

# LOW INCOME SERVICES HANDBOOK

**VOLUME I**  
CANADA LEARNING BOND  
-  
ONTARIO ELECTRICITY  
SUPPORT PROGRAM

*Brought to you by*  
**NATIONAL CAPITAL FREENET & ACORN OTTAWA**

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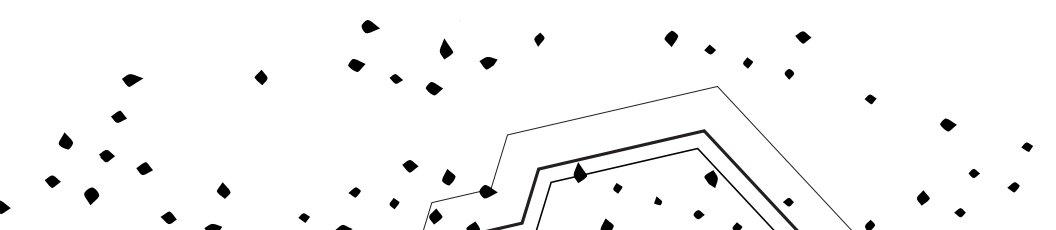


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**Service**  
**Canada**

A huge thank you to the EBO Financial Centre, the Eastern Ottawa Resource Centre, the Salvation Army of Fort Erie and Dunnville, Community Learning Alternatives, Bethlehem Housing, Community Care of St. Catherine's, the Arab Community Centre of Toronto, Amherstburg Community Services, Heat Bank of Halliburton County and Our Kids Network for all their help and responses.



## From the Editors

We are happy to introduce the first volume of the Low Income Services Handbook! (We call it the LISH.)

As a new project, at first it was hard to imagine how it would turn out. But after an eventful summer, we found that the LISH was exciting not only because it was new, but also because of the way it tackled digital access and poverty reduction in a compelling way.

The programs and resources we feature are helpful but unfortunately, not enough people know about them or apply for them.

The book is part of the Access = Skills = Opportunities grant, funded by the Ontario Trillium Foundation. It is a partnership between National Capital FreeNet (NCF) and Ottawa ACORN (the Association of Community Organizations for Reform Now).

It is also a project of NCF's Community Access Fund, which recently introduced a lower cost unlimited use internet package for 32,000 Ottawa Community Housing tenants.

We believe in this work, had a great time working on it, and are proud of it!

More than anything, we hope that after reading this book, you'll be better prepared to take advantage of programs that put money back in your pocket and help fuel your child's education.

Lastly, this project is complementary to ACORN'S "Energy is Essential" campaign which successfully advocated for the Ontario government to increase the minimum OESP credit from \$30/mo to \$45/mo in addition to increasing the eligibility threshold so more low income households can qualify for this benefit. ACORN continues to work towards lower hydro bills, an end to predatory practices/ charges and improved benefits for low income households.

**Khadra Ali & Adam Godlewski, Co-Editors**

# Introduction

## What is NCF?

National Capital FreeNet (NCF) is a local, not-for-profit alternative to commercial internet service providers. Since 1992 we have served more than 100,000 members.

We believe that everyone in the National Capital Region should have access to the internet, meaning they can afford a high-quality connection, understand how to use it, and feel safe online.

## What is ACORN?

The Association of Community Organizations for Reform Now Canada, or ACORN Canada is an independent national organization of low- and moderate-income families, with over 102,000 members organized into twenty neighbourhood chapters in nine cities across Canada.

Ottawa and Gatineau ACORN has over 23,000 members that have been committed to fighting for change since December 2007. Like any union or association, membership decides the drives the of the organization, while determining that the vast majority of our resources go towards organizing door to door, block to block, and city to city. Local chapters include: Vanier, Overbrooke, Britannia, Mechanicsville, Carlington, South Ottawa, Gatineau, Orléans and an at-large chapter for those who do not live in our member dense neighborhoods.

## Why is affordable internet access important?

Affordable and uncomplicated access to the internet is a step to accomplish goals in school, work, and family life.

This is why NCF provides an affordable option for low income internet users and ACORN continues to push for regulation of the largest telecom corporations to provide a \$10/mo internet service for low income households across the country.

## **What is the Low Income Services Handbook (LISH)?**

The Low Income Services Handbook vol. 1 is part of a larger project called Access = Skills = Opportunities that offers community outreach and hands-on workshops to help people apply for the Canada Learning Bond and Ontario Electricity Support Program. It is a partnership between Ottawa ACORN and National Capital FreeNet and was funded by a Seed grant from the Ontario Trillium Foundation.

