary school children. \* It will help familiarize them with the area before the shock of the first day of school.

1. Check out the school before the first day.
  - Walk around the outdoor area, see where the doors are and get a feel for the space.
  - Peek in the windows to see the size of the classrooms and the type of equipment they have (i.e. white boards, smartboards, TVs, etc.).
  - Play on the playground or bring a ball to kick around.
2. Consider how they will travel to school.
  - If walking, walk the route a few times so they learn how long it takes, what streets to cross safely and what the best route may be.
  - If taking the bus, locate the bus stop...and not just the intersection! Be sure to find out which side of the street the bus stops on (neighbours with similar aged children are a good source of info).
  - If you are driving them, take a trip in the car so they are familiar with the route before the first day.
3. Find out the school schedule so everyone knows when they need to wake up and how long they'll be there during the day.
4. Celebrate the departure for the first day of school and the return home.
5. Discuss the events of the day and confirm your little one knows their teacher's name, how to ask to go to the washroom and ask them if they have any questions about how the school operates. Sometimes young children are afraid to ask crucial questions in new settings and you can help pave the way.

*\*For older children and teens, they may not say so, but they have similar concerns. Ask if they'd also like to check out the school before the first day. Teens expressing interest in school sports may appreciate seeing the fields in advance and getting a feel for the outdoor space as much as the indoor space. Often schools can arrange for a quick tour during the week leading up to classes so they can explore without feeling conspicuous or out of place. Everyone wants to know where the washrooms are on the first day!*

## Resources for Children and adults with Special needs

Finding resources for children or adults in your home with special needs is a unique challenge for military families, especially as they experience frequent relocations. Establishing new services to provide continuity of care is easier when you have help.

As soon as you receive your posting notice, reach out to the MFRC in your new community.

For more information visit: <https://cfmws.ca/support-services/families/children-youth/families-with-special-needs>

## Your Military Lifestyle Coach

Connect with a Military Lifestyle Coach, Specialist or Navigator at your local MFRC to find resources in your new community. Access support, information, and referrals for individuals with special needs, and for the guardians of children, youth, and adults with special needs.

- Assistance applying for funding opportunities
- Find parent support groups
- Access support and resources
- Discover special needs and inclusion programs
- Get referrals to community agencies
- Get help to manage continuity of services when you relocate

## Financial support for diverse needs

Apply year-round for a Special Needs Grant for military families with special needs dependents through [Support Our Troops](#).

- Get up to \$1,000 for assistance with assessments and reassessments not covered by insurance

- Offset costs for specialized devices, respite care, therapy and medical travel, up to \$1,000

Eligible to regular and reserve force serving members with a dependent family member with a diagnosed physical, intellectual, or emotional condition requiring special medical or educational services.

\* Please note the dependent(s) are required to be listed on the member's MPRR.

## Connect with other military families

Share experiences with others who've been through a relocation with a child or other dependent that has special needs. Get emotional support, tips and maybe even make friends in your new location.

<https://www.facebook.com/groups/SpecialNeedsBesoinsSpeciaux>

Share resources, advice and encouragement with other Canadian Armed Forces families who have dependents with diverse needs.

<https://www.facebook.com/groups/MyVoiceMaVoix>

Run by Military Family Services, the #MyVoice Facebook group encourages discussion among families who have dependents with diverse needs.

## Check it out!

Read the [Military Family Services inclusion policy for CAF families](#) that have children or other dependents with special needs.





## THE FAMILY PET

### *Members of the family*

In some ways, pets and very young children struggle the most with moves because they are incapable of understanding what is going on, why it is happening, or that everything will turn out okay.

From a dog or cat's eye view, it looks like the world is ending as their trusted owners pack everything up and appear to be abandoning them.

As loving pet owners, we can try to make them as comfortable as possible during an inevitably stressful time:

- Leading up to the move, be thoughtful of how relocation preparations are affecting your pet. Animals are very intuitive, and if you are stressed and scattered, your pet will likely feel some of your anxiety.
- Like children, pets thrive on the familiar. By reducing disruptions to routine, you can give them a sense of safety. For example, if you usually take your dog for a walk in the morning, try to keep to the same schedule. Continue to feed them and give them water in the same manner as close to the moving date as possible.

## *Rocked it!*

“We set up a quiet room for our pets to relax in after the journey, and gave them food, water, toys, and their beds and crates. Then we gradually gave them access to more and more of the house as they settled in. With multiple animals, keeping them together through this process helped make the transition easier and cut down on dominance issues.”

## **Pet Care**

Helping your pet settle into the area will also help your family feel more at home. In addition, there may be specific provincial licensing and vaccination regulations that you need to follow.

Here is a list of pet care to-dos as you're settling in your new location.

