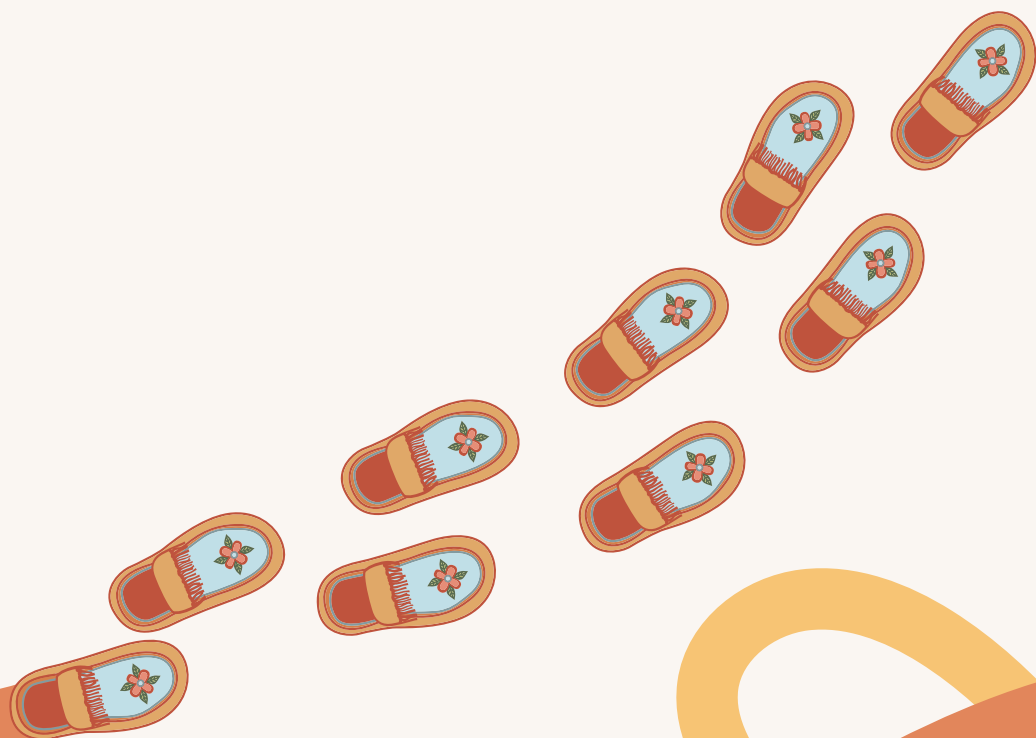




MOCCASIN ADVENTURES:

A GUIDE FOR SUCCESS WHILE ABROAD



NATOA and International Experience Canada are excited to present this guidebook on how to financially prepare for life success at home and abroad. This guide is intended for Indigenous youth interested in learning more about the process of working and travelling abroad as an option for personal and professional development.

Seeing the world is an experience of which everyone should take advantage. Culture appreciation, friendships, work skills and independence are just a few of the valuable things that you will return home with; and if budgeting is done with care, you may also return with some money in your pocket. By doing your research, building and following a budget, and choosing your country, timing and work carefully, you will be able to focus on getting the most out of your adventure and without stressing about your finances.

This guidebook contains expertly developed budgeting tips, advice on how to get the most out of your money and profiles of other Indigenous youth that successfully worked while exploring the world; some also met other Indigenous people which motivated them to learn more about their own culture and community.

We hope suggestions in this guidebook will help you plan and prepare for a work and travel adventure.

ABOUT INTERNATIONAL EXPERIENCE CANADA (IEC):



Immigration, Refugees
and Citizenship Canada

International Experience
Canada

Immigration, Réfugiés
et Citoyenneté Canada

Expérience internationale
Canada

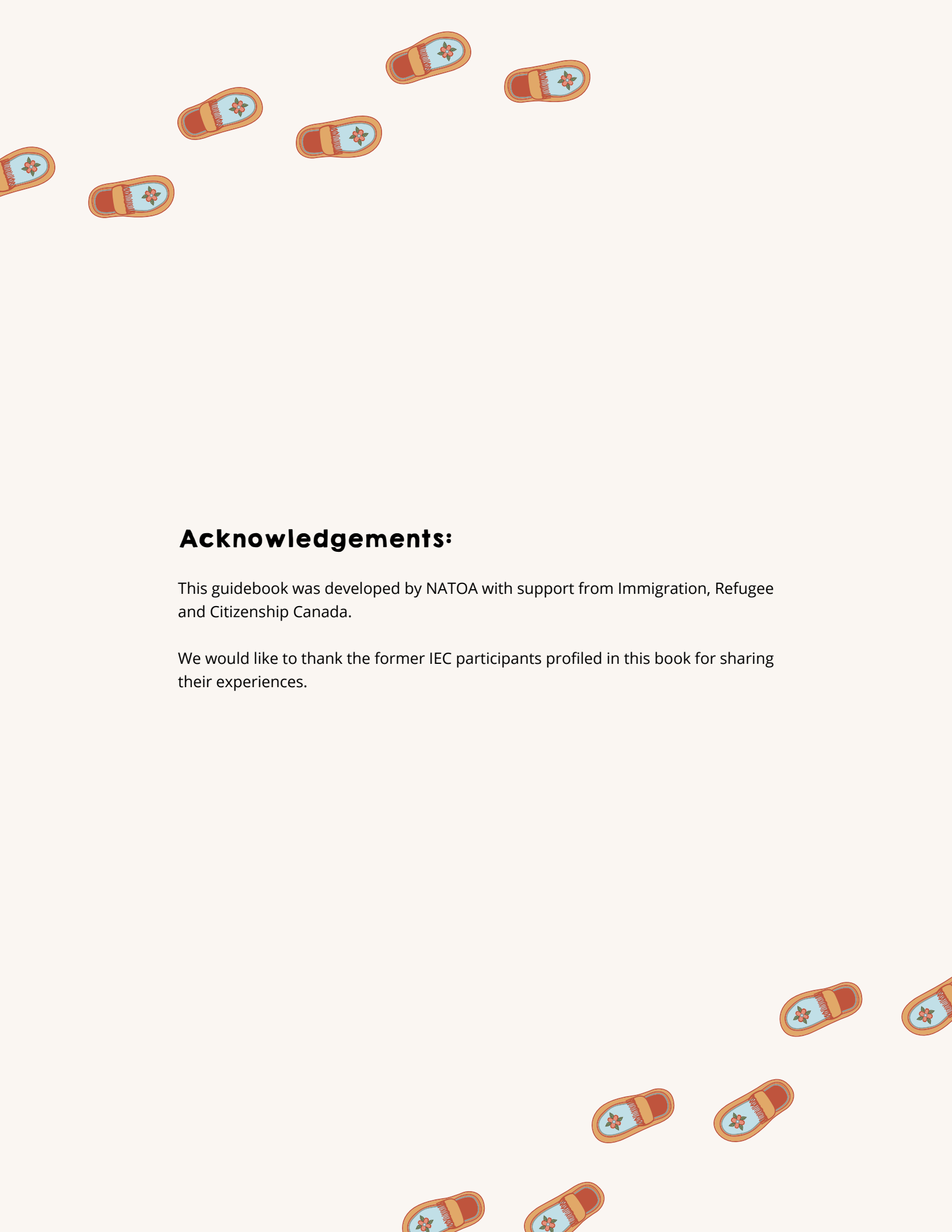
IEC is a Government of Canada program that manages reciprocal youth mobility arrangements with over 30 partner countries and territories around the world. This means youth in Canada,

18-35, have the option to work and travel in over 30 different destinations through the approval of work permits or work visas. Young citizens from IEC partner countries or territories can also come to Canada to gain work and travel experience.

