

Personal and Financial Cards

Part 1

English text of information that is presented in Low German.

Introduction

I asked my friend why his wallet was so huge with so many cards and the reply was that one never knows when one will need a card, and so he keeps all cards in his wallet, so they are available when needed.

We all collect cards. We will talk about the cards that many of us carry in our wallets. Often it is quite confusing and hard to remember where one needs a card. It is very important that we understand how these cards work.

Let's start with the **Social Insurance Number (SIN)** – Sometimes people refer to this as a sin card rather than using the words social insurance number. Instead of giving social insurance cards, the government now only gives out a letter with your special number on it. Some people have a card and some people have a letter. This card or letter, is required when you want to work, send in your tax information, and when you apply for Child Tax Credits. You will also need this number when you apply for employment insurance or other government benefits. Your bank or credit union will ask you for your social insurance number when you are opening a bank account. This number is used in every province in Canada and it is the same no matter where you live.

Keep this number safe and you really do not need to carry it in your wallet. Store it safely at home. Remember- You should never use your Social insurance card or letter as identification and no one should use your number so that they can work in Canada.

Health card

This card looks different in every province.

When you visit a clinic, emergency or go for an x-ray, blood test or other tests, you will need to show this card. When you show this card then you do not need to pay for the visit to the doctor or nurse practitioner or for the test. If you do not bring the card with you, you may not get the help that you need.

Only you can use this card. No one else can be helped using this card. In some provinces this card should not be used as an identification card. This card is only for your personal use and it should not be used by anyone else. If you lose your card or your wallet is stolen you must report this loss.

Driver's Licence

Your Mexican driver's license can only be used for the first three months that you are in Canada.

You must carry your driver license card with you,. Whenever you are driving a vehicle on any of the provincial roads. This card has your picture on it and it is renewed every couple of years. Whenever you move to a different place, you must let Service Canada or the office where you got your license know of your new address.

Some people drive in Canada without a full license.. This is not legal and when you have an accident that is not your fault... you can still get into big trouble.

Your license card is often used as Identification. This means that you can use this card to prove that you are the person that you say you are. You can use this card for identification when you fly within Canada.

Permanent resident card

If you were born outside of Canada and you are not a Canadian citizen, then you should have this card. This card has your picture and can be used as an identification card. You should be very careful with this card so that it is not lost or stolen. Some people have a lot of problems replacing this card.

Canadian Citizenship card and certificate

If you were born outside of Canada and are a Canadian citizen then you should have a citizenship card or certificate. The card has your picture on it and can be used as identification. This replaces the Permanent resident card when you become a Canadian citizen.

Canadian Birth Certificates



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These are for people who were born in Canada. They do not have a picture on them. They are needed for applying for a Canadian passport and when registering your children at school. These cards look very different in each Canadian province.

Library cards

This is a card that you can get from the library. You can borrow books, DVD's and other materials from the library at no cost. This card can be used for identification. It does not have your photo on it.