



Downtown Kelowna, BC.

Your Student Guide to Studying & Living in Kelowna

Welcome to Kelowna, Canada!



Downtown Kelowna, BC.



You've chosen an excellent location for your study experience, and Excel Career College is thrilled to be part of your journey.

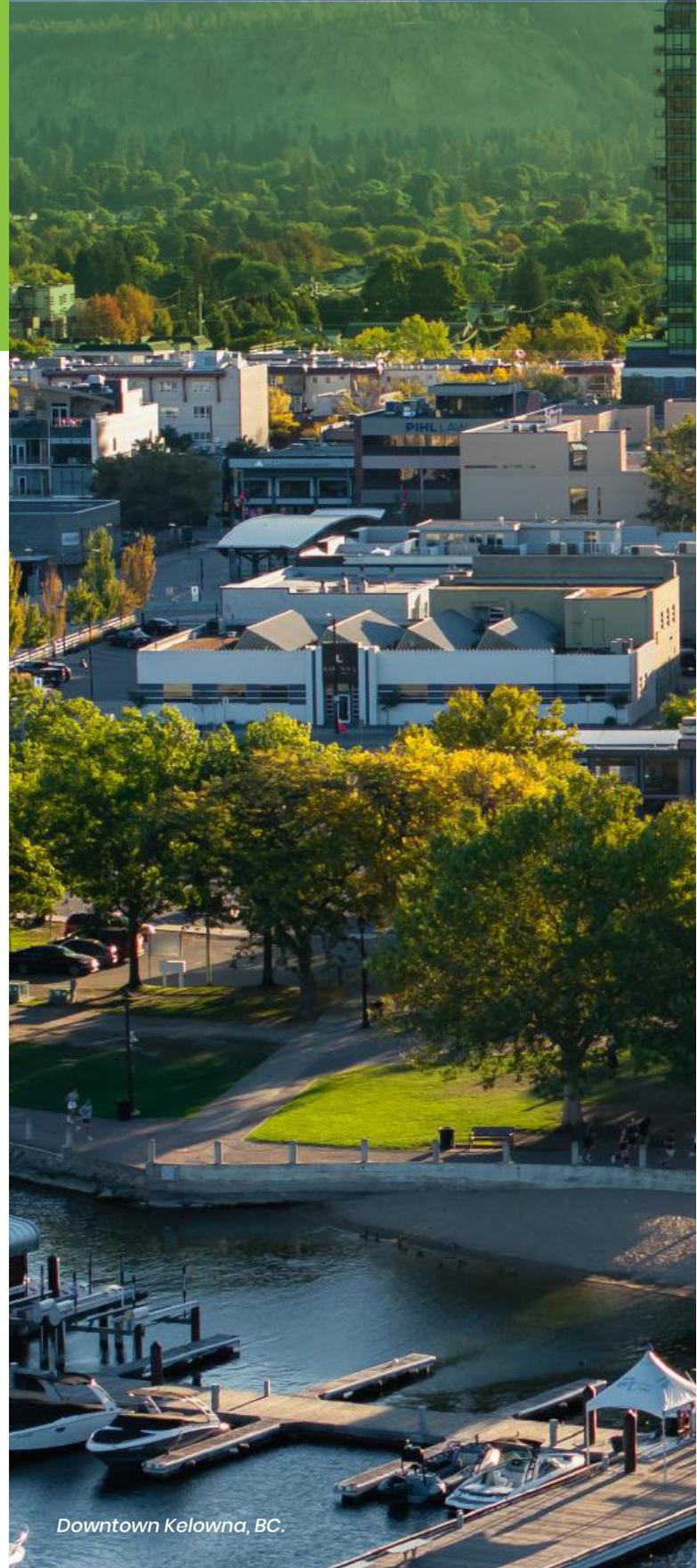
ABOUT KELOWNA

Kelowna is one of British Columbia's most scenic and welcoming cities. Surrounded by mountains, lakes, and vineyards, it offers a perfect balance of natural beauty and modern living. As a student at Excel Career College, you'll be learning in a city that provides the ideal environment to grow, both personally and professionally.