ABOUT THE NATIONAL ABORIGINAL TRUST OFFICERS ASSOCIATION (NATOA):



NATOA is a non-profit charitable organization committed to strengthening Indigenous communities and their ability to meet their member needs and desires through financial training, resources, access to leading trust and investment experts and professional development opportunities. NATOA believes that supporting the goals and interests of Indigenous youth is vital to the capacity and future success of our economies and communities.



Acknowledgements:

This guidebook was developed by NATOA with support from Immigration, Refugee and Citizenship Canada.

We would like to thank the former IEC participants profiled in this book for sharing their experiences.

Message from the National Aboriginal Trust Officers Association (NATOA)

NATOA is thrilled that you are interested in working abroad and would like to welcome you to this guidebook! Reading through this guide is an important first step in planning to see the world, while simultaneously funding your travels.

Working abroad offers an exciting opportunity for personal growth, skills development, friendship and work experience. By immersing yourself in a new country and culture for an extended period, you will learn so much about yourself and the world around you.

Practical advice, tools and resources are provided throughout this guidebook and we are happy to share the stories of Indigenous youth that set out on their own adventures around the world. We hope that the information included here, along with the journeys of Mikaela, Leah, Shawna and Stefanie inspire you to look into the places you can go and the experiences you can have.

We wish you exciting, safe and successful travelling!

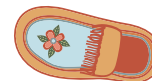
Message from Immigration, Refugees and Citizenship Canada (IRCC)

Immigration, Refugees and Citizenship Canada is pleased to sponsor *Moccasin Adventures: A Guide for Success while Abroad*, a guidebook presented by the National Aboriginal Trust Officers Association. This financial guidebook for youth is the first-of-its-kind, inspired by the successes of Indigenous youth who have participated in the International Experience Canada program.

This guidebook offers tools and information to help youth prepare for their international adventures. The profiles of past participants provide real-life examples of the incredible experiences and opportunities that can be found abroad.

Youth in First Nations, Inuit and Métis communities have contributed their stories to share how their travels abroad helped them to build confidence, independence, and to learn new skills. Their experiences also empowered them to want to give back to their communities upon returning home. We hope this financial guidebook will help youth plan ahead for success in their future international experiences.

Thank you – Merci – Miigwetch – Mîkwêc - Quianamiik – Anushik - Niá:wen - Marsee – Mahsi Cho



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COST OF TRAVELLING:

THINGS TO CONSIDER WHEN GETTING STARTED

Doing plenty of research before you choose a destination will help ensure that you're prepared when you arrive. There are several things to consider and we have highlighted many of the big ones in this section.



Financial Considerations:

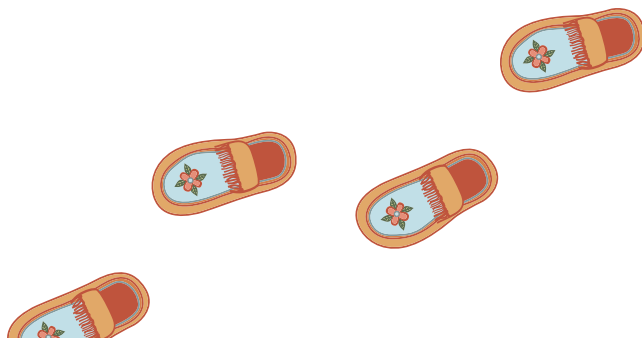
- **The currency and exchange rate in the country of interest** - Knowing the value of your Canadian dollar in your travel destination will help you understand your expenses, such as transportation. An online currency converter can help you understand the value of your Canadian dollar in your destination, and this understanding will help expedite your calculations. It is also worth connecting with a bank in your destination to find out their current conversion rate.
- **Cost of living** - The price of food, accommodation, toiletries and basic supplies vary dramatically between countries. For example, food and rent in Australia will be much more expensive than food and rent in Chile. It is important to weigh these considerations when selecting a destination.
- **Taxes** - You may be required to pay foreign taxes on your income. There may be an entry tax when you land at the airport or a re-entry tax to return to Canada.

Life Necessities:

- **Accommodation** - Research your options of where to live. Hostels are a great choice for low-cost living and they provide a good opportunity to meet new friends. If you appreciate having your own, quiet space then renting a room in a house may be a better fit. Most countries have websites like Kijiji, Gumtree, Craigslist and social media groups that post rooms for rent.
- **Job Availability** - Find out the types of work that are available in your destination of interest. Hospitality, tourism, farming, au pair work, teaching and seasonal work are all good options! Look at local job sites, conduct internet searches on common jobs for travellers in the area.

TIP:

Booking a hostel or hotel that is easy to get to from the airport for the first few nights will help you ease into your new country. After a long day of travel, you will want a safe place to rest your head!



- **Transportation** – Know the transportation options in your country of interest, starting with how to get from the airport to your first accommodation. Look up the price of public transportation and look up the routes near where you plan to live. Find out what taxi/ride-sharing options are available. Consider costs of long distance travel options between cities/regions for when you explore.
- **Connectivity** – It is more important than ever to stay connected and in order to share your adventures with your family back home, you will need to know how to access the internet and get a cell phone/SIM card. Research cell phone plans, service providers and internet availability at your accommodation. Not all countries have the same quality and ease of access of internet as we do in North America.

TIP:

If an internet plan is not in your budget, you could visit fast food restaurants or cafes for a small meal and utilize their free WIFI. You could also explore internet cafes or pay per use plans.

Travel/Arrival Costs:

Travelling from Canada to your destination and getting set up for success will have its own set of costs to consider such as:

- **Flights** – Research flight costs, and start watching the routes that you are interested in so that you recognize a good deal when it comes up!
- **Medical/Travel Insurance** – Healthcare can be very expensive in other countries and your Canadian health plan will not apply when travelling. Purchasing medical insurance will protect you should something go wrong, and it is important that you have a safety net in case you get sick or injured. Travel insurance will cover you if you are robbed or lose money in the case of a flight cancellation. In addition, when you apply for a work permit or visa in another country, you will notice it's a mandatory requirement with your application.
- **Passport** – Ensure that you have a current passport that will not expire while you are travelling. There is a fee to apply for a passport and this should be factored into your budgeting if you don't already have one.
- **Banking** – Contact your bank to find out what foreign transaction fees apply if you access your money while in a different country and if they suggest any modifications to your account. While many Canadian financial institutions and banks charge foreign transaction fees on their credit cards, there are a few types of cards that do not. Depending on the length of your stay and your prospective employer, you may also need to open a bank account in your destination. Some banks in a foreign country may allow you to open an account prior to entering your travel destination, depending on local banking regulations. Research the primary banks in your country destination as well as related fees for opening/closing an account.



- **Immunizations/Vaccines** – It may be required or highly recommended to get certain vaccines when visiting some countries. These can be accessed through your family doctor or a travel clinic for a cost.


Other Considerations:

The things to consider when researching possible destinations are endless, but we have already covered many of them!

A few other things you should think about are:

- **Languages spoken** – Many countries have English as a commonly spoken language, but travel can be an incredible opportunity to learn a new language as well. Think about how you will communicate when you arrive. Consider buying a book or downloading a language app to help you learn before you go.
- **Length of stay** – Think about how long you want to travel for. Work permits in different countries differ in length, some last several months while others can last two years. While you can certainly change your plan and stay longer or leave earlier, give some thought to the things you want to see and do and how long you wish to be there. This may also impact how much you need to save before you go.

