

Canadian Family Sponsorship



A Complete step-by-step Guide for 2026



Spouses | Partners | Parents | Children
Navigate the application process with confidence
from documlet preparation to successful landing.

MANOJ PALWE
SENIOR IMMIGRATION CONSULTANT

CANADIAN FAMILY SPONSORSHIP

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From Document Preparation to Successful Landing*

By Manoj Palwe

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25+ Years' Experience | 10,000+ Families Assisted

Migration Visa Consultant of the Year 2014

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Manoj's mission is to provide transparent, reliable, and professional immigration services while educating clients about their options and rights. He believes that informed clients make better decisions and has dedicated his career to helping families navigate the complex world of immigration.

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Readers are strongly advised to consult with a licensed immigration consultant (RCIC) or immigration lawyer for advice specific to their individual circumstances.

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Foreword

Dear Reader,

Twenty-five years ago, I helped my first family reunite in Canada. I still remember the tears of joy when they received their approval letter. That moment changed my life and defined my mission: to help families navigate the complex immigration system with confidence and integrity.

Since then, I have assisted over 10,000 families from every corner of the world. I have seen applications approved in record time, and I have seen heartbreaking refusals that could have been avoided with better preparation. This guide represents everything I have learned.

Family sponsorship is not just paperwork—it is about love, commitment, and building a life together. Whether you are sponsoring your spouse, your parents, or your children, the stakes are incredibly high. A single mistake can mean years of separation or permanent refusal.

This guide is designed to be your trusted companion throughout this journey. I have included real stories (with names changed), practical checklists, and the exact strategies I use with my own clients. My goal is to give you the knowledge to either prepare a strong application yourself or to work effectively with a professional.

Whatever your situation, remember: thousands of families succeed in this process every year. With the right preparation, yours can too.

Wishing you success,

Manoj Palwe, RCIC R422575

President, Dreamvisas

Who This Guide Is For & How to Use It

This comprehensive guide is designed for anyone navigating the Canadian family sponsorship process. Whether you are just starting to explore your options or preparing to submit your application, this guide provides the practical knowledge you need.

INLAND APPLICANTS

You are already in Canada with your spouse/partner

You want to stay together during processing

You need guidance on the Open Work Permit

→ Start with Chapters 2, 3, and 13

OUTLAND APPLICANTS

Your spouse/partner is outside Canada

You want to preserve appeal rights

You need flexibility to travel during processing

→ Start with Chapters 2, 3, and 12

PREVIOUSLY REFUSED APPLICANTS

Your application was refused and you want to try again

You need to understand what went wrong

You are considering an appeal or H&C application

→ Start with Chapters 10, 11, and 12

SPONSORING WITH CHILDREN

You are sponsoring a spouse with dependent children

You need to understand age lock-in rules

You have custody or consent considerations

→ Start with Chapters 2, 6, and 14

SPONSORING PARENTS/GRANDPARENTS

You want to bring your parents to Canada permanently

You need to understand income requirements

You are exploring Super Visa as an alternative
→ Start with Chapters 4 and 5

Quick Start Roadmap

Your Family Sponsorship Journey in 12 Steps

Step	Action	Chapter
1	Confirm you are eligible to sponsor	Ch. 1
2	Verify your family member qualifies	Ch. 1-2
3	Decide: Inland vs. Outland	Ch. 3
4	Gather relationship evidence	Ch. 2, 14
5	Complete all required forms	Ch. 14
6	Obtain police clearances and medicals	Ch. 14
7	Pay processing and biometrics fees	Ch. 13
8	Submit application	Ch. 13
9	Apply for OWP (if inland)	Ch. 3
10	Respond to IRCC requests	Ch. 13
11	Attend interview if required	Ch. 13
12	Complete landing, receive PR	Ch. 13

TYPICAL TIMELINE

Spousal/Partner (Inland): 12-18 months

Spousal/Partner (Outland): 12-15 months

Parents & Grandparents: 20-24 months

Super Visa: 4-8 weeks

Always verify at: canada.ca/processing-times

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CHAPTER 1: Introduction to Canadian Family Sponsorship

IN THIS CHAPTER YOU WILL LEARN:

- ✓ What Family Class Sponsorship is and why it exists
- ✓ Who can be a sponsor and basic eligibility requirements
- ✓ Which family members can be sponsored
- ✓ Key terminology you will encounter

PRIYA'S STORY

Priya had been a permanent resident of Canada for three years when she married Raj during a trip to India. The wedding was beautiful, surrounded by family, but as they said goodbye at the airport, the reality hit them: Raj could not simply come back with her to Canada.

"I thought being a PR would make it easy," Priya recalls. "I had no idea there was a whole process. When I googled 'spouse sponsorship Canada,' I got overwhelmed within five minutes."

Priya's situation is incredibly common. The good news? With the right information, thousands of couples like Priya and Raj successfully navigate this process every year. This guide will show you how.

What is Family Class Sponsorship?

Canada has long been recognized as a nation that values family unity. The Canadian family sponsorship program is designed to reunite families by allowing Canadian citizens and permanent residents to sponsor their close relatives for permanent residence.

Family Class Sponsorship is one of the three main pathways to Canadian permanent residence, alongside Economic Class and Refugee Class immigration. Under this program, eligible sponsors can bring their family members to Canada permanently.

 KEY POINT

Family sponsorship is not charity—it is a legal contract. When you sponsor someone, you sign a binding undertaking to support them financially. This commitment remains even if your relationship changes.

Who Can Be a Sponsor?

To be eligible to sponsor a family member, you must meet the following requirements:

- Be a Canadian citizen or permanent resident
- Be at least 18 years of age
- Reside in Canada (citizens abroad may sponsor spouses under certain conditions)
- Not be in prison, bankrupt, under removal order, or charged with serious offence
- Not have failed to meet previous sponsorship obligations
- Demonstrate ability to meet basic financial needs of sponsored persons
- Sign an undertaking to provide financial support

 MYTH

I need to have a high income to sponsor my spouse.

 FACT

For spousal sponsorship, there is NO minimum income requirement. You only need to show you can meet basic needs. Income requirements only apply to parent/grandparent sponsorship.

Who Can Be Sponsored?

Relationship	Key Requirements	Undertaking Period
Spouse	Legally married (any gender)	3 years
Common-Law Partner	Lived together 12+ consecutive months	3 years
Conjugal Partner	Ongoing relationship, unable to cohabit	3 years
Dependent Children	Under 22, unmarried	Until 25 or 10 years
Parents/Grandparents	Through PGP program	20 years

Adopted Children	Legal adoption recognized	Varies
Other Relatives	Specific circumstances	10 years

Real-World Case Studies

CASE STUDY: The Successful First-Time Sponsor

Ahmed (28, Canadian citizen) married Fatima (26) in Morocco. Despite limited in-person time due to work, they maintained daily video calls for 18 months. Ahmed gathered 200+ pages of evidence including WhatsApp logs, airline tickets, photos with both families, and 8 affidavits.

 **OUTCOME:** Application approved in 11 months. Officer praised the thorough documentation.

CASE STUDY: The Overlooked Bankruptcy

Michael (35, PR) filed sponsorship without disclosing his bankruptcy from two years prior. He assumed since he was discharged, it did not matter.

 **OUTCOME:** Application returned as incomplete. Michael had to wait 6 additional months for bankruptcy discharge to be finalized before resubmitting.

CASE STUDY: The Previous Sponsorship Bar

Jennifer sponsored her first husband Tom in 2019. They divorced in 2021. In 2023, she wanted to sponsor Carlos.

 **OUTCOME:** Application refused. Jennifer was within the 5-year bar period. Had she consulted a professional first, she would have known to wait.

Key Terminology

Term	Definition	Why It Matters
IRCC	Immigration, Refugees and Citizenship Canada	The department processing your application
Undertaking	Legal promise to financially support sponsored person	Legally binding even if relationship ends

PR	Permanent Resident	Status your family member will receive
GCMS Notes	Global Case Management System records	Internal IRCC notes you can request
PFL	Procedural Fairness Letter	Chance to respond to concerns
IAD	Immigration Appeal Division	Tribunal for outland refusal appeals
OWP	Open Work Permit	Allows spouse to work while inland processes

Frequently Asked Questions

Q: Can I sponsor if I am on social assistance?

A: Generally no, unless it is for disability. Disability benefits do not disqualify you; other social assistance typically does.

Q: What if I was sponsored myself?

A: Yes, once you become a PR, you can sponsor eligible family members with no waiting period.

Q: Can I sponsor my fiancé(e)?

A: Canada has no fiancé visa. You must be married, common-law (12+ months), or meet conjugal partner requirements.

Q: What if my spouse has a criminal record?

A: Not automatically disqualifying, but may cause inadmissibility depending on the offence. Rehabilitation may be an option.

Q: How long does the process take?

A: Spousal: 12-18 months. Parent/grandparent: 20-24 months. Times vary by office and complexity.

Q: Do I need a lawyer or consultant?

A: Not required, but highly recommended for complex cases. See Chapter 16.

Q: What if my application is refused?

A: Outland has IAD appeal rights. Inland requires judicial review or re-application. See Chapter 12.

Q: Can I sponsor multiple people at once?

A: Yes, you can include spouse and dependent children together in one application.

KEY TAKEAWAYS

Family sponsorship is one of three main immigration pathways

Sponsors must be citizens or PRs, 18+, meet eligibility requirements

Sponsorship is a legal commitment that survives relationship changes

No minimum income for spousal sponsorship (only for PGP)

Understanding terminology early prevents confusion

COMMON MISTAKES TO AVOID

Assuming you can sponsor without checking eligibility

Not disclosing bankruptcy, criminal charges, or previous sponsorships

Thinking engagement equals eligibility (it does not)

Underestimating the legal weight of the undertaking

Waiting too long when children approach age 22

ACTION CHECKLIST

- ☐ Verify your citizenship or PR status is valid
- ☐ Confirm you meet all sponsor eligibility criteria
- ☐ Identify which family member category applies
- ☐ Check for any bars (previous sponsorship, bankruptcy)
- ☐ Review terminology until familiar

CHAPTER 2: Spousal & Common-Law Partner Sponsorship

IN THIS CHAPTER YOU WILL LEARN:

- ✓ The three types of partner relationships recognized by Canada
- ✓ Specific eligibility requirements for sponsors
- ✓ How to prove your relationship is genuine
- ✓ Open Work Permit eligibility while waiting

DAVID AND LING'S STORY

David, a software developer in Toronto, met Ling through an online language exchange app. What started as casual conversation practice turned into hours-long video calls spanning two years. When David finally visited Ling in China, they both knew.

