



**the Society of Saint Vincent de Paul
National Council of Canada**



Seeds of Hope Project Manual

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SEEDS OF HOPE, MAKES EDUCATION SAVINGS A REALITY



The **Canada Learning Bond (CLB)** provides up to \$2,000 in Free money for post-secondary education for children born after January 2004 whose families receive the National Child Benefit Supplement. **No parental contributions are needed.**

The **Canada Education Savings Grant (CESG)** offers a further matching grant for contributions into an RESP and, depending on income levels, can reach up to a 40% grant.

Nationally, **only 1 in 3 eligible children have received these funds**, due primarily to low awareness. The take up rate for families the Society serves is drastically lower due to barriers to access.

Barriers that have held people back in the past include a lack of multilingual, easy to understand resources, an intimidating multi-step process, and misconceptions around **Registered Education Savings Plans (RESPs)** which are required to access grants.

Now, you can help overcome the barriers!

FREE MONEY
(Yes, really!)

Did you know?

Research demonstrates that even small amounts of education savings can set in motion a chain reaction of positive outcomes for a child and their family.¹

- Children with some savings are more likely to graduate from high school ¹ and 50% more likely to pursue a post-secondary education.²
- Lower-income children with as little as \$500 in savings are 3x more likely to attend post-secondary education and 4x more likely to graduate.³
- Savings for a child's higher education can help to lay the psychological and financial foundations for lifelong learning.⁴
- The process of saving and building assets helps teach money management, foster future orientation, and encourage long-term planning.⁵

1 Social Service Review, "Assets, expectations, and children's educational achievement in female-headed households", 2003

2 Statistics Canada and HRDC, "Access, persistence and financing: First results from the Postsecondary Education Participation Survey (PEPS)", 2003

3 Elliott, W. & Rauscher, E. (2013). From disadvantaged students to college graduates: The role of CSAs (Chapter 4 - Brief).

4 "Average income by highest level of education attained, school/work status and gender", <http://www.statcan.gc.ca/pub/81-595-m/2009075/tbl/tbl7-ng.htm>; "Earnings and unemployment rates by educational attainment", US Bureau of Labor Statistics (2013), http://www.bls.gov/emp/ep_chart_001.htm

5 (Nam, Huang, & Sherraden, 2008; Oliver & Shapiro, 1995; Sherraden, 1991)



SmartSAVER Can Help

SmartSAVER, a program of the registered charity the Omega Foundation is focused on one thing: **helping lower-income families** make saving for their children's post-secondary education a reality.

SmartSAVER launched **StartMyRESP**, which is an **online application** to help families connect with an RESP provider of their choice to open a no-cost RESP requiring no contributions and apply for the Canada Learning Bond using a secure on line process.

SSVP has partnered with SmartSAVER to create StartMyRESP.ca/SSVP. This Online application is the 'tipping point'. Our network of volunteers can now to assist many more children. Barriers to access can be removed with an informed volunteer armed with a laptop or tablet.

Recruit a Seeds of Hope Champion!

A critical success factor in helping the children get access to these funds is to **encourage 1 person per conference to step forward to lead the project**. Many of the families we serve struggle with complex and cascading challenges, so it takes an informed and engaged volunteer to 'walk alongside' them to encourage and support them to take the steps to get access.

A retired teacher who is passionate about education or indeed any volunteer with a simple desire to bring hope for the future would be ideal. Armed with the **Seeds of Hope Project Manuel** our volunteers using the StartMyRESP.ca/SSVP Online application can deliver hope for a brighter future.

Visit
www.SmartSAVER.org
for multilingual resources and support material

If you have any questions please contact Linda Alexander, Seeds of Hope Project Coordinator at seedsofhope@ssvp.ca

Overview – Seeds of Hope Project

RESP / Canada Learning Bond and Canada Education Saving Grant Program

Please do not hesitate to contact our Seeds of hope representative for additional information / clarification.

The following information has been primarily sourced through the websites www.smartsaver.org and www.canlearn.ca (Federal Government website).

Representatives from Smartsaver have also provided guidance and information.

The Opportunity:

Nationally, only 1 in 3 children who are eligible for the CLB have received it, due to low awareness and barriers to access. From our experience, the take up rate for the families the Society serves is drastically lower.