## **Good to know!**

**Some families find that pets do best if they are relocated from the home before moving day.**

**By arranging for them to stay at a friend's or in a kennel, you avoid the risk of them running away, or being underfoot while you're packing. If there is someone who has cared for them in the past, this is the perfect person to watch them while you are doing your final preparations.**

# MOVING WITH PETS CHECKLIST

- Consult the [CAFRD](#) for information on pet expenses and the shipment of pets and service dogs

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- Budget for additional costs related to relocating your pet, such as:
  - Pre-move visit to the vet

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  - Kennel fees (while you pack, on moving day, or if there are any delays)

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  - Airport fees

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  - Pet-friendly hotels

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- Book a visit with the vet for a full check-up
  - Ensure your pets are up to date on their vaccinations

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  - Get any prescriptions filled to ensure you have enough for during the move and several months afterwards

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  - Keep a copy of all records and proof of vaccinations and wellness on hand (especially important if you are travelling across borders)

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  - If your pet hates the car or gets car sick, ask for medication to help with this

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- If your move is OUTCAN, research whether your specific country requires an importation licence or a quarantine period

- Decide on the best way to get your pet to your new home

**If driving:**

- Provide a comfortable travel carrier for your pet
- Have food and water handy
- Take breaks at least every 2 hours

**If flying:**

- Research which airlines allow your particular type/size of pet to fly
- Ensure you have a Plan B in place in case the airline refuses to allow your pet to fly on the planned date (due to weather / the temperature of the cargo hold on the day of travel)

## Been there, done that

"Moving pets was always a pain. Most of the time, our kids were easier to manage.

Two dogs and a cat were doable but the goldfish almost pushed me over the edge!

Who knew he'd survive a trip from Ottawa to Edmonton in the cup holder of a mini-van.

That thing was indestructible!"

## Rocked it!

"We drove with our dog, so I booked hotels on the edge of town or close to a dog park so we could let him run and burn off energy along the way."

## 6 Tips for Settling Your Pet into a New Location

- 1. New home:** When you arrive at your new house, introduce your pet to their new surroundings one room at a time – too much space all at once can be overwhelming for animals, especially after a long trip.
- 2. Local threats:** Research your new location for any specific issues related to that area that could benefit or negatively affect your pet, such as dog-friendly parks, wild animals in the area or a high tick population.
- 3. Outdoor spaces:** Consider when and how to introduce your pet to the outdoors. Goldfish don't seem to care much, but cats and dogs definitely take note. Plan the introduction so your pet has time to browse and ponder the new area. The first introduction or walk may require an exorbitant amount of sniffing, so plan some extra time.
- 4. Change of diet:** Some animals can be picky eaters and the stress of a move can add to the challenge. Finding a pet store that sells their favourite food is important. To be safe, consider pre-purchasing pet food from your point of destination to tide them over until you can find a solution in your new location.
- 5. To leash or not to leash:** Before you let Fido run free in the local park, be sure to confirm the off-leash policies in the area.
- 6. Poop:** Yes, really. When it comes to animal waste, some cities consider it regular garbage and others accept it as compostable and therefore prefer it be disposed of in a different bin. You can confirm this information with your city's waste management program.

Whether your pet slithers, runs, swims or hops, a move means change for them too. Consider their emotions and behaviour along with their well-being. Ok...maybe less so for the goldfish...

## Considerations When Finding a New Veterinarian

Your pets are precious, and moves are stressful for them as well. Finding a caring and skilled veterinarian is an important part of helping your family settle into their new location. Even if you don't need their services right away, it's good to have an idea of where your pet will be cared for in the event you need a visit.

## PET CARE CHECKLIST

- Source the food they love
  - Check out local pet stores to find one that sells Fluffy's favourite food.
- Locate a local emergency animal hospital
  - You may not need them right away but it's good to know where they are and their hours of operation before you need their services.
- Find a veterinarian
  - Seek out a vet that you like and trust. They can be a good source of information for licensing, grooming and local pet-friendly areas.
- Research pet licensing requirements
  - These requirements are different for every province and

type of pet, so be sure to confirm specifics with your local vet.

- Confirm pet vaccinations
  - These requirements are different for every province and type of pet so be sure to confirm specifics with your local vet.
- Locate a kennel or pet sitter (if applicable)
  - Referrals and recommendations from your local vet are a great place to start.
- Locate pet-friendly areas
  - Walking paths or pet-friendly parks are a great way to meet other pet owners and learn more about the area. Ask neighbours or your local vet for more information.

## CONSIDERATIONS WHEN FINDING A NEW VETERINARIAN CHECKLIST

- Location
  - Is it close to your home or work?
  - Is the location convenient for you?
- Hours of operation
  - Are the hours of operation convenient for you?
  - Do they have emergency hours?
- Cost
  - Is the cost of an appointment within your budget?
- Atmosphere and cleanliness
  - Does the clinic feel clean and welcoming?
  - Would you be comfortable leaving your pet in the environment?
  - Does the reception seem organized and welcoming?

- Number of vets in the practice
  - Is it a single owner/vet?
  - Are there multiple vets in the practice?
  - If your vet is busy, can your pet see someone else?
- Online reviews
  - Are the reviews favourable?
  - Are you comfortable with their online reviews?
- Referrals
  - Do you know anyone who also uses that clinic? If so, ask them about their experience.

Leaving your pet in someone else's care is difficult to do. Take the time to select a professional veterinarian you can trust.

## VEHICLES

Your vehicle (whether it's your private motor vehicle (PMV), motorcycle, trailer, powered recreational vehicle, or all of the above) is probably the biggest item you have to get from Point A to Point B during your move.