"Everyone warned us about 'online relationships,'" David says. "My own mother asked if I was sure Ling was 'real.' But we had thousands of messages, hundreds of video calls, and knew each other better than couples who had dated for years in the same city."

Their challenge? Proving to immigration officers that a relationship built primarily online was genuine.

Types of Partner Relationships Recognized

Spouse (Legally Married Partner)

A spouse is a person to whom you are legally married. The marriage must be legally recognized in the country where it took place AND under Canadian law. Both opposite-sex and same-sex marriages are recognized.

WARNING

Marriages of convenience—entered primarily for immigration purposes—are illegal and can result in permanent bans from Canada.

Common-Law Partner

A common-law partner is someone with whom you have been living in a conjugal relationship for at least 12 consecutive months. Brief separations for travel or work are acceptable if the relationship continued.

TIP

Keep detailed records of cohabitation: joint lease, utility bills, shared insurance, mail to same address. The 12 months must be CONSECUTIVE.

Conjugal Partner

A conjugal partner is someone with whom you have maintained a committed relationship for at least one year but could not live together due to circumstances beyond your control. Only available for outland applications.

MYTH

We cannot live together because of work, so we qualify as conjugal partners.

FACT

Personal choice or career is NOT a valid barrier. Conjugal status requires genuine legal or immigration obstacles preventing cohabitation.

Proving Your Relationship is Genuine

This is where applications succeed or fail. IRCC carefully assesses whether relationships are genuine.

Evidence Type	What to Include	Strength
Communication Records	Phone bills, chat logs, video call logs	Critical
Photographs	Photos over time, at different locations, with family	Critical
Travel Documents	Boarding passes, hotel bookings, visa stamps	Strong
Financial Evidence	Joint accounts, transfers, shared bills	Strong
Third-Party Statements	Affidavits from family and friends	Supportive

Wedding Documentation	Certificate, photos, guest lists	Critical (if married)
Cohabitation Proof	Lease, utility bills, mail to same address	Critical (common-law)

RELATIONSHIP NARRATIVE STRUCTURE

1. HOW WE MET: Date, platform/location, what drew you together
2. EARLY RELATIONSHIP: First conversations, video calls, when it got serious
3. VISITS AND MEETINGS: Dates, duration, what you did, who you met
4. COMMITMENT MILESTONES: Engagement, marriage, meeting families
5. CURRENT RELATIONSHIP: Communication, future plans, challenges overcome
6. EVIDENCE SUMMARY: List of attached evidence supporting each point

CASE STUDY: The Well-Documented Long-Distance Couple

Sarah (Canadian) and Miguel (Colombian) maintained a relationship for 3 years before marriage, with Sarah visiting Colombia 4 times and Miguel visiting Canada twice. They submitted 400+ pages including 18 months of WhatsApp logs, flight itineraries, photos from both families, wedding video, and 8 affidavits.

 **OUTCOME:** Approved in 10 months without interview. Officer praised thorough documentation.

CASE STUDY: The Insufficient Evidence Disaster

James (Canadian) and Mei (Chinese) submitted only their marriage certificate, 15 photos (all from wedding day), and a one-page narrative. They deleted old chats to save phone storage.

 **OUTCOME:** Received PFL questioning genuineness. Had to scramble to recover evidence, delaying case by 8 months.

CASE STUDY: The Red Flag Case That Succeeded

Robert (48, Canadian) and Ana (26, Filipino) had a 22-year age gap and met through an introduction service. They proactively addressed concerns: Robert's genuine interest in Filipino culture (travel, language lessons), Ana's financial independence, detailed communication showing emotional connection, and family blessing statements.

 **OUTCOME:** Approved after thorough interview. Proactive approach demonstrated genuineness.

Open Work Permit for Spouses

Spouses and common-law partners inside Canada may be eligible for an Open Work Permit (OWP) while their PR application processes. This allows work for ANY employer in Canada.

OWP Requirement	Details
Location	Applicant must be in Canada with valid status
Sponsor Status	Sponsor must be citizen or PR
Application Filed	Sponsorship must be received by IRCC
Eligibility Check	Both must meet basic requirements
Processing Time	Typically 2-4 months after acknowledgment



TIP

Apply for OWP at the same time as your inland sponsorship application. Do not wait—earlier application means earlier work authorization.

Frequently Asked Questions

Q: How many photos should I include?

A: Quality over quantity. Include 20-50 photos showing relationship over time: casual moments, formal events, with family, at different locations.

Q: We communicate mostly by video call. How do I prove that?

A: Export call logs from WhatsApp/Skype/FaceTime showing dates and durations. Phone bills showing international calls also help.

Q: My spouse and I had an arranged marriage. Will that be a problem?

A: Not at all. Arranged marriages are fully recognized. Document the arrangement process, family involvement, and how your relationship developed.

Q: We got married quickly after meeting. Is that suspicious?

A: It can raise questions but is not disqualifying. Explain cultural context and provide extra evidence of emotional connection.

Q: Can I sponsor my ex-spouse if we remarried?

A: Yes, if you meet all requirements and the relationship is currently genuine. Expect extra scrutiny.

Q: My spouse was refused a visitor visa before. Does that hurt?

A: Previous refusals are noted but do not automatically disqualify. Address refusal reasons directly.

Q: Do we need to live together right now for common-law status?

A: You needed to have lived together for 12 consecutive months at some point. Brief current separations are acceptable.

Q: What if we have no joint financial accounts?

A: Not disqualifying, especially for long-distance. Show other interdependence: transfers, shared expenses, financial support.



KEY TAKEAWAYS

Canada recognizes three partner types: spouse, common-law, conjugal
Proving genuineness is THE critical factor
Documentation quality matters more than relationship length
Red flag cases can succeed with proactive explanation
OWP lets sponsored spouses work during processing (inland only)



COMMON MISTAKES TO AVOID

Deleting communication history before backing it up
Submitting only wedding photos with no timeline
Assuming marriage certificate proves genuineness
Ignoring red flags instead of addressing them proactively
Waiting months after filing inland to apply for OWP



ACTION CHECKLIST

- ☐ Determine which partner category applies
- ☐ Begin gathering evidence immediately
- ☐ Export and back up all communication records
- ☐ Organize photos chronologically with dates
- ☐ Identify potential red flags and prepare explanations
- ☐ Request affidavits from family and friends
- ☐ If inland, prepare OWP application alongside main application

CHAPTER 3: Inland vs. Outland Sponsorship

IN THIS CHAPTER YOU WILL LEARN:

- ✓ Key differences between inland and outland applications
- ✓ Advantages and disadvantages of each pathway
- ✓ How to choose the right option for your situation
- ✓ Strategic considerations for complex cases

THE KUMAR FAMILY'S DILEMMA

When Anita (PR) married Vikram during a trip to India, they faced a decision that would affect the next two years. Vikram could try to get a visitor visa and come to Canada for 'inland' processing, staying together. Or they could apply 'outland' from India—with appeal rights but continued separation.

"Our consultant asked three questions," Anita recalls. "Can you handle being apart for 12-15 months? Is there any risk this could be refused? Does Vikram have ties preventing him from staying in Canada long-term right now?"

Those three questions determined their entire strategy.

Understanding Your Options

Inland Sponsorship

Inland sponsorship is for couples where the sponsored person is already living in Canada—visitors, students, workers, or even those without status.

Inland Advantages	Inland Disadvantages
Couple remains together during processing	Cannot leave Canada without risking abandonment
Sponsored person may get OWP	Processing can be longer
May apply even if person is out of status	NO right of appeal to IAD if refused
Medical exam done in Canada	Cannot sponsor conjugal partners
One location for all appointments	Spouse 'stuck' in Canada during process

⚠️ WARNING: THE TRAVEL TRAP

If you apply inland and leave Canada without an Advance Travel Document (ATD), your application may be considered abandoned. Even with ATD, re-entry is not guaranteed.

Outland Sponsorship

Outland sponsorship is for couples where the sponsored person is outside Canada. Application is processed at a visa office abroad.

Outland Advantages	Outland Disadvantages
Sponsored person can travel freely	Couple must live apart
RIGHT TO APPEAL to IAD if refused	No Open Work Permit
Can sponsor conjugal partners	Medical exam done abroad
Generally faster for some countries	Complex if visa office has backlogs
Preserves options if relationship uncertain	Must attend appointments in home country

🔑 KEY POINT: APPEAL RIGHTS

The right to appeal to the IAD is the biggest advantage of outland. If refused, you can present your case to an independent tribunal considering humanitarian factors. Inland refusals have NO such right.

Head-to-Head Comparison

Feature	Inland	Outland
Location of applicant	In Canada	Outside Canada
Open Work Permit	Yes	No
Travel during processing	Restricted	Unrestricted
Appeal rights (IAD)	NO	YES
Conjugal partner eligible	No	Yes
Typical processing time	12-18 months	12-15 months
Risk if refused	Higher (no appeal)	Lower (appeal available)

📋 CASE STUDY: Right Choice: Inland for a Strong Case

Maria (Canadian citizen) and Paulo (Brazilian) had been together 5 years, lived together 2 years in Brazil, and had mountains of evidence. Paulo came to Canada on a visitor visa and they applied inland.

✅ **OUTCOME:** Approved in 13 months. Paulo worked on OWP the entire time. They never regretted choosing togetherness.

