

Education savings

Resources

[Canada Learning Bond – Get \\$500 for your child’s future – Employment and Social Services Canada \(ESDC\)](#)

<https://www.canada.ca/en/employment-social-development/services/learning-bond/brochure.html>

This two-page brochure describes the benefits of acting now to receive \$500 to help start saving for a child’s education after high school. The Canada Learning Bond brochure in multiple Indigenous languages is available in the [ESDC Education savings publications](#) page. (<https://www.canada.ca/en/employment-social-development/services/student-financial-aid/education-savings/reports.html#clb>)

[Choosing the right RESP - Employment and Social Services Canada \(ESDC\)](#)

<https://www.canada.ca/en/employment-social-development/services/student-financial-aid/education-savings/resp/choose-resp-brochure.html>

A brochure to provide you with some basic information to consider when choosing an RESP for your child.

[Education funding – Government of Canada](#)

https://www.canada.ca/en/services/finance/educationfunding.html?utm_campaign=not-applicable&utm_medium=vanity-url&utm_source=canada-ca_education-funding

Scholarships, paying for your education, RESPs, budgeting tips and paying off student debt.

[Education Savings – Government of Canada](#)

https://www.canada.ca/en/services/benefits/education/education-savings.html?utm_campaign=not-applicable&utm_medium=vanity-url&utm_source=canada-ca_education-savings

Information on RESPs, the Canada Education Savings Grant (CESG), the Canada Learning Bond (CLB), and provincial education savings incentives.

[Get Smarter About Money: Getting an Education – Ontario Securities Commission \(OSC\)](#)

<https://www.getsmarteraboutmoney.ca/life-events/getting-an-education/>

Information on saving for an education, budgeting your spending, and managing your student loans.

The following tools and resources may be of special interest:

- [Education Cost Calculator](#): <https://www.getsmarteraboutmoney.ca/calculators/education-cost-calculator/>
- [RESPs](#): <https://www.getsmarteraboutmoney.ca/invest/savings-plans/resps/>
- [RESP checklist](#): https://www.getsmarteraboutmoney.ca/wp-content/uploads/2018/11/RESPChecklist_EN.pdf
- [RESP plan comparison](#): https://www.getsmarteraboutmoney.ca/wp-content/uploads/2018/11/RESPComparison_EN.pdf
- [RESP Savings Calculator](#): <https://www.getsmarteraboutmoney.ca/calculators/resp-savings-calculator/>
- [Introduction to Investing](#): <https://investingintroduction.ca/en/#investing-for-your-future-in-canada>
- [Check before you invest](#): https://www.getsmarteraboutmoney.ca/wp-content/uploads/2018/11/Check-BeforeYouInvest_EN.pdf

Education savings Resources

[Guide to funding higher education](#) – **ScholarshipsCanada.com and HigherEdPoints.com**

https://www.higheredpoints.com/wp-content/uploads/Parents_Guide_Funding_Higher_Education.pdf

A guide for parents describing the sources of funds and resources for post-secondary education, based on their child's age.

[Registered Education Savings Plan \(RESP\) InfoCapsules](#) - **Employment and Social Services Canada (ESDC)**

https://www.canada.ca/content/dam/canada/employment-social-development/migration/documents/assets/portfolio/docs/en/reports/resp_promoters/infocapsules/RESP_InfoCapsules_EN_June2019.pdf

One-page quick reference documents that discuss the basic concepts of RESPs and education savings incentives. The following may be of particular interest:

- [Overview of the Canada Education Savings Program](#)
- [Life cycle of a Registered Education Savings Plan \(RESP\)](#)
- [The Canada Learning Bond \(CLB\)](#)
- [The Canada Education Savings Grant \(CESG\)](#)

[List of RESP promoters](#) – **Employment and Social Services Canada (ESDC)**

<https://www.canada.ca/en/employment-social-development/services/student-financial-aid/education-savings/resp/resp-promoters-list.html>

A list of RESP providers and what government grants and incentives each offers.

[Saving for your child's education](#) – **Ontario Securities Commission (OSC)**

https://www.osc.gov.on.ca/en/Investors_res_resp.htm

Information on RESPs, federal grants, types of RESPs, choosing RESPs, and how the OSC can help.

[Start My RESP](#) – **MySmartFUTURE**

<http://www.startmyresp.ca/ProsperCanada>

This online application will make it easier for participants to sign up for the Canada Learning Bond. Smart Saver has teamed up with RESP providers and will help people start an RESP with \$0: no enrolment fee, no annual fee and no contribution required.

[Resources for RESP promoters](#) – **Employment and Social Services Canada**

<https://www.canada.ca/en/services/benefits/education/education-savings/resp-promoters.html>

This site provides RESP providers with information relating to the administration of the Registered Education Savings Plans (RESPs) and the education savings incentives. Included are electronic versions of the forms published by the Canada Education Savings Program (CESP).

[Ways to Pay for School worksheet](#) – **HigherEdPoints.com**

<https://www.higheredpoints.com/wp-content/uploads/Ways-to-Pay-for-School-Handout.pdf>

A worksheet to help student and parents to think about the expenses needed for post-secondary education and the different ways that they can pay for them.