Once you get where you're going, you'll need to deal with all of the paperwork that will allow you to continue operating it at your new location.

Consult the [CAFRD](#) for details on your benefits related to vehicles. Then read on for helpful information about shipping your vehicle, drivers' licensing and more.





## Shipping Your Vehicle

There's no vehicle storage option for relocations within Canada. You can either drive or ship your vehicle to your new location.

- When feasible, driving your vehicle to your new location is the simplest option.
- If you need to ship your PMV or other vehicle, direct any specific questions to Base Traffic.
- Leased vehicles can only be moved with a letter of permission from the leasing company.

Try to coordinate your dates with the carrier to have your vehicle arrive the same day as you do. This will save money on car rentals and allow you to immediately start the registration process in your new province. The cost of your rental car is usually covered until the day your vehicle arrives at your destination.

## What to Expect When Shipping Your Vehicle

- You will be contacted by the carrier if your vehicle is deemed inoperable en route (did you forget to fill 'er up? see the checklist above!). You may end up having to pay towing fees, etc., to repair the vehicle at a qualified mechanic, as only operable vehicles can be transported.
- If the vehicle is damaged by the carrier, they will advise you of the damages in advance of attempting any repairs at their expense. The government pays for your protection coverage and makes sure claims comply with the contract.
- Your vehicle will be delivered to you unless the carrier's lot is close to your new home.
- Your vehicle will be shipped on a large flatbed trailer, and the transport will need enough space to safely unload your vehicle. Usually, the driver will call you when they arrive in your area, and will work with you to find the best place to unload.
- In some instances, your vehicle may be shipped in a sea container or, in rare cases, a moving truck. Oversized vehicles may require special arrangements.
- When your vehicle arrives, inspect it closely for any damages it may have received in transit. If you can't see the vehicle well on the delivery day (for example if it is dark, the vehicle is dirty, or the damage is to the undercarriage), you can phone or email the carrier regarding damages noted after the delivery.

## VEHICLE SHIPPING CHECKLIST

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- Complete any needed repairs and maintenance. Only registered and plated vehicles are eligible for shipment.
- If your vehicle is an older model and not listed in the Canadian Red Book, you will need an appraisal to establish its value for protection coverage (some appraisals are reimbursable under the [CAFRD](#)).
- Clean the vehicle inside and out prior to pick-up (this ensures any damage is visible during vehicle inspection with the carrier).
- Remove all personal belongings from the vehicle, including car seats, roof racks, light bars, bike racks, and winter or summer tires. The car carrier may request other preparations be done as well, such as the removal of hubcaps, etc.
- Make sure your vehicle is in good running condition with about ¼ tank of fuel and enough anti-freeze to protect it from cold weather (your protection coverage does not apply if this is not done and damage due to the cold occurs).
- Give your valid registration certificate to the carrier to be placed in your vehicle during shipment. This is important: if the registration is not available or found in the vehicle, it will not be shipped and could require special handling and storage. These expenses would be your responsibility, and your vehicle could even be seized to pay the fees.
- Give a set of keys to the carrier.

## Additional Considerations for OUTCAN Families

- For OUTCAN moves, different benefits apply for storing or shipping your vehicle.
- If you are moving to a country with restrictions, you may not be able to bring your vehicle with you.
- Leased vehicles can only be moved with a letter of permission from the leasing company and this is rarely permitted to or from the United States or overseas destinations.
- If you are moving your vehicle from Canada or the U.S. to an overseas location, make sure your vehicle is very clean inside so that agricultural inspections can be passed in the destination country.
- If storing your vehicle, you will need to arrange this yourself. You can get details of your entitlements from BGRS.
- If your vehicle is being moved into/out of storage (before or after an OUTCAN posting), someone needs to conduct the vehicle condition report inspection with the car carrier and note any damages. Typically a storage facility will be happy to do this for you, or you can arrange for a friend to do this if you cannot be present. Make sure you get a copy of the report so that any new damage can be addressed with the carrier.

## Vehicle Registration

Vehicle registration is provincially regulated; therefore, the procedures are different in each province. Prior to going to get your vehicle registered, consult the applicable provincial guidelines to be sure you have all the information you need. Few things are more frustrating than waiting in a line at the vehicle office to arrive at the counter and not have the right paperwork.

Here are links for vehicle registration information by province/territory.

