M: It is recording. Let's get started. So when did you first migrate to Canada?

Sh: In 2018 February. And this is a permanent residency visa.

M: What were the motivations behind your migration here? Like what were the main factors you considered in making this decision?

Sh: I think the main attraction was that they were giving a permanent residency like I was a US on work visa. To get a green in US for Indian National…according to some timelines, it's gonna take like 150 years. Yeah. So I can explain you why is that but that was the main reason. I would have never got a green card in US. So Canada was giving permanent residency easily so that’s the reason I moved here. So they have a country wide quota. They give green card from a pool of 7% of the population from a particular country. So because India has a huge population, their dates are like...So, they are still giving green cards to people who applied in 2008-2009 from India, but for other countries like Pakistan, Nepal ,and Sri Lanka, they get it in one to two years. So that’s the flawed system that they have, especially Indian, Chinese and Filipinos are the most affected because of the number of people applying. So they have a cap of 7%.. So 7% of the green cards – they will give to a particular country. So that’s where the challenge is.

M: So how I mean…What's the difference between US and Canada? I mean, do you feel the difference?

Sh: So there is a difference. In the US, the salaries are much higher, much higher than Canada. It's like less expensive there because of the city that we were living in but generally the taxes are less. So I would say the health care expensive there. But otherwise everything is cheaper compared to Canada.

M: Where in the US where you?

Sh: I lived in multiple cities so I studied at Buffalo. Then I lived in Texas for some time. I lived in Indiana, Indianapolis thats like closer to Chicago. Those are the major cities I lived in.

M: Oh, amazing. Well, how long were you in the US for?

Sh: So I went there in 2013. So from 2013 – 2018 I lived there.

M: Professional background? what type of work do you do?

Sh: So I’m into software consulting.

M: And are you currently working within your professional fields as well?

Sh: Yes

M: And how long I mean did you plan on consider your migration prior to move to Canada?

Sh: So I would say, like, six months. That’s what it took me for moving to Canada, like I had to do the IELTS exam, then create my express entry profile and submit all the documents. Once I had my profile, it took me 2 and a half months for the final approval. And then I got my PR cards. Then I moved here in Feb 2018 so for the initial six months I was still going to the US for work, like I’d go on Monday and come back on Thursday. Yeah so I was still doing that for like six months but from October last year, I got a full time job in Toronto so im based here.

M: Right. And like couldn't I mean, was there other pathways for you apart from getting the green card? I mean, like, could you just continue working?

Sh: Yeah, I could have continued working there on work visa but there are a lot of restrictions on the work visa. Like, when you're switching from one company to another company, you need to redo the process again. They are increasing their timelines for giving you approval for your work visa. And then like, if your visa is expired, your driving license expires as well so there are a lot of implications that comes when your expires. And then my wife, she did Masters in US as well. Unfortunately her visa was not fit for H1B so she had to quit her job. So she was on a student visa and she was working on her student visa. But she was not from stem background. So she gets only like one attempt at H1B and her visa was not in the lottery. So they have like, I think they allocate 5000 visas, and they’re like 250k people that apply for them, Right? So like one out of to get like 40% john 30% chance that will be picked in the lottery. So it's not skill based. It's actually lottery based. Yeah its luck based. So she did her Masters. But she couldn’t get a work visa.

M: But she could still be on your visa, though.

Sh: Yeah like she could still be in the US but she could not work. And so that was the main driving factor because I had work visa till like 2022, so I could have stayed and kept living. I had a good job, reasonable, well paying job but then we decided to move to Canada just to feel more stable and secure in our head…And of course, my wife… and she landed a job as a we got here as well. She’s an architect.

M: And in terms of your family's is just you and your wife and your,

Sh: So we just had a kid. So yeah my Mom cameand then my brother, he lives in Charlotte, North Carolina. He did the same thing. He did his masters and now he started working there and I have a younger sister as well. She lives in Delhi.

M: So what was the sort of family's broader role in your migration like even getting out of India for the first time for example, like were they very supportive of it what it was?

Sh: Yeah. They were supportive. So I went out from India for work. So ofcourse, they were not paying anything and I was getting paid to move. But then when I had to move to US, I had to take student loan. But because I had worked in Singapore for some time, I had saved up some money for my education.

M: So was that always the plan that you go to work in Singapore and then study further in the US?