The youth profiled in this guide stayed between 3-5 months and they all said that it wasn't long enough!



Shawna worked in Germany for 3 months and was able to visit several of the neighbouring countries on daytrips, but she also wished she had stayed longer to see more of Europe!

- **Emergency fund** –It is important that you keep an emergency fund available in case you need it. Generally, it should be enough to book a flight home and a night in a hotel. These funds should not be accessed unless you really need them! Ideally you come home from your travels with these funds still intact.
- **Safety** – There is crime in every country, but the amount and severity can vary. There is plenty of information online about the safety of travellers in each country. The Government of Canada will also issue travel advisories when countries are particularly unsafe for travel on their website here www.travel.gc.ca/travelling/advisories



SHAWNA, Six Nations of the Grand River

Where did you travel to and how long did you stay?

Bochum, Germany for 3 months

Why did you choose to go there?

I wanted to go to Europe, so I researched and found an ad to intern with a Destination Canada office in Germany and applied. I got the internship and the office was located in Bochum.

Where did you live?

I was lucky - the staff at the office helped me find a room to rent near my workplace.

How did you prepare/research before you left?

I researched the area I was going to live and the countries that border Germany. I looked into the currency, the cost of living, if I needed vaccines, a sim card for my phone, etc. I also asked a lot of questions to people familiar with Germany and travelling in Europe.

How did you manage your money?

I fundraised before leaving for my trip. I hosted a dodgeball tournament, 50/50 raffle, yard sale, bake sale, and saved money from working. I was also awarded a bursary from Indspire. I created a budget and stuck to it! My rent and food were the biggest expense.

What were the highlights of your travels?

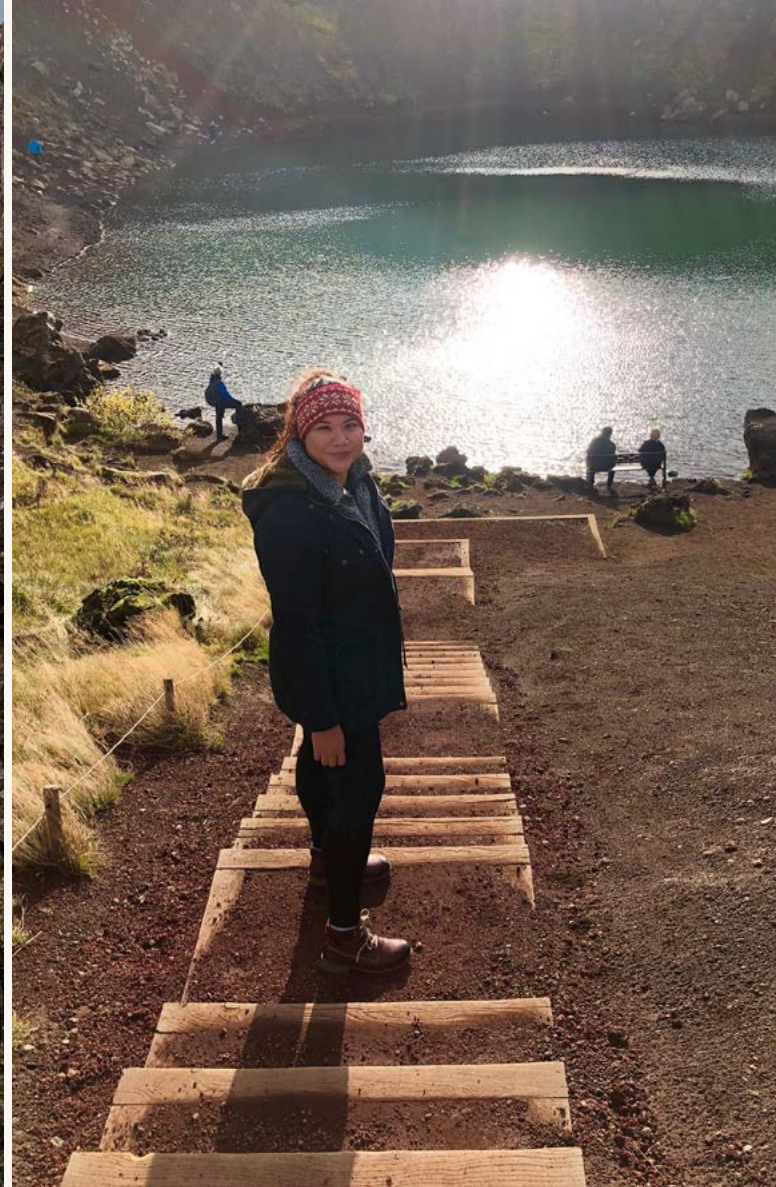
*I met some of the best people and hope to visit them again one day!
I also got to visit 6 other countries while I was in Europe. Paris, France was my favourite. I saw the Eiffel Tower at night, a show at Moulin Rouge, ate a French croissant, visited the Louvre and Arc de Triomphe. Iceland was also at the top of my favourite list, the beauty of it did not disappoint!*

Message for Future Travellers:

I am so thankful for the opportunity to travel. It was a life changing experience and it has helped me with the career that I have today. It helped me gain confidence, try new foods, do things that scared me and improved my research skills. My advice is to manage your money well and research your options - don't just go with the first thing you find!

Where do you want to go next?

Greece, Switzerland, Italy or Spain





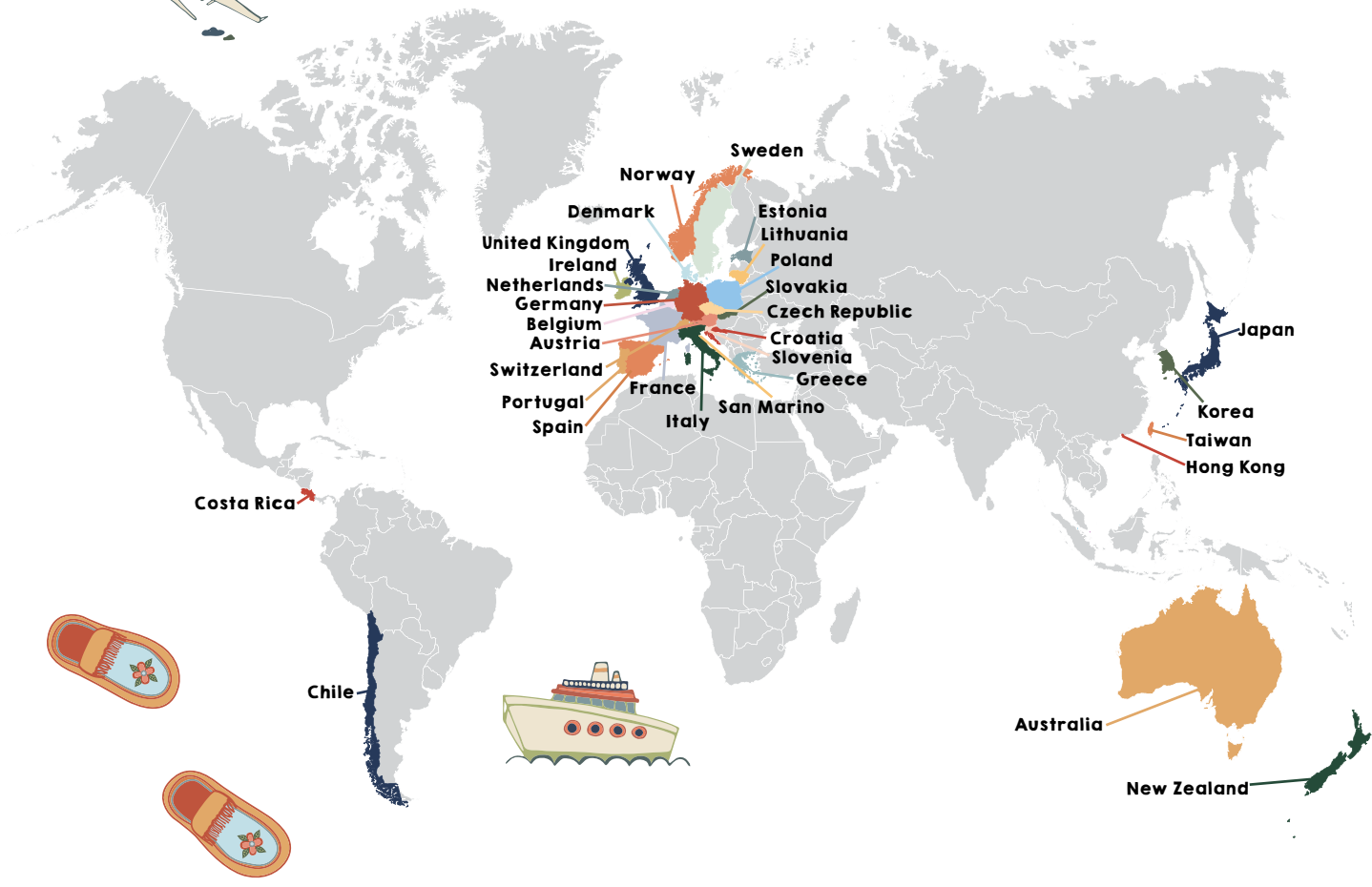
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POSSIBLE DESTINATIONS