The statistics show that ‘the mere existence of educational savings makes a child 50 per cent more likely to pursue post-secondary education’. These programs create the expectation and hope that the child will pursue post-secondary education and this is a very powerful and hopeful statistic.

The RESP supports Full or Part-time studies in: Apprenticeship, CECEP, College, Trade, University at home, across the country, or even outside of Canada.

There are 3 main elements of government support into a Registered Education Savings Plan (RESP):

1. **The Canada Learning Bond** – for children born January 1, 2004 or after and whose family receives the National Child Benefit Supplement (2014 net income level of \$ 44,701 or less and this is indexed annually). They are eligible for up to \$2,000 in Free Education Money into an opened RESP. The government will deposit \$ 500 initially and \$ 100 every following year (if still income eligible) to a maximum of \$ 2,000. Payments are retroactive. No parental contribution is required.
2. **Canada Education Savings Grant and Additional Canada Education Savings Grant** - a contribution is required and the government will match up to 40 % depending on income levels (there are annual cap amounts for the grants, with a lifetime grant maximum of \$7,200)
3. **Provincial Grants** – Right now BC, Saskatchewan and Quebec offer additional grants for deposit into RESPs.

Ontario Region Systemic Change Project :

We launched a Systemic Change project in the Ontario Region in September 2012 and through the joint sponsorship of the Ontario Regional Council and the Halton Particular Council, we

provide a \$50 contribution into opened RESP accounts, which then in turn attracts the matching grants. We also provide a congratulatory framed certificate to the children.

As of December 2015, we have assisted over 100 children within the Halton Particular Council conferences in opening up RESP accounts and gaining access to savings for post-secondary education. Other councils and conferences in Ontario have recently engaged in the project.

The project has also served as an effective recruitment tool and is attracting volunteers who have an interest and skills in 'systemic change' type work. Additionally, the project has attracted financial donations as providing hope for the children's education future really resonates with parishioners.

Seeds of Hope Project:

The primary focus of the Seeds of Hope project is to raise awareness and increase access to the Canada Learning Bond.

Answers to commonly asked questions from the volunteer group:

(Please refer to the websites www.smartsaver.org and www.canlearn.ca for more detailed information.)

- 1. Approach with the clients** - We have found in addition to making the clients aware of the opportunity that the follow up work with the clients is a key element of this project. First comes awareness and then hopefully comes access with our support as required. Access to the funds requires the family to apply for a Social Insurance Number for their child (if they already do not have one) and to go to a financial institution. There are steps and barriers that are blocking access, especially for a single mother facing many daily struggles. Informed volunteers are needed to 'walk alongside' the families and assist and encourage them in taking the required steps.
- 2. Exempt as assets, exempt as income** - Many clients are concerned that the RESP may affect social benefits. The Canada Learning Bond is an exempt asset and will not have any impact on social benefits that a family may be receiving.
- 3. An RESP is a tax-sheltered account** - that enables money to be accumulated for the sole purpose of funding post-secondary education. The child is named as the beneficiary on the account. The funds are set aside for the child's post-secondary education and the money grows tax-free and are taxed in the hands of the student upon withdrawal upon proof of acceptance in full time or part-time studies.
- 4. The RESP account can remain open for 36 years after it has been opened** - If a child does not seek any kind of post-secondary education or training, any funds the government has contributed go back to the government.
- 5. The qualifying Net Income levels are indexed to inflation annually** -The income levels are Net Income (ie) After Tax Income.

6. Eligible Income Level -The most straight-forward and more easily recognizable key identifier of eligibility is if a family receives the National Child Benefit Supplement (The literature does quote the Net Income levels, but refer to the NCBS)

7. When does the family get the money - Within 65 days from the receipt of a complete and accurate application, a \$ 500 Bond payment will be deposited directly into the child's RESP account, in addition to any retroactive payments.

8. Do I need to reapply each year - In August of every year, upon filing a tax return (which is a prerequisite for receipt of any benefit) an additional \$ 100 Bond payment will be made directly into the child's RESP as long as the family continues to qualify. The payment is automatically processed in subsequent years by the Federal Government and the bank. As long as the family's net income still qualifies them, and they have filed a tax return, the next CLB payment will be deposited automatically.