- Alberta: [www.alberta.ca/register-vehicle.aspx](http://www.alberta.ca/register-vehicle.aspx)
- British Columbia: <https://www.icbc.com/vehicle-registration>
- Manitoba: [www.mpi.mb.ca/Pages/register-your-vehicle.aspx](http://www.mpi.mb.ca/Pages/register-your-vehicle.aspx)
- New Brunswick: [www2.gnb.ca/content/gnb/en/services/services\\_renderer.200814.Motor\\_Vehicle\\_Registration.html](http://www2.gnb.ca/content/gnb/en/services/services_renderer.200814.Motor_Vehicle_Registration.html)
- Newfoundland and Labrador: [www.gov.nl.ca/motorregistration/new-residents-and-visitors/](http://www.gov.nl.ca/motorregistration/new-residents-and-visitors/)
- Northwest Territories: [www.inf.gov.nt.ca/en/services/driver-and-vehicle-services](http://www.inf.gov.nt.ca/en/services/driver-and-vehicle-services)
- Nova Scotia: <https://novascotia.ca/sns/rmv/registration/>
- Nunavut: [gov.nu.ca/motor\\_vehicles](http://gov.nu.ca/motor_vehicles)
- Ontario: [www.ontario.ca/page/register-vehicle-permit-and-licence-plate](http://www.ontario.ca/page/register-vehicle-permit-and-licence-plate)
- Prince Edward Island: [www.princeedwardisland.ca/en/service/renewmotor-vehicle-registration](http://www.princeedwardisland.ca/en/service/renewmotor-vehicle-registration)
- Quebec: <https://saaq.gouv.qc.ca/en/vehicle-registration>
- Saskatchewan: [www.sgi.sk.ca](http://www.sgi.sk.ca)
- Yukon: [yukon.ca/en/driving-andtransportation/vehicle-registration/registervehicle](http://yukon.ca/en/driving-andtransportation/vehicle-registration/registervehicle)

# VEHICLE REGISTRATION CHECKLIST

**□ Get your vehicle safety check:** Most provinces have private facilities (garages) licensed to perform vehicle inspections. You will need to find a garage, make an appointment, and explain that you need an inspection in order to register your vehicle.

**□ Get your car insurance:** Before you can register a vehicle, you must have proof of insurance in your new province. Many private insurance companies can do this for you over the phone and send you proof by email. Check to make sure that you have the required minimum third-party liability coverage. Proof of insurance will have to remain in your vehicle even after it is registered.

**□ Register your vehicle and acquire licence plates:** Most provinces require you to do this in person. Listed below are documents you may need for this process; however, verify your local provincial requirements BEFORE you go to the office:

- *driver's licence / passport / proof of identity*
- *proof of ownership or previous registration*
- *proof of purchase (usually with new cars)*
- *proof of insurance in new province*
- *Safety certificate*

If you have previously registered a vehicle in the province and wish to use your old plates, there may be additional information required.

## Good to know!

### Registering Leased Vehicles

If you are driving a leased vehicle, you will need authorization from the leasing company to register in your new province. Some provinces have additional requirements.

There may be lengthy wait times at the vehicle registry centre, so be sure to double check the requirements before arriving at the office.

## Getting a New Driver's Licence

Driver's licences fall under provincial jurisdiction, so if you are moving from one province to another, you'll need a new licence, as well as new plates and registration for your vehicles. If you are posted within the same province, you'll still need to update your address and, in most cases, this also requires a new licence.

Most provinces require you to get a new driver's licence within 90 days of arrival. Because the licence requires a photo, you will need to do this in person. Some provinces manage car registration and driver's licensing in the same location, while others separate or privatize some of these services. For maximum efficiency, research your province's requirements before you go to get your licence. Maybe you can get a few items crossed off your list with just one visit!

Within Canada, most provinces will exchange your old licence for a new one (for a fee, of course) without any additional exams. You may be asked to supply proof of residency or some other form of identification with your new address. In some cases, you may be asked for an official driving record or letter of experience to prove the length of your driving experience. Be sure to collect this information before you leave for your new location. You will be asked to surrender your old driver's licence in exchange for a new one.

If there is a new driver in your family on a graduated licensing program (learner's licence), restrictions may apply on what kind of a licence will be issued. In addition, they may be asked to take additional written or in-car tests.

Always check with the specific requirements for your province/territory before going into the licensing office.

## Driver's Licences for the U.S.

Canadian driver's licences are accepted in the U.S. To be safe, confirm that your Canadian licence will remain valid for the entire length of your posting. If it may expire while you are outside of Canada, get it renewed or extended before you leave.

## Driver's Licences for OUTCAN

The rules for driver's licences are different in every country. To be sure you have the documentation you need when you arrive, contact your gaining unit for clarification. In some cases, you can drive on your Canadian licence, while other locations will require you to get a local licence.

For example, if you are posted to SHAPE in Mons, Belgium, both military members and spouses are required to take a full-day class on driving in Belgium. At the end of the class, you are required to write a written test to obtain a SHAPE driver's licence.

## Been there, done that

*"We were posted to SHAPE in Mons, Belgium and part of the in-clearance procedures required spouses and military members to attend a driving course and write a test to get a SHAPE driver's licence.*

*My husband and I took the class on the same day, at the same time. The instructor watched us closely and thought it was funny how competitive we were.*

*After we handed in our final exams, he let us know that we had both passed but he refused to give us our marks because he said he didn't want to cause any problems at home. 😊"*

## International Driving Permits

International Driving Permits (IDPs) are not official licences – they are driving permits; however, they may be required in some countries to rent a car. Consider that this document may be valuable not only for your destination location but also for holidays or trips you may take.

IDPs must also be accompanied by your provincial or territorial licence to be valid, so ensure your Canadian licence will remain valid for the duration of your posting outside of Canada.

You can acquire an IDP from any [Canadian Automobile Association](#) (CAA) or American Automobile Association (AAA) office.