📋 CASE STUDY: Right Choice: Outland for a Complex Case

James (PR) married Priya (Indian) after meeting only twice during short trips. They had significant age difference and limited communication records. Consultant strongly recommended outland to preserve appeal rights.

✅ **OUTCOME:** Initially refused. Appealed to IAD, presented additional evidence, testified in person. Appeal allowed. Had they applied inland, they would have had to start over.

📋 CASE STUDY: Wrong Choice: Inland Without Understanding Consequences

Kevin (PR) and Tanya (Russian) applied inland. Six months in, Tanya's mother became seriously ill in Russia. She left without an ATD.

❌ **OUTCOME:** Application abandoned. Started over with outland, approved 18 months later. Had they chosen outland initially or obtained ATD, they would have saved 2 years.

The Hybrid Strategy

Some applicants use a hybrid approach: the sponsored spouse lives in Canada on valid status, applies 'inland' for OWP benefit, but indicates 'outland' processing to preserve appeal rights.

💡 PRO TIP: HYBRID APPROACH

This strategy can give best of both worlds:

- Spouse lives in Canada (if valid status)
- Can apply for OWP (check current rules)
- Preserves IAD appeal rights if refused
- Must be carefully structured—consult an RCIC

Which Should You Choose?

CHOOSE INLAND IF:

- ✓ Your spouse is already in Canada with valid status
- ✓ Your relationship has strong, abundant evidence
- ✓ You have no significant red flags
- ✓ Your spouse wants/needs to work during processing
- ✓ Being apart for 12-18 months is not acceptable
- ✓ Your spouse has no urgent need to travel

CHOOSE OUTLAND IF:

- ✓ Your spouse is outside Canada
- ✓ You have red flags that might lead to refusal
- ✓ Appeal rights are important (complex case)
- ✓ Your spouse needs to travel freely
- ✓ You can handle being apart during processing
- ✓ You are sponsoring a conjugal partner

Frequently Asked Questions

Q: Can I switch from inland to outland after applying?

A: Technically possible but complicated. You would need to withdraw and refile, losing your queue position.

Q: My spouse is in Canada but out of status. Can we apply inland?

A: Yes, you can apply inland even if out of status. They may also be eligible for restoration. However, they cannot leave Canada.

Q: What is an Advance Travel Document (ATD)?

A: An ATD allows inland applicants to leave and re-enter Canada without abandoning their application. Approval is not guaranteed.

Q: If I apply outland, can my spouse visit Canada?

A: Yes, they can apply for visitor visas, but approval is not guaranteed. Pending spousal application can make visitor visa harder.

Q: How do processing times compare?

A: Varies by visa office. Some outland offices are faster; others slower. Check canada.ca/processing-times.

Q: What if we start outland and my spouse gets a work permit?

A: They can come to Canada on a work permit while outland application processes. Legitimate strategy to be together.

Q: Can my spouse work while waiting for outland?

A: Only if they have a separate work permit (LMIA, IEC, CUSMA). Outland application does not provide work authorization.

Q: What happens if I die during the process?

A: Application typically discontinued. Sponsored person would need other immigration options. Rare but worth considering.



KEY TAKEAWAYS

Inland keeps couples together; outland preserves appeal rights
Hybrid strategy may offer both benefits (consult professional)
Travel during inland processing can abandon your application
Outland refusals can be appealed to IAD; inland cannot
Choice should match evidence strength and risk tolerance



COMMON MISTAKES TO AVOID

Choosing inland just to be together without considering refusal risk
Leaving Canada during inland processing without ATD
Assuming visitor visa will be granted for outland spouse
Not considering how long you can realistically be apart
Making this decision without professional advice on complex cases



ACTION CHECKLIST

- ☐ Assess relationship evidence strength honestly
- ☐ Identify any red flags that might cause refusal
- ☐ Discuss with partner how long you can be apart
- ☐ Check current processing times for both options
- ☐ Consider spouse's travel needs during processing
- ☐ For complex cases, consult an RCIC before deciding

CHAPTER 4: Parent and Grandparent Sponsorship (PGP)

IN THIS CHAPTER YOU WILL LEARN:

- ✓ How the PGP lottery/intake process works
- ✓ Minimum Necessary Income (MNI) requirements
- ✓ The 20-year undertaking obligation
- ✓ Using a co-signer to meet income requirements

ARUN'S STORY

Arun had dreamed of bringing his parents to Canada ever since he became a permanent resident. His father was getting older, and his mother had never seen her grandchildren in person.

"I submitted my interest to sponsor in 2022," Arun recalls. "Then I waited. And waited. When I finally got the invitation in 2023, I was overjoyed—until I realized I was \$3,000 short of the income requirement for one of the three years."

Arun's situation taught him a valuable lesson: PGP requires years of planning, not just hope. This chapter shows you exactly how to prepare.

How the PGP Program Works

The Parents and Grandparents Program (PGP) allows Canadian citizens and permanent residents to sponsor their parents and grandparents for permanent residence. Due to overwhelming demand, IRCC uses an interest-to-sponsor intake process with limited spots.

Key facts about the intake process:

- Interest window typically opens once per year (watch for announcements)
- Selection is random (lottery) or first-come-first-served depending on the year
- Limited invitations issued annually (typically 15,000-25,000)
- Once invited, you have limited time to submit a complete application

⚠ WARNING

Missing the interest window means waiting another full year. Set calendar reminders and check IRCC announcements regularly starting in October each year.

Minimum Necessary Income (MNI)

The MNI is based on the Low Income Cut-Off (LICO) plus 30%. Sponsors must demonstrate they have met or exceeded this income threshold for the three most recent tax years.

Family Size	2023 MNI	2022 MNI	2021 MNI
2 persons	\$46,266	\$43,082	\$40,222
3 persons	\$56,881	\$52,965	\$49,448
4 persons	\$69,066	\$64,306	\$60,045
5 persons	\$78,320	\$72,921	\$68,093
6 persons	\$88,332	\$82,242	\$76,800
7+ persons	\$98,343	\$91,561	\$85,505

⚠ IMPORTANT

These figures are examples. Always verify current MNI requirements with IRCC as they are updated annually. Visit canada.ca/pgp for the latest income tables.

🔑 KEY POINT: CALCULATING FAMILY SIZE

Family size includes: You + your spouse/common-law partner + your dependent children + anyone you have previously sponsored who is still under undertaking + the parent(s)/grandparent(s) you are sponsoring. This number can get large quickly!

The 20-Year Undertaking

When sponsoring parents or grandparents, you must sign a 20-year undertaking. This means you commit to providing financial support and ensuring your sponsored family members do not require social assistance for 20 years from the date they become permanent residents.

✗ MYTH

If I divorce or lose my job, the undertaking ends.

✓ FACT

The undertaking remains in effect regardless of changes in your circumstances. You are legally bound for the full 20 years, period.

Using a Co-Signer

If you cannot meet the income requirement alone, your spouse or common-law partner can co-sign the sponsorship application. Both incomes will be combined to meet the MNI requirement, but both will also be bound by the undertaking.

- Co-signer must be your spouse or common-law partner
- Both incomes combined must meet MNI for all three years
- Both are equally responsible for the 20-year undertaking
- Co-signer must also meet basic eligibility requirements

CASE STUDY: The Well-Planned PGP Application

Priya and her husband Raj had been planning for three years. They tracked their income carefully, filed taxes on time, ensured both NOAs showed above MNI, and submitted interest the minute the window opened.

✓ OUTCOME: Received invitation, submitted complete application with all NOAs and Option C printouts, approved in 22 months. Parents now live nearby.

CASE STUDY: The Income Shortfall Disaster

Vikram was invited to apply for PGP. He submitted his application only to discover his 2021 income was \$2,500 below MNI due to a period of unemployment. He had not thought to check all three years carefully.

✗ OUTCOME: Application refused for failure to meet income requirements. Had to wait for next year's intake and ensure three consecutive years of sufficient income.

CASE STUDY: The Co-Signer Solution

Fatima's income alone was \$8,000 below MNI, but her husband Ahmed easily exceeded it. They submitted together as co-signers with combined income well above threshold.

✓ OUTCOME: Approved. Both Fatima and Ahmed are now bound by the 20-year undertaking for Fatima's parents.

Frequently Asked Questions

Q: When does the PGP intake window typically open?

A: Usually in October or November, but timing varies. Monitor IRCC announcements starting in September.

Q: Can I sponsor both my parents at once?

A: Yes, you can include both parents in one application if they are both your biological or adoptive parents.

Q: What documents prove my income?

A: Notice of Assessment (NOA) from CRA, Option C printouts showing line 15000 income, employment letter, T4 slips, bank statements.

Q: Can my parents work in Canada as PRs?

A: Yes, once they become permanent residents, they have the right to work.

Q: What healthcare are my parents entitled to?

A: Provincial healthcare after a waiting period (typically 3 months). Private insurance is strongly recommended initially.

Q: What if I was unemployed for part of a year?

A: You need to meet MNI for each of the three years. One year below threshold disqualifies you. Consider co-signer or wait.

Q: Can my parents sponsor other family members later?

A: PRs can sponsor, but parents must meet all eligibility requirements including income (for further PGP) or no income requirement (for spouse).

Q: What if my parents need social assistance after landing?

A: You would be required to repay those benefits. The undertaking is legally binding for 20 years.