9. My child is 6 and I just applied. Have I missed out - The payments for the Canada Learning Bond are retroactive and any \$ 100 annual deposit amount owing from a previous year will be included in the initial deposit. Perhaps this example will help. The application is made in 2015 for a child born in 2004 and the eligibility rule applied for each year. The funds will be \$ 500 for the year 2004, \$ 100 for years 2005 to 2015, so the initial funds received will be \$1,600.

9. Annual Bond Entitlements - The eligibility is 'tied' to each year's income levels. Annual Bond entitlements are retained and children do not become ineligible based on future year after tax income levels.

For instance, a child could be eligible in 2012, not eligible in 2013, and eligible again in 2014. The eligibility in one fiscal time period does not impact the eligibility in a different fiscal time period.

10. Canada Education Saving Grant (CESG) and Additional Canada Education Savings Grant (ACEGS) – In addition to the Bond, there are matching grants available if contributions are made. The basic CESG is 20% and this rate increases to a maximum of 40% based on income levels. There are annual grant limits with a lifetime maximum of \$7,200.

11. If the families have questions - on an existing RESP account, encourage them to call the Canada Education Savings Program Hotline at 888-276-3624 to speak with a federal government representative.

Step-by-step Instructions for Conferences

Project Toolkit

Set Up

1. **Identify the families** with CLB eligible children (born January 1, 2004 or after and family is receiving the National Child Benefit Supplement.) Net income of \$44,701 or less (indexed annually). Every family we serve will qualify.
2. **List the family name, names of children** on an excel spreadsheet. Use only last initials. (This excel spreadsheet will be the project tracking document, See appendix F.)
3. **Identify one or two CLB champions** from your membership. A simple desire to bring hope to the children for their futures is all that the member needs plus an understanding of the parameters and steps required. (See appendix A and B for resources for Champions)
4. Divide the list up between the CLB Champions
5. **Create a progress chart** for the champions to maintain. Excel works well here and can be saved with a new date after each update is made on the status per family.
6. **Create a simple folder** for each client to keep the relevant papers in. This can include Smartsaver overview, SIN application if required.
7. If contributing to each child's RESP as a SSVP donation once the account is set up, include an Application for RESP Contribution.

Member Champions

1. The critical success factor is to encourage **1 member per conference to step forward to lead the project.**
2. Ideally you will have 1 lead and 1 member to partner with them.
3. Familiarize yourself with the RESP/CLB project (See appendix A and B for resources for Champions).
4. Go to www.smartsaver.org to watch a **20 minute online workshop**, review the contents of the website, including the FAQ's.
5. Sign up to receive **the Smartsaver newsletter**
6. Go to www.canlearn.ca and browse the contents on the website.
7. **Make contact with your families and introduce the concept of the CLB.** Provide them with the One Pager for Parents (See Appendix C) and SIN application if required.
8. **Understand the barriers** that may be blocking them from getting access and offer your assistance in removing them. This may mean assisting them with the SIN application or even offering to meet them at the bank.
9. **Encourage the families** to walk through the process, but understand that each family client is different and will require a different level of assistance. A reminder call, a follow up chat on the next visit, will prove helpful.

10. **Keep the tracking document up to date** with each contact with the client. Share progress with the other champion.

Families

1. **Provide the basic information about the CLB (See Appendix C):** \$2,000 free money from the Government for their child's post-secondary education by the time they are 15 years old. **No parental contribution is needed.** The CLB is an exempt asset and will not have any impact on social benefits they may be receiving.
2. They will need to **acquire a SIN for the child.** As part of the new birth registration process, the SIN application is now part of this process.
3. They can use the **on-line application tool** now available through www.smartsaver.org to ease this process to open up an RESP **OR** They will need to make an appointment with their financial institution (where they do their banking) and say: "I want to open a no-fee RESP and apply for the Canada Learning Bond and the Canada Education Savings Grants".
4. Once set up, the RESP will **automatically accumulate the funds** on an annual basis, if they remain income eligible.
5. While no contributions are required for the application, **any contributions they wish to make** will be attract a match of up to 40% (depending on income levels) through the Canada Education Savings Grant and the Additional Canada Education Savings Grant (lifetime caps are in place)

Final Steps

1. Confirm the details of the RESP with the client and **Celebrate!!**
2. Create an optional simple **certificate with a frame (See Appendix E)** for each child
3. If SSVP is able to contribute to the RESP, have the family complete the RESP Contribution Application form, issue a cheque in the name of the issuer, identifying the account number and child's name
4. **Update the progress chart** (See Appendix F) with the final details

Raising Awareness - Communication

This systemic change project has served as an effective **recruitment tool** for our conference and is attracting volunteers who are interested and skilled in systemic change type of work.