## Good to know!

### Keep Your Canadian Driver's Licence Up-to-Date!

**If your Canadian licence expires during your OUTCAN posting, it can be problematic. When you return to Canada, you may be required to write a test to get your licence back or take a road rest.**

**Verify the expiry date of your provincial licence before you leave the country. Consider renewing it early if it's due to expire while you're posted.**

## PART V: RESOURCES & REFERENCES

**You keep hearing an acronym but can't for the life of you remember what it means?**

**Or you want to check out a website that was mentioned in this guide but aren't sure where to find it?**

### *Not to worry!*

This section includes:

- a list of acronyms/abbreviations to help you understand everything you need to know about your move
- a quick reference list of all of the online resources mentioned in this guide, grouped by theme for easy access

## ACRONYMS/ABBREVIATIONS

**Is your head swimming with ABCs, XYZs and LMNOPs?**

*Yep.*

Military life. So...many...acronyms...

This list has been tailored to this guide and will help you decipher the ones that will come up again and again before, during and after your move.

**AAA** Accommodation Assistance Allowance

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**ACRD** Accommodation and Car Rental Directory

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**AP** Attached Posting

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**APS** Active Posting Season

---

**ASU** Area Support Unit

---

**BAdmO** Base Administration Officers

---

**BComd** Base Commander

---

**BGRS** Brookfield Global Relocation Services

---

**CAF** Canadian Armed Forces

---

**CAFRD** Canadian Armed Forces Relocation Directive

---

**CANFORGEN** Canadian Forces General Message

---

**CBI** Compensation and Benefits Instructions

---

**CDCB** Canadian Defence Community Banking

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**CDLS(W)** Canadian Defence Liaison Staff (Washington)

---

**CEM** Children's Education Management

---

**CFAO** Canadian Forces Administrative Order

---

**CFB** Canadian Forces Base

---

**CFHA** Canadian Forces Housing Agency

---

**CFIRP** Canadian Forces Integrated Relocation Program

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**CFMAP** Canadian Forces Member Assistance Program

---

**CFMWS** Canadian Forces Morale and Welfare Services

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**CFSU(E) (O) (C)** Canadian Forces Support Unit (Europe) (Ottawa) (Colorado)

---

**CM** Career Manager

---

**CMHC** Canada Mortgage and Housing Corporation

---

**CMPC** Commander Military Personnel Command

---

**CO** Commanding Officer

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**COL** Cost of Living

---

**COS** Change of Strength (date)

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**D Mil C** Director Military Careers

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**D/HG AND E or (D)HG&E** Dependants, Household Goods and Effects

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**DAG** Departure Assistance Group

---

**DAOD** Defense Administrative Orders and Directives

---

**DCBA** Director of Compensation and Benefits Administration

---

**DF&E** Dependants, Furniture and Effects

---

**DGCB** Director General Compensation and Benefits

---

**DGMC** Director General Military Careers

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**DIN** Defence Intranet Network

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**DIT** Destination Inspection Trip

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**DND** Department of National Defence

---

**DO** Duty Officer

---

**DRBM** Director Relocation Business Management

---

**DWAN** Defence Wide Area Network

---

**EFCP** Emergency Family Care Plan

---

**F&E** Furniture and Effects

---

**FCP** Family Care Plan

---

**FIL** Family Information Line

---

**FOL** First Official Language

---

**FSD** Foreign Service Directive

---

**HA** Hardship Allowance

---

**HEA** Home Equity Assistance

---

**HG&E** Household Goods and Effects

---

**HGRS** Household Goods Removal Service

---

**HHT** House Hunting Trip

---

**HQ** Headquarters

---

**HRG** Hogg Robinson Group

---

**HVI** High Value Inventory

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**IAW** In Accordance With

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**ILM&M** Interim Lodgings, Meals and Miscellaneous Expenses

---

**IO** Internal Order

---

**IPR** Intended Place of Residence

---

**IR** Imposed Restriction

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**IRP** Integrated Relocation Program (now CAFRD)

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**LTS** Long Term Storage

---

**LWOP** Leave Without Pay

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**MBR** Canadian Armed Forces Member

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**MFRC** Military Family Resource Centre

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**MFS** Military Family Services

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**MFSI** Military Foreign Service Instructions

---

**MIB** Mortgage Interest Buydown

---

**MLI** Mortgage Loan Insurance

---

**MP** Military Police

---

**MQ** Married Quarters

---

**NCM** Non-Commissioned Member

---

**NCO** Non-Commissioned Officer

---

**NCR** National Capital Region (Ottawa/Gatineau)

---

**NDHQ** National Defence Headquarters

---

**NJC** National Joint Council

---

**NLT** No Later Than

---

**NOK** Next of Kin

---

**NORAD** North American Aerospace Defence Command

---

**NPF** Non-Public Funds

---

**NPP** Non-Public Property

---

**OR** Orderly Room

---

**OUTCAN** Outside of Canada

---

**P&A** Pay and Allowances

---

**PI** Post Index

---

**PLA** Post Living Allowance

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**PLCC** Personal Liability and Clearance Certificate

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**PLD** Post Living Differential

