



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

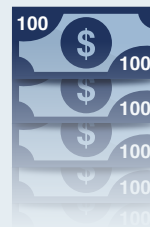
deposited into your Registered Education Savings Plan (RESP)



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

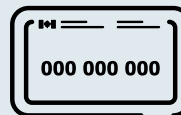
You were born on or after Jan. 1, 2004



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 for more details.

canada.ca/education-savings



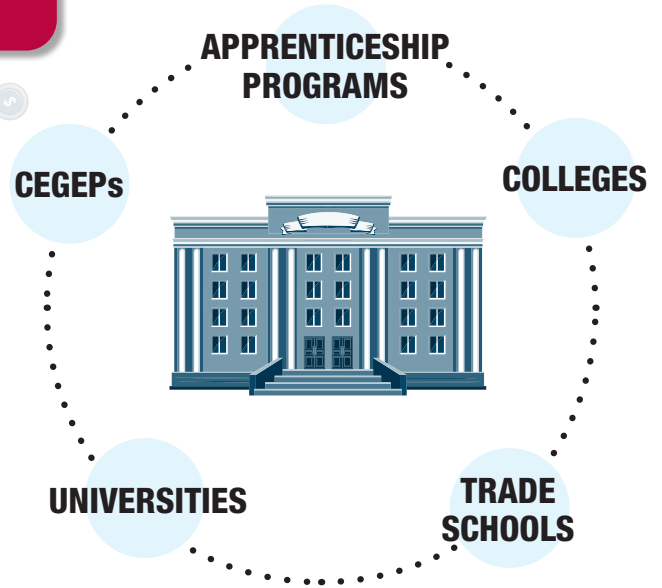


Where can you use this money?

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-esp-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

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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PDF
Cat. No.: Em4-29/2021E-PDF
ISBN: 978-0-660-39719-1

ESDC
Cat. No.: LC-179-07-21E