

Who is SmartSAVER?

SmartSAVER helps Canadian families start saving for their children's education with information on free government money and online access to get savings started.

SmartSAVER is a non-profit community project. Their goal is to make it easier for families to understand and access the government money that is available for education after high school using a Registered Education Savings Plan (RESP).

Website: <https://www.smartsaver.org/>

Email: info@smartsaver.org

Phone: 1-855-737-7252

Why are RESPs important?

RESPs are the best way to save for your children's education after high school because the Government of Canada helps you save through:

1. [The Canada Learning Bond](#): Depending on your income, you could get up to \$2,000 for your child's education just by starting an RESP. AND you don't have to contribute any money.
2. [Canada Education Savings Grant](#): If you can contribute to your child's RESP, the Government will add more to help your savings grow even faster.

How to Start My RESP on SmartSAVER.org

1. The online application will take about 10 minutes to complete.
2. SmartSAVER will send your information to the Financial Institution you choose.
3. Your Financial Institution will contact you to meet.
4. When you meet, you'll show your ID and sign your application.
You will not be charged any fees. You can start the account with \$0.
5. Your Financial Institution will send your complete application to the Government. If you're approved for the Canada Learning Bond, the money will be deposited into your new RESP.

Free Education Money

Provincial Grants

BC Training and Education Savings Grant - coming soon!

Get ready to receive the \$1,200 BC Training and Education Savings Grant!

The Government of BC is now offering a one-time \$1,200 savings grant to **all** BC kids between the age of 6 and 9 years old. To make sure you get this free money, your child must have an RESP account. You don't have to put any of your own money into the RESP to get this money from the Government of BC. If your child is eligible for the [Canada Learning Bond](#), you can get both grants for free!

Can Your Child Get the BC grant?

All children born on or after January 1, 2007, whose parent or legal guardian lives in BC at the time of the application can get the BC grant.

How Do I Get My Child's BC grant?

To get the BC grant, open an RESP account where the Government can deposit the money. Then apply for the BC grant with your RESP provider when your child turns 6. You must apply before your child turns 9.

Can SmartSAVER Help Me Get the BC grant?

Yes! SmartSAVER's online application will help you apply for the Canada Learning Bond and the BC grant. Our bank partners are getting set up for the new grant now. We're monitoring their progress and will contact you if there are any additional steps required to make sure your child gets the free BC grant.

What If My Child is Almost 9 years Old Now?

The Government of BC has extended the application deadline for children nearing their 9th birthday. Check [here](#) for the list of application deadlines.

Canada Learning Bond

You can get up to \$2,000 in free education money...REALLY! All you have to do is open a Registered Education Savings Plan (RESP). You don't have to put any of your money into the plan to get this money from the Government of Canada. When you open an RESP, the Government will deposit \$500 right away and could deposit up to \$1,500 more by the time your child is 15. That's up to \$2,000 for your child's education after high school.

Can Your Child Get the Canada Learning Bond?

Your child can get the Canada Learning Bond if your child was born January 1, 2004 or after AND your family receives the National Child Benefit Supplement

Get your child's Canada Learning Bond today!

How Do I get My Child's Canada Learning Bond?

To get the Canada Learning Bond you have to start an RESP account with a licensed RESP provider where the Government can deposit the money. You and your child both need to have a Social Insurance Number to register an education savings plan.

What's the Catch?

The Canada Learning Bond can only be used for post-secondary education. Your child must USE IT OR LOSE IT! If your child does not continue education after high school, the Government will take the Canada Learning Bond back.

Find out more from the Government of [Canada's Canada Learning Bond brochure](#).

Even if your child doesn't qualify for the Canada Learning Bond, you can still get money from the Government for your child's education. Find out about the [Canada Education Savings Grant](#).