Canada has arrangements with over 30 countries and territories through International Experience Canada (IEC) to make getting a work permit as simple as possible for youth.

Did you know?
 Many of the IEC partner countries have Indigenous communities, such as the Māori in New Zealand, Torres Strait Islanders in Australia and many throughout Latin America and Asia.

- The following destinations are possible with IEC programs:
- Australia
 - Austria
 - Belgium
 - Chile
 - Costa Rica
 - Croatia
 - Czech Republic
 - Denmark
 - Estonia
 - France
 - Germany
 - Greece
 - Hong Kong
 - Ireland
 - Italy
 - Japan
 - Korea
 - Lithuania
 - Netherlands
 - New Zealand
 - Norway
 - Poland
 - Portugal
 - San Marino
 - Slovakia
 - Slovenia
 - Spain
 - Sweden
 - Switzerland
 - Taiwan
 - United Kingdom





3

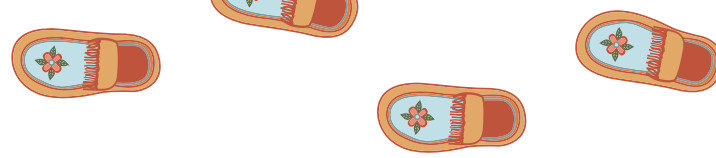
BUDGETING

A solid budget is the most important tool to use when travelling with limited finances. By tracking your income and expenses, you will be able to see how you're doing financially and if you need to adjust your spending habits.

Budgeting tips:



1. Start using a budget to manage your finances well before you travel. Budgeting is a useful skill throughout your life, not just for travelling
2. Make an overall budget and then break it down to a monthly or weekly budget for day-to-day tracking.
3. See Example Budget below, a simple budget with three columns – ITEM, EXPECTED, ACTUAL
4. The goal of a budget is always to have more income than expenses at the end of the time period. In addition to the money you make while abroad, your income will also include your savings, income from work prior to travel and any gifts/bursaries you receive.
5. Be realistic - Err on the side of expenses being more than expected, not less.
6. Do your research! Look up the prices of each item in your destination when you are making your budget.
7. Look at job websites and find out what the minimum wage is in that country or territory, and the average number of hours people work per week to determine your potential income. You may find that your search yields more website results once you are physically in the destination.
8. Use a budgeting app so that you can enter expenses each day as you spend
9. If you have not secured a job in advance of arriving to your travel destination, plan accordingly. Consider that it may take some time to find a job, so account for a few weeks of unemployment in your budget. Likewise, if you could not secure accommodations in advance of your travels, budget accordingly in case you need to stay in a hotel until you find your affordable, temporary home.
10. Always count on incidentals or small emergencies. You can't predict if you will get sick and need medications or get stuck in an unfamiliar part of the city and need to take a taxi back to your accommodation.
11. Make sure you have enough for fun things too! You are there to have cool experiences, so don't short yourself in this area.



Example I:

Overall budget based on 5 months of work/travel abroad.

This is a sample budget only. The costs will vary depending on your destination. *The numbers in this example would be similar to those of a traveller from Ontario visiting Western Europe.

ITEM	EXPECTED (How much you expect to get/spend)	ACTUAL (How much you actually get/spend)	NOTES
REVENUE			
Savings	\$5,250.00	\$5,250.00	Amount saved prior to departure
Work abroad income	\$6,400.00	\$6,110.00	After taxes and deductions
Gift from parents/ family	\$1,700.00	\$1,700.00	
Bursary/Grant	\$1,000.00	\$1,000.00	From your school/ community/organization
Credit card points	\$550.00	\$ 550.00	Applied to flight purchase
TOTAL REVENUE	\$14,900.00	\$14,610.00	
EXPENSES			
Flight	\$1,300.00	\$1,356.98	Your flight price will vary depending on your destination and departure city
Accommodation	\$3,500.00	\$3,490.00	
Food	\$2,810.00	\$2,804.43	



ITEM	EXPECTED (How much you expect to get/spend)	ACTUAL (How much you actually get/spend)	NOTES
Work Permit Application/Travel Documentation	\$160.00	\$160.00	
Insurance	\$500.00	\$507.90	Travel and Medical
Backpack/luggage/travel supplies	\$ 400.00	\$395.80	Buy a good quality backpack or suitcase. It will be well-used on your travels!
Cell phone plan	\$ 250.00	\$245.38	
Internet	\$150.00	\$140.40	This may or may not be included in accommodation
Transportation	\$1,800.00	\$1,805.00	Inner city transit and between cities (exploring)
Entertainment/Tourism	\$ 2,200.00	\$2,200.78	
Incidentals	\$500.00	\$479.10	Ex. Medicine, an expensive taxi ride, replacing lost headphones, etc.
Bank fees	\$50.00	\$50.00	
Emergency fund	\$1,000.00	\$98.90	Only used in case of emergency
Souvenirs	\$200.00	\$232.00	
TOTAL EXPENSES	\$14,820.00	13,966.67	
BALANCE	\$80.00	\$643.33	Your revenue minus your expenses



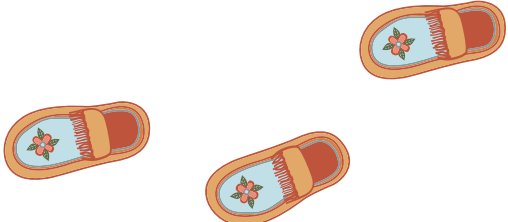
Example 2:

Monthly budget.

This is a sample budget only. Your prices will vary depending on location.



