



## Government supports for education savings

Government supports are available to help you save for education. You can receive them by opening a Registered Education Savings Plan (RESP).

The **Canada Learning Bond (CLB)** is a federal government grant. It is a special grant for children from families with low income. **You do not need to put any money into the RESP for your child to receive the Canada Learning Bond.** All you have to do is open the account.

**The Canada Education Savings Grant (CESG):** When you put money

into your child's RESP, the government of Canada will match a portion of what you put in each year. Children from all family incomes get the basic grant. Children from families with low- to moderate-income get some more money on top of that.

If you live in Saskatchewan or British Columbia, you may be able to get **support from the provincial government** as well.

Use this worksheet to plan out how to apply for the Canada Learning Bond (CLB).

## My CLB checklist

### 1. I have checked that my child:

- Is born on or after January 1, 2004
- My child's SIN
- Lives in Canada

### 2. I have gathered the following information:

- My SIN
- My child's birth certificate, Canadian citizenship card, or permanent residence card
- My photo ID
- My child's SIN

### 3. I have gone to a bank or credit union and:

- Opened a RESP
- Named my child as the person receiving the money (the beneficiary) in the RESP
- Asked for and filled out the CLB application form(s)

### 4. I have called or visited the bank or credit where I opened the RESP and:

- Checked that they have help me apply for the CLB
- Asked when and how I can make sure I have received my CLB payment

### Important dates

I will open an RESP and apply for the CLB at a bank or credit on \_\_\_\_\_ (date) at \_\_\_\_\_ (time).

I will check that I have received my CLB payment on \_\_\_\_\_ (date).