



SPREAD THE WORD!

Exciting Funding Offers for BC Families



In August 2015, the BC government launched the BC Training & Education Savings Grant, a \$1,200 contribution deposited into a child's Registered Education Savings Plan (RESP) between their 6th and 9th birthdays. Starting August 2016, the grant includes all BC children born 2006 or later.

Plus, eligible children can receive up to \$2,000 more through the Federal Government's Canada Learning Bond (CLB).

Both grants are available to families with **no contribution required** and dozens of financial institutions across BC are now offering them.

"Ten months after launching the B.C. Training and Education Savings Grant, more than 14,000 younger British Columbians have already received \$1,200 for their future, for a total of \$17.6 million," said **Mike Bernier, B.C. Minister of Education**. "My hope is every eligible child in the province applies and receives this kick-start for their post-secondary and skills training."

Start Promoting!

The BC Government is busy promoting the new BC grant and has made materials available to help spread the word.

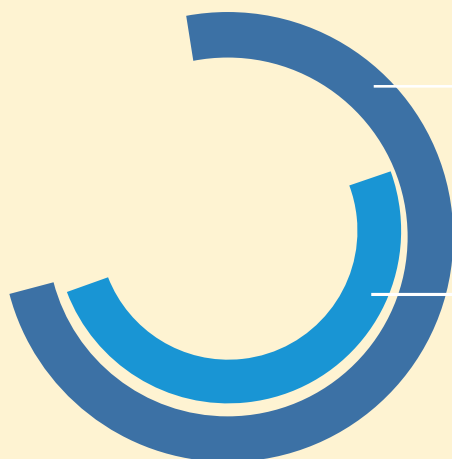
View the commercial **HERE**.

Download your free posters and rack cards **HERE** or request printed copies from Heidi Sarrazin with the BC Ministry of Education.

Email: heidi.sarrazin@gov.bc.ca

Materials are also available in Chinese, Traditional Chinese, Filipino, French, Korean, Punjabi and Spanish.

The BC Opportunity: Everyone Knows Someone Who is Eligible



≈150,000

Number of BC kids eligible for, but not yet receiving the Canada Learning Bond

≈130,000

Number of kids currently eligible for the BC Training & Education Savings Grant

Sources: Census 2011, Federal CLB data

Opportunities Grow.

Sign up for a RESP today and apply for a **\$1,200 B.C. Training and Education Savings Grant** from the Government of British Columbia

\$1,200 for children born in 2006 or later

Start saving for your child's future education and the Government of B.C. will help. **\$1,200** at age 6 could become **\$12,000*** by age 18.

*Assumes a \$50 per month family contribution combined with the Government of Canada Education Savings Program grant, and a 3.5% average annual growth rate. Actual growth depends on amount of family contributions and investment returns over the investment period.

FOR A LIST OF PARTICIPATING FINANCIAL INSTITUTIONS VISIT:
www.gov.bc.ca/bctesg OR FOR MORE INFORMATION CALL: 1-888-276-3624



Start Promoting Today. SmartSAVER Can Help!



Choose a Financial Institution

The Financial Institution you choose will manage your RESP as well as the money that goes into it. We will send you information to the Financial Institution you want to work with. These Financial Institutions have partnered with SmartSAVER and will help you start an RESP with no fees and no minimum contribution. You do not need to be a customer of the Financial Institutions below to continue the process.

Enter your postal code to see your options.

M5P 2E2

Choose one.



Vancity



SmartSAVER Can Help

Through SmartSAVER's online application, families can start their RESP accounts with no fees and no contribution to access both the BC Training & Education Savings Grant and Canada Learning Bond. All 5 of SmartSAVER's partner financial institutions available in BC offer both grants.

- BMO
- RBC
- Scotiabank

- TD Canada Trust (BC grant available Summer 2016)
- Vancity

SmartSAVER will support promotion of the BC grant with media, training and promotions with community partners. Contact us for campaign updates.

See Who's Getting Started!

Get a head start on saving for Education with up to \$3200 of free money!



Vancouver Island University

"In September, we will be doing a kindergarten outreach that will put a flyer about the Canada Learning Bond and the new BC Training and Education Savings Grant into the hands of every single kindergarten student on Vancouver Island."

- Rolanda Murray, Canada Learning Bond Coordinator, Vancouver Island University

"I want to be a Chef when I grow up."
Mia Kalemien

Nathan Ngirang, Chilliwack School District Principal/Student Services commented, "Every student should be encouraged to engage in life-long learning that promotes opportunities after high school graduation. This is a fantastic initiative that will support post-secondary possibilities, leading to better outcomes for our young people."

What Are Your Children Doing After High School?

Up to \$2,000 in government funding is available for your child's future education and requires no parental contribution.

WHEN CAN YOU GET IT?

- Every child, 6, 7 or 8 years old is eligible to receive the new \$2,000 BC Training and Education Savings Grant.
- Every child born between 2004 and 2014 who is a resident of BC is eligible to receive the new \$2,000 Canada Learning Bond.
- The federal Canada Learning Bond (CLB) means children born in 2004 are eligible to receive \$2,000 from the CLB.
- Children are eligible for the CLB from age 6 to 18.
- The CLB is a gift to your child.

WHAT DOES IT GET YOU?

- Children with savings can use the CLB to help pay for post-secondary education.

HOW DOES AN RESP WORK?

- Money in an RESP can be used for university, college, trade school, or any other post-secondary education.
- RESP can be kept open for 36 years, and used for other things in a family plan.

HOW CAN I GET IT?

- To get your child's money, you need to open a RESP for your child.
- You can open a RESP for your child at any time, but you must have the money in the RESP by the time your child turns 18.
- The money in the RESP is yours, but it's yours to use for your child's education.
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United Way Fraser Valley | Success By 6 | SmartSAVER

United Way Fraser Valley

Family Services Greater Vancouver

Start your child's education savings with **FREE MONEY**



Facilitated by: Family Services of Greater Vancouver

Get up to \$3200 per child in free government grants!
No contributions required

Saturday, February 27th, 2016
12:00-2:00 p.m.

FREE Childcare and Lunch Provided
Location: WEST Village Children's Centre
131 West 2nd Avenue

HELP US SPREAD THE WORD! THERE'S UP TO **\$3,200** FOR ELIGIBLE BC KIDS

BC Training & Education Savings Grant

- Available to all BC children born 2006 or later, at ages 6, 7 or 8
- **A child must have an RESP**
- No family contributions required

\$1,200



Canada Learning Bond

- Available to children born 2004 or later
- **A child must have an RESP**
- Net family income less than \$45,000

\$2,000