

## **LEARN MORE ABOUT THE CANADA LEARNING BOND**

If your family has a low income and has an eligible child born in 2004 or later, the Government of Canada could deposit the Canada Learning Bond into a Registered Education Savings Plan (RESP) for your child up to age 15. In total, your child could receive up to \$2,000 in an RESP. The money will grow tax-free until the child uses it for education after high school. You do not need to add any money to the RESP for a child to receive the Canada Learning Bond.

## **REQUEST THE CANADA LEARNING BOND FOR YOUR CHILD**

You must have Social Insurance Numbers (SIN) for you and your child. If you need to get one, go to [canada.ca/social-insurance-number](https://canada.ca/social-insurance-number) or call 1 800 O-Canada to find out how.

Make an appointment with an organization that offers RESPs and bring the SINs for you and your child. Tell them you want to open an RESP and get the Canada Learning Bond for your child.

## **ADD MONEY TO YOUR RESP AND GET THE CANADA EDUCATION SAVINGS GRANT**

If you decide to add money to an RESP for a child up to the age of 17, the Government of Canada will add between 20% and 40% of your personal contribution, to a maximum of \$7,200. The amount added will depend on your family income and the amount you contributed.

