



# My Child's Future

The **Canada Learning Bond** is a grant for lower income families; it could be worth up to \$2000 for your child's education!

## Who is eligible:

You are eligible for the **Canada Learning Bond** if:

- You have a child born in 2004 or after
- You get the Child Tax Benefit Supplement (usually given if the net family income is below \$37, 178)

## Why should you apply?

- It's easy, it doesn't cost anything and your child deserves it!



## How it works

- You open an RESP (Registered Education Savings Plan) and apply for the Canada Learning Bond
- The Canada Learning Bond deposits \$500 directly into the RESP
- Every year that your income remains eligible, another \$100 is deposited, until the child is 15 years old
- The money stays in the RESP, gaining interest until your child attends post secondary education
- **This could add up to \$2000 without any contribution of your own money!**

Most families that are eligible for the **Canada Learning Bond** aren't getting this money; **My Child's Future** can offer information and supports to help more people access this grant.

**My Child's Future** offers help and support to families that want to open RESPs. Participants can use the supports that match their individual needs.

These supports may include:

- Help understanding and filling out forms
- Information and education about RESPs
- Money Management Training to help families plan their savings
- Other supports, as needed, including peer support ,one on one support and access to SEED's social worker

### **What if I don't qualify for the Canada Learning Bond?**

- If you don't qualify for the Canada Learning Bond, you can still save for your child's education in an RESP.
- When you save in an RESP, the Government will add to your savings!

### **How do I open an RESP?**

- Call SEED Winnipeg for information; workshop and individual appointments are available
- Get a Social Insurance number for your child (call 1-800 206-7218)
- Make an appointment at a bank or credit union
- Open an RESP and ask the bank or credit union to apply for the Canada Learning Bond

**[www.seedwinnipeg.ca](http://www.seedwinnipeg.ca)**



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