KEY TAKEAWAYS

PGP uses competitive intake process with limited spots

MNI must be met for THREE consecutive tax years

20-year undertaking is legally binding regardless of circumstances

Co-signer can help meet income requirements

Planning should begin years before you intend to sponsor

COMMON MISTAKES TO AVOID

Missing the intake window by not monitoring announcements
Assuming your income is sufficient without checking all three years
Not understanding family size calculation
Underestimating the 20-year commitment
Filing taxes late which delays NOA availability

ACTION CHECKLIST

- ☐ Set calendar reminders for PGP announcements (September-November)
- ☐ Calculate your family size including all relevant persons
- ☐ Review NOAs for past three years against MNI thresholds
- ☐ If short on income, discuss co-signer option with spouse
- ☐ File taxes on time every year
- ☐ Consider Super Visa as alternative or while waiting

CHAPTER 5: Super Visa for Parents and Grandparents

IN THIS CHAPTER YOU WILL LEARN:

- ✓ Key features and benefits of the Super Visa
- ✓ Eligibility requirements for applicants and hosts
- ✓ Medical insurance requirements
- ✓ Super Visa vs. Regular Visitor Visa comparison

MRS. CHEN'S STORY

Mrs. Chen, 72, had never been away from China for more than a month. But when her daughter in Vancouver had twins, everything changed.

"The regular visitor visa only allowed six months," her daughter explains. "By the time my mother adjusted, helped with the babies, and we planned some trips together, it was already time to leave."

The Super Visa changed everything. Now Mrs. Chen visits for 2-3 years at a stretch, truly becoming part of her grandchildren's lives.

What is the Super Visa?

The Super Visa is a special visitor visa that allows parents and grandparents of Canadian citizens and permanent residents to stay in Canada for extended periods. This is an excellent alternative while waiting for PGP or for families who prefer temporary visits over permanent relocation.

Key Features

- Multiple Entry: Valid for up to 10 years or until one month before passport expiry
- Extended Stay: Allows stays of up to 5 years per visit (increased from 2 years in 2022)
- Extension Available: Can extend stay while in Canada
- No Lottery: Unlike PGP, there is no lottery—apply anytime
- Faster Processing: Generally processed in 4-8 weeks

✗ MYTH

Super Visa is just like a regular visitor visa.

✓ FACT

Super Visa allows stays of up to 5 YEARS per visit. Regular visitor visa only allows 6 months. Major difference!

Eligibility Requirements

For the Parent/Grandparent (Applicant):

- Must be parent or grandparent of a Canadian citizen or PR
- Must pass immigration medical examination
- Must have valid medical insurance from a Canadian company
- Must not be inadmissible to Canada

For the Child/Grandchild (Host):

- Must be a Canadian citizen or permanent resident
- Must meet Minimum Necessary Income for ONE year (not three like PGP)
- Must provide a letter of invitation

Medical Insurance Requirements

🔑 KEY POINT: INSURANCE IS MANDATORY

Super Visa applicants **MUST** have private medical insurance from a Canadian insurance company meeting these requirements:

- At least \$100,000 in coverage
- Valid for at least one year from the date of entry
- Covers health care, hospitalization, and repatriation
- Paid in full or with a deposit showing proof of payment

💡 TIP

Shop around for Super Visa insurance—prices vary significantly. Get quotes from multiple providers. Ensure the policy specifically meets Super Visa requirements.

Super Visa vs. Regular Visitor Visa

Feature	Super Visa	Regular Visitor Visa
Maximum stay per visit	Up to 5 years	6 months
Extension possible	Yes	6 months at a time
Medical insurance	Required (\$100K)	Recommended only
Income requirement	MNI for 1 year	None
Medical exam	Required	May be required
Who can apply	Parents/Grandparents only	Anyone
Processing time	4-8 weeks	2-4 weeks

CASE STUDY: The Perfect Super Visa Application

The Sharma family wanted Mrs. Sharma's parents to visit from India. They gathered: invitation letter, proof of son's PR status, three months of bank statements, NOA showing income above MNI, and Super Visa insurance policy from a Canadian provider.

✓ **OUTCOME:** Super Visa approved in 5 weeks. Parents arrived and have been staying for 18 months, helping with childcare.

CASE STUDY: The Insurance Mistake

Mr. Patel applied for Super Visa with insurance from an Indian company, thinking it would be cheaper. The insurance did not meet Canadian requirements.

✗ **OUTCOME:** Application refused. Had to purchase proper Canadian insurance and reapply, adding 2 months to the process.

Frequently Asked Questions

Q: Can my parents work in Canada on a Super Visa?

A: No, Super Visa does not authorize work. It is a visitor visa only. Parents would need a separate work permit or PR status to work.

Q: Can I apply for Super Visa while waiting for PGP?

A: Yes, this is a common strategy. Super Visa allows parents to visit while PGP processes.

Q: What if my parents get sick during their visit?

A: This is why insurance is mandatory. The policy covers medical emergencies. Provincial healthcare does not cover visitors.

Q: Can both parents apply together?

A: Yes, both parents can apply for Super Visa simultaneously. Each needs their own insurance policy.

Q: Do they need to stay the full 5 years?

A: No, they can leave and return anytime within the visa validity period. Each entry allows up to 5 years stay.

Q: What if the insurance expires while they are in Canada?

A: They must renew before expiration or leave Canada. Letting insurance lapse violates Super Visa conditions.

Q: Is the income requirement the same as PGP?

A: Similar MNI calculation, but Super Visa only requires ONE year of income, not three.

Q: Can Super Visa be converted to PR?

A: Not directly. They would need to apply through PGP or another immigration program while in Canada or from abroad.



KEY TAKEAWAYS

- Super Visa allows stays of up to 5 years per visit
- No lottery—apply anytime unlike PGP
- Medical insurance from Canadian company is mandatory
- Only requires ONE year of income (not three)
- Excellent option while waiting for PGP or for families preferring visits



COMMON MISTAKES TO AVOID

- Purchasing insurance from non-Canadian company
- Not meeting the minimum \$100,000 coverage requirement
- Forgetting to renew insurance before expiration
- Confusing Super Visa with PGP (temporary vs. permanent)
- Not providing sufficient proof of host's income

ACTION CHECKLIST

- ☐ Verify you meet MNI for the most recent tax year
- ☐ Get quotes from multiple Canadian insurance companies
- ☐ Ensure insurance policy meets all Super Visa requirements
- ☐ Prepare invitation letter with required details
- ☐ Gather supporting documents (NOA, bank statements, status proof)
- ☐ Book medical examination appointment

CHAPTER 6: Dependent Children Sponsorship

IN THIS CHAPTER YOU WILL LEARN:

- ✓ Definition of a dependent child for immigration purposes
- ✓ The critical age lock-in rule
- ✓ Sponsoring children from previous relationships
- ✓ Custody and consent considerations

THE RACING CLOCK: MAYA'S STORY

Maya was 21 years and 9 months old when her mother started the spousal sponsorship application to bring the family to Canada. Everyone assumed there was plenty of time.

"We didn't understand the age lock-in rule," her mother recalls. "We thought as long as the application was approved before Maya turned 22, everything would be fine. We didn't realize we needed to SUBMIT before the birthday."

Maya's case became a race against time that every family with older dependent children needs to understand.

Who Qualifies as a Dependent Child?

For immigration purposes, a dependent child must meet ALL of the following criteria:

- Under 22 years of age
- Does not have a spouse or common-law partner

OR, regardless of age:

- Has depended substantially on the financial support of a parent since before age 22
- Has been unable to support themselves due to a physical or mental condition

KEY POINT

The key date is when the child turns 22 or enters a marriage/common-law relationship. Either event can end dependent child eligibility.

The Age Lock-In Rule

This is one of the most important and misunderstood rules in family sponsorship.

CRITICAL: AGE LOCK-IN EXPLAINED

A child's age is 'locked in' on the date IRCC RECEIVES a COMPLETE application.

This means: If a child is 21 when the application is received, they remain eligible even if they turn 22 (or 23, or 24) while the application is processing.

BUT: The child must STILL remain unmarried and not in a common-law relationship throughout processing.

MYTH

My child just needs to be under 22 when the application is APPROVED.

FACT

WRONG. The child must be under 22 when the application is RECEIVED by IRCC. Processing can take 12-18+ months.

Sponsoring Children from Previous Relationships

When you sponsor a spouse who has children from a previous relationship, those children can be included in the sponsorship application as dependents. This is common and accepted, but requires proper documentation.

Required Documents:

- Birth certificates showing parentage
- Custody agreement or court order
- Consent from the other parent (if applicable)
- Proof of relationship between your spouse and the children

WARNING: UNDISCLOSED DEPENDENTS

If you exclude a dependent from your own PR application (such as a child), you may not be able to sponsor them later. ALWAYS disclose all family members in immigration applications, even if they are not accompanying you.

Custody and Consent Considerations

If the sponsored child has another parent (not the sponsor or sponsored spouse), that parent's consent is typically required.

Situation	Documentation Required
Sole custody to sponsored parent	Custody order granting sole custody
Joint custody	Written consent from other parent (notarized)
Other parent deceased	Death certificate
Other parent's location unknown	Statutory declaration explaining efforts to locate
Other parent refuses consent	Court order or legal opinion (complex—seek help)

CASE STUDY: The Successful Stepchild Inclusion

When Marco sponsored his wife Rosa from Philippines, they included her 16-year-old son from a previous relationship. They obtained notarized consent from the biological father, who agreed it was best for the child to be with his mother.

✓ **OUTCOME:** Application approved for both Rosa and her son. The consent letter was key.

CASE STUDY: The Age Lock-In Save

The Nguyen family submitted their sponsorship application on December 1st, when their daughter was 21 years and 11 months old. The application was complete and received by IRCC on December 5th. The daughter turned 22 on December 20th. Processing took 14 months.

✓ **OUTCOME:** Approved! The daughter's age was locked in at 21 on December 5th. Her 22nd birthday during processing did not matter.

CASE STUDY: The Missed Deadline Disaster

The Sharma family started preparing their application when their son was 21. Due to delays in getting documents translated and gathering evidence, they didn't submit until 3 weeks after his 22nd birthday.

✗ **OUTCOME:** Son was not eligible as a dependent. Parents had to choose: proceed without him or wait to sponsor him separately later (which has its own complications).

Frequently Asked Questions

Q: What if my child gets married during processing?

A: Unfortunately, marriage or entering a common-law relationship during processing can disqualify the child, even if their age was locked in. They must remain single.