From hiking and biking trails to beaches, wineries, and ski hills, there's no shortage of things to do. You can enjoy fresh local food, explore arts and culture, or simply relax by Okanagan Lake. The city blends natural beauty with urban convenience, making it easy to find your balance.

Kelowna is a safe, diverse, and community-oriented city. It's a place where people support one another and where new opportunities are always within reach. And with convenient access to nearby towns and regions, it's easy to explore more of what British Columbia has to offer.

Make the most of your time here as you build skills, gain experience, and take the next step toward your future.



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We hope you enjoy the city and your study experience. However, we understand that adjusting to a new life here can be challenging. To help you settle in smoothly, we've put together this brief guide filled with tips and recommendations.

Table of Contents

1. BCID
2. SIN (Social Insurance Number)
3. Bank Account
4. MSP – BC Medical Services Plan
5. Cell Phone Plans
6. Transportation – Public Transit
7. Tax & Tap in British Columbia
8. Grocery Stores
9. Housing and Home-Stay
10. Emergency Numbers
11. Non-Emergency Numbers and Support Resources
12. Mental Health Support Services in British Columbia
13. Top Places to Visit in Kelowna



1. GET YOUR BCID

The BCID (British Columbia Identification Card) is an official photo ID for residents. It can be used as identification across Canada.

How to Apply:

1. Book an appointment
2. Bring requested documentation
3. Pay the fee for your BCID

Where to Apply:

- ICBC driver licensing office
- Service BC centres

What You Need:

- Passport
- Study/Work Permit
- Proof of address (you can obtain this from your landlord, or accommodation provider).

Why It's Important:

Having a BCID makes everyday tasks like opening a bank account or accessing services much easier.

Book an Appointment:



Scan or Click

the QR code to visit:

www.icbc.com

Cost: \$35 CAD



2. APPLY FOR YOUR SIN (SOCIAL INSURANCE NUMBER)

The Social Insurance Number (SIN) is a confidential 9-digit number required to work, file taxes, or access government benefits in Canada. It's essential to protect your SIN to avoid identity theft or misuse.

WHAT YOU NEED:

- Primary Document: Study Permit or Work Permit
- Secondary Document: Passport



HOW TO APPLY:



In Person

- Visit the nearest Service Canada Centre with your original documents.
- Complete the SIN application (available at the office).
- Your SIN will be issued on the spot in a paper format.



Online

- Visit the official Service Canada website.
- Submit scanned copies of your documents.
- Your SIN will be mailed to you.
- Processing time: **10 business days.**



By Mail

- Download and complete the SIN application form.
- Mail your original documents.
- Your documents will be returned by registered mail.
- Processing time: **20 business days.**

COST: Free

3. OPENING A BANK ACCOUNT

Opening a bank account in Canada is straightforward and essential for managing your finances. Most banks offer student accounts with lower fees and additional perks. To get started, you will need to book an appointment with your chosen bank.

DOCUMENTS REQUIRED:

To open a bank account, you will need:

- Two valid pieces of ID, such as: Passport, Study Permit or Work Permit
- Driver's License
- Proof of Address: (you can obtain this from your school, landlord, or accommodation provider).

HOW TO GET STARTED?

- Schedule an Appointment: Contact your chosen bank to book a meeting in person or online.
- Bring Your Documents: Ensure all IDs and proof of address are up-to-date.
- Select the Right Account: Banks offer various options, including student accounts and savings plans.
- Activate Online Banking: Set up access to your account through online or mobile banking for easy management.

TOP BANKS IN CANADA:

BMO  Bank of Montreal

CIBC 

 **Canada Trust**

 **RBC Royal Bank**

 **Scotiabank**



4. GET YOUR MSP (BC MEDICAL SERVICES PLAN)

WHAT IS MSP?

The Medical Services Plan (MSP) provides essential healthcare coverage for residents of British Columbia, including international students and workers with valid permits. Once approved, you'll receive a Personal Health Number (PHN), granting access to medical services.

WHO IS ELIGIBLE?

- BC residents (citizens, permanent residents).
- International students and workers with valid study or work permits.
- Note: Visitors and tourists are not eligible.