## **What does the LISH do?**

The LISH broadens community access by increasing people's digital comfort and literacy while also spreading the word about provincial and federal subsidy programs.

## **What programs do we talk about?**

The Ontario Electricity Support Program (OESP) and the Canada Learning Bond (CLB) are important if you have difficulty paying your hydro bill, or are concerned about putting away enough for your child's education.

# Table of Contents

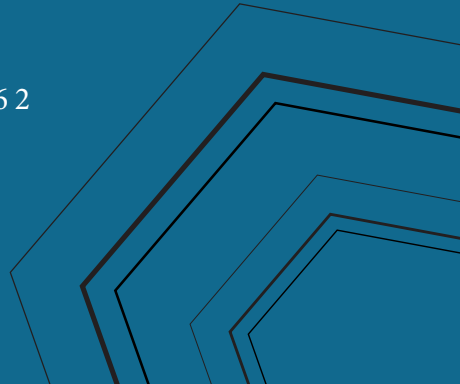
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## Note: On Internet Safety

Although the internet is a wonderful tool that lets us access resources, it is important to stay safe while online.

There are a few things to keep in mind whenever you use the internet, but especially when you're entering personal information, like you will with the OESP and CLB applications.

Double check the address of the website you are on to be absolutely certain that you are on the right website. The correct addresses for both the OESP online application and the SmartSAVER online application are in their respective sections.

If you are using a computer, phone, tablet, or other device to enter your information over a Wi-Fi connection, make sure the connection is secure. This means you should avoid using public connections if you can (Starbucks, McDonald's, etc.) because anyone may be able to see the information you are entering.

If you're using a public computer such as one in a library, make sure to sign out when you're done, so no one can access your information.

If you're interested in learning more about how to keep yourself and your information safe online, check out the list of internet safety resources and links in the "Additional Resources" section below.

# THE OESP


- The Ontario Electricity Support Program is a provincial utility subsidy designed to save you money on your monthly hydro rate. It's based on your income and provides a rebate of up to \$75 a month, or up to \$900 a year.
- The OESP is easy to apply for online.
- Check below to see if you're eligible for the OESP and can get some extra support in paying your hydro bills.

TOTAL ANNUAL INCOME OF HOUSEHOLD	NUMBER OF PEOPLE IN HOUSEHOLD						
	1	2	3	4	5	6	7
Under \$28,000	\$45	\$45	\$51	\$57	\$63	\$75	\$75
\$28,001 - \$39,000		\$40	\$45	\$51	\$57	\$63	\$75
\$39,001 - \$48,000			\$35	\$40	\$45	\$51	\$57
\$48,001 - \$52,000					\$35	\$40	\$45

**FOR EXAMPLE,** if Eric and his partner Fatima both make \$21,600 a year, then their total annual income is \$43,200. If it was just them living in their household, they wouldn't be eligible for an OESP monthly rebate.

**However, since they also care for three children, Adam, Maria, and Jenna, they can apply for \$45 a month rebate.**





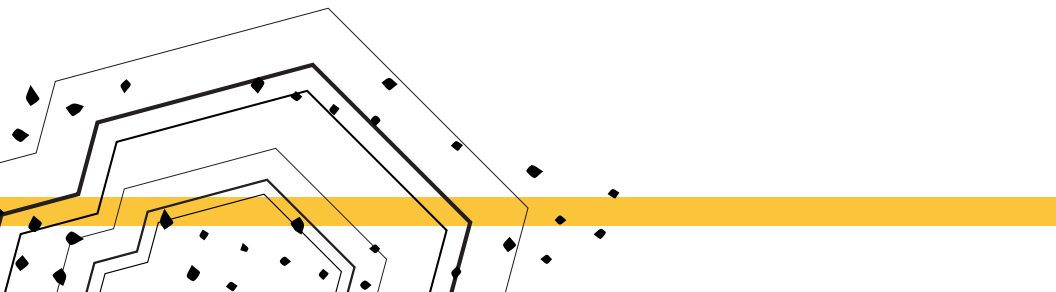
**“The money (from OESP) was  
nice but I wish I had known  
about it sooner. ...**