Q: Can I sponsor my child separately later if they were not included?

A: Sometimes, but not always. If you failed to declare them, you may be barred from sponsoring them. Always disclose all children.

Q: What if the other parent cannot be found?

A: You must demonstrate good faith efforts to locate them. A statutory declaration explaining your search efforts is typically required.

Q: Does the age lock-in apply to adopted children too?

A: Yes, the same rules apply. The adoption must be finalized and the child must be under 22 when the application is received.

Q: What if my child is over 22 but has a disability?

A: They may still qualify as a dependent if they have depended substantially on parental support since before age 22 due to a physical or mental condition.

Q: Can a dependent child work in Canada?

A: Once they become a PR, yes. During processing, only if they have a separate work permit.

Q: What if my spouse has children I didn't know about?

A: All children must be declared. Discovery of undeclared children can cause serious problems including misrepresentation findings.

Q: Can I sponsor a child who is already married?

A: No. A married child (or one in a common-law relationship) does not qualify as a dependent, regardless of age.



KEY TAKEAWAYS

Dependent children must be under 22 and unmarried

Age is locked in when IRCC RECEIVES complete application

Marriage during processing can disqualify the child

Always disclose all children even if not accompanying

Consent from other parent is typically required

COMMON MISTAKES TO AVOID

Waiting too long to apply when children are near 22
Assuming age only matters at approval, not submission
Not obtaining proper consent from other parent
Excluding children from applications to 'simplify' things
Letting children enter relationships during processing

ACTION CHECKLIST

- ☐ Calculate exact dates for any children approaching 22
- ☐ If urgent, prioritize speed over perfection
- ☐ Obtain custody documents if applicable
- ☐ Get other parent's notarized consent
- ☐ Ensure all children are declared on all forms
- ☐ Counsel children about marriage/common-law during processing

CHAPTER 7: Adoption Sponsorship

IN THIS CHAPTER YOU WILL LEARN:

- ✓ Types of adoption recognized for immigration purposes
- ✓ Requirements for adoption sponsorship
- ✓ Citizenship by descent option for adopted children
- ✓ Working with provincial adoption authorities

THE WILLIAMS FAMILY'S JOURNEY

When Sarah and John Williams decided to adopt a child from Ethiopia, they had no idea how complex the process would be.

"We thought the hard part was the adoption itself," Sarah recalls. "We spent two years working with agencies, completing home studies, and traveling to meet our daughter. Then we learned we needed to navigate Canadian immigration too."

Their journey illustrates the intersection of adoption law and immigration law—two complex systems that must work together.

Types of Adoption Recognized

International Adoption

International adoption involves adopting a child from another country. Most international adoptions require working with a licensed adoption agency and following both Canadian adoption laws and the laws of the child's country of origin.

- Many countries are signatories to the Hague Convention on Intercountry Adoption
- Process involves home study, matching, legal proceedings in both countries
- Can take 2-5 years depending on the country

Relative Adoption (Family Adoption)

In some cases, Canadian citizens or permanent residents may adopt a relative's child from abroad. This typically involves adopting orphaned nieces, nephews, or grandchildren.

- Still requires compliance with Canadian immigration law
- Home study may be required by province/territory
- Must prove adoption creates genuine parent-child relationship

WARNING

IRCC scrutinizes relative adoptions carefully to ensure they are not being used primarily for immigration purposes. The adoption must create a genuine parent-child relationship.

Requirements for Adoption Sponsorship

- The adoption must be legal in both the country where it took place and Canada
- The adoption must create a genuine parent-child relationship
- The adoption must not be primarily for immigration purposes
- The sponsor must meet all general sponsorship eligibility requirements
- A home study may be required by the province or territory
- The adopted child must meet the definition of a dependent child

Citizenship by Descent Option

In many cases, children adopted by Canadian citizens abroad may be eligible for Canadian citizenship by descent, rather than going through the immigration process.

TIP

Citizenship by descent can be faster and simpler than sponsorship. The child receives Canadian citizenship directly rather than permanent residence. Consult with both immigration and citizenship experts to determine the best path.

CASE STUDY: Successful International Adoption

The Chen family adopted a 3-year-old girl from China through a licensed agency. They completed all Hague Convention requirements, had a thorough home study, and worked with their province's adoption authorities.

 **OUTCOME:** Child received permanent residence and is now thriving with her Canadian family.

CASE STUDY: Problematic Relative Adoption

A Canadian PR attempted to adopt his 17-year-old nephew from Pakistan, claiming the parents had died. Investigation revealed the parents were alive and the adoption was arranged primarily to help the nephew immigrate.

✗ OUTCOME: Application refused for misrepresentation. Sponsor received a 5-year ban.

Frequently Asked Questions

Q: How long does adoption sponsorship take?

A: The immigration portion typically takes 12-18 months, but the full adoption process including home studies and foreign proceedings can take 2-5 years.

Q: Can I adopt an adult?

A: Adult adoption exists in some jurisdictions but generally does not qualify for immigration sponsorship. Dependent child status requires being under 22 (with exceptions for disability).

Q: Do I need to use an agency?

A: For international adoptions, using a licensed agency is typically required. Private arrangements are more scrutinized.

Q: What if the child's country is not a Hague Convention signatory?

A: Adoption is still possible but may involve additional requirements and scrutiny.

KEY TAKEAWAYS

- Adoption must be legal in both countries and create genuine parent-child relationship
- Citizenship by descent may be faster than sponsorship for Canadian citizens
- Provincial adoption authorities and federal immigration both involved
- Relative adoptions face extra scrutiny for immigration intent
- Process can take years—start early

COMMON MISTAKES TO AVOID

- Attempting adoption primarily for immigration purposes
- Not working with licensed agencies for international adoption
- Failing to complete required home studies
- Not understanding the difference between adoption law and immigration law
- Underestimating timeline and complexity

 ACTION CHECKLIST

- ☐ Research adoption requirements for specific country
- ☐ Contact provincial/territorial adoption authority
- ☐ Engage licensed adoption agency if required
- ☐ Complete home study requirements
- ☐ Consider citizenship by descent if sponsor is Canadian citizen
- ☐ Prepare for multi-year process

CHAPTER 8: Other Relative Sponsorship

 IN THIS CHAPTER YOU WILL LEARN:

- ✓ Orphaned relative sponsorship provisions
- ✓ Lone relative in Canada provisions
- ✓ When these categories may apply
- ✓ Documentation requirements for unusual cases

 CARLOS'S STORY

Carlos came to Canada as a skilled worker fifteen years ago. His parents passed away in an accident back home, and he has no siblings. His only family connection is his orphaned niece, now 19, who has been living with extended family.

"I am her only real family left," Carlos explains. "But I learned she doesn't fit the normal sponsorship categories. She's not my spouse, not my child, not my parent."

Carlos's situation led him to discover the rarely-used 'other relative' provisions—complex but potentially life-changing.

Orphaned Relatives

If you are a Canadian citizen or permanent resident with no close relatives in Canada, you may be able to sponsor one relative of any age.

'No close relatives in Canada' means you do not have a spouse, common-law partner, conjugal partner, son, daughter, parent, grandparent, sibling, aunt, uncle, niece, or nephew who is a citizen or PR.

Relatives you can sponsor under this provision:

- Brother or sister
- Nephew or niece
- Aunt or uncle
- Grandchild (if parents are deceased)
- Any other relative if you have no family in Canada

Lone Relative in Canada

The 'lone relative' provision allows you to sponsor a relative of any degree if you have no other family members in Canada and no eligible relatives abroad that you could otherwise sponsor.

IMPORTANT

These categories are extremely restrictive and rarely used. Most applicants will not qualify. If you believe you may be eligible, consult with an RCIC to verify your eligibility before applying.

CASE STUDY: Successful Lone Relative Case

Maria, a Canadian citizen with no family in Canada and no living parents or siblings abroad, successfully sponsored her orphaned niece. She provided death certificates for her parents and siblings, and statutory declarations confirming she had no other eligible relatives.

 **OUTCOME:** Niece approved as sponsored relative. Process took 18 months.

Frequently Asked Questions

Q: Can I sponsor my cousin?

A: Only under the 'other relative' provisions if you have NO other family in Canada. Cousins are not normally sponsorable.

Q: What if I have a sibling in Canada but we're estranged?

A: Unfortunately, having a sibling who is a citizen or PR in Canada—regardless of your relationship—disqualifies you from this provision.

Q: How do I prove I have no family in Canada?

A: Statutory declarations, death certificates, and other documentation showing the absence of qualifying relatives.

KEY TAKEAWAYS

'Other relative' categories are extremely limited
Must have NO close family in Canada to qualify
Requires extensive documentation proving isolation
Consult professional before pursuing these categories
Most applicants will NOT qualify

COMMON MISTAKES TO AVOID

Assuming you qualify without expert assessment
Not gathering sufficient proof of no other family
Pursuing this category when simpler options exist
Wasting time and money on ineligible applications

ACTION CHECKLIST

- ☐ Honestly assess whether you have ANY family in Canada
- ☐ Consult with RCIC before proceeding
- ☐ Gather death certificates and other proof
- ☐ Prepare statutory declarations
- ☐ Consider if other immigration paths exist for the relative

CHAPTER 9: Sponsorship Undertaking & Financial Requirements

IN THIS CHAPTER YOU WILL LEARN:

- ✓ What a sponsorship undertaking legally means
- ✓ Undertaking periods for each category
- ✓ Consequences of breaking the undertaking
- ✓ Income requirements explained

THE UNDERTAKING THAT NEVER ENDED

When Jennifer sponsored her husband in 2015, she signed a 3-year undertaking without much thought. They divorced two years later.

"I assumed once we divorced, my obligation ended," Jennifer says. "Then I got a letter from the province saying my ex had received social assistance, and they wanted me to repay \$15,000."

Jennifer's story illustrates the most misunderstood aspect of sponsorship: the undertaking is a legal contract with the government, not with your sponsored relative.