COST OF MSP

- Monthly premiums depend on your income.
- Individuals with low income may qualify for reduced or waived fees.

HOW TO APPLY:



Online

Complete and submit the application form through the official BC government website.



By Mail

Download and fill out the physical form, then mail it to the designated address.

Important: Coverage starts 3 months after arrival in Canada.



studyinsured™

We've got you covered!

Excel Career College has partnered with Studyinsured, an experienced firm that offers private insurance to make sure you stay protected while you settle in—no need to worry about health coverage during your first few months here.

WHO IS ELIGIBLE?

- New international students who've been in Canada for less than 3 months.
- Students without the BC Medical Services Plan (MSP)



Scan or Click

the QR code to visit:

www.studyinsured.com/excelcareercollege

5. FIND A CELL PHONE PLAN

In Canada, cell phone plans can be customized based on your needs. Key factors to consider when choosing a plan include:

- Minutes
- Text Messaging
- Data

It's important to compare offers from multiple providers to find the best price and features for your usage.

PREPAID PLANS VS. CONTRACTS

Prepaid Plans:

- Best for unlocked phones.
- Allows you to purchase minutes and data without long-term commitments.

Contracts:

- Lower upfront cost for a new phone.
- Requires monthly payments for a fixed period (usually 2–3 years).
- Early cancellation fees may apply if you terminate the contract.

TOP CELL PHONE PROVIDERS IN CANADA



6. TRANSPORTATION: PUBLIC TRANSIT

Kelowna's public transit system is managed by BC Transit, which operates buses across the Kelowna Regional Transit System. The region includes Kelowna, West Kelowna, Lake Country, Peachland, and surrounding areas, with fares and service levels set collaboratively by regional partners. For more information about BC Transit services in Kelowna, visit:

www.bctransit.com/kelowna/

UMO CARD

The Umo Card is a reloadable card that makes paying for transit easy. You can:

- Load money onto your card for single trips or day passes
- Purchase monthly passes
- Tap your Umo Card on buses throughout the Kelowna Regional Transit System



HOW TO GET ONE:



Online

Visit ca.umopass.com to purchase and load fare products online.



UMO Vending Machines:

Found at key transit locations throughout the region. These machines accept debit, credit, and cash.



UMO App:

Download the Umo App to buy a pass or load cash, and register your card to claim your balance in case you lose the card.



Customer Service Centres:

Call Umo Customer Service at 877-380-8181 to order a card or get assistance.



Retailers:

Many local convenience stores and retailers sell Umo Cards. Look for the Umo logo at participating retailers.



BUS

Getting around Kelowna is easy with BC Transit buses running throughout the city. You can check schedules and routes on the BC Transit website or their mobile app.

www.bctransit.com/kelowna/schedules-and-maps/

ALTERNATIVE TRAVEL OPTIONS

Bike share:

Lime e-bikes and e-scooters are available throughout Kelowna. Simply download the Lime app to locate and unlock bikes near you.

Car share:

- Modo

Taxis and ride share:

- Kelowna Cabs
- Uride (local rideshare service)
- Uber



7. TAX & TAP IN BRITISH COLUMBIA

TAXES

In British Columbia, two taxes apply to most purchases:

- Goods and Services Tax (GST): 5%
- Provincial Sales Tax (PST): 7%

When shopping or dining, the prices listed often do not include taxes. The final price you pay will include both taxes, so expect the total to be higher than what's displayed.

TAP PAYMENTS

Most businesses in Canada accept debit and credit cards with tap payment technology, making transactions quick and easy.

- **How It Works:** Simply tap your card or phone (if enabled with Apple Pay or Google Pay) on the payment terminal.

- **Benefits:** No need to enter a PIN for purchases under a certain limit (usually \$250).

Tap payments are fast, secure, and widely accepted across British Columbia.



8. GROCERY STORES IN KELOWNA

Kelowna offers a diverse range of supermarkets to meet all your shopping needs, from budget-friendly options to specialty organic stores. Whether you're stocking up on essentials, looking for international ingredients, or shopping for fresh local produce, you'll find a store that fits your lifestyle and budget.