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**PLDA** Post Living Differential Area

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**PMQ** Permanent Married Quarters or Private Married Quarters (now called Residential Housing Unit (RHU))

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**PMV** Private Motor Vehicle

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**POD** Place of Duty

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**PSHCP** Public Service Health Care Plan

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**PSP** Personnel Support Programs

---

**PWGSC** Public Works and Government Services Canada

---

**QOL** Quality of Life

---

**Q-patch** Neighbourhood of PMQs or RHUs

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**QR&Os** Queen's Regulations & Orders

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**RFD** Report for Duty (date)

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**RHU** Residential Housing Unit

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**ROTP** Regular Officer Training Program/Plan

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**RTDRA** Reverse TDRA

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**RTU** Return to Unit

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**SCA** Special Commuting Assistance

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**SE** Separation Expense

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**SISIP** Service Income Security Insurance Plan

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**SIT** Storage in Transit

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**SLT** Second Language Training

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**SN** Service Number

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**SOE** Storage at Own Expense

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**SPR** Selected Place of Residence

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**TD** Temporary Duty

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**TDRA** Temporary Dual Residence Assistance

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**TNL** Travel to New Location

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**TOR** Terms of Reference

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**TOS** Terms of Service

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**TPLD** Transitional Post Living Differential

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**TPSP** Third Party Service Providers

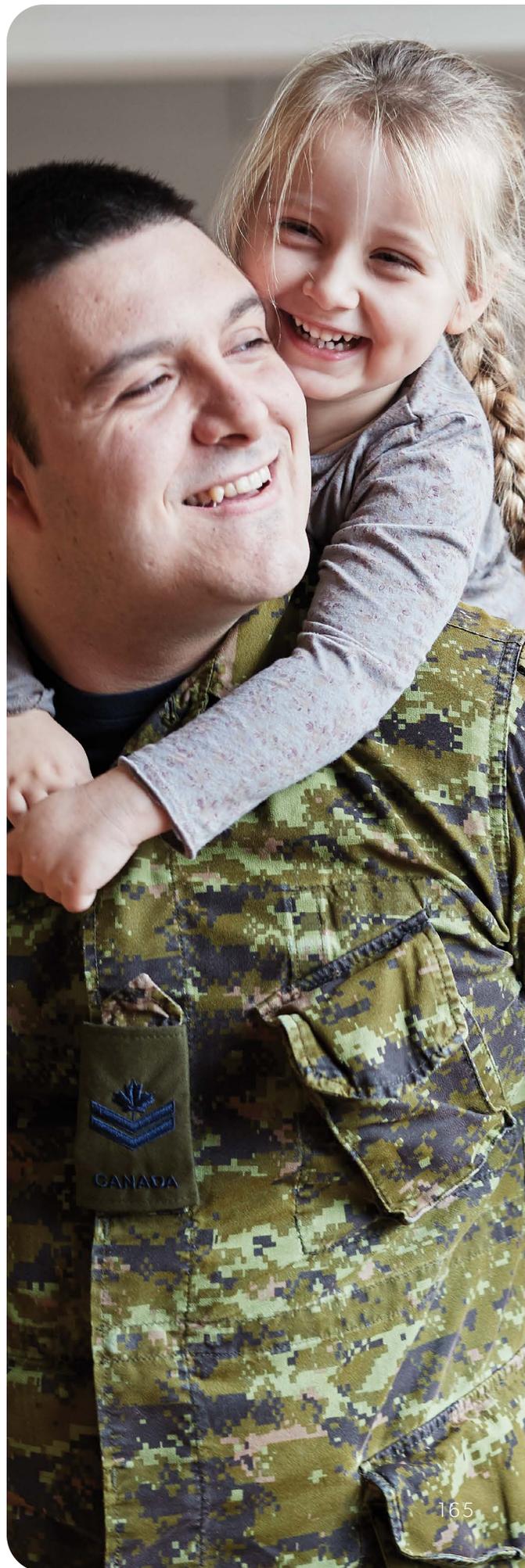
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**UAB** Unaccompanied Baggage

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**YOS** Years of Service

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## ONLINE RESOURCES

Here is a quick reference list of all of the online resources mentioned in this guide, grouped by theme.

### General

- Canadian Forces Morale and Welfare Services: [www.cfmws.ca](http://www.cfmws.ca)
- Canadian Armed Forces Relocation Directive: [www.canada.ca/en/department-national-defence/corporate/policies-standards/relocation-directive.html](http://www.canada.ca/en/department-national-defence/corporate/policies-standards/relocation-directive.html)
- Family Information Line (FIL): [www.cfmws.ca/support-services/family-information-line](http://www.cfmws.ca/support-services/family-information-line)
- Military Family Resource Centres (MFRCs): [www.cfmws.ca/support-services/families/military-family-resource-centres](http://www.cfmws.ca/support-services/families/military-family-resource-centres)
- The ABCs of Military Postings: <https://www.canada.ca/en/ombudsman-national-defence-forces/education-information/caf-members.html>

