SAVINGS AND ASSET BUILDING OPPORTUNITIES

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NOV. 2, 2015
TORONTO DEMONSTRATION
2010-2013

- Beneficiaries
- Take-Up Rate (%)
NATIONAL OPPORTUNITY
2014-2019

29% (2013)

40% (2019)

Prosper Canada
ABC LifeLiteracyCanada
momentum
BOLDNESS
THE WINNIPEG BOLDNESS PROJECT
ACORN CANADA
Family Services of Greater Vancouver
Tell us about the child

Please tell us about the child who will receive the money from the RESP to help pay for their post-secondary education. This child is called the Beneficiary.

Parlez-nous de l’enfant

Veuillez nous renseigner sur l’enfant qui recevra les fonds de ce REEE afin d’aider à payer son éducation post-secodnaire. Cet enfant est le bénéficiaire désigné.

1. Enter the child’s name in the space below exactly as it appears on their Social Insurance Number (SIN) document


SOCIAL INSURANCE NUMBER  NUMÉRO D’ASSURANCE SOCIALE

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000 000 000
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Child’s First Name  Child’s Last Name
Prénom de l’enfant  Nom de famille de l’enfant
2. Date of Birth
   2. Date de naissance
   
   ![Calendar with input fields for Year, Month, Day in French: Année, Mois, Jour]

3. Sex
   3. Sexe
   
   ![Gender icons with labels: Male (Masculin), Female (Féminin)]
4. The child is a resident of Saskatchewan.

4. L'enfant est résident de la Saskatchewan.

- Yes
  - Oui
- No
  - Non
Choose a Financial Institution

The Financial Institution you choose will manage your RESP, as well as the money that goes into it. We will send your information to the Financial Institution you want to work with. These Financial Institutions have partnered with SmartSAVER and will help you start an RESP with no fees and no minimum contribution. You do not need to be a customer of the Financial Institutions below to continue the process.

Choose one.

- Vancity
  British Columbia Only
- Scotiabank
- Meridian
  Ontario Only
- BMO
  Bank of Montreal
  We're here to help
- TD
- RBC Royal Bank
RESPs Made Easy

A Registered Education Savings Plan (RESP) is a special savings account for education.

RESPs Made Easy

This short video introduces you to RESP, the Canada Learning Bond and much more. It's a very good place to start.

Government of Canada RESP brochure

Find out more from the Government of Canada Registered Education Savings Plan brochure.

What FREE money?

It's the Canada Learning Bond, available now through SmartSAVER.org

This is a Government of Canada contribution to a child's Registered Education Savings Plan. It provides up to $2,000 in savings for the post-secondary education of eligible children.

Who can get it?

You are eligible if your child was born in 2004 or later and you have ever been eligible for the National Child Benefit Supplement as part of the Canada Child Tax Benefit, known as the “family allowance.”

All eligible children receive at least $500 and will receive $100 more for each year they're eligible up to age 15 or a maximum of $2,000.

How do I get the Canada Learning Bond?

1. SmartSAVER can help you apply for the Canada Learning Bond and start an RESP with $0 when you use the SmartSAVER online tool at SmartSAVER.org
2. You'll need a Social Insurance Number for yourself and your child to complete the application.

What's the catch?

The Canada Learning Bond can only be used for education after high school or less. This includes postsecondary studies at college, university or other qualifying schools in Canada or outside the country. Your child has up to 35 years to use the money.

Saving is easier with the Canada Learning Bond.
FREE MONEY FOR YOUR KID’S EDUCATION!

What FREE MONEY?
It's the Canada Learning Bond, Government of Canada's contribution into a child's Registered Education Saving Plan (RESP).

How can my child get the FREE MONEY?
- Born in 2004 or later
- Family's net income is $44,701 or less
- Eligible children receive $500, and will receive $100 more for each year they are eligible (to age 15 or maximum $2,000)
- Benefits also available for all the years the child was eligible prior to the application

How do I get the Canada Learning Bond?
- Apply any time online at StartMyRESP.ca/CLBNB
- It takes less than 10 minutes
- No cost to apply
- You don't have to put any of your own money into the RESP to receive the Bond

To complete the application you will need
- Social Insurance Number (SIN) for yourself and your child
- You don't have a SIN? Go to StartMyRESP.ca/CLBNB to learn how to get one

Don't wait! Get your FREE MONEY today at StartMyRESP.ca/CLBNB

Start your kid’s education savings with FREE MONEY

United Way Fraser Valley
Success By 6
Helping all children succeed for life.

MOVIE FAST!
Time's running out to get a $500 government grant for your child's education.
The Alberta Centennial Education Savings (ACES) grant is available only until July 31, 2016. It's free money for kids born between April 1, 2009 and March 31, 2015. Don’t miss out. Visit an RESP provider or apply now for a fee, no-contribution RESP at www.GetMyACES.ca

You could also qualify for the $2,000 Canada Learning Bond!

The $3,200 RESP Opportunity for BC Kids

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