What is a Sponsorship Undertaking?

A sponsorship undertaking is a legally binding agreement between you (the sponsor) and the Government of Canada. By signing this document, you promise to provide financial support to the person you're sponsoring and ensure they do not need to apply for social assistance.

KEY POINT

The undertaking is a contract with the GOVERNMENT, not with your sponsored relative. It remains in effect regardless of changes in your personal circumstances—including divorce, job loss, or relationship breakdown.

Undertaking Periods by Category

Sponsored Person	Undertaking Period
Spouse or common-law partner	3 years from date they become PR
Dependent child under 22	Until they turn 25 or for 10 years (whichever comes first)
Dependent child 22 or older	3 years from date they become PR
Parent or grandparent	20 years from date they become PR
Other relatives	10 years from date they become PR

Consequences of Breaking the Undertaking

If your sponsored family member receives social assistance during the undertaking period:

- You may be required to repay those benefits to the government
- You may be barred from sponsoring anyone else in the future
- The debt can be sent to collections and affect your credit rating
- You may face legal action for recovery of the debt
- Bankruptcy does NOT eliminate this debt
- The undertaking cannot be cancelled or reduced

✗ MYTH

If we divorce, my sponsorship obligation ends.

✓ FACT

WRONG. The undertaking remains in full effect. You are liable for any social assistance your ex receives during the undertaking period.

CASE STUDY: The 20-Year Commitment

Ravi sponsored his parents in 2020. In 2025, his father developed a serious health condition requiring expensive care. His mother applied for provincial assistance for medications.

✗ OUTCOME: Ravi received notice that he must repay the assistance. The 20-year undertaking means he could face similar situations for another 15 years.

Frequently Asked Questions

Q: Can I cancel the undertaking if I change my mind?

A: No. Once signed and the sponsored person becomes a PR, the undertaking cannot be cancelled or reduced under any circumstances.

Q: What if I become unemployed?

A: Your obligation remains. You must still ensure your sponsored relative does not receive social assistance, regardless of your employment status.

Q: What if my sponsored spouse is abusive?

A: Even in cases of abuse, the undertaking remains. You may want to consult a lawyer about your specific situation, but the legal obligation does not change.

Q: Does declaring bankruptcy eliminate this debt?

A: No. Sponsorship debts survive bankruptcy and must still be repaid.



KEY TAKEAWAYS

Undertaking is a contract with the government, not the sponsored person
Spousal undertaking is 3 years; parent/grandparent is 20 years
Divorce, unemployment, and bankruptcy do not end your obligation
Social assistance debt can be sent to collections
Think carefully before signing, especially 20-year commitments



COMMON MISTAKES TO AVOID

Signing without understanding the full implications
Assuming divorce ends your obligation
Not planning for how you would support sponsored person if circumstances change
Ignoring repayment notices
Thinking bankruptcy will provide escape



ACTION CHECKLIST

- ☐ Understand the exact undertaking period for your category
- ☐ Consider worst-case scenarios before signing
- ☐ Ensure you can realistically provide support for the full period
- ☐ Keep records of the undertaking for your files

☐ Plan for contingencies like job loss or health issues

CHAPTER 10: Common Refusal Reasons & How to Avoid Them

IN THIS CHAPTER YOU WILL LEARN:

- ✓ Top reasons applications get refused
- ✓ Red flags that trigger closer scrutiny
- ✓ How to address potential concerns proactively
- ✓ Sample approaches for strengthening your case

THE REFUSAL THAT COULD HAVE BEEN AVOIDED

When Amit received the refusal letter for his wife's sponsorship, he was devastated. 'Relationship not genuine' was the finding.

"We've been together for three years," Amit says. "We have hundreds of photos, we talk every day. How could they say it's not genuine?"

The problem wasn't the relationship—it was the application. Amit had submitted only 20 photos, all from one trip. His communication evidence was a single-page summary instead of actual logs. He had addressed none of the red flags (10-year age gap, short courtship before marriage).

Understanding why applications are refused is the first step to avoiding refusal.

1. Genuineness of Relationship

The most common reason for spousal sponsorship refusals is IRCC's determination that the relationship is not genuine or was entered into primarily for immigration purposes.

Red flags that trigger scrutiny:

- Large age differences between partners
- Limited communication history
- Short relationship before marriage
- Cultural or language barriers with no evidence of overcoming them
- Inconsistent information in applications or interviews
- Previous immigration violations by the sponsored person

- Sponsor previously sponsored another spouse

RED FLAG RISK CHECKER

- ☐ Age difference of 10+ years
- ☐ Met online and married within 6 months
- ☐ Limited in-person time (less than 30 days total)
- ☐ No shared language or limited communication evidence
- ☐ Sponsor previously sponsored another spouse
- ☐ Sponsored person has previous visa refusals or overstays
- ☐ Different religions/cultures with no family acceptance evidence
- ☐ Minimal ongoing communication evidence

If you checked 3+ boxes, strongly consider professional help.

2. Sponsor Ineligibility

- Sponsor is under 18 years of age
- Sponsor is not a citizen or permanent resident
- Sponsor is in default of previous sponsorship undertakings
- Sponsor is receiving social assistance (other than disability)
- Sponsor has been convicted of certain criminal offenses
- Sponsor has previously sponsored a spouse within the past 5 years

3. Applicant Inadmissibility

The sponsored person may be found inadmissible to Canada due to:

- Medical inadmissibility: Health conditions that pose danger or cause excessive demand
- Criminal inadmissibility: Convictions for serious crimes
- Security concerns: Terrorism, espionage, or human rights violations
- Misrepresentation: Providing false information or withholding material facts

4. Incomplete Applications

Applications may be returned or refused for:

- Missing required forms or signatures
- Incorrect fee payment
- Missing supporting documents
- Expired documents (passports, police certificates)

CASE STUDY: Addressing Red Flags Proactively

Maria (45) and Carlos (28) had a 17-year age gap—a major red flag. Instead of ignoring it, their application included: detailed timeline of relationship development, explanation of how they met through professional networking, evidence of Carlos's independent career, photos and statements from both families showing acceptance, and analysis of their shared interests and values.

 **OUTCOME:** Approved without interview. Officer notes appreciated the proactive explanation.

CASE STUDY: The Incomplete Application Disaster

John rushed to submit his application before his wife's visitor visa expired. He forgot to include the processing fee, signed only 3 of 5 forms, and submitted expired police certificates.

 **OUTCOME:** Application returned as incomplete. By the time he resubmitted, his wife had to leave Canada, changing their entire strategy.

Frequently Asked Questions

Q: Can I reapply after a refusal?

A: Yes, you can generally reapply. Address the reasons for refusal with additional evidence or explanations.

Q: How do I know why my application was refused?

A: The refusal letter states reasons. For more detail, request GCMS notes through Access to Information.

Q: Does a previous refusal hurt my new application?

A: It's noted, but if you address the concerns, it shouldn't prevent approval. Don't ignore it—acknowledge and explain.

Q: What if I disagree with the officer's assessment?

A: Depending on your application type, you may appeal (outland) or seek judicial review (inland). See Chapter 12.

KEY TAKEAWAYS

Genuineness concerns are the top refusal reason
Red flags don't guarantee refusal if addressed proactively
Incomplete applications get returned before assessment
Sponsor ineligibility and applicant inadmissibility are common issues
Understanding refusal reasons helps you build stronger applications

COMMON MISTAKES TO AVOID

Ignoring obvious red flags instead of explaining them
Submitting minimal evidence thinking it's 'enough'
Rushing applications and making errors
Not checking all eligibility requirements
Providing inconsistent information across forms

ACTION CHECKLIST

- ☐ Complete the red flag risk checker honestly
- ☐ For each red flag, prepare written explanation
- ☐ Gather abundant evidence exceeding minimum requirements
- ☐ Have someone review application for completeness
- ☐ Verify all eligibility requirements before submitting

CHAPTER 11: Misrepresentation & How to Avoid It

IN THIS CHAPTER YOU WILL LEARN:

- ✓ What constitutes misrepresentation under immigration law
- ✓ Consequences of misrepresentation (5-year ban and more)
- ✓ How innocent mistakes can become misrepresentation
- ✓ Strategies to protect yourself

THE MISTAKE THAT COST 5 YEARS

Deepak didn't think much about it when he listed his cousin's business as his employer on his PR application. He had worked there informally, helping out. It seemed harmless.

Two years later, during his wife's sponsorship application, IRCC cross-referenced records. The business had no record of him as an employee. No tax records. No pay stubs.

The finding: misrepresentation. Deepak's wife's application was refused, and Deepak himself received a 5-year ban from any immigration applications.

Misrepresentation is one of the most serious findings in immigration—and one of the most preventable.

What is Misrepresentation?

Under IRPA section 40, misrepresentation occurs when someone directly or indirectly misrepresents or withholds material facts relating to a relevant matter that induces or could induce an error in the administration of the Immigration Act.

KEY POINT: MATERIAL FACTS

A 'material fact' is any information that could affect the decision on your application. This includes not just false statements, but also information you failed to disclose.

Types of Misrepresentation

Type	Examples	Risk Level
Document Fraud	Fake diplomas, altered bank statements, forged letters	Extremely High
Omissions	Not disclosing previous marriages, children, refusals	High
Work History Fabrication	Exaggerating job duties, fake employment	High
Relationship Misrepresentation	Marriages of convenience, fake relationships	Extremely High
Identity Issues	Using another person's identity, lying about name/DOB	Extremely High
Innocent Errors	Accidental incorrect dates, typos in employment history	Medium—but can escalate

Consequences of Misrepresentation

- 5-year ban from applying for any immigration status
- Refusal of current and all pending applications
- If already a PR: potential loss of status and removal from Canada
- Permanent record of misrepresentation in immigration file
- Increased scrutiny on any future applications

WARNING

Even 'innocent' mistakes can be deemed misrepresentation if IRCC believes you should have known better. The test is whether a reasonable person would have disclosed the information.

