



# CANADA LEARNING BOND

**18 TO 20 YEARS OLD?**



**NOT SURE HOW TO PAY FOR THE COST  
OF EDUCATION AFTER HIGH SCHOOL?**

## The Government of Canada can help



You could get up to

**\$2,000**

with the Canada Learning  
Bond for your education  
after high school



About two-thirds of  
those born in 2004 or  
after are eligible for  
at least **\$500**



No contributions  
are necessary

**You can apply for the Canada Learning Bond as soon as you turn 18**

**You have up until the day before you turn 21 to apply**

If you are eligible for the Canada  
Learning Bond, you will receive

**\$500**

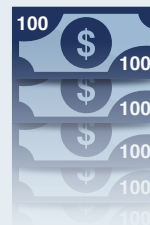
deposited into your  
Registered Education  
Savings Plan (RESP)



an additional

**\$100**

for every year you  
were eligible up to  
the age of 15



**YOU COULD  
RECEIVE UP TO  
\$2,000  
TOTAL!**

## YOU COULD BE ELIGIBLE IF

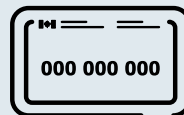
You were born on or  
after Jan. 1, 2004



You are a resident  
of Canada



You have a valid  
Social Insurance  
Number (SIN)



Your family income met  
the eligibility criteria  
for at least one year\*



\*Visit [www.canada.ca/education-savings](http://www.canada.ca/education-savings) for more details.

[canada.ca/education-savings](http://canada.ca/education-savings)

Canada

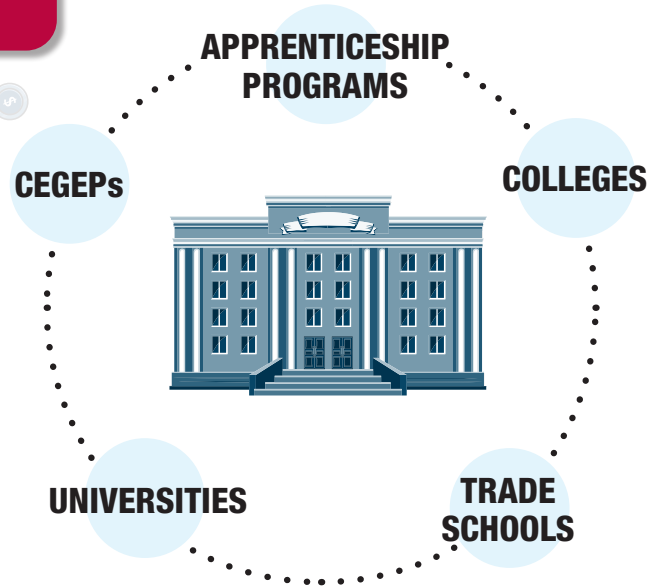


## Where can you use this money?

You can use the money to pay for a wide variety of expenses from your full- or part-time studies in:



To get the Canada Learning Bond, you will need a Registered Education Savings Plan (RESP)



## What do you need to do?

1

**Find an RESP promoter** that offers the Canada Learning Bond. Some offer options to open an RESP online, over the phone, or in person. For a list of participating RESP promoters, go to [www.canada.ca/list-resp-promoters](http://www.canada.ca/list-resp-promoters).

2

**Open an RESP and request the Canada Learning Bond** - you will need your Social Insurance Number to apply. If you qualify, all eligible Canada Learning Bond funds will be deposited in your RESP.

3

**Take money out of the RESP** for education-related expenses such as tuition, books, and transportation.

Where can you find more information?  
[www.canada.ca/education-savings](http://www.canada.ca/education-savings)

### Canada Learning Bond – Adult Beneficiaries

Available upon request in multiple formats (large print, braille, MP3, e-text, DAISY), by contacting 1 800 O-Canada (1-800-622-6232). By teletypewriter (TTY), call 1-800-926-9105.

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