SUPERMARKETS IN THE AREA



9. HOUSING AND HOME-STAY IN KELOWNA

Finding housing in Kelowna as a student can be easier with a clear plan in place. Follow these tips to secure the right place for your needs.

TIPS FOR FINDING HOUSING



Set Your Budget

Calculate your total monthly expenses, including rent, utilities, and any deposits, to ensure affordability.



Explore Neighborhoods

Popular areas in Kelowna include Downtown, Glenmore, and Rutland, known for their accessibility and amenities.



Consider Shared Living

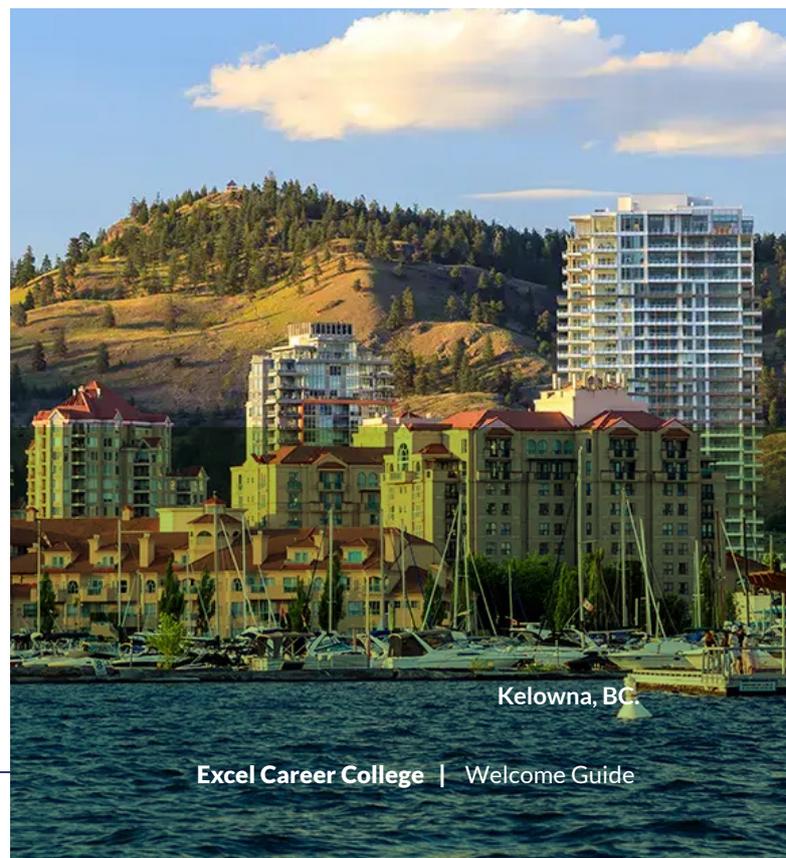
Renting with a roommate can reduce costs and make living in prime locations more affordable.



Use Online Tools

Platforms like Craigslist, Kijiji, and Facebook Marketplace are great resources for finding rentals within your budget.

RENTAL LISTINGS WEBSITES



Kelowna, BC.

10. EMERGENCY NUMBERS IN KELOWNA

In case of an emergency, disaster, or accident, knowing the right numbers to call can make a big difference. Below are essential emergency and non-emergency contacts to help you stay safe.

WHEN SHOULD YOU CALL 911?

- Immediate assistance for **fire, police, or ambulance services**.
- There's an **immediate threat** to life or property (e.g., car accident, fire, gunshot, bomb threat).
- A **medical emergency** occurs (e.g., severe injury, sudden chest pain, breathing difficulties, head trauma).
- You witness a **serious crime** in progress or just after it occurs (e.g., robbery, break-in, assault, impaired driving).

WHAT INFORMATION IS REQUIRED WHEN CALLING 911?

Be prepared to provide:

- A description of the emergency
- Your location (address, building name, room number)
- Your phone number
- Do not hang up until instructed, as more details may be needed.