CASE STUDY: The Undisclosed Previous Marriage

Priya failed to mention her brief marriage at age 19, which ended in annulment. She thought since it was annulled, it 'didn't count.' During her husband's sponsorship interview, the officer asked about previous marriages. The annulled marriage was discovered.

✗ OUTCOME: Finding of misrepresentation. Application refused. 5-year ban imposed. Even annulled marriages must be disclosed.

CASE STUDY: The Proactive Disclosure

Ahmed realized he had accidentally listed the wrong start date for a job on a previous application (2018 instead of 2019). When preparing his wife's sponsorship, he included a cover letter explaining the error and providing correct documentation.

✓ **OUTCOME:** Application approved. Officer noted the voluntary correction positively. Honesty prevailed.

Frequently Asked Questions

Q: What if I made an honest mistake?

A: Disclose it proactively with explanation and correct documentation. Intent matters, but you must demonstrate the error was genuine.

Q: Can the 5-year ban be appealed?

A: The finding can be appealed or judicially reviewed, but it's difficult and expensive. Prevention is far better than cure.

Q: What if my consultant or agent made the error?

A: You are responsible for information in applications you sign. You can report fraudulent consultants, but you still face consequences.

Q: Do I need to disclose things that happened in other countries?

A: Yes. Previous marriages, criminal records, and immigration history in any country must generally be disclosed.

KEY TAKEAWAYS

Misrepresentation includes both false statements AND omissions
5-year ban applies to ALL immigration applications
Intent matters but 'I didn't know' is not always a defense
Proactive disclosure of errors is strongly recommended
Review all information in previous applications for consistency

COMMON MISTAKES TO AVOID

Thinking omissions are safer than false statements
Assuming past events are 'too old' to matter

Letting someone else fill out your forms without reviewing
Not keeping copies of previous applications
Thinking you can 'fix it later' if discovered

CHAPTER 12: What to Do If Your Application Is Refused

IN THIS CHAPTER YOU WILL LEARN:

- ✓ Understanding your refusal letter
- ✓ Your right to appeal to the Immigration Appeal Division (IAD)
- ✓ Federal Court judicial review process
- ✓ When re-applying may be better than appealing

FROM REFUSAL TO APPROVAL: THE SHARMA STORY

When the Sharmas received their refusal letter, they thought everything was over. 'Insufficient evidence of genuine relationship' seemed so final.

"Our consultant explained we had options," Mrs. Sharma recalls. "Because we applied outland, we could appeal to the IAD. We had 14 months to gather more evidence while waiting for the hearing."

At the IAD hearing, they presented videos, additional affidavits, and testified in person about their relationship. The member could see their genuine connection.

Appeal allowed. Mr. Sharma is now a permanent resident.

Understanding Your Refusal Letter

When an application is refused, IRCC provides a letter stating the reasons. This letter is crucial for understanding:

- Specific grounds for refusal
- What evidence was considered insufficient
- Any concerns about genuineness or eligibility
- Your rights to appeal or seek review

TIP

Request your GCMS notes through Access to Information. These internal notes provide much more detail about officer concerns than the refusal letter alone.

Immigration Appeal Division (IAD)

The IAD is a tribunal that hears appeals from family sponsorship refusals. The sponsor has the right to appeal when:

- The application was processed outside Canada (outland)
- The sponsored person is a spouse, common-law partner, conjugal partner, or dependent child
- The sponsored person is a member of the family class

KEY POINT: IAD ADVANTAGES

The IAD can consider humanitarian and compassionate factors

You can present new evidence not in original application

You and your spouse can testify in person

The IAD member can see your genuine connection directly

Federal Court Judicial Review

If you do not have access to the IAD (inland applications) or if your IAD appeal is dismissed:

- You must apply for leave (permission) within 15-60 days of the decision
- The Court reviews whether the decision was reasonable and procedurally fair
- If successful, the case is typically sent back for redetermination
- This is complex and expensive—typically requires a lawyer

When to Re-Apply vs. Appeal

Consider Re-Applying If:	Consider Appealing If:
Refusal was for insufficient evidence you can now provide	You have strong evidence that was overlooked
You made errors that can be corrected	The officer made a clear error in law or fact
Circumstances have genuinely changed	You have IAD rights and want H&C consideration

Re-application would be faster than appeal process	Re-application would face same issues
You cannot afford appeal legal costs	You have resources for proper representation

CASE STUDY: Successful IAD Appeal

After outland refusal, the Rodriguez family appealed to IAD. They gathered 14 months of additional evidence: more communication logs, videos of daily calls, statements from coworkers who met the spouse during visits, and financial records showing ongoing support.

✓ **OUTCOME:** Appeal allowed. The IAD member noted that seeing the couple testify together made their genuine connection clear.

CASE STUDY: The Re-Application Success

John's inland application was refused for insufficient relationship evidence. Rather than pursuing expensive judicial review, he and his wife took 6 months to compile extensive evidence and reapplied.

✓ **OUTCOME:** New application approved. Re-application was faster and cheaper than judicial review would have been.

Frequently Asked Questions

Q: How long do I have to appeal?

A: For IAD: 30 days from receiving the refusal. For Federal Court: 15-60 days depending on circumstances. Act quickly.

Q: Can I appeal an inland refusal to IAD?

A: No. Inland refusals do not have IAD appeal rights. Your options are judicial review or re-application.

Q: How much does an appeal cost?

A: IAD appeals: \$2,000-\$8,000+ with legal representation. Federal Court: \$5,000-\$20,000+. Costs vary by complexity.

Q: How long does an IAD appeal take?

A: Typically 18-24 months from filing to decision, depending on IRB backlogs.

KEY TAKEAWAYS

Outland refusals can be appealed to IAD; inland cannot
IAD considers humanitarian and compassionate factors
Federal Court reviews legal errors, not evidence weight
Re-application is sometimes better than appeal
Time limits are strict—act immediately upon refusal

COMMON MISTAKES TO AVOID

Missing appeal deadlines (they are strict)
Pursuing appeal without understanding the process
Assuming refusal is final without exploring options
Re-applying with same weak evidence
Not getting professional help for appeals

ACTION CHECKLIST

- ☐ Read refusal letter carefully for specific reasons
- ☐ Request GCMS notes for additional detail
- ☐ Determine appeal rights (outland vs. inland)
- ☐ Note all deadlines immediately
- ☐ Consult RCIC or lawyer about best path forward
- ☐ If re-applying, address ALL refusal reasons with new evidence

CHAPTER 13: Processing Times & Tips for Success

IN THIS CHAPTER YOU WILL LEARN:

- ✓ Current processing time estimates by category
- ✓ Factors that speed up or delay processing
- ✓ How to check current processing times
- ✓ Top 10 tips for a successful application

THE WAITING GAME

"Waiting is the hardest part," says Priya, whose husband's sponsorship took 16 months. "Every day you check your email, check the portal, hope for news."

Understanding realistic timelines and what affects them can help manage expectations and reduce anxiety. This chapter gives you the facts.

Current Processing Times

Category	Typical Processing Time
Spouse/Partner (Inland)	12-18 months
Spouse/Partner (Outland)	12-15 months
Dependent Child	12-15 months
Parents and Grandparents	20-24 months
Super Visa	4-8 weeks
Adopted Child	12-18 months

IMPORTANT

Processing times are estimates and change frequently. Check canada.ca/processing-times before planning.

Factors That Affect Processing Time

Factors that may SPEED UP processing:

- Complete application with all required documents
- Clear, organized documentation
- No requests for additional information needed
- No security concerns or background check delays

Factors that may DELAY processing:

- Security background checks (especially certain countries)
- Medical issues requiring further assessment
- Incomplete documents requiring follow-up
- High-volume visa offices
- Requests for additional information

Top 10 Tips for a Successful Application

1. Submit a Complete Application: Use the document checklist and ensure all forms are signed and fees are paid.
2. Provide Clear Evidence of Relationship: Document your relationship thoroughly with photos, communications, and third-party statements.
3. Be Honest: Misrepresentation can lead to bans. Always provide accurate information.
4. Respond Promptly: Reply to IRCC requests quickly to avoid delays or abandonment.
5. Keep Copies: Maintain copies of everything you submit.
6. Update IRCC: Inform IRCC of changes to contact information, marital status, or family composition.
7. Prepare for Interviews: If called, review your application and relationship history.
8. Consider Professional Help: Complex cases benefit from RCIC assistance.
9. Use Online Tools: Track using IRCC's online portal and GCKey account.
10. Be Patient: Processing times are estimates. Unnecessary inquiries don't speed up processing.

Frequently Asked Questions

Q: Can I expedite my application?

A: IRCC considers urgent requests for valid reasons (serious illness, death in family). Routine requests to speed up are generally denied.

Q: How do I check my application status?

A: Through your GCKey account or by calling IRCC. Status updates may not change for months at a time.

Q: What if processing exceeds the posted time?

A: You can use IRCC's web form to inquire. Processing longer than posted times doesn't mean refusal.

Q: Does my country affect processing time?

A: Yes. Some visa offices have longer wait times, and certain nationalities face extended security screening.



KEY TAKEAWAYS

- Processing times vary by category and change frequently
- Complete, organized applications process faster
- Security checks can add significant time
- IRCC online portal is best for status updates
- Patience is essential—unnecessary inquiries don't help



COMMON MISTAKES TO AVOID

- Submitting incomplete applications hoping to 'add later'
- Calling IRCC repeatedly about status (it doesn't speed things up)
- Not responding promptly to requests
- Forgetting to update contact information
- Making travel plans based on uncertain timelines



ACTION CHECKLIST

- ☐ Check current processing times at canada.ca
- ☐ Use comprehensive document checklist
- ☐ Create GCKey account for tracking

- ☐ Set up a system to respond to IRCC quickly
- ☐ Keep copies of all submitted documents
- ☐ Prepare mentally for the wait

CHAPTER 14: Document Checklist & Preparation Guide

IN THIS CHAPTER YOU WILL LEARN:

- ✓ Complete document checklists by category
- ✓ Document preparation tips
- ✓ Relationship timeline worksheet
- ✓ Organization best practices

A well-organized application with all required documents significantly increases your chances of success and speeds up processing.