Sh: No that was not the plan. I was planning to work in India and then study in India and do my MBA in India. But then I got an opportunity to work in Singapore. So I moved there and after moving there, I realized I cannot stay here for long. Like it’s a place where you can stay for one or two years not longer than that. It’s a very small country. There are very limited job opportunities there. Salary wise, It's like, not too much and the work culture as well, Its like, I felt I cannot stay there for long...like I don’t have a long term instinct for staying here.. So what next, so that’s where the US came in.

M: Now in terms of here in Canada, do you have any friends family or community here?

Sh: So I have mu childhood friends who moved from India to Canada. So I have few of those and then I have some distant family, and my wife has her friend circle. So, they helped us in settling here but for decision making not…It's because I mean, we, we did our own research... we didn’t talk to them much. But once we were here, they helped us out.

M: And how long did the initial like this visa process take?

Sh: Five - Six months.

M: And finally, in terms of destinations, I suppose that you wouldn't considering Canada, could you go elsewhere?

Sh: Canada was our top priority and that’s because it is closer to the US. So, I had that in mind like if anything didn’t work out in Canada, I could always go to the US since I had my contacts and all. Also when you become a Canadian citizen, you can work in the US on a different kind of visa. So that’s an added point as well. So yes, Canada was on the top for us. I can say it was the only priority. If not Canada, then we would go back to India.

M: So as a Canadian citizen, you can pretty much go and work there indefinitely, right?

Sh: Yeah. So you get something called CN work visa and you get it at the border. So you don't need to worry about the lottery and…So you can get the visa and keep on renewing it. So, it's better compared to the work visa. You’ll never get a green card on that visa but you can stay there and work there indefinitely. And its still a skills-based visa. So you need to have a certain degree and you need to work in a certain profession. Then only, they will give you that visa.

M: So tell me about your skills now I mean like what what is what is the skills that you applied with? How do you consider yourself a skilled migrant?

Sh: So I mainly work in IT consulting. I have like around 10 years of experience. I did my Masters.. that’s management information systems from Buffalo. State University of New York at Buffalo. So I have a Business technical consultant background. So I work both on the business side and on the technical side. So right now im working for a banking client here. So that’s where, I have my skills.

M: So I suppose my question so I'll ask you the question and then based on the question you can map it out, right? So tell me about all the visa categories that you went through from the point of your initial departure from India to current status.

Sh: So this is Singapore one. And then you also have from here.. the US. So that was from Singapore.. that’s the student visa. And then US work visa. So student visa for like 2 years and then you get the student related work visa which is the H1B. And then you get H1B which is 3 years and then you get a H1B extension that’s again for two years. So you get for six years but if your company files a green card for you and if you are at a certain stage for your green card, you can get it extended for n number of years. So I was in the process. I was in the middle of that process of filing my green card. So, I could have extended it for n number of years. So I would say within Green Card process. So you don't actually get the green card, but because you have crossed a certain stage in your green card process, you can extend your work visa indefinitely. So maybe just say extending it indefinitely. Then I took the permanent residency.

M: So commercial services that you used in your migration journey from initial stages to even your current status. So I want you to think about between this part so this was work related so work did everything for you. So pretty much all of the processes throughout this process where you spend money?

Sh: So Singapore I didn't have to spend anything. My company did my work visa. They did my flight tickets and everything as well, initial accommodation as well. So nothing here. So US student visa, I actually hired a consultant to help me out with selecting the universities, doing like a lot of paperwork for different universities. So, I had I hired a consultant. The consultant was based in India, Delhi. They took inputs from me, of course, and then they like based on my GRE score and my TOEFL scores, they advised which universities would be like ambitious for me, which will be like, suitable for my score, which will be like, like, easier to get into. So they divided the list of universities in three categories. And then I like, I applied to a few in the ambitious category, few where I would get in easily and few where theres a 50:50. And I got in between, So GRE is generally like it's maths and English. And TOEFL is just English. Yeah. So GRE is what gets you admission in like science courses and then TOEFL is the one for English. I mean, these are different tests. So I got a decent score in the first attempt in GRE. So I didn't have to take it multiple times. But yes, you can take it multiple times and apply with different schools. And you get your health insurance from the university as well. Yeah. So you need to pay like a little amount and that was discovered by the university. But yeah, like flight tickets from Singapore to US.. I did them and then universities have their application fees as well. I would have applied for like five universities and then I got an admit from like 3 universities and then I had to choose like, one of those 3 universities. A lot of thought went into it, like one thing was return of investment, like how much I how much my tuition fees would be, and what I'm expecting, like, a package once I graduate from there, how easy to get a job. So that was one of the criterias. Like, there was a university, which was really good, but the fees was too high for me. So I didn't accept that invite. So that was like some of the considerations. So tuition fees. I use, like Facebook groups. University had a Facebook group.