Here are some suggestions of what had worked well:

Annual Report - Bulletin submission - Notice Board

1. Include mention of the RESP / Canada Learning Bond in your **annual address** to the congregation.
2. Include mention of the project in your **annual report** to the congregation.
3. Include a **bulletin submission** about the project as part of your overall communication strategy.
4. Post information about the project on the church's bulletin **notice board**.

Here is a sample recruitment submission that one of our fellow conferences utilized:

- Are you a retired educator or someone passionate about education?
- Are you looking to make a difference in a child's life?
- Did you know that the mere existence of educational savings increases the likelihood that a child will pursue post-secondary education by 50%?
- The Canada Learning Bond offers up to \$ 2,000 in free education money for children of income eligible families (who receive the National Child Benefit Supplement) born after January 1, 2004 but only 1 in 3 children who are eligible for the Canada Learning Bond has received it.
- If you're able to donate a few hours a week of your time to give a child HOPE for a brighter educational future, contact your local SSVP president for more information on how you can help with the RESP/Canada Learning Bond program.

RESP Contribution Cheques

Reimbursement Procedures for Councils providing RESP Contribution Cheques

The steps are listed first and then explained below:

1. Have the client fill out the **RESP Contribution** Application Form.
2. **Prepare a cheque** to the client based on the information collected on the RESP Application form
3. **Provide the bank letter** to accompany the cheque
4. **Provide these forms batched to your Particular Council President** each month. They will arrange for the reimbursement cheque to be prepared and sent back to you.

1. Application for RESP Contribution:

The purpose of this document is to:

- capture all of the information required from the client in order to produce a cheque
- this source document will serve as the backup documentation that will be filed in the RESP binder by the conference
- this document will be sent to the Particular Council to request the pass down reimbursement to the conference

2. Produce the Cheque to the Client

- **In the 'Pay to the Order of'** - *Print* - Subscriber name / Bank name / RESP account number
- **In the memo line** - *Print* - RESP - the Child's name

Exception: for non-bank institutions (such as scholarship trust funds), only put the name on the institution on the 'Pay to the Order of' line. Put the subscriber name on the memo line.

3. Letter to the bank to accompany the cheque :

Attached is a sample letter that will accompany the cheque that you give to the client. This will ensure that there is no confusion at the bank's end when they receive the cheque.

Please note to change the Header and Footer information with your own Conference information.

4. Pass Down Reimbursement Process:

At the beginning of every month, each conference will 'batch' their applications and send copies of the applications to their Particular Council President.

5. Record Keeping: A strong record keeping protocol by setting up a separate RESP binder is a key step to take for tracking all of these activities listed above.

- a. Conference to update their conference RESP.CLB tracking template (See Appendix F)
- b. Particular Council to update Council RESP.CLB tracking template (See Appendix G)

RESP Contribution Application Form

Conference Name: _____

Please fill out the following information by **printing** the information clearly.

This application will be reviewed for approval for a contribution into your child's RESP account. This information will be used to produce a cheque, if the application is approved.

1. Subscriber Name: _____
(this is the name of the person who set up the RESP account)

2. Bank / Financial Institution: _____

3. RESP account number: _____

4. Child's name: _____

5. Child's date of birth: _____

Conference Use Only

1. Cheque date: _____

2. Cheque number: _____

3. Cheque amount: _____

4. Approved by: _____

5. Approved by: _____

Particular Council Use Only - Pass Down

1. Cheque date: _____

2. Cheque number: _____

3. Cheque amount: _____

Sample Bank Letter

Date: _____

Conference Name:
Conference Address:

To whom it may concern,

Please accept this cheque for deposit into the following RESP account:

Subscriber name: _____

Bank: _____

RESP account number: _____

Child's name: _____

Sincerely,

President, Society of Saint Vincent de Paul
Conference Name

Conference Phone Number

SEEDS OF HOPE FOR LARNING BOND CHAMPIONS



Did you know?