General Documents for All Applications

- ☐ Completed application forms (signed and dated)
- ☐ Receipt of payment for processing fees
- ☐ Passport copies (all pages) for sponsor and applicant
- ☐ Proof of sponsor's status (citizenship certificate or PR card)
- ☐ Photographs meeting IRCC specifications
- ☐ Immigration medical examination results (where required)
- ☐ Police clearance certificates from all countries lived in 6+ months since age 18

Additional Documents for Spousal Sponsorship

- ☐ Marriage certificate (or proof of common-law relationship)
- ☐ Relationship questionnaire (IMM 5490 or similar)
- ☐ Photos together showing relationship progression
- ☐ Communication records (phone bills, chat logs, emails)
- ☐ Proof of cohabitation (lease, utility bills, mail)
- ☐ Third-party affidavits from family and friends
- ☐ Travel documents showing visits
- ☐ Joint financial documents (bank accounts, insurance)
- ☐ Wedding photos and invitations (if applicable)

Additional Documents for Parent/Grandparent Sponsorship

- ☐ Proof of relationship (birth certificates showing lineage)
- ☐ Notice of Assessment (NOA) for 3 tax years
- ☐ Option C printouts from CRA for 3 years
- ☐ Employment letter confirming current employment and salary
- ☐ T4 slips for 3 years
- ☐ Co-signer documents (if applicable)
- ☐ Bank statements

RELATIONSHIP TIMELINE WORKSHEET

Use this format to organize your relationship history:

Date | Event | Evidence Attached

Date	Event	Evidence Attached

Examples:

March 2021 | First online meeting | Chat log screenshot

August 2021 | First in-person visit | Flight tickets, hotel booking, photos

December 2021 | Met each other's families | Family photos, affidavits

June 2022 | Wedding | Marriage certificate, wedding photos

Document Preparation Tips

- Organize chronologically: Arrange documents in order requested on checklist
- Use tabs or dividers: Separate different sections clearly
- Translate documents: Use certified translators for non-English/French documents
- Certify copies: Where required, have copies certified as true copies
- Include a cover letter: Summarize application and explain complex situations
- Number pages: Number all pages sequentially for easy reference
- Keep originals safe: Only submit certified copies unless originals required

KEY TAKEAWAYS

Organization and completeness are critical

Use official IRCC checklists as starting point
Certified translations required for non-English/French documents
Timeline worksheet helps organize relationship evidence
Cover letter can explain complex situations

COMMON MISTAKES TO AVOID

Submitting without checking against official checklist
Forgetting to sign forms
Submitting uncertified translations
Poor organization making it hard for officers to find information
Submitting originals when copies would suffice

ACTION CHECKLIST

- ☐ Download official IRCC checklist for your category
- ☐ Gather all required documents
- ☐ Complete relationship timeline worksheet
- ☐ Get certified translations where needed
- ☐ Organize with tabs and page numbers
- ☐ Write clear cover letter
- ☐ Have someone review before submitting

CHAPTER 15: Frequently Asked Questions

IN THIS CHAPTER:

Comprehensive answers to the 20 most common questions about Canadian family sponsorship.

General Questions

Q: Can I sponsor my spouse if I'm living outside Canada?

A: Yes, Canadian citizens living abroad can sponsor their spouse. However, you must show that you plan to live in Canada when your spouse becomes a PR. Permanent residents must live in Canada to sponsor.

Q: How long do I have to support my sponsored spouse?

A: The undertaking period for a spouse or common-law partner is 3 years from the date they become a permanent resident.

Q: Can I sponsor more than one person at a time?

A: Yes, you can include all eligible family members in one application. For example, you can sponsor your spouse and their dependent children together.

Q: What is the cost of sponsoring a spouse?

A: Approximately CAD \$1,080+ (sponsorship fee \$75, PR fee \$490, RPRF \$515) plus biometrics (\$85), medical exams, and other costs. Check IRCC for current fees.

During Processing

Q: Can I travel outside Canada during inland processing?

A: Leaving Canada during inland processing can result in abandonment. If you must travel, apply for an Advance Travel Document (ATD) first. ATD approval is not guaranteed.

Q: Can I work in Canada while waiting for my PR?

A: If you applied inland and are eligible for an Open Work Permit (OWP), you can work for any employer. Outland applicants generally cannot work until they become PRs.

Q: What if I get pregnant during the application process?

A: You must update IRCC about changes to family composition. Children born in Canada will be Canadian citizens. Children born outside Canada during processing should be added to the application.

Relationship Changes

Q: What if we separate during the application process?

A: If you separate or divorce, you must notify IRCC. The application will likely be withdrawn or refused since the relationship is the basis for sponsorship.

Q: What if we are in a same-sex relationship?

A: Canada fully recognizes same-sex marriages and partnerships. Same-sex couples have identical sponsorship rights. Additional considerations may apply if your spouse is from a country where such relationships are criminalized.

Q: Can I sponsor if I previously sponsored another spouse?

A: Yes, but there may be a 5-year bar from when your previous sponsored spouse became PR. IRCC will scrutinize repeat sponsorships more closely.

Parents and Grandparents

Q: Can my parents work in Canada on a Super Visa?

A: No, Super Visa does not authorize work. It is a visitor visa only. Parents would need a separate work permit or PR status to work.

Q: What if I don't meet the income requirement for PGP?

A: You can have your spouse co-sign the application. Combined incomes can meet MNI, but both are bound by the 20-year undertaking.

Q: Can my parents apply for healthcare immediately upon landing as PR?

A: Healthcare varies by province. Most have a waiting period (typically 3 months). Private health insurance is strongly recommended initially.

CHAPTER 16: When to Use an Immigration Consultant

IN THIS CHAPTER YOU WILL LEARN:

- ✓ Situations where professional help is especially valuable
- ✓ What an RCIC can do for you
- ✓ How to verify consultant credentials
- ✓ Red flags when choosing a consultant

THE CASE THAT NEEDED A PROFESSIONAL

When Raj and Simran's first application was refused, they thought doing it themselves would be simple enough the second time. They had been together for years—surely they just needed more photos?

After their second refusal, they finally consulted an RCIC. The consultant immediately identified the problem: inconsistent dates across their forms, inadequate explanation of a previous visitor visa refusal, and poor organization that made their genuine relationship look suspicious.

"We wasted two years and thousands of dollars trying to save a few hundred on professional fees," Raj admits. "The consultant fixed everything in their first review."

When Professional Help Is Especially Valuable

HIGH-COMPLEXITY SITUATIONS

Prior Refusals: Understanding why and how to address concerns
 Criminal Inadmissibility: Navigating rehabilitation or record suspension
 Medical Inadmissibility: Understanding excessive demand exemptions
 Misrepresentation Concerns: Past inaccuracies in immigration applications
 Complex Family Situations: Children from multiple relationships, custody disputes
 Same-Sex Relationships from Hostile Countries: Additional documentation needs
 Conjugal Partner Applications: Proving inability to live together
 Age-Related Urgency: Children approaching age 22
 Outland Applications Needing Strong Appeal Protection

What an RCIC Can Do For You

- Assess your eligibility before you invest time and money
- Identify potential red flags and address them proactively
- Prepare a complete, well-organized application package
- Draft compelling relationship narratives and cover letters
- Respond to procedural fairness letters or requests for additional information
- Represent you in appeals to the Immigration Appeal Division
- Communicate with IRCC on your behalf

How to Verify Consultant Credentials

Only Regulated Canadian Immigration Consultants (RCICs) and lawyers licensed in Canada can represent you for a fee.

- Check the CICC Register: college-ic.ca/protecting-the-public/find-an-immigration-consultant
- Verify lawyer credentials with the relevant provincial law society
- Confirm RCIC license number matches the consultant's name

WARNING: GHOST CONSULTANTS

Beware of 'ghost consultants'—unlicensed individuals who prepare applications. Using an unregistered representative can harm your application and you have no recourse if something goes wrong.

Red Flags When Choosing a Consultant

- Guarantees approval (no one can guarantee immigration outcomes)
- Not registered with CICC or a law society
- Asks you to sign blank forms
- Suggests misrepresentation or omissions
- No written contract or fee agreement
- Refuses to provide credentials or registration number



KEY TAKEAWAYS

Complex cases strongly benefit from professional help

Only RCICs and licensed lawyers can represent you for fees
Verify credentials before engaging any consultant
Ghost consultants can damage your case with no recourse
Initial consultation can save time and money overall

COMMON MISTAKES TO AVOID

Choosing based on lowest price alone
Not verifying credentials
Signing blank forms or lying on applications
Using friends or unlicensed 'helpers'
Waiting until after refusal to seek help

ACTION CHECKLIST

- ☐ Assess your case complexity honestly
- ☐ If complex, research licensed consultants
- ☐ Verify credentials on CICC website
- ☐ Request written fee agreement
- ☐ Never sign blank forms
- ☐ Report suspected fraud to CICC

APPENDIX: Quick Reference Resources

Useful Links

- IRCC Family Sponsorship: canada.ca/family-sponsorship
- Processing Times: canada.ca/processing-times
- Document Checklist Tool: canada.ca/application-forms-guides
- CICC (Verify Consultants): college-ic.ca
- GCKey Login: canada.ca/immigration-account

Current Fees (Verify with IRCC)

Fee Type	Amount (CAD)
Sponsorship Application	\$75
Principal Applicant PR Fee	\$490
Right of Permanent Residence Fee	\$515
Dependent Child (under 22)	\$155
Biometrics (per person)	\$85
Super Visa Application	\$100
 IMPORTANT Fees change periodically. Always verify current fees at canada.ca before submitting payment.	

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Thank you for reading!

Best wishes!

We wish you success in your family sponsorship journey.

Manoj Palwe

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