M: And in terms of now, Canadian, PR what was some of the commercial services that

you have an agent for this one?

Sh: No, I didn't have an agent. I so this was something called Canada visa forums. So I used those forums to get all my knowledge and information. They were they helpful.

We don't need an agent for Canada. So they have a whole process. So first I need to give the IELTS exam and then I had to get my degrees verified from WES – both for me and my wife. So that was the pre, the process before I applied. Once I got selected in the express entry... So, you get a particular NOC code so you apply in a particular code. So probably that's where my skill came into picture. I was able to apply in I think software consulting code or something like that and I also got nomination from Ontario. But I didn't have to use it because I already had submission points. But that's again based on the NOC code that I had applied into. I had like 478 points. So I didn't have to use but Ontario wanted to give space based on your NOC code, so they did give it to me. but that's a longer process. And I had enough points without PNP. So, there was more that I had to spend here. We had to show money, we had to do medicals,

M: And this point [US work visa] was your wife with you as well.

Sh: No - she was in India. It was a typical arranged marriage. But she took the student visa. So she studied in the US as well and I invested in her study, so that's a whole different process. She came as my dependent. Then she switched to student visa. And then she was applying to apply for US work visa. So I was on h1 and so she came on H4 dependent visa. And then switched to F1 student visa. So F1 and then she again, switched to my H4 because she didn't get the h1B. So after H1, theres something called the OPT visa. So you can work for… so that's like a student work visa. OPT. So if you are from a technology background, you get it for three years. But if you are like an MBA or architect in her case, you get it for one year. So if your course is not part of STEM courses, you get it for one year. Otherwise you get it for three years. So, she got it for one year. That's why she was able to work with us for a year after graduating.

M: And what does this h4 dependent process have? Like you must show some paperwork there too, right?

Sh: Yeah but that was handled by company. Typically, h1 visa is handled by your company they do all the paperwork. I mean, they of course ask you documents, but then they have their own attorneys and lawyers who take care of submitting and everything. Student visa is you but work visa, your company does everything. They need to file on your behalf.

M: I mean, the initial student visa would have been the main process for your wife

Sh: So we did the same thing like hired a consultant back in India again, again, and she was in India when we were doing this process. So you give your GRE, you give your TOEFL. So she had to go through thw whole thing and again applying in multiple universities and then you get an admit. Like I've lived in so many cities, Toronto is where I can say okay, this is such a good diverse city. I really like it actually. It's very, very nice. Like, we were married for like four years in US. But we had a baby only when he moved to Toronto just in last one years because we feel like this is a place where we can settle down.

M: Really? Wow, that's interesting. So, what is it about this place that makes you feel that way?

Sh: Its so open. Like I’m a Muslim. I was fasting I went to my office. The white guy in my office… I told him I am fasting… the white guy in my office. He kept his chips bag in his bag. So that was like new to me. Like in US no one knew about it. What is it about…what I'm doing? But here I could be myself and still I would be accepted. I think the diversity aspect. People know here. They have grown up with with diverse people. So, they are open to that.

M: So we will move on, sorry, to the questions of this forums. And I want to know ask you about generally about technology. So tell me about the role of technology apart from your technology degree…from the initial sort of research stages to current migration status, conducting online research, resources that you used, or what sort of forums that you used social media that you used for any sort of general broad uses of technology as well.

Sh: Okay, so yeah, I mean, again, for doing research about the US universities, I did a lot of online research. I joined some Facebook groups. So those groups were, like specific to those University. So they were so it was mainly for Indian students. So Indian student organizations would be there in each university. They would interact with the aspiring candidates and help them in making a decision as well. So Indian Student Associations at universities. So they helped in settling as well. Like when you arrive at the airport, someone will come to pick you up and they will help you get a room as well. So I mean you need to pay for it but at least someone is showing up at the airport in a new city, new country at odd hours during the night, and then they give you like initial accommodation for a week. So they will arrange accommodation with another student who would keep you in your in their house for the week until you find your own accommodation. And take you around Walmart and all, help to buy stuff and help get a phone connection, everything so they actually help you during the first week. The expectation is that once you become a senior you will help other students too. So Canada visa forums is where I got most of the information from starting from how to take the IELTS exam, how to do WES degree verification. Luckily like because I did my masters in us I didn't have to get my Indian degree verified otherwise in getting my Indian degree verified would have been a big hassle…sending my documents from India to US.

