



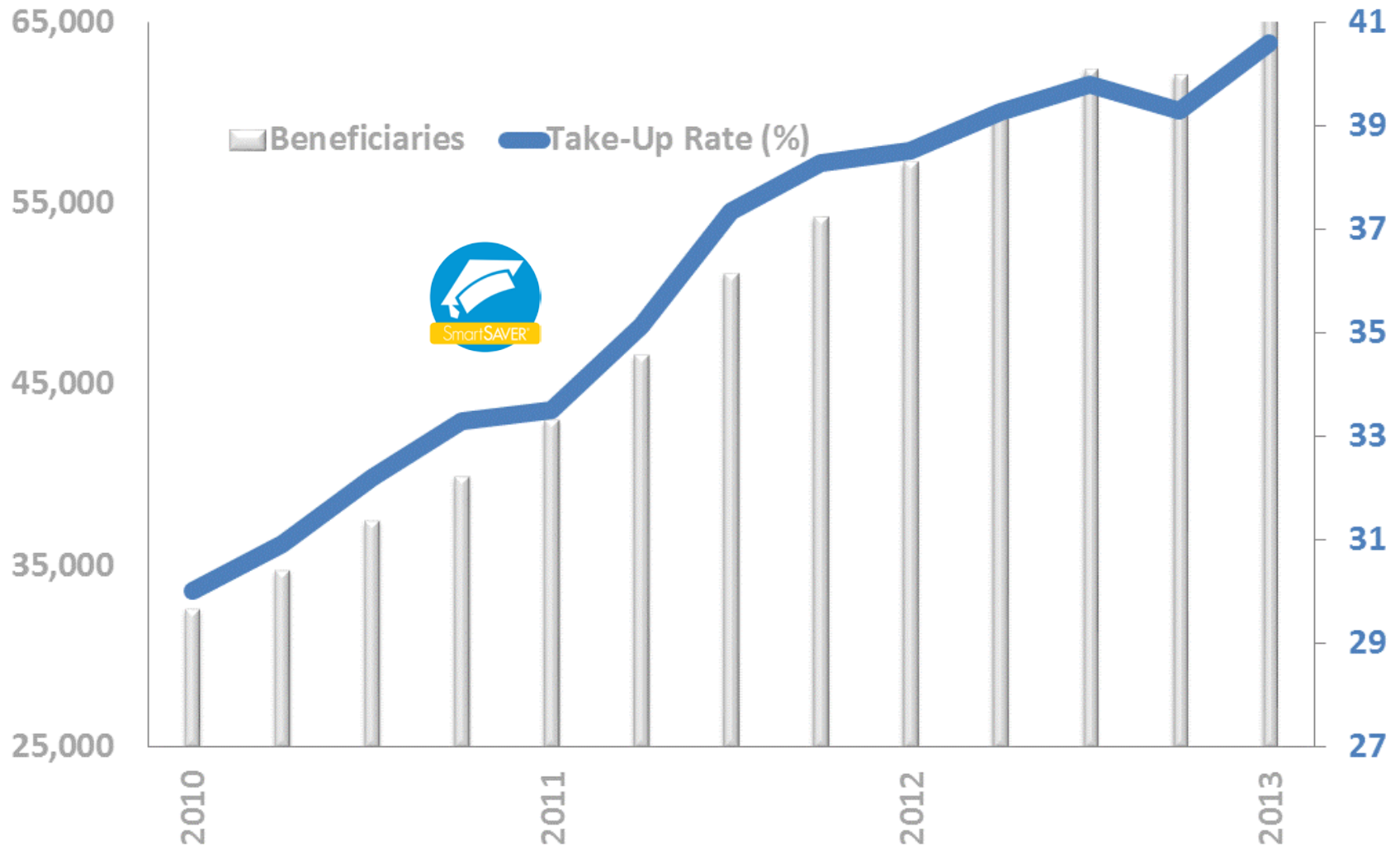
SAVINGS AND ASSET BUILDING OPPORTUNITIES

KAILA BASILIJ
NOV. 2, 2015





TORONTO DEMONSTRATION 2010-2013



NATIONAL OPPORTUNITY 2014-2019

29%
(2013)

40%
(2019)





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 postsecondaire. 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

1. Saisissez le **nom de l'enfant** dans l'espace ci-dessous, exactement tel qu'il apparaît sur son document d'assurance sociale (NAS).

SOCIAL
INSURANCE
NUMBER

NUMÉRO
D'ASSURANCE
SOCIALE

000 000 000

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



Year ▾	/	Month ▾	/	Day ▾
Année		Mois		Jour

3. Sex

3. Sexe



Male

Masculin



Female

Féminin



4. The child is a resident of Saskatchewan.

4. L'enfant est résident de la Saskatchewan.

Yes

Oui

No

Non



IN PARTNERSHIP WITH

En partenariat avec



RBC Royal Bank





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**[®]



Ontario Only

BMO  **Bank of Montreal**
We're here to help.



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 RESPs, 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?

- SmartSAVER can help you apply for the Canada Learning Bond and start an RESP with \$0 when you use the Start My RESP online tool at SmartSAVER.org
- You'll need a Social Insurance Number for yourself and your child to complete the application
- There is no cost and you don't need to contribute any money to get the Canada Learning Bond

Don't wait! Get started at SmartSAVER.org today.



1. Complete the SmartSAVER application in about 10 minutes.



2. SmartSAVER will send your information to the Financial Institution you choose.



3. The Financial Institution will contact you to meet.



4. When you meet, you'll show your ID and sign your application.



5. Your Financial Institution will send your completed application to the Government. If you're approved for the Canada Learning Bond, the money will be deposited into the RESP.

What's the catch?

The Canada Learning Bond can only be used for education after high school or later in life. This includes part-time or full-time studies at college, university or other qualifying schools in Canada or outside the country. Your child has up to 36 years to use the money.

Saving is easier with the Canada Learning Bond.



SmartSAVER | 1-877-888-8888 | www.smart saver.org

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 www.smart saver.org



2015 Quick Reference Sheet RESP Government Incentives for Families

Net Family Income	Canada Learning Bond (CLB)	Basic Canada Education Savings Grant (CESG)	Additional Canada Education Savings Grant (A-CESG)	Total Government Entitlement
Less than \$44,701	IF child was born January 2004 or later AND parent ever received National Child Benefit Supplement (NCBS)	20% on the first \$2,500 in annual contributions made to each child's RESP.	An additional 20% on the first \$500 contributed to an RESP annually.	40% government match



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**



Success By 6
Helping all children succeed for life.

In partnership with



MOVE 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, 2015. 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 no-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



Joe March
Partnership Manager
SmartSAVER



Ministry of Education

Nicole Couture
Director
Education Program Delivery
BC Ministry of Education



Cherie Devisser
Manager
Community Investment
Vancity credit union



www.SmartSAVER.org

Program Director, SmartSAVER
kbasilij@smartsaver.org
416-966-1418 ext. 2