ITEM	EXPECTED (How much you expect to get/spend)	ACTUAL (How much you actually get/spend)	NOTES
REVENUE			
Portion of pre-travel savings	\$1,550.00	\$1,550.00	Divided equally over 5 months
Work abroad income	\$1,280.00	\$1,100.00	After taxes and deductions
TOTAL REVENUE	\$2,830.00	\$2,650.00	
EXPENSES			
Accommodation	\$700.00	\$700.00	
Food	\$562.00	\$590.50	
Insurance	\$100.00	\$101.58	Divided equally over 5 months
Cell phone plan	\$50.00	\$49.07	
Internet	\$30.00	\$28.08	This may or may not be included in accommodation
Transportation	\$360.00	361.00	1 month bus pass and weekend train trip
Entertainment/ Tourism	\$440.00	\$440.16	
Incidentals	\$100.00	195.82	



ITEM	EXPECTED (How much you expect to get/spend)	ACTUAL (How much you actually get/spend)	NOTES
Bank fees	\$10.00	\$10.00	
Souvenirs	\$40.00	46.40	
TOTAL EXPENSES	\$2,392.00	\$2,522.61	
FINAL BALANCE	\$438.00	\$127.39	The amount left at the end of each month can be applied back to your initial costs (work permit, backpack, etc)



MIKAELA, Fort Providence, Northwest Territories

Where did you travel to and how long did you stay?

Australia for 4 months (not long enough!)

Why did you choose Australia and where did you work?

I had planned to travel for one summer and found an internship opportunity through an organization called the Australian Indigenous Mentoring Experience (AIME). I got the position and worked as a Program Assistant and Mentor.

Where did you live?

I lived in the dorms at the University of Sydney.

How did you prepare/research before you left?

I watched a lot of YouTube videos about Australia and asked my contacts a lot of questions. I also researched the landmarks and the must-do experiences in the area.

How did you manage your money?

I could have managed my money a bit better, but I tried to cook most meals at home, do activities that are free and visit attractions on discounted days. I opened a local bank account and tax account. Arranging experiences (like paddle boarding or seeing kangaroos) with friends that I had made to get a group discount made them cost efficient for everyone. I wish I had set a weekly budget once I got familiar with the cost of things. It would have helped me a lot financially.

What were the highlights of your travels?

I loved chatting with other Indigenous youth and elders. It was so cool to learn about their culture and compare and share my own. I also went skydiving and scuba diving in the Great Barrier Reef.

Message for future travellers:

Travelling expands your worldview and the way you see things. Experiencing different cultures provides a sense of empathy and understanding. I came home more independent and confident in myself. I tried so many things for the first time, not to mention planning a big trip all on my own. The world is a cool place.

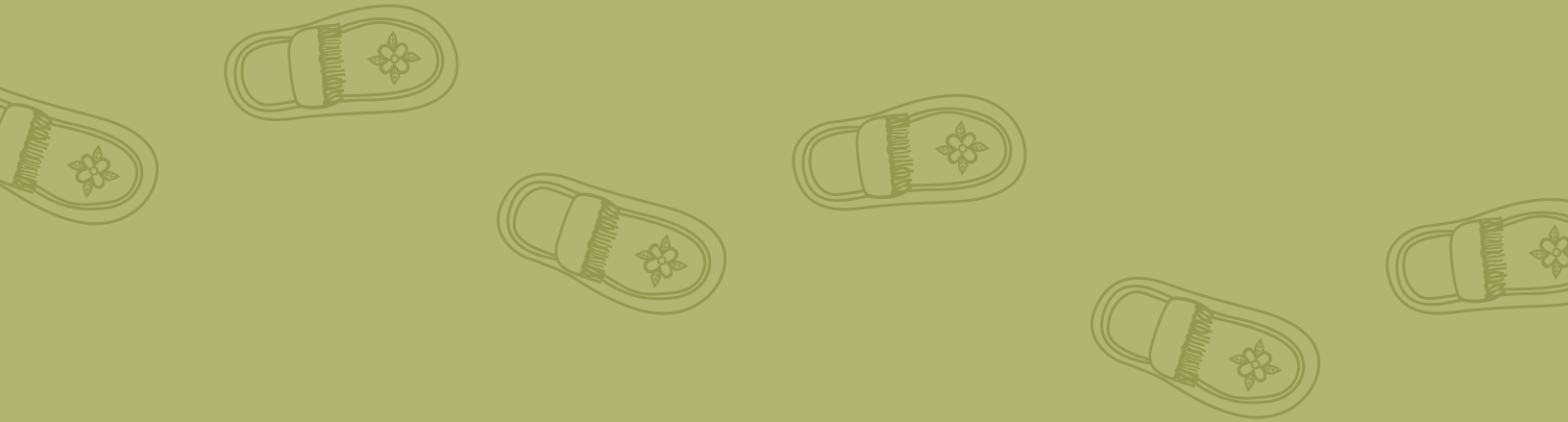
Where do you want to go next?

Japan, South America or South Africa





EXPLORE



4

TYPES OF WORK



To fund your travels, a job may be necessary to balance your budget sheet (ensuring that you have more money than expenses). While work may not sound like the fun part of travelling, the opposite can certainly be true. It is often through work that you will meet friends and travel buddies, be exposed to new experiences and build your resume.

There are many industries that offer positions well-suited to travellers. It is important to research the types of jobs available in your destination of interest before you depart. Being honest with your potential employer about the amount of time you plan to stay should be kept in mind. Typically, it would be expected that you stay for at least a few months, depending on the role.

We have detailed some of the most common industries that travellers work in, but this is not an exhaustive list. If there is an area that you are interested in, please explore the job opportunities in that field as well!

Farming/Agriculture:

Managing a farm can be a major undertaking for family owned and corporate farms alike. Many will hire additional help to assist with their harvest.

There are plenty of websites that offer jobs for “farm work abroad”. Additionally, organizations such as World Wide Opportunities on Organic Farms (WWOOF) offers farm work for travellers in exchange for housing on the farm. No money is exchanged, but you will save significantly on the accommodation line of your budget.



- Skills developed: Work Ethic, Teamwork, Time Management, Physical Strength and Endurance
- Career Experience/Knowledge: Farm Operations, Plant Disease Control, Technical and Theoretical Knowledge in Agriculture, Enhanced Connection to the Land



Learn about Leah's experience working on farms in New Zealand on page 27. She met great friends and is proud of herself for making her travel plans work through funds earned on the farm.



Tourism:

Tourist attractions and organizations around the world require enthusiastic, welcoming staff to operate successfully. There are several fields within tourism that could be of interest depending on the attraction or company such as operations, customer service, cleaning/maintenance, food service, tour coordination and hosting.

- Skills developed: Problem Solving, Communication, Cultural Awareness, Language
- Career Experience/Knowledge: Hospitality, Customer Service, Marketing and Strategy Development



Learn about how Shawna used the skills she learned in school to land an internship in Public Relations in Germany on pg. 6



Teaching:

Many countries around the world have fewer required qualifications than Canada for teaching positions and English is a highly sought-after language skill globally. International Schools often hire travellers for both teaching and program assistance positions.

- Skills developed: Organization, Communication, Language, Story Telling, Adaptability, Interpersonal, Confidence, Evaluation
- Career Experience/Knowledge: Teaching/Instruction, Youth Program Coordinator



Mikaela's experience as a peer mentor in Australia on pg. 16 gave her a greater appreciation of both her culture and the Indigenous community culture in Sydney.



Au pair/Nanny:

An Au Pair is a young person who lives with a family in a foreign country in exchange for childcare and household chore duties. Working as a babysitter or a nanny is a great way to earn money or receive free accommodation in your destination. You are exposed to how a family in that country lives and they learn about your culture as well.

- Skills developed: Cooking, Cleaning, Childcare, Organization, Activity Planning, Creativity, Cultural Awareness
- Career Experience/Knowledge: Teaching, Personal Support Worker, Day Care

Hospitality:

Just like at home, there are plenty of restaurants, bars and cafes around the world that need serving and kitchen staff to operate. You can search online or visit in person to distribute your resume. Hotels, hostels, catering companies and event venues are also great places to look for work.