M: What about like a regulatory stuff like police checks and stuff?

Sh: Oh, yeah. So that was part of post ITA… like when we did our medical. We had to get police check done from India, Singapore and US. So, for my wife India and US. For me, India, Singapore and US. That process was fine for India like we had to write to Chicago to the Indian embassy and we got it in a day. For Singapore I had to send my fingerprints to Singapore for verification. For US it was a lengthy process... not a lengthy process but it was time consuming …took me three months to get my FBI check from US. So, from Singapore and India, it was quicker but from US it took a lot of time because that's how their process is. So they take you fingerprints and then they give a report saying all clear or something.

M: So actually, I think I'll try back a little bit. Why not? Why did you have to go and study in the US? Like, why didn't you want to do your masters in India?

Sh: So the thing was, you know, to get in a good MBA college, for example, in India, there's so much competition there. It's difficult to get it. So, getting a university admit for US was much easier than getting a university admit in India, because there's so much competition. They have something called quota system, so that pulls you down as well. If you are not in quota, then you have like limited number of seats that you can applying to in general category, you have like 30-40% of seats that you can apply for and the quota is restricted for minority caste. Its not based on your religion, its based on your caste. So if you belong to a certain caste, like schedule caste, then you get into it and that pulls you down as well because most of the seats in government colleges are reserved, and even jobs and jobs as well for government offices you have that reservation. So, so for general category, you have a limited number of seats, and so much competition like everyone is doing Engineering or something like that, and then everyone wants an MBA. So IIMs are for MBA and IITs are for IT. So to get an admit in the top 30 Universities in India, it's like very difficult and the other thing is the return of investment. Like you spend like a lot of money in India. So those colleges are expensive. They are cheaper compared to US, but they're still like, half the fees as you pay to the US. So you pay that much amount and after that if you get a job, which is a high paying job in India, but still, it's going to take 10 years to pay that load. So you don't want to be stuck in that. In the US, okay, the fees is high but the salary is very good. So you can like pay your student loans, pretty quickly. So like, I paid my student loan in one year. So I got it the student loan from India. Yeah. So there was like 11%, 10% interest. Same for my wife as well. My wife was, it took like two years [to pay off] because hers was like a huge amount. Mine was not that high. Like for my student loan, I just put some money in a fixed deposit. But for my wife because it was like a huge amount, so we did have to like mortgage my house back in India. So, you give you a house papers to the bank. They keep it and then you need to keep paying and once you're done they will give it back. So this was my dad’s property.

M: So the role of family that you want to maybe put on your map?

Sh: For for the US as well, you need to show the money. So, yes my dad helped out with that. So you need to show a bank statement that you have tuition amount for one year for the first year. So bank statement and loan amount like loan statement that you will be getting a loan. That’s what becomes your….His bank statement and loan - they are the I'd like to two separate things. So you need to show cash as well. So we had to show a letter saying that he's he would be like, financing my studies. And then he showed his bank statement as well his salary slips as well – everything. Marriage is important…So much in migration, like they were supportive. But like, when I even came to US, I told my dad I'm going to US and quitting my job in Singapore was like, What is what are you gonna do there? I was like, study there. I told him that I got an admit for these universities and he was like okay how much?.. and I said..this much I can afford, and this much, you’ll have to help me out. So for making that decision, it was my decision, but they were supportive of it. Then tell me okay no you cant go or anything like that. Marriage did play a role. Like staying in the US, I was on work visa. My wife was in a different city. I was in a different city. She was studying in a different city which was like, six hours drive. And then she was working in a different city as well and that was a 4 our drive. So I would go on Friday and come back on Monday. So, it did, it became a task. Now were both in Toronto…we both live in the same city, we both work here. It was because of jobs and stuff. Like the city where I was, she wanted to study architecture. There was not many good universities around that area. So, we had to find her a university that was slightly far. And then for work as well. You need to work in an architecture firm which would sponsor your work visa. So they will not many forms in my city who are willing to sponsor the visa. So whatever job she got in a different city, she had to take it because they would have sponsored her work visa. I was working in Indiana. She studied in Kansas and she was working in Missouri. But they are like adjoining states but still different states. And my parents were supportive of that, her parents were supportive of that so that’s where the family came in.

M: Okay, social connections friends, not just not family anymore but just friends or community, um, even professional networks. Have they played a role? And do you want to put them on the map?