- As of December 31, 2014 only 31.6 % of the children in Canada who were eligible to receive free government money to help pay for higher education have received these funds.
- That means, almost 70 % of the children have no idea this opportunity exists.

Studies show that the existence of educational savings makes a child 50% more likely to pursue post-secondary education.

Children as young as 11 change school behavior if they know there are savings earmarked for after high-school

Help make *education* a possibility!



What is the Canada Learning Bond (CLB)?

The Canada Learning Bond (CLB) is a Government of Canada program that provides **\$500** in education money to children born on or after January 1, 2004 whose families receive the National Child Benefit Supplement.

Sound good? Keep reading...

- The Government will add **\$100 more every year** your child is eligible, up to age 15.
- Your child could get up to \$2000 (plus interest) in RESP contributions!
- NO family contribution is required.

What does a parent need to do, to get the CLB?

1. Go to Service Canada and obtain a Social Insurance Number (SIN) for your child. Bring your Social Insurance Number and government issued photo identification, and your child's Canadian Birth Certificate (if born in Canada) or Citizenship Card (if born outside of Canada).
2. Make an appointment with your financial institution (where you do your banking) and say: "I want to open a no-fee RESP and get the Canada Learning Bond. How do I do that? What ID do I need to bring with the SINS's?"
3. Or, log on to www.StartMyRESP.ca/SSVP and open an RESP and apply for the Canada Learning Bond Online! It takes less than 10 minutes

**FREE MONEY
FOR YOUR CHILD'S
EDUCATION...
YES REALLY!**

Learn about
the Federal
Government's
**CANADA
LEARNING BOND.**

Every eligible child
receives at least

\$500

and could
receive up to

\$2,000!



Tools for you and your families!

You may be wondering how you will answer all of the questions that families may have about this program. Don't worry...there are many tools and resources to help you along.

Go to www.smartsaver.org to:

- Watch a 20 minute Online workshop.
- Access multilingual resources to share with clients.

Go to www.canlearn.ca for:

- Interactive information and tools designed to help families save, plan and pay for post-secondary education.
- Government brochures and posters

A few things to remember:

There may be a few reasons why families don't access the CLB, for example:

- Lack of awareness of the program
- Intimidated by the multistep process
- Don't have a SIN# or RESP
- Concern that RESP could affect social benefits – the CLB is an exempt asset and will **not** have any impact on social benefits that a family may be receiving.

Is there a catch?

Not really. But there are some conditions:

- CLB can only be used for the child's education after high school or later on.
- If the child doesn't continue his/her education, the CLB must be returned to the Government of Canada.

With this in mind, it is important for you to offer as much support and direction as possible.

3 Important Ways to Support Families

1. Build awareness about the CLB program.
2. Make sharing CLB information part of your intake process with families.
3. Spread the word!



SmartSAVER.org offers easy-to-understand, multilingual resources that explain RESPs and education savings including the Canada Learning Bond, links to other authoritative sources and a simple, Online Learning Bond application and RESP starter.