**I wouldn't have known at all  
if it wasn't for my  
friends telling me.”**

**-OESP Applicant**

## WHY SHOULD I APPLY?

- The average hydro bill has doubled in the last ten years.  
[\(HTTP://GLOBALNEWS.CA/NEWS/3263787/HOW-MUCH-HAVE-HYDRO-BILLS-IN-ONTARIO-REALLY-GONE-UP/\)](http://globalnews.ca/news/3263787/how-much-have-hydro-bills-in-ontario-really-gone-up/)
- Even late at night or on the weekend, your hydro rate still costs one and a half times more than it used to.  
[\(HTTP://GLOBALNEWS.CA/NEWS/3263787/HOW-MUCH-HAVE-HYDRO-BILLS-IN-ONTARIO-REALLY-GONE-UP/\)](http://globalnews.ca/news/3263787/how-much-have-hydro-bills-in-ontario-really-gone-up/)
- The average savings a month from the OESP are between **\$30 - 50**.
- The possible savings a month from the OESP are up to **\$75!**
- There are more than 550,00 eligible households in Ontario but 70 percent of those eligible haven't applied!  
[\(HTTP://GLOBALNEWS.CA/NEWS/3107163/ONTARIO-ELECTRICITY-SUPPORT-FAILS-TO-REACH-MOST-VULNERABLE-CUSTOMERS/\)](http://globalnews.ca/news/3107163/ontario-electricity-support-fails-to-reach-most-vulnerable-customers/)
- You are **still eligible** for the OESP rebate even if you receive ODSP benefits.
- The average time to fill out an application is under 25 minutes. This means that in less than half an hour you can save up to **\$900** a year!



# Eligibility Checklist

**I PAY THE HYDRO BILLS AT MY PRIMARY RESIDENCE (WHERE I LIVE SIX MONTHS OR MORE OF THE YEAR.**



**IF I AM ODSP OR OW I PAY THE HYDRO BILL - NOT MY WORKER - AND THERE IS AN ACCOUNT IN MY NAME**



**I HAVE A SOCIAL INSURANCE NUMBER OR A TEMPORARY TAX NUMBER.**



**THE COMBINED INCOME OF MY HOUSEHOLD FITS IN THE ABOVE ELIGIBILITY TABLE.**



**EVERYONE IN MY HOUSEHOLD WHO IS REQUIRED TO FILE TAXES, HAS DONE SO IN THE PAST TWO YEARS**



# HOW TO APPLY

## 1. GETTING STARTED

You will need the following documents before you begin:

### **SOCIAL INSURANCE NUMBERS (SINS) OF EVERY HOUSEHOLD MEMBER OVER 18**

- People in your household under the age of 18 do not need to provide their SIN.
- The date of births of every household member over 18.
- If you no longer have your SIN card, you can find your number on your tax forms.
- If you or another family member don't have a SIN but would like to apply for one, you can follow the steps located here: <https://www.canada.ca/en/employment-social-development/services/sin/apply.html> to apply.

### **TAX FILINGS**

- You will need to verify that everyone over 18 has filed their taxes in the past two years. If not, you cannot complete your application online and will have to head to your nearest Intake Agency. If you need to visit an Intake Agency, please consider going to Ottawa ACORN to complete your application. ACORN's Taxes and Benefits Clinic can be reached at 613-746-5999 ext1.
- If you don't have access to your tax forms, you can call the Canada Revenue Agency at 1-800-267-6999.

### **COPY OF HYDRO BILL**

- This will provide you with all of the necessary information required to complete the Utility Account step. If you don't have access to a copy of your hydro bill, you can phone your hydro company and request a copy. You can reach Hydro Ottawa at 613-739-6400 and Hydro One at 1-888-664-9376.

## **NOTE:**

- After 10 minutes of inactivity, the webpage will time out and sign you out of your application. If you have to leave the computer, make sure to click "SAVE" at the bottom of the screen to not lose your progress. You can then continue your application at a later time when you sign back in.
- If there are any terms that come up during this process that you are unsure of, check the glossary included in this handbook.
- If you don't have access to the internet, see the "If You Lack Access to the Internet" step below.

## 2. STARTING YOUR APPLICATION

- To begin, head to <https://ontarioelectricitysupport.ca/> and click “New Application”. If you have applied before but your application has timed out, you can load your existing application by clicking the “Log In” button, which is just below the new application section.

**There's help for lower-income households. Get help. Start now.**

Welcome to the Ontario Electricity Support Program (OESP). If you are a customer of an electricity utility and in a lower-income home, you may qualify for a reduction on your electricity bill. [Click here](#) to learn more about it. The OESP will reduce the cost of your household electricity by applying a monthly credit directly to your bill. The credit amount will depend on how many people live in your home and your combined household income.