Sh: Yes, for example like for this Canada thing, I told Canada visa forums, but then I had few colleagues in my company who are helping me out as well. And then when I told my employer that I got a Canada PR, so they, they were supportive. They like they made me travel from Toronto to Indiana. They paid for the flight, they paid for the accommodation, they paid like $60 for food as well per day. Just so that I can stay in Toronto, and my wife can. So my employer was supportive as well. So it was Deloitte Consulting. But the salaries are not as high as US. So the salary they were offering me here in Toronto was… so it was same as in US numbers. But again, you have that Canada to US conversion, right. So I wasn't very keen about it, so I moved, I joined another company called Accenture consulting. And my company partner who I was working for. He was like you can like travel from Toronto indefinitely. You can keep on working in US and keep on staying in US till whenever you want. But I was like, No, I need to find our local job coz it’s a commute right? Like Monday I need to go to Pearson airport, and then do my immigration because I have a work with US. So every I have an immigration and every Thursday I have an immigration to come back. So like at the airport, I need to get my passport stamped every week. That’s a lot of stamps. And US they ask “Why do you want to go” and all but because they have all your trips recorded. So after a while they are fine. Like they don't ask you anything… they know. I mean, I would know the visa officer as well. They would just stamp it but then still a hassle to go, need to stand in a line to get your passport stamped and everything.

M: So in terms of your family, are they are they happy with your migration to Canada? Would they like to come here?

Sh: They're happy actually. So my parents came to US once. They came to Canada just now like few months back. They were helping us out with the kid and all, and they really liked it. They like it in Canada just because of the community. So I currently live in Milton. That's like, yeah, it's like too far from here. But initially when I came here for one year, I was living at Humboldt Park. So that's like very close to downtown. So that's when me and my wife are working here and now she's on mat leave. We needed to buy a house. Toronto is too expensive. So we need to move into the suburbs. The baby is 3 months old.

M: I'm going to talk just about broad stuff. aside, so current immigration policies like do you do you keep on top of immigration policies? Are you interested in them?

Sh: Yes, I am very on top of immigration policies basically with what's happening in the US. I have a lot of friends there who seek my advice on there will be if they want to move to Canada, they seek my advice. And I'm also helping my sister for getting her PR in Canada and my brother as well who is on US work visa. So I'm like, on top of things what's happening in US and Canada. I think the US is biased. So there's a bill that is in senate right now, which is gonna remove the country wide quota for the green cards. If that happens, then an Indian person would get the green card in the same time as someone from any other nationality. But then the catch there is like people from suppose Pakistan – right now, they get green card in 2 years, but after that, if that bill is passed, they will get it in seven years or eight years. It standardizes time so it's bad for them but good for Indian, Chinese and Filipinos. Again, like in US the visa is based on lottery. It should be based on your profile. Like in Canada, they give points to your profile based on your work experience, your education, your age, and all that but in US it is still lottery. I think they were saying that theyre gonna make the green card based on your skills and your profile. But no, right now it is not. It's more of family based. So, if you have your brother is there, you can sponsor your dad for green card. Not like in Canada… like Canada you have like a proper express entry and a proper points-based system. Im in favor of the point the system because it gives an equal opportunity to everyone. Not just because you have your relatives here, you're getting a residency. Someone like me, who didn't have anyone here but still I got it so easily. It was because of this express entry point system. No [other countries considered].. It's just because I was aware of the American lifestyle, North American lifestyle. If I had to go in Australia, I had to start it from zero again, understand how jobs, things work, everything I have to start from scratch. But for moving to Canada it was just like putting my stuff in my car and then crossing the border. I drove. So it was like pretty easy compared to if I had to move to Europe or... Like I have my cousins who studied in France and are living in different cities in Europe. I think life in Canada is easier than what we are facing there because it's English here…language thing… like France and all you need to learn French and then it's difficult to learn at this age. With Canada also, I didn’t consider any other city because this is where you have most jobs. So right now, Im working with financial clients and a lot of times they have their offices in Toronto.

M: And I suppose now we can go in terms of your migration advice that you're giving your family and friends or do you actually actively helping them with the process? Are you involved in broader sort of forums kind of stuff as well?

Sh: Not in forums. But I like, theres a lot of colleagues back in the US who Im helping with their PR stuff. I have friends in India who I'm helping, but not on forums, its like a lot of personal advice rather than giving consultancy. I mean, they already made the call that they want to come to Canada and just helping them out in the process and all and then telling them the pros and cons of coming here because there are a lot of cons as well. Like if you don't get a job, then it's a really expensive to stay. Youll be out of your money like pretty soon. So the job thing is amazing, I mean, once you get a decent paying job, its great. I mean, it took me like two weeks because I had a North American degree and its IT consulting right? For my wife as well actually. She gave an interview when we moved to Toronto and then she got her job. Just if she would have been coming from India, like my sister will be coming from India, it will be a lot tougher. Because you're already in North America. I think that helps.