### The Move

- Accommodation and Car Rental Directory (ACRD): [rehelv-acrd.tpsgc-pwgsc.gc.ca/index-eng.aspx](http://rehelv-acrd.tpsgc-pwgsc.gc.ca/index-eng.aspx)
- BGRS (Brookfield Global Relocation Services) Overview: [bgrsguide.bgrs.ca/dist/assets/images/GBS%20BGRS%20VIP\\_13%20Sept%202019\\_approved.pdf](http://bgrsguide.bgrs.ca/dist/assets/images/GBS%20BGRS%20VIP_13%20Sept%202019_approved.pdf)
- BGRS Registration: [bgrsguide.bgrs.ca/account/register](http://bgrsguide.bgrs.ca/account/register)
- Canada Post: [www.canadapost-postescanada.ca](http://www.canadapost-postescanada.ca)
- Canadian Armed Forces Relocation Directive (CAFRD) Directive: [www.canada.ca/content/dam/dnd-mdn/documents/reports/2020/cafrd-2021-04-01.pdf](http://www.canada.ca/content/dam/dnd-mdn/documents/reports/2020/cafrd-2021-04-01.pdf) tive (CAFRD) (canada.ca)
- Kilometric Rates: [www.njc-cnm.gc.ca/directive/d10/v238/s658/en#s658-tc-tm](http://www.njc-cnm.gc.ca/directive/d10/v238/s658/en#s658-tc-tm)
- Military Moves and Postings – The ABCs of Military Postings: <https://www.canada.ca/en/department-national-defence.html>
- Pre-Move Information Booklet: [cmp-cpm.mil.ca/en/benefits/relocation-management/pre-move-information-booklet.page](http://cmp-cpm.mil.ca/en/benefits/relocation-management/pre-move-information-booklet.page)

### Finances

- Compensation and Benefits Instructions (CBI): [www.canada.ca/en/department-national-defence/corporate/policies-standards/compensation-benefits-instructions.html](http://www.canada.ca/en/department-national-defence/corporate/policies-standards/compensation-benefits-instructions.html)
- Know Your Benefits: <https://www.canada.ca/en/department-national-defence.html>
- SISIP Financial: [www.cfmws.ca/insurance-finance](http://www.cfmws.ca/insurance-finance)
- Tax implications guide on relocation benefits for military personnel: [www.canada.ca/en/department-national-defence/services/benefits-military/pay-pension-benefits/benefits/relocation-travel-accommodation/guide-tax-caf-relocation-benefits.html](http://www.canada.ca/en/department-national-defence/services/benefits-military/pay-pension-benefits/benefits/relocation-travel-accommodation/guide-tax-caf-relocation-benefits.html)

## Health and Wellness

- A Family Guide to the Military Experience: [www.cfmws.ca/getattachment/24fd8b62-8432-4fca-8642-3305cfdaf4d5/A-Family-Guide-E.pdf?lang=en-CA](http://www.cfmws.ca/getattachment/24fd8b62-8432-4fca-8642-3305cfdaf4d5/A-Family-Guide-E.pdf?lang=en-CA)
- Calian Military Family Doctor Network: [www.cfmws.ca/support-services/health-wellness/health-care/calian-military-family-doctor-network](http://www.cfmws.ca/support-services/health-wellness/health-care/calian-military-family-doctor-network)
- Health Care: [www.cfmws.ca/support-services/health-wellness/health-care](http://www.cfmws.ca/support-services/health-wellness/health-care)
- Health Care Coverage and Claims while OUTCAN: <https://www.canada.ca/en/department-national-defence.html>
- Health Care Information by Province and Territory: <https://cfmws.ca/support-services/health-wellness/health-care/health-care>
- Iris the Dragon: [www.irsthedragon.com/bookstore.html](http://www.irsthedragon.com/bookstore.html)
- Military Mental Health. You're not alone.: [www.canada.ca/en/department-national-defence/services/benefits-military/military-mental-health.html](http://www.canada.ca/en/department-national-defence/services/benefits-military/military-mental-health.html)
- Public Service Health Care Plan: <https://www.canada.ca/en/department-national-defence.html>

## Employment

- CAFRD Spousal Employment Services: [www.canada.ca/content/dam/dnd-mdn/documents/reports/2020/cafrd-2021-04-01.pdf](http://www.canada.ca/content/dam/dnd-mdn/documents/reports/2020/cafrd-2021-04-01.pdf)
- Employment insurance available to military families: [www.canada.ca/en/ombudsman-national-defence-forces/education-information/military-families/employment-insurance.html](http://www.canada.ca/en/ombudsman-national-defence-forces/education-information/military-families/employment-insurance.html)
- Exploring Work-from-home Jobs: [www.cfmws.ca/support-services/employment/entrepreneurs](http://www.cfmws.ca/support-services/employment/entrepreneurs)
- MFRC Employment Services: [www.cfmws.ca/support-services/employment](http://www.cfmws.ca/support-services/employment)
- MFS Spousal Employment on Facebook: [www.facebook.com/MFSSpousalEmployment](https://www.facebook.com/MFSSpousalEmployment)
- Military Spousal Employment Network: [www.msen.vfairs.com](http://www.msen.vfairs.com)
- National Scholarship Program: [www.supportourtroops.ca/Get-Support/Scholarships](http://www.supportourtroops.ca/Get-Support/Scholarships)
- Second Language Training: [www.cfmws.ca/support-services/education/second-language-training](http://www.cfmws.ca/support-services/education/second-language-training)
- Trend analysis/Explore the market (Canadian labour market information): [www.jobbank.gc.ca/trend-analysis](http://www.jobbank.gc.ca/trend-analysis)