- Skills developed: Communication, Multi-tasking, Attention to Detail, Teamwork
- Career Experience/Knowledge: Customer Service, Culinary/Food Prep



Check out Stefanie's experience working in a café in Australia on pg. 33. She gained experience in food prep and customer service while helping her pay for her travels.



Seasonal:

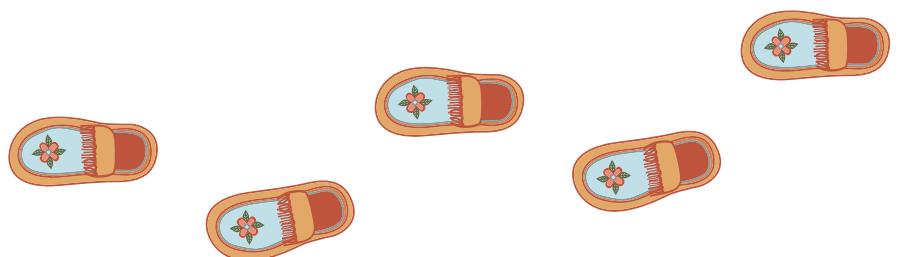
As in Canada, there are certain industries that need extra help during their busy season.

- Examples include: Construction, Landscaping, Ski Resorts, Beach Resorts/Marinas, Retail during the holidays, Summer Festivals, Summer Camps, etc.
- Career Experience/Knowledge: Gain insight on careers in different industries

Digital/Remote:

If you have a skill or expertise that you can offer in an online-only realm, digital or remote work could be a great fit for you! A position with a company back home or in your destination would allow for flexibility in time and location.

- Examples include: Graphic Design, Teaching English, Virtual Assistants, Data Entry, Editing/Copywriting, Website Development
- Career Experience/Knowledge: Graphic Designer, Teacher, Marketing, Administration, Web Development

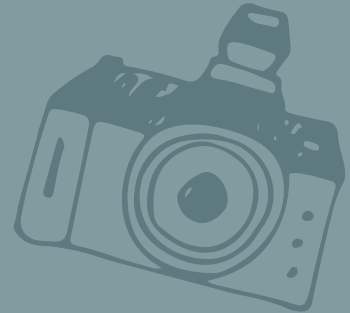




discover



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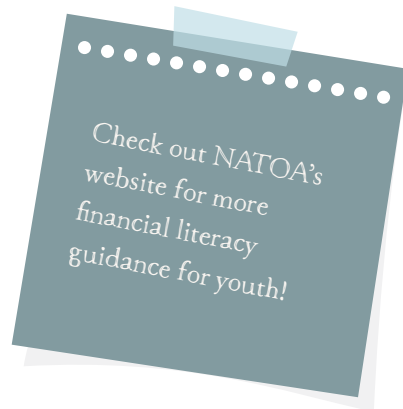
HOW TO MANAGE YOUR MONEY WHILE ABROAD



Good money management starts at home. Don't wait until you're abroad to start implementing some of these tips!

Make an appointment at your bank to discuss the best set up for you, learn how to use your online banking account, how to pay off your credit card, redeem points and how to build and track a budget.

There are several ways to manage your money while working and travelling abroad and the best solution for you will vary based on the country you select, how long you plan to stay and how you will be paid when you're there.



Finding a bank:

If you're staying in a country for several months and will be working for a local company, you will likely need to open a local bank account. Look up the popular banks in your destination and their account options. Most will require a passport, visa/work permit and local address to open an account. In some cases, depending on local banking regulations, some banks in a foreign country may allow you to open an account before you arrive your travel destination.

Credit/Debit cards:

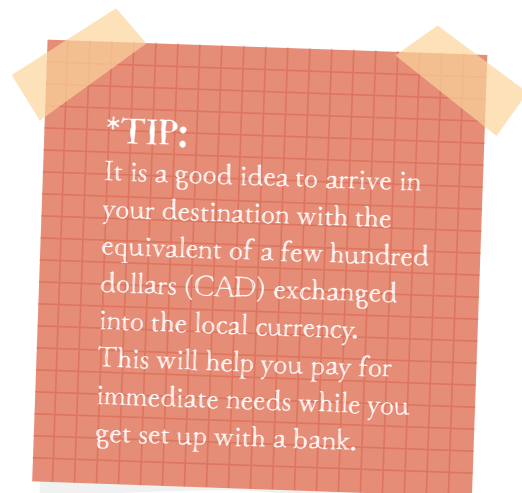
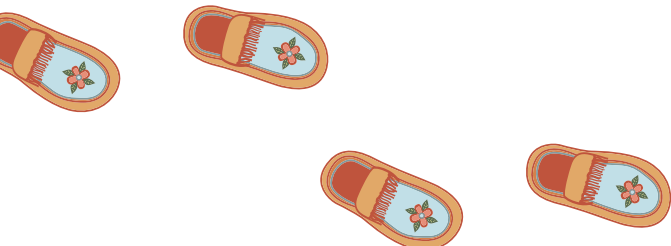
Credit cards can be a great tool if managed properly. Ensure that you pay it off each month! Check with your bank about the best card for travelling. Your home debit card may or may not work in your destination country, contact your bank to learn more.

Online banking:

Setting up online banking for both your bank account at home and your destinations local bank account will make moving money, paying off your credit card and managing finances much easier.

Cash:

Using physical money will allow you to easily track and see how much you have available. Taking out a specific amount each week or month and sticking to it will help you stay on budget.



Foreign Transaction Fees:

When using your Canadian debit card or credit card at a store/restaurant or to withdraw cash, you will likely be charged a “foreign transaction fee” by your bank. Look into what these fees are before you go and keep them in mind when using your Canadian cards.

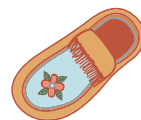
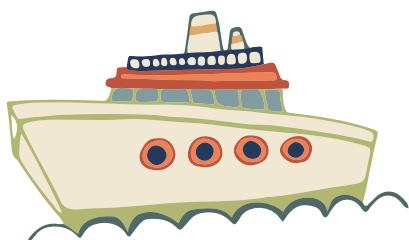
Keep an Emergency Fund:

Always have a safety net amount available in your bank account. In case of emergency, ensure that you have enough to book a flight home and a hotel for a night. This money should not be spent unless absolutely necessary!

Keep your money and valuables safe:

Unfortunately, thieves often target travellers as they are known to carry valuables (cash, passport, credit cards, electronics, etc.) with them. Here are some tips to keep your valuables safe:

- Use the lockers or safes available in hotel rooms and hostels, DO NOT leave them out on the desk or bed
- Use hidden pockets in your clothing or bags
- Don't keep it all in one spot – split up your cash, credit card and passport between your locker, pants pocket and backpack, so that you don't lose everything if you are targeted by a thief
- Pack a lock to take with you on your travels
- Never leave your bag unattended, especially in busy tourist areas or restaurants
- Know how to cancel your credit card quickly in the case that it is lost or stolen





LEAH, Port Severn, ON

Where did you travel to and how long did you stay?

New Zealand for 4 months.

Why did you choose New Zealand (NZ)?

I had always wanted to go to Australia when I was younger, but during my Travel & Tourism program, I did a project on NZ. I was amazed by their eco/adventure tourism and green initiatives, and after more research I decided that was where I wanted to go.

Where did you live?