Ready to start your application?  
Click the “New Application” button below.

Do you have a previous application with OESP?  
Click the “Renew Application” button below.

**NEW APPLICATION**

**RENEW APPLICATION**

## 3. DETERMINE YOUR ELIGIBILITY

- If you are living on a low income, chances are you are eligible for the program. You can check online through the simple process provided.
- Enter the number of people living in your house, and the total annual income of everyone living in the house. Your total annual income can be found by adding together every household members’ income stated on their tax forms. The built-in test on this screen will let you know whether you are eligible to receive the benefit.

1. How many people currently live in your house?

How many people currently live in your house?

**GET RESULTS**

Based on your household income (**\$15,000.00**), and how many people live in your house (**15**), you may be eligible for a credit of **\$75.00 per month**.

Once your application is approved, you will be able to find out the exact amount you are eligible for.

In order to fill out your application, you will need:

1. Your current utility bill
2. SIN numbers for tax-filing household members

*\*Don't forget, you can save your application at any time.*

**Fill out an application**

## 4. NOTICE OF COLLECTION AND QUESTIONNAIRE

• There are two sections to this next page. The first is a brief statement letting you know that your information will be double checked by the Canada Revenue Agency. The second is a questionnaire. The questionnaire begins by asking whether or not everyone over 18 years old in your household has filed taxes.

### Start your application.

Simply answer "Yes" or "No" for the questions below.

1. Has everyone aged 18 and older in the household filed taxes at least once in the last 2 years?

[Home](#)

Yes  No

Has everyone aged 18 and older in the household filed taxes at least once in the last 2 years?

• If the answer is no, you cannot fill out the application online and have to use an intake agency. If the answer is yes, after you answer this question, another will pop up asking whether you are completing the application with the aid of an agent. If you are not completing the application with the help of an officially registered intake agent at a specialized intake centre, click no. Friends and family helping you out don't count as intake agents.

### Start your application.

Simply answer "Yes" or "No" for the questions below.

1. Has everyone aged 18 and older in the household filed taxes at least once in the last 2 years?
2. Are you receiving help from an OESP intake agency to complete your application today?

Yes  No

Yes  No

[CONTINUE](#)

[Home](#)

# 5. UTILITY ACCOUNT INFORMATION

- On this page, you will have to enter information related to your address and your hydro bill. It is important to have a copy of your latest bill on hand so you can have this information.
- Enter your first and last names into the boxes at the top of the page, then select your hydro company from the drop-down list. After you select your hydro provider, you will be presented with a sample image of that style of hydro bill. You can use this image to figure out where to find information on your own bill. Enter your 20 digit account number that appears on the bill, the name of the account provider from the bill, and the service address.

### Primary Utility Account Holder Information

<b>First Name</b>	<b>Last Name</b>
<input type="text"/>	<input type="text"/>

**\*NOTE:** This information is used to verify your income with Canada Revenue Agency if you are a tax filer. Please ensure the name entered is spelled exactly as it appears on your most recent tax filling.

### Utility Account Information

**Please enter your information exactly as it appears highlighted on the sample bill below. If your information is not entered as it appears as highlighted on the sample bill, your application may be returned to you for correction.**

**Select or Type the Utility Provider**

Select a Provider... ▾

**Utility Account Number**  
(Look at the sample above to see where this is located on your bill)

Enter the information from your bill as per the highlighted instructions in the sample above

**Utility Account Holder's Full Name(s)**  
(Look at the sample above to see where this is located on your bill)

Enter the information from your bill as per the highlighted instructions in the sample above

**Utility Account Holder's Service Address**  
(Look at the sample above to see where this is located on your bill)

Enter the information from your bill as per the highlighted instructions in the sample above

**\*Please note: The Service Address may be different from the Mailing Address**

If you need assistance finding information on your utility bill, please contact the OESP Contact Centre at 1-855-831-8151



## Utility Account Information

Please enter your information exactly as it appears highlighted on the sample bill below. If your information is not entered as it appears as highlighted on the sample bill, your application may be returned to you for correction.