Questions & Support

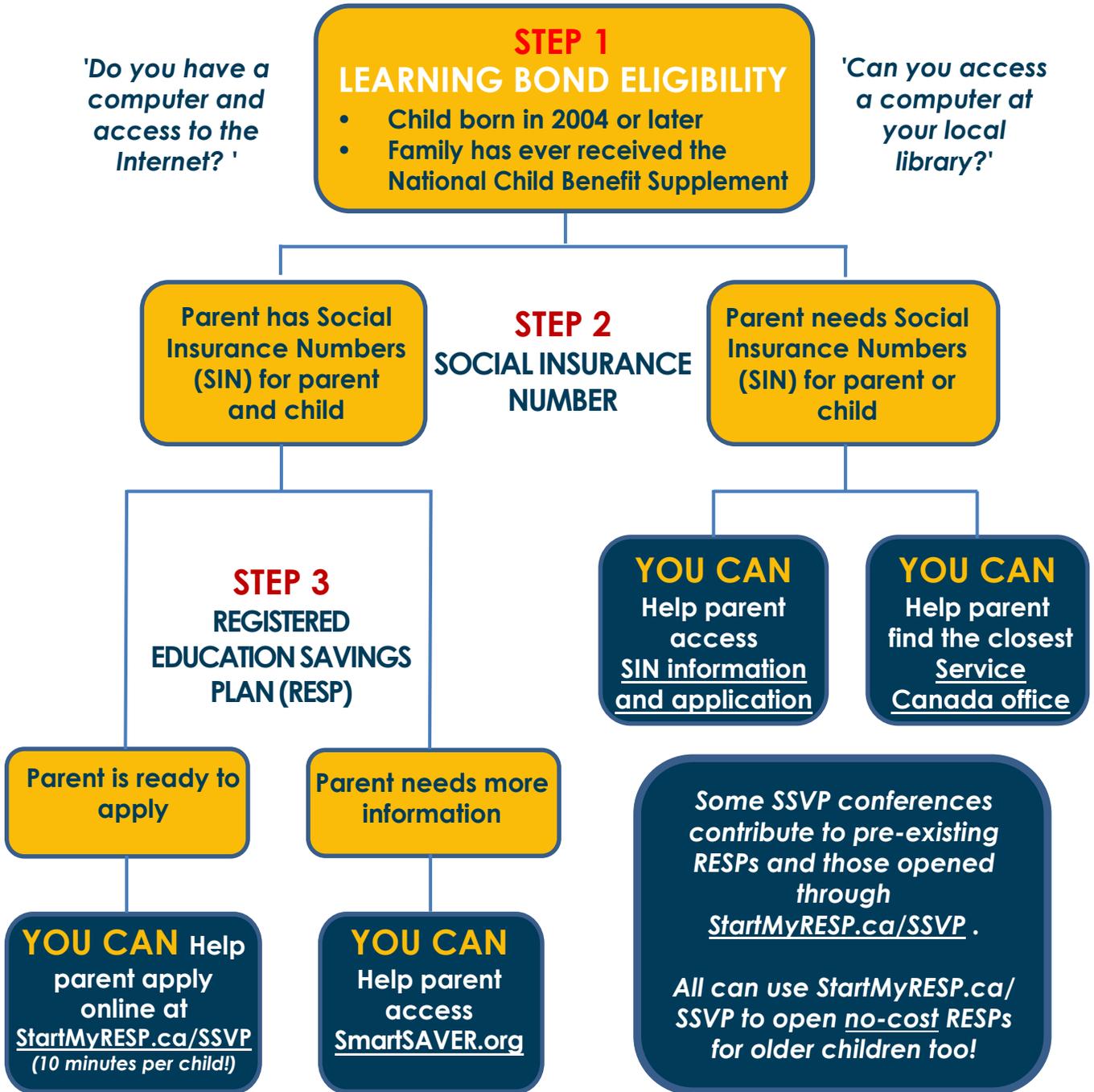
**For more information, please refer to the
SSVP – National Council of Canada Website:
www.ssvp.ca**

If you have any questions please contact:

Linda Alexander, Seeds of Hope Project Coordinator at
seedsofhope@ssvp.ca

Canada Learning Bond Action Map for SSVP Volunteers

Does the family already have an RESP? Ask them to check for the CLB.



The Society of Saint Vincent de Paul can help start your child's education savings with **FREE MONEY.**

What FREE money?

It's the Canada Learning Bond, available now through StartMyRESP.ca/SSVP

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 StartMyRESP.ca/SSVP
- 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 StartMyRESP.ca/SSVP 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.

**If you need more information before applying, visit www.SmartSAVER.org for easy to understand resources in 16 languages!*

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.org

It's never been easier.



