

Digital Nomad Transition Package for Canadian Snowbirds

A comprehensive guide for Canadian snowbirds transitioning to remote work in Latin America, covering internet reliability, coworking spaces, tech solutions, tax considerations, banking options, and time zone management.



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Remote Work Setup Guide: Internet Reliability Maps

Mexico

Puerto Vallarta

Average speeds of 50-75 Mbps in Zona Romantica and Marina Vallarta areas. Recommended providers: Telmex and Megacable.

San Miguel de Allende

30-50 Mbps in Centro, with fiber options in newer developments. Providers: Telmex and AT&T.

Playa del Carmen

40-60 Mbps throughout the city, with higher speeds in Playacar. Providers: Izzi and Telmex.

Costa Rica

San José

50-100 Mbps in Escazú and Santa Ana neighborhoods. Providers: Liberty and Kolbi.

Tamarindo

20-40 Mbps, more reliable in dry season. Providers: Liberty and Kolbi.

Jacó

30-50 Mbps, with fiber available in newer condos. Providers: Cabletica and Kolbi.

Panama

Panama City

75-150 Mbps in business districts and El Cangrejo. Providers: Cable & Wireless and Tigo.

Boquete

20-40 Mbps, variable in mountain areas. Providers: Cable & Wireless and Tigo.

Colombia

Medellín

50-100 Mbps in El Poblado and Laureles. Providers: Claro and Tigo.

Cartagena

30-60 Mbps in Bocagrande and Old City. Providers: Claro and Movistar.

Recommended Coworking Spaces

Mexico

1

Selina Cowork (Multiple locations)

From \$10 USD/day

Canadian-friendly amenities: Power adapters, VoIP phone booths

Community: 30% Canadian/US remote workers

2

Nest Coworking (Puerto Vallarta)

From \$15 USD/day

High-speed fiber internet (100+ Mbps)

Meeting rooms with video conferencing equipment

Canadian business hours (open 6am-8pm local time)

Costa Rica

1

Selina Cowork (San José, Jacó)

From \$12 USD/day

24/7 access available

Regular networking events with Canadian expats

2

Sentido Norte (Santa Teresa)

From \$15 USD/day

Ocean view workspaces

Reliable backup generators during power outages

Panama

1

My Office Panama (Panama City)

From \$20 USD/day

Corporate-grade internet with redundant connections

Virtual office services for Canadian business mail

Colombia

1

Selina Cowork (Medellín)

From \$10 USD/day

24/7 access

Regular events with digital nomad community

2

WeWork (Medellín, Bogotá)

From \$25 USD/day

Enterprise-grade security and internet

Professional meeting spaces for client calls

Tech Solutions for Canadian Remote Workers

Essential Equipment

Portable Router: GL.iNet Beryl (GL-MT1300)

\$70 CAD

Creates secure connection on public WiFi

Supports multiple VPN services

Backup Internet: Keepgo Global Lifetime WiFi Hotspot

\$129 CAD + data

Works in 100+ countries

Pay-as-you-go data plans

Power Solutions: Anker PowerCore 26800

\$80 CAD

Charges laptop during power outages

Multiple device charging

Software Tools

VPN Services

NordVPN or ExpressVPN (\$6-12 CAD/month)

Maintains access to Canadian banking and services

Secures connections on public WiFi

Cloud Backup

Backblaze (\$7 CAD/month)

Continuous backup even on metered connections

Restore files from anywhere

Communication

Google Voice (\$0) + Zoom Pro (\$20 CAD/month)

Maintain Canadian phone number

Professional video conferencing

Security Recommendations

- Two-factor authentication for all Canadian accounts
- Encrypted password manager (1Password or Bitwarden)
- Laptop privacy screen for public workspaces
- Disk encryption for all devices

Canadian Business Compliance

Tax Residency Status

Determining Your Status

- 183-Day Rule: Spending 183+ days outside Canada doesn't automatically make you non-resident
- Secondary Residential Ties: CRA considers:
 - Home maintained in Canada
 - Spouse/dependents in Canada
 - Canadian bank accounts and credit cards
 - Canadian driver's license and passport

Documentation Requirements

Keep detailed records of:

- Entry/exit dates with boarding passes
- Rental agreements abroad
- Foreign utility bills
- Work contracts or client agreements

Business Structure Considerations

Sole Proprietorship

- Must file T1 return regardless of location
- Foreign income reported on T2125
- Foreign tax credits available to prevent double taxation

Corporation

- Canadian corporations remain resident in Canada
- Must file T2 corporate returns
- May be subject to foreign branch taxes
- Consider whether foreign permanent establishment is created

Tax Filing Requirements

- T1 Personal Return - Due April 30 (June 15 if self-employed)
- T2 Corporate Return - Due 6 months after fiscal year-end
- T1135 Foreign Income Verification - Required if foreign assets >\$100,000 CAD