Select or Type the Utility Provider

HYDRO OTTAWA LIMITED

The image shows a sample Hydro Ottawa utility bill with several callouts pointing to specific information:

- Service address (As it appears on your bill) / Adresse de service (tels qu'indiqués sur votre facture):** 123 ANYWHERE ST
- Service Fee + Service gear / Service de compte:** 12345678901234567890
- Account Number + Numéro de compte:** 12345678901234567890
- Due Date / Date d'échéance:** 2016-01-12
- Amount Due / Montant dû:** \$144.32
- Full Name (As it appears on your bill - including title such as Mr. or Ms.) / Prénoms et noms de famille (y compris votre titre, M, ou Mme, tels qu'indiqués sur votre facture):** CUSTOMER NAME, 123 ANYWHERE ST, OTTAWA ON K1K 1K1

Additional text on the bill includes: "Outstanding balances will be charged 1.5% interest per month. Le taux d'intérêt de 1.5 % par mois s'applique aux soldes impayés." and a barcode at the bottom.

Utility Account Number

(Look at the sample above to see where this is located on your bill)

Enter the information from your bill as per the highlighted instructions in the sample above

- Then, enter your mailing address. This program is only available to those living in Ontario. Finally, enter your phone number and your email address if you have them. These will be used by the Ontario Energy Board (OEB) to keep in contact with you regarding the program.

## Mailing Address

(Please enter your current address and valid postal code. Note that mailing addresses must be in Ontario.)

Address 1

(Street Number, Name and Type)

Address 2

(Apartment, Suite or Unit Designation and Number)

Province

ON



City/Town

Postal Code

## Contact Information

Phone Number

Email Address

How would you like us to reach you?

Email  Mail

The Ontario Energy Board (OEB) may disclose personal information to and collect personal information from my utility provider in order to verify I am a customer.



## 6. ADDITIONAL INFORMATION

- This section determines whether you are eligible for additional support.
- There are a variety of questions relating to whether you primarily use electric heating, whether or not there are First Nations, Inuit, or Metis community members in your household, if medical equipment such as a kidney dialysis machine, oxygen concentrator, or mechanical ventilator is used in your household, and if any utility account holder in the house receives a CPP Permanent Disability Pension.
- In order to continue to the next step, you must verify the information you have entered as being true.

Is electric heat your primary heating source for your house?

Yes

No

Do you, or does anyone in your house, use one of the following pieces of medical equipment at home?

Kidney Dialysis Machine ?

Mechanical Ventilator (invasive and non-invasive) ?

Oxygen Concentrator ?

Is any family member living in your house a member of one of the following communities?

First Nations

Inuit

Métis

Is electric heat your primary heating source for your house?

Yes

No

Do you, or does anyone in your house, use one of the following pieces of medical equipment at home?

Kidney Dialysis Machine ?

Mechanical Ventilator (invasive and non-invasive) ?

Oxygen Concentrator ?

Is any family member living in your house a member of one of the following communities?

First Nations

Inuit

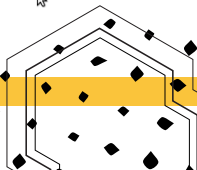
Métis

Do you or another utility account holder receive a CPP Permanent Disability pension?

Yes

No

Verify that the above information is true.



## 7. PEOPLE IN YOUR HOUSE

- For this next step, you are asked to add the names of everyone in your household who lives there for six months or more during the year. You must also add the SINs and date of birth of every household member 18 years or older. For household members under 18 years old, you do not need to enter their SIN.
- It is important to have this information on hand as you apply to avoid having your session time-out. After entering the information of a household member, be sure to click “ADD” in order to have the information processed.
- After you’ve done this for every household member, you can continue on to the submission page.

### Primary Account Holder

This information is used to verify your income with the Canada Revenue Agency. Please ensure the spelling is exactly as it appears in your most recent tax return.

<b>First Name</b>	<input type="text"/>	<b>Last Name</b>	<input type="text"/>
<b>Date of Birth</b>	<input type="text" value="MM"/> <input type="text" value="DD"/> <input type="text" value="YYYY"/>	<b>Social Insurance Number or Temporary Tax Number</b>	<input type="text" value="Format: 111111111 or 111-111-111"/>

*(once you add, this will no longer be visible)*

**ADD**

Please click ADD to include the person above as a household member.

1. INCLUDE ALL PEOPLE LIVING AT THE HOUSE FOR 6 OR MORE MONTHS OF THE YEAR.
2. INCLUDE NAMES AND INFORMATION OF ALL HOUSEHOLD MEMBERS THAT HAVE BEEN ADDED.
3. IF A HOUSEHOLD MEMBER IS YOUNGER THAN 18, WE DO NOT NEED A SIN.
4. FOR PRIVACY REASONS, ALL INFORMATION FOR HOUSEHOLD MEMBERS UNDER 18 WILL BE DELETED FROM THE APPLICATION AFTER THE ELIGIBILITY DECISION IS MADE.