HOW TO RECOGNIZE AN EMERGENCY

- When in doubt, be cautious and act.
- If you're unsure, notify a supervisor, or a co-worker, or call 911 to confirm the situation.

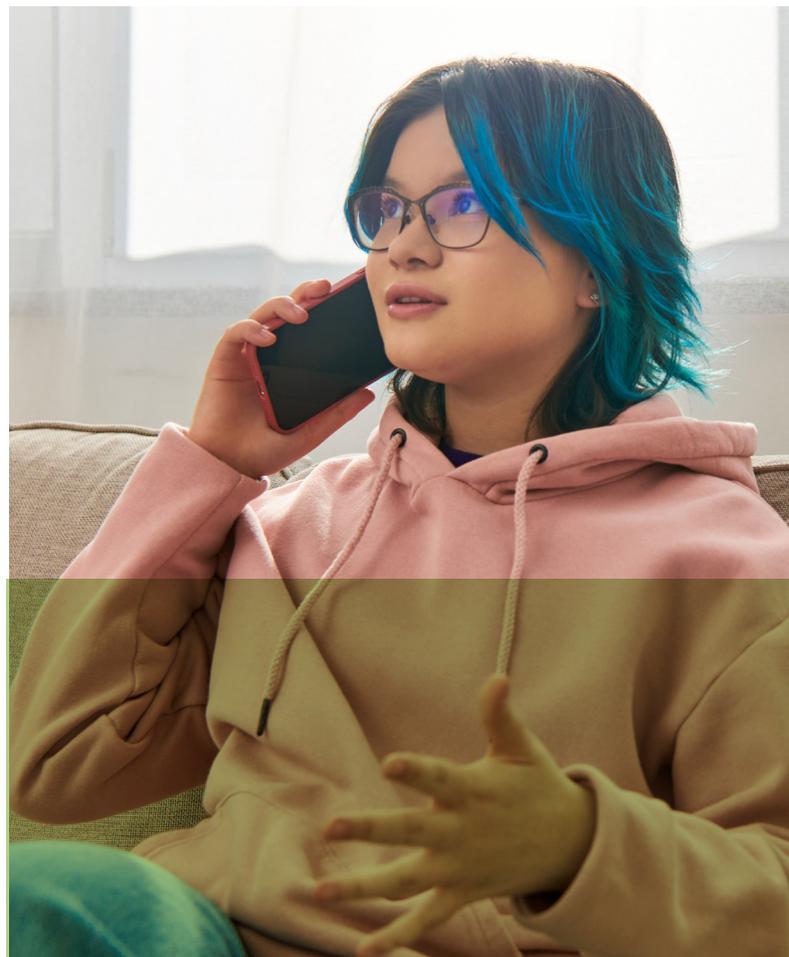
STUDENT, STAFF & FACULTY IN CRISIS

For students, staff, or faculty experiencing an immediate crisis:

For **non-emergency** reporting or general inquiries: 250-762-3300 for the Kelowna RCMP, or report online at: kelowna.ca/police

For more **emergency** contacts and public safety information, visit: www.kelowna.ca/city-services/safety-emergency-services/emergency-contacts-public-safety

Medical Emergency	Call 911
Death	Contact Police at 911
Missing Person	Report to Police at 911
Kelowna General Hospital	250-862-4000



11. NON-EMERGENCY NUMBERS AND SUPPORT RESOURCES

For situations that don't require immediate emergency assistance, several resources in British Columbia provide help with safety, crisis prevention, and support for those in need.



WHAT TO DO IN A CRISIS

1. Stay calm and assess the situation.
2. Contact the appropriate resource using the following numbers.
3. For life-threatening emergencies, call 911 immediately.

These non-emergency resources ensure you can access support when facing challenges, from mental health concerns to personal safety. Stay informed and reach out when you need help.