Provincial Health Insurance & GST/HST Considerations

Maintaining Provincial Health Coverage

Ontario (OHIP)	Can be absent 212 days in 12-month period
British Columbia (MSP)	Absent up to 6 months per calendar year
Alberta (AHCIP)	Absent up to 6 months in a 12-month period
Quebec (RAMQ)	Absent up to 183 days per calendar year

Documentation for Extended Stays

- Temporary Absence Permits: Available in some provinces
- Required Forms: Submit before departure
- Return Proof: Keep evidence of return to Canada

GST/HST Considerations

Registration Requirements

- Must remain registered if business exceeds \$30,000 threshold
- Place of supply rules determine if GST/HST applies
- Digital services to Canadian clients generally taxable

Collection and Remittance

- Collect GST/HST on services to Canadian clients
- File returns on schedule even while abroad
- Consider simplified accounting methods for small businesses

Canadian Payroll Obligations

For Self-Employed

- CPP contributions still required on Canadian income
- Consider voluntary EI for returning to Canada

For Corporations with Employees

- T4 filing requirements continue
- ROEs required for any employment changes
- Payroll remittances must continue on schedule

Banking & Payments

Recommended Financial Accounts

Multi-Currency Accounts

Wise Multi-Currency Account <ul style="list-style-type: none">• Hold and convert 50+ currencies• Canadian and local bank details• Low-fee currency conversion (0.4-0.5%)• Wise Debit Card works worldwide	STACK Prepaid Mastercard <ul style="list-style-type: none">• No foreign transaction fees• Free ATM withdrawals• No monthly fees• Cashback on select purchases	HSBC Global Account <ul style="list-style-type: none">• Maintain accounts in multiple countries• Transfer between accounts instantly• Preferential exchange rates• Global View of all accounts
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Canadian Accounts with International Benefits

Scotiabank Passport™ Visa Infinite <ul style="list-style-type: none">• No foreign transaction fees• Airport lounge access• Travel insurance• Annual fee: \$139 CAD	Tangerine Chequing Account <ul style="list-style-type: none">• Free ATM withdrawals at Scotiabank ATMs globally• No monthly fees• Free Interac e-Transfers• Mobile check deposits
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Payment Acceptance Solutions

For Freelancers and Consultants

Wise Business <ul style="list-style-type: none">• Receive payments in 10 currencies• Local bank details in US, UK, EU, Australia• Batch payment processing• API integration for automated billing	PayPal Business <ul style="list-style-type: none">• Widely accepted worldwide• Multiple currency acceptance• Invoice generation• Higher fees but universal recognition	Stripe <ul style="list-style-type: none">• Accept credit cards worldwide• Recurring billing options• Customizable checkout• Detailed reporting
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Tax Considerations

- Keep separate accounts for business and personal
- Track exchange rates for all transactions
- Save statements for tax documentation
- Consider accounting software with multi-currency support (Wave, QuickBooks, FreshBooks)

Time Zone Management & Client Communication

Managing Canadian Financial Obligations

Bill Payments	Banking Alerts	Credit Score Maintenance
<p>Automated Solutions</p> <ul style="list-style-type: none">Set up pre-authorized paymentsUse online banking bill paymentsConsider bill payment services (Paytm)	<ul style="list-style-type: none">Set up low balance notificationsPayment due remindersUnusual activity alerts	<ul style="list-style-type: none">Keep Canadian credit cards active with small recurring chargesSet up automatic payments to avoid missed paymentsMonitor credit reports remotely (Borrowell, Credit Karma)Maintain Canadian address for credit bureaus

Emergency Fund Management

Accessibility Strategies	Security Measures
<ul style="list-style-type: none">Maintain funds in both Canadian and local currencyKeep multiple payment methods (minimum 2 credit cards, 1 debit card)Consider emergency cash reserve in USDSetup wire transfer capabilities in advance	<ul style="list-style-type: none">Use bank-level encryption for all financial appsEnable two-factor authenticationAvoid public WiFi for financial transactionsConsider a dedicated device for financial management

Scheduling Tools & Templates

 World Time Buddy Visual time zone comparison, team scheduling across zones, calendar integration, free basic version	 Calendly with Time Zone Intelligence Automatically adjusts to client's time zone, buffers between meetings, custom availability for different regions, from \$8 USD/month	 Every Time Zone Visual timeline of working hours, team overlay feature, daylight saving time adjustments, free basic version
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Working Hour Strategies

Split Shift Model	Compressed Work Week	Documentation-First Workflow
Early morning hours (6-9am local time) for overlap with Eastern Time, mid-day break, afternoon/evening work for focused tasks. Best for Mexico, Central America locations.	4-day work week with longer days, schedule client meetings on overlap days, use non-overlap days for focused work, build in recovery time for early/late calls.	Comprehensive documentation of all decisions, recorded video updates instead of live meetings, clear handoff processes between time zones. Tools: Loom, Notion, Slite.