M: I suppose now in terms of sponsoring your family that you are helping your sister. What about your parents?

Sh: They won’t move here. They will stay back. They will come here for vacation but then go back.

M: And what's your connection to India like and I do want to go there every year?

Sh: I go there every year. Like my wife, she'll be going there in November and stay there for like, three, three months. So yeah, we make a point that we go there every year, sometimes twice in a year as well.

M: And finally, I suppose I want to talk to you more about like, even looking at the map, what are the biggest sort of obstacles and challenges that you faced throughout your journey throughout?

Sh: I think starting with Singapore, I was out from India for the first time but it's a totally different culture in Singapore. So, getting used to that culture was a culture shock. Like there is a big Indian community there and Singapore is also very nice, very safe and all. There’s like 3 national languages Mandarin, Malay and Tamil. But then, I can say Tamil people are the most racist… racist people I have come across. Like there are a lot of, like, Sri Lankan and Indian Tamils - even my colleagues there who were from there, they would be like, “why are you here”? So that was like issue. South India and North India – theyre like different. Like our common language is English. So that's the thing so that was one thing that I found in Singapore that was bit of a culture shock, or culture gap. Although everything was English so that was helpful but yeah first time out from my country away from my family. It took me some while to settle. I had to ask, like, two people in the train that… will you want to take an apartment with me because it was so expensive that I cannot take an apartment myself. Yeah, so that was for Singapore. Food - getting used to the food there. Now they have a lot of different kind of food but back then….this was in 2010-2012 (2012-2018 was US)… I think the visa issues in US, like I wanted to change my company but I was sticking with them because I didn’t want to get my H1B visa cancelled. It’s a hassle right because it takes four months, five months. Even if the other company takes us till they need to wait five months, and then they will never know whether your visa will be… your transfer will be approved or not. I wanted to move out of Deloitte, but I had to stick with them. Because I was scared of doing the visa process, just a process. It's like so cumbersome.

M: And what did you get a job straight away after you graduated?

Sh: That was very good. IT jobs – it was very easy. My wife is so anti IT as well – I don’t know why. I mean, honestly I have such a boring job. Like my wife, her output is like a building. My output is like a piece of software. I don't know.. how you can quantify it.

M: Maybe looking at the map, I suppose. Can you tell me what.. how you feel about it?

Sh: I mean we can add more stuff to it but it looks good. I mean, I feel good recalling everything. Definitely like I was I'm along the way. And my family's proud of that as well like my dad. He lived in a town in India. And then for his work he moved to Delhi. That's like a bigger city. I grew up in Delhi, but then I moved abroad. So that's like a progress for us. But then when I go back to India, I stay in my hometown so yeah. I feel proud.

M: So would you consider migration elsewhere?

Sh: No I think im done. So, my wife wants to move back to US at some point of time. Just because like you're getting better paying job opportunities there. Like, I might as well because like right now I have a… I have a like, loan on my house for like 20 years. I don't want to wait for 20 years to pay my loan. So, maybe just go to US, work 3-4years, get money and then pay off my house. I mean, salary wise as well and then in your day to day expenditures as well. I mean here the taxes are high, and stuff is cheap there compared to Canada. We have some tax there but like if you buy some items is 7% tax there. In Canada is 13% tax. And then house cost - the city I was living in US, the same house, it would have been one third of the cost that I paid here. That’s the difference. Salaries are high and housing, everything is cheap. So Canada is a place where you want to live a comfortable life, but you won't be saving much. And you want to save, like Salary as well…in US. Like, if you do an MBA from a top 10 University, and suppose Deloitte hires you, the amount of money they've give in US, for the same profile in Canada might be like half of that. If you move to a good city like Chicago, New York City, its good. Chicago has a lot more diversity, NYC has a lot more diversity. Just that in US, it's not very safe and the political environment there is again, I mean as a minority, you will feel certain things. Not so in Canada. At least they won't say it on your face. In US they can say it on your face. Like if you go to a Walmart in the US, and if my wife is in her ethnic wear, she will be little uncomfortable, like a suit.. but here nobody cares. Especially if you are in the smaller cities in the US, they're like, you really feel it.