I knew I wanted to travel across the country, so I bought a car that allowed me to have the freedom of going anywhere and doing the things I wanted to do. When I would come into a town I felt like staying in, I would Google hostels and campsites and decide where to stay based on reviews, photos and cost - it was real life 'livin the dream'!

Where did you work and how did you find it?

My first employment was cleaning at a hostel. I worked in exchange for a significant discount on the room rental- it was a great way to meet people right away. In two different regions I found work through a NZ harvester's website. At the first place, I picked honey crisp apples and at the second I picked grapes.

How did you prepare/research before you left?

I researched everything online and bought a Lonely Planet book with a map stating the distances between cities giving me an idea of where I was going and also allowed me to chart the roads I took and where I stayed.

How did you manage your money?

I had worked and saved as much as I could the summer before I left for NZ. I had a Visa card with travel points, so I used my points to book a hotel for the first four days in NZ. My credit limit was \$4200 on my credit card which was my emergency plan and only used if necessary. I also set up my home bank account so that I could use my debit/credit card internationally a certain number of times per month without paying a service fee and also opened a bank account in NZ.

What were the highlights of your travels?

Bungee jumping, Hiking the Tongariro Crossing from Lord of the Rings, Swimming in natural hot springs, Making friends that I am still in touch with, The Māori artwork.

Message to future travellers:

I grew up in a low-income, single parent household. My family is made up of hunters/trappers from the bush; they struggled with addictions and are not travellers. The big decisions in my life, like travelling and going to college, were made on impulse and they turned out to be the best decisions of my life. Be willing to take a chance and work hard for what you want!

Where do you want to go next?

Europe, the East coast of Canada, South East Asia, Northern Canada and back to Australia.





Enjoy every moment

6

TIPS FOR SAVING MONEY

Accommodation:

- Hostels will be cheaper than hotels. Many hostels are very nice and offer private or shared rooms.
- If you are staying in one place for more than a month, it will likely be cheaper to rent a room in a house or apartment. Unlike Canada, landlords in many countries will rent a room on a weekly or monthly basis that are available immediately and don't require a long-term lease.
- In some countries it is common to camp with other travellers. For example, in Australia an app called WikiCamps will show you safe places that you can set up your tent or car that also have access to kitchens and bathrooms.



Work in exchange for housing:

In some cases, you may be able to work in exchange for free or discounted accommodation. This is most often possible at hostels or farms. There are also house-sitting organizations that arrange for you to stay in someone's home while they are away in exchange for you taking care of their pets, plants and home.

Former IEC participant, Leah worked at a hostel when she first arrived in New Zealand to cover the cost of her housing arrangements

Meals:

It is important to experience local cuisine, but it will be very expensive to eat take out or at restaurants for every meal. Like at home, you should go grocery shopping and prepare most of your meals yourself. **Research what is local and in season to save more money!**



Travel dates:

Consider travelling during off-peak times so that flights, accommodation and experiences are less expensive. For example, summer in Europe (June-September) is peak tourism season, so choosing to go to Europe between October and May will save you some money.

Discounted Days at Tourist Attractions:

Research the tourist attractions that you are interested in visiting before you go and look for discounts. For example, a museum may be free on Tuesday mornings, or provide a discount if you're under 30 years old.

In her profile, Mikæla tells us how she visited tourist attractions on discounted days or organized co-workers and friends to go together in order to receive a group discount

Flexibility in your plan:

Being flexible with your destinations, dates and experiences will allow you to save a lot of money. For example, if you are in Europe and interested in spending a weekend in Spain, but a flight to Portugal is half the price, choosing the latter will give you more money to spend on future experiences. Another example is if you are working in Australia or New Zealand, you may opt to visit Asia using a local airline to save money and enjoy a mini-vacation.

Credit card points:

Leah was able to pay for accommodation when she first arrived at her destination using credit card points she had accumulated before she left home

A credit card can be a useful tool for saving money if used responsibly. Travel rewards cards will give you points for every dollar you spend, and the points can then be exchanged for items such as flights. If you know that you will be travelling a year from now, start using a travel credit card for all your purchases at home and you could have enough to cover your flight by the time you go to book.

****Ensure that you pay off your credit card each month though, never spend more money than you have!**



STEFANIE, Opaskwayak Cree Nation, Manitoba

Where did you travel to and how long did you stay?

Australia for 5 months (I regret not staying longer!).

Where did you live?

In Lismore, New South Wales. I am fortunate to have a family connection there. I arranged to rent a room from them while I was in Australia. I also visited Sydney and Cairns. I worked with a travel agent back home to arrange my transportation, accommodations, and experiences in those spots.

Where did you work and how did you find it?

I worked at a café on the Southern Cross University campus. The job opening was shared with me and I got it!

How did you prepare/research before you left?

Google was my best friend! I looked up everything I could think of like weather, seasons, holidays, poisonous snakes, vaccines and most importantly, how to get a work permit/visa. I also purchased a Lonely Planet book. It recommended great local spots, defined Australian slang words and explained the currency/financial information for the country.

How did you manage your money?

I saved everything I could before I went – bursaries, paychecks from work, and birthday money. I managed to save about \$5000 and my parents generously paid for my flight. I was shocked by how expensive everything is in Australia! I ended up not managing my money very well. My advice would be to learn as much as you can about currency, exchange rates, cost of living and expenses in your destination.

What were the highlights of your travels?

Scuba diving in the Great Barrier Reef. It was one of the most incredible and surreal experiences I've ever had. Meeting a 113 year old sea turtle named Brian. Trying new food like vegemite, kangaroo and different fish. Staying in hostels and meeting people from all over the world. Seeing the Sydney Opera House and a rainbow while walking across the Harbour Bridge.

What do you wish you'd known before you went?

How big some airports are! I missed my connecting flight at LAX and was so upset. How to cope with homesickness. It can be hard and scary managing a big trip alone and sometimes you just have to cry it out and resist the urge to book a flight home. It will be worth it to experience things you'll never forget!

Message for future travellers:

My trip opened up my mind a lot. It made me pay attention to what's going on in the world rather than just my hometown. It pushed me out of my comfort zones and gave me confidence and independence. I also made mistakes and learned what not to do when travelling! Step out of your comfort zone! You will learn about another country's culture, history, and lifestyle, and you get to represent and share your community and country.

Where do you want to go next?

Costa Rica or Norway.



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RETURNING HOME

Returning home can bring on mixed emotions. You may be equal parts excited to see your family and friends back home as you are sad to be leaving your travel destination.

There are a few steps that you should keep in mind when getting ready to head home.

Consider your next step in life:

Start applying for jobs at home, let people know you're returning and that you'll be looking for work. You may even consider staying longer in your destination if your permit allows! Flights can be changed, so if you're enjoying your life abroad, you could choose to continue.

Taxes:

Research how your foreign income will affect your taxes. You may need to file a tax return in your destination country, or you may need to pay a re-entry tax to return to Canada. Speak with your accountant to ensure you complete your taxes properly that year.

Close your accounts:

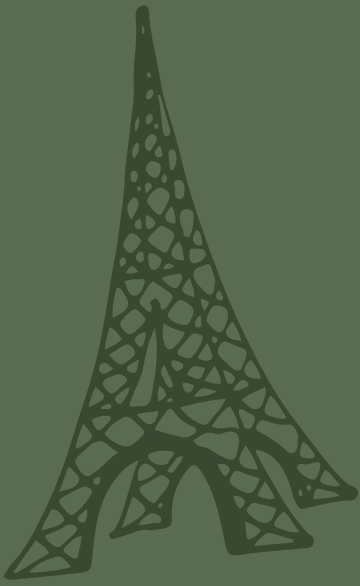
Ensure you close all of the accounts you opened while travelling, including your bank account, cell phone or internet plan.

