

Start your kid's education savings with **FREE MONEY.**

What FREE money?

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

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 StartMyRESP.ca/ParentDirectNiagara 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.



It's never been easier.