## Children and Child care

- Recreation for children & youth: [www.cfmws.ca/sport-fitness-rec/recreation-programs/psp-community-recreation-for-children-youth](http://www.cfmws.ca/sport-fitness-rec/recreation-programs/psp-community-recreation-for-children-youth)
- Family and child care plans: [www.cfmws.ca/support-services/families/family-child-care-plans](http://www.cfmws.ca/support-services/families/family-child-care-plans)
- CanadianNanny.ca: [canadiannanny.ca](http://canadiannanny.ca)
- Care.com: [www.care.com](http://www.care.com)
- Sesame Street for Military Families: [sesamestreetformilitaryfamilies.org/topic/relocation/](http://sesamestreetformilitaryfamilies.org/topic/relocation/)
- Top 10 Ways to Prepare Military Kids for a PCS: [www.military.com/pcs/top-10-ways-prepared-military-kids-pcs.html](http://www.military.com/pcs/top-10-ways-prepared-military-kids-pcs.html)

## Education

- Education: <https://cfmws.ca/support-services/education>
- AFNORTH International School: [afnorth-is.com](http://afnorth-is.com)
- Canadian College Italy: [www.canadiancollegeitaly.com](http://www.canadiancollegeitaly.com)
- National Scholarship Program: [www.supportourtroops.ca/Get-Support/Scholarships](http://www.supportourtroops.ca/Get-Support/Scholarships)
- Second Language Training: [www.cfmws.ca/support-services/education/second-language-training](http://www.cfmws.ca/support-services/education/second-language-training)
- SHAPE High School: [www.dodea.edu/SHAPEHS/index.cfm](http://www.dodea.edu/SHAPEHS/index.cfm)
- SHAPE International School: [www.shape-is.com](http://www.shape-is.com)
- Support Our Troops Education Loans: [www.supportourtroops.ca/Get-Support/Education/Education-Assistance-Loan-Program](http://www.supportourtroops.ca/Get-Support/Education/Education-Assistance-Loan-Program)

## Pets

- Pet expenses and the shipment of pets and service dogs (CAFRD): [www.canada.ca/content/dam/dnd-mdn/documents/reports/2020/cafrd-2021-04-01.pdf](http://www.canada.ca/content/dam/dnd-mdn/documents/reports/2020/cafrd-2021-04-01.pdf)

## Vehicles

- International Driving Permits: [www.caa.ca/services/travel/international-driving-permit/](http://www.caa.ca/services/travel/international-driving-permit/)
- Vehicle Registration by Province/Territory:
  - Alberta: [www.alberta.ca/register-vehicle.aspx](http://www.alberta.ca/register-vehicle.aspx)
  - British Columbia: <https://www.icbc.com/vehicle-registration>
  - Manitoba: [www.mpi.mb.ca/Pages/register-your-vehicle.aspx](http://www.mpi.mb.ca/Pages/register-your-vehicle.aspx)
  - New Brunswick: [www2.gnb.ca/content/gnb/en/services/services\\_renderer.200814.Motor\\_Vehicle\\_Registration.html](http://www2.gnb.ca/content/gnb/en/services/services_renderer.200814.Motor_Vehicle_Registration.html)
  - Newfoundland and Labrador: [www.gov.nl.ca/motorregistration/new-residents-and-visitors/](http://www.gov.nl.ca/motorregistration/new-residents-and-visitors/)
  - Northwest Territories: [www.inf.gov.nt.ca/en/services/driver-and-vehicle-services](http://www.inf.gov.nt.ca/en/services/driver-and-vehicle-services)
  - Nova Scotia: [novascotia.ca/sns/rmv/registration/](http://novascotia.ca/sns/rmv/registration/)
  - Nunavut: [gov.nu.ca/motor\\_vehicles](http://gov.nu.ca/motor_vehicles)

- Ontario: [www.ontario.ca/page/register-vehicle-permit-licence-plate-and-sticker](http://www.ontario.ca/page/register-vehicle-permit-licence-plate-and-sticker)
- Prince Edward Island: [www.princeedwardisland.ca/en/service/renew-motor-vehicle-registration](http://www.princeedwardisland.ca/en/service/renew-motor-vehicle-registration)
- Quebec: [saaq.gouv.qc.ca/en/vehicle-registration/vehicle-from-outside-quebec/?ADMCMMD\\_prev=](http://saaq.gouv.qc.ca/en/vehicle-registration/vehicle-from-outside-quebec/?ADMCMMD_prev=)
- Saskatchewan: [www.sgi.sk.ca](http://www.sgi.sk.ca)
- Yukon: [yukon.ca/en/driving-and-transportation/vehicle-registration/register-vehicle](http://yukon.ca/en/driving-and-transportation/vehicle-registration/register-vehicle)