Apply for any deductions:

Some countries may allow you to request your paycheck deductions be returned to you. For example, if you were deducted a retirement/pension amount on each paycheque, you may be able to get that back since you don't plan to retire in that country.



around the
WORLD



8

**INTERNATIONAL
EXPERIENCE
CANADA**



Work Permits/Visas

*Visit IECs website for the most up to date information www.canada.ca/iec

Generally, to legally work in another country or territory for an extended period, you need to have a valid work permit or visa. The process to obtain this type of documentation can vary in different countries and can be complex. IEC enables youth to obtain a work permit with greater ease.

Applying for a work permit will allow youth in Canada to legally work and travel in another country or territory for a certain amount of time. Depending on the destination of interest, you can work in another country for up to two or three years. The IEC website offers information on how to apply for a permit with a list of different countries you can chose from depending on your personal and professional interests.

STEP 1: Identify the destination(s) you are interested in visiting

- Among many other things, it is important to consider travel/tourism interests, job availability, climate and cost of living when looking into locations.

Some former IEC participants knew exactly where they wanted to go while others narrowed down their options and conducted a comparison exercise to help them decide. Use the template at the back of this guidebook to compare destinations!

STEP 2: Find out if you are eligible to apply for a permit in the country of interest

- Each IEC partner country or territory has different requirements/restrictions such as age range, how long you can stay, types of work available and financial requirements you must meet

STEP 3: Choose a work permit category that works for you

- The “Open Work” or Working Holiday” permit is the most flexible type of permit. It allows you to work for any employer or multiple employers within the country or territory. It is NOT necessary to confirm employment prior to arriving in your destination.
- “Employer-Specific Work Permit” is common for co-ops, internships or career development opportunities. Employment must be confirmed and arranged PRIOR to arrival in the destination.

STEP 4: Get your documents in order

- Passport, medical insurance, proof of employment (if pre-arranged), proof of funds available in your bank account, translated documents, etc. Each country or territory will have a unique list of requirements. Some of these items may take time to receive, so ensure you apply or request them well in advance. There may also be costs associated with some of them.

STEP 5: Complete your application

- Depending on the destination, your application requirements will differ. In general, you will need to complete the application form, pay an application fee and submit supporting documents.

STEP 6: Make your travel plans

- Book your flight, arrange accommodations for when you arrive, purchase insurance and do plenty of research on your destination.
- Research local laws and regulations



TRAVEL

discover

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RESOURCES AND TEMPLATES

- For more information on how to work and travel abroad, please visit IECs website <https://www.canada.ca/en/immigration-refugees-citizenship/services/canadians/international-experience-canada.html>
- For more financial literacy resources, visit the Youth Section of NATOAs website natoa.ca
- Current Canadian travel advisories: www.travel.gc.ca/travelling/advisories
- Did you know IEC can be used by interested organizations to facilitate Indigenous youth exchanges? View this video to learn more. <https://www.facebook.com/IntlExperienceCanada/videos/678513339285666/>
- Government of Canada recognized Volunteer/Internship Opportunities https://www.international.gc.ca/world-monde/study_work_travel-etude/travail_voyage/volunteer_internships-benevolat_stages.aspx?lang=eng&ga=2.55995948.600088801.1608639241-597588790.1556287838
- EduCanada Study Abroad Scholarships: <https://w05.international.gc.ca/Scholarships-Bourses/scholarshipcdn-boursecdn.aspx?lang=eng>

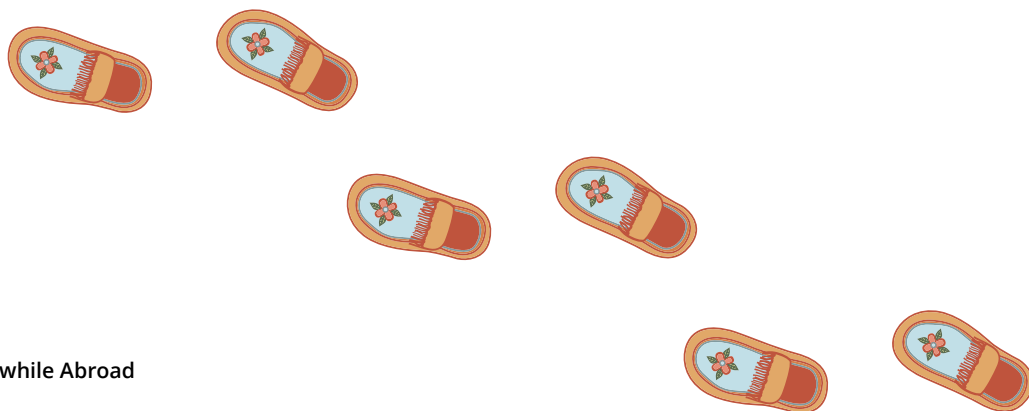
Check out inspiring messages from other Indigenous youth at the Young Entrepreneurs Symposium:

Lion Chiefs Team: <https://youtu.be/q-l72SP0hfs>

Indigenouity Team: <https://youtu.be/C7yj2d3r2AY>

The New Treaty Team: <https://youtu.be/t-fvMjil83c>

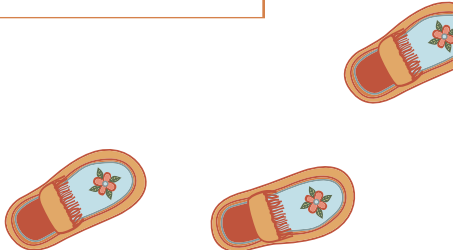
Sweet Sixteen Team: <https://youtu.be/lydwDYrsUaM>



POTENTIAL DESTINATION COMPARISON CHART



DESTINATION	(ex. Australia)	(ex. Germany)	(ex. Costa Rica)
Flight prices			
Cities/Tourist attractions of interest			
Types of work available (to complement future goals or for fun)			
Accommodations available			
Language(s) spoken			
Currency			
Exchange Rate for CAD			
Cost of living notes			
Local Transportation			
Vaccines/ Immunizations required			
Connectivity (internet/ cell phone plans)			
Safety concerns			
Details of work permit			
Cultural interests e.g. other Indigenous communities			
Notes			



BUDGET TEMPLATE



ITEM	EXPECTED (How much you expect to get/ spend)	ACTUAL (How much you actually get/ spend)	NOTES
REVENUE			
Savings			
Work abroad income	\$	\$	
Gift from parents/ family	\$	\$	
Bursary/Grant	\$	\$	
Value of credit card points	\$	\$	
TOTAL REVENUE	\$	\$	
EXPENSES			
Flight	\$	\$	
Accommodation	\$	\$	
Food	\$	\$	
Work Permit Application/Travel Documentation	\$	\$	
Travel and Medical Insurance	\$	\$	
Backpack/luggage/ travel supplies	\$	\$	
Cell phone plan	\$	\$	



ITEM	EXPECTED (How much you expect to get/ spend)	ACTUAL (How much you actually get/ spend)	NOTES
EXPENSES			
Internet	\$	\$	
Transportation	\$	\$	
Entertainment/Tourism	\$	\$	
Incidentals	\$	\$	
Bank fees	\$	\$	
Emergency fund	\$	\$	
Souvenirs	\$	\$	
TOTAL EXPENSES	\$	\$	
BALANCE	\$	\$	Your revenue minus your expenses







Immigration, Refugees
and Citizenship Canada

International Experience
Canada

Immigration, Réfugiés
et Citoyenneté Canada

Expérience internationale
Canada