2016 Quick Reference Sheet

RESP Government Incentives for Families

Net Family Income	Canada Learning Bond (CLB) Min. \$500 – Max. \$2,000	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 <u>AND</u> 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
\$44,702-\$89,401		 20% on the first \$2,500 in annual contributions made to each child's RESP.	 An additional 10% on the first \$500 contributed to an RESP annually.	30% government match
\$89,402+		 20% on the first \$2,500 in annual contributions made to each child's RESP.		20% government match



**REGISTERED EDUCATION
SAVINGS PLAN**

Congratulations

**The Society of Saint Vincent de Paul
believes in you.**



Appendix G: Council Project Tracking Document

This Excel spreadsheet is available by contacting the Seeds of Hope representative: seedsofhope@ssvp.ca.

Council Tracking - RESP/CLB - Client Confidential									
Council Name:									
Date of Report:									
Date	Description	Received From/	Receipts	No. of Children	No. of Families	CLB Eligible	Disbursements	Balance	Cheque No.
21/09/2012	SSVP ONRC Grant towards RESP Project	SSVP Ontario Regional	3,200.00						
21/09/2012	Contribution towards RESP Project	SSVP Halton Particular	4,800.00					8,000.00	
26/11/2012	Refund Conference for 8 Children	1 Holy Rosary Burlington		8	4	6	200.00		93
23/02/2013	Refund Conference for 10 Children	2 Mary Mother of God		10	7	8	250.00		95
06/04/2013	Refund Conference for 1 Child	3 St. Patrick's		1	1	1	25.00		96
11/06/2013	Refund Conference for 5 Children	2 Mary Mother of God		5	1	4	250.00		104
19/06/2013	Refund Conference for 1 Child	2 Mary Mother of God		1	1	0	50.00		107
11/09/2013	Refund - 14 Children	2 Mary Mother of God		14	5	7	700.00		112
19/10/2013	Refund - 3 Children	2 Mary Mother of God		3	1	1	75.00		116
27/11/2013	Refund - 4 Children	4 St. Raphael's		4	2	4	200.00		118
27/11/2013	Refund - 3 Children	2 Mary Mother of God		3	2	3	150.00		119
23/12/2013	Refund - 10 Children	5 St. Matthews		10	3	8	500.00		120
15/01/2014	Refund - 1 Child	2 Mary Mother of God		1	1	0	50.00		121
10/04/2014	Refund - 4 Children	2 Mary Mother of God		4	1	2	200.00		124
10/06/2014	Refund - 1 Child	2 Mary Mother of God		1	1	0	50.00		131
11/09/2014	Refund - 3 Children	4 St. Raphael's		3	2	3	150.00		136
22/09/2014	Refund - 6 Children	2 Mary Mother of God		6	4	6	300.00		142
21/01/2015	Refund - 8 Children	2 Mary Mother of God		8	6	6	400.00		146
29/05/2015	Refund - 2 Children	2 Mary Mother of God		2	2	2	100.00		155
29/05/2015	Refund - 2 Children	2 Mary Mother of God		2	1	2	100.00		156
09/06/2015	Refund - 2 Children	3 St. Patrick's		2	1	2	125.00		160
17/06/2015	Refund - 5 Children	2 Mary Mother of God		5	2	5	250.00		162
	Total		8,000.00	93	48	70	4,125.00	3,875.00	
		1 Holy Rosary Burlington SSV		8	4	6			
		2 Mary Mother of God SSV		65	35	46			
		3 St. Patrick's Conference		3	2	3			
		4 St. Raphael's SSV		7	4	7			
		5 St. Matthews		10	3	8			
	Total			93	48	70			
Summary of Canada Learning Bond Eligible Children - total benefit up to			\$140,000		\$2,000				

FREE MONEY FOR YOUR CHILD'S EDUCATION... YES REALLY!

Learn about
the Federal
Government's
**CANADA
LEARNING BOND.**

Every eligible child
receives at least

\$500

and could
receive up to

\$2,000!



Next Friday, July 24, please remember to bring your Social Insurance Number as well as your children's Social Insurance Number(s).

You will be able to open a NO FEE, NO CONTRIBUTION RESP and access the free, Canada Learning Bond. We will be here to support you through the quick 10 minute online application form.

Your child is eligible for the Canada Learning Bond if:

They were born Jan. 1, 2004 or later

You receive the National Child Benefit Supplement, also known as the 'Baby Bonus'

You can access the online application anytime at www.startmyresp.ca



In partnership with

SmartSAVER.org