ESSENTIAL NON-EMERGENCY SERVICES

Kelowna RCMP	250-762-3300
Victim Link BC - Toll-Free	1-800-563-0808
Fire Department (<i>Fire Prevention</i>)	778-797-3200
Sexual Violence Prevention & Response (<i>SVPRO</i>)	250-807-9640
Poison Control Centre	604-682-5050

CRISIS COUNSELLING AND MENTAL HEALTH SUPPORT

Suicide Prevention:	
Crisis Centre BC	310-6789 (no area code needed)
BC-Wide	1-800-784-2433
Emotional Distress (<i>Non-Crisis</i>)	604-822-7011
<i>BC Suicide Prevention and Intervention Line</i>	1-800-SUICIDE / 1-800-784-2433

SEXUAL ASSAULT SUPPORT SERVICES

Immediate Reporting:	911
Non-emergency:	250-862-4000
Non-emergency (Toll-free):	1-888-877-4442
Central Okanagan Elizabeth Fry Society (COEFS)	250-763-4613
Connect Counselling & Therapy Society	250-860-3181



12. MENTAL HEALTH SUPPORT SERVICES

If you or someone you know is struggling with mental health concerns, there are confidential and accessible resources available 24/7 across British Columbia.

MENTAL HEALTH EMERGENCIES

Crisis Centre BC: Offers 24/7 support for mental health crises, suicide prevention, self-harm, and violence concerns. All calls are anonymous and confidential.

Visit:

www.crisiscentre.bc.ca

Crisis Line Network	1-888-353-2273
TTY/TDD	1-866-872-0113
BC-Wide	1-800-784-2433

Youth in BC: Anonymous, online support for youth.

Visit:

www.youthinbc.com

Kids Help Phone: Provides help for concerns like bullying, health, suicide, or emotional issues. Support is available via phone, email, or chat for ages 5 to teenagers.

WAVAW: Support services for women facing violence.

Vancouver Coastal Health: Immediate intervention for mental health emergencies, offering mobile crisis support, assessments, and referrals.

ONGOING MENTAL HEALTH SUPPORT

Mood Disorders Association of BC

Support groups and resources for individuals and families managing mood disorders.

Address: 200-460 Nanaimo Street,
Vancouver, BC

604-873-0103

Canadian Mental Health Association (CMHA)

Focus on prevention, education, and rehabilitation for those recovering from mental illness. Services include peer support and youth programs.

Address: 175 West Broadway, Vancouver, BC

604-872-4902



REACH OUT FOR HELP

Whether you're facing a crisis, need someone to talk to, or are seeking long-term support, these services are available to help you navigate mental health challenges. Don't hesitate to reach out - **you're not alone.**



13. TOP PLACES TO VISIT IN KELOWNA



City Park

Located next to the downtown Marina, this lakefront park is a popular spot for swimming, beach volleyball, and enjoying time by the water.



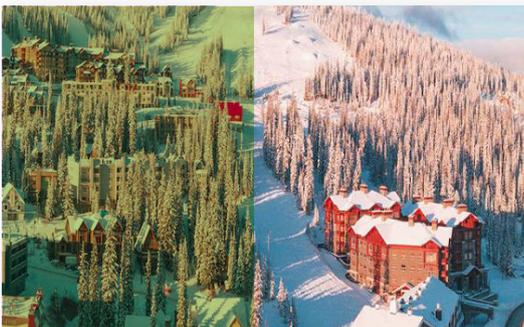
Knox Mountain Park:

Knox Mountain Park is Kelowna's largest natural area park, spanning 385 hectares, located just north of downtown. The hiking trails offer excellent views of the city and lake from higher elevations.



Okanagan Lake:

Kelowna is situated on this large lake, offering excellent swimming, water sports, and beach activities. Multiple beaches and parks along the lakefront provide spots to relax or enjoy water activities.



Big White Ski Resort:

This popular resort offers skiing and snowboarding in winter, plus mountain biking during the summer months. You'll also find biking, horseback riding, and hiking trails throughout the valley.



Silver Star Mountain Resort:

Aside from skiing and snowboarding, Silver Star Mountain also offers a range of other winter activities, including snowshoeing, cross-country skiing, and fat biking. Located about an hour away from Kelowna, the gondola provides scenic mountain views year-round.



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CONTACT US

www.excelcareercollege.com | admin@excelcareercollege.com

(778) 802-9235 | 565 Bernard Ave unit 103, Kelowna, BC V1Y 8R2