I give consent to the Ontario Energy Board (OEB) to communicate or share the information within my OESP application, on my behalf, with the Ministry of Finance. In addition, I give consent to the Ministry of Finance to communicate with the OEB.

PREVIOUS

SAVE

NEXT



## 8. REVIEW AND SUBMIT

• The final page of the application will give you the chance to check if you've missed any information during the application process. Click all the verification boxes at the bottom of the page and click "submit" to send your application in!

I certify that the information I have provided on this application is true and correct.

I consent to the collection, use and disclosure of my personal information by the Ontario Energy Board to determine my eligibility for the OESP and I have obtained the consent of the members of my household to provide their personal information to the Ontario Energy Board.

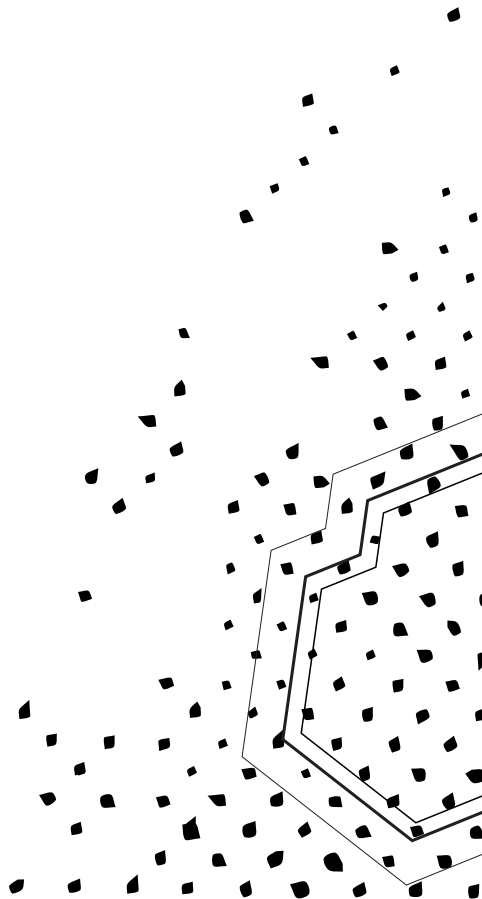
I understand that the Ontario Energy Board may contact me in the future to learn more about my experience with the OESP.

SUBMIT APPLICATION

PREVIOUS

[Home](#) [Contact Us](#) [FAQ](#)

Not yet available. Please review the Missing Fields Summary.



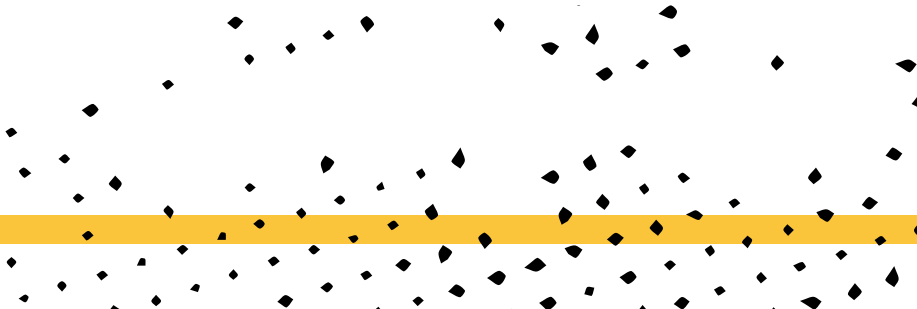
## 9. IF YOU DON'T HAVE ACCESS TO THE INTERNET

- You can use a public computer at your nearest library or OESP Intake Agency.
- An Intake Agency can also help you apply to the program such as Ottawa ACORN's Taxes and Benefits Clinic which can be contacted at 613-746-5999 ext 1.
- There is a list of Intake Agencies that appears during the Notice of Collection and Questionnaire step.
- If you don't have access to a computer, you can call Ontario 211 by dialling 211 to be connected with your local social services.
- Or you can call the Ontario Electricity Board directly and have them mail the consent and program forms to you. Then, you can send the completed forms back to the OEB at:

Ontario Electricity Support Program (OESP)  
PO Box 1540 STN B  
Ottawa, ON, K1P 0C7

*Congratulations!*

*You're done!*



# Completion Checklist

**I HAVE ENTERED THE SIN OF EVERYONE IN MY HOUSEHOLD 18 YEARS OR OLDER.**



**I HAVE COMPLETED ALL THE STEPS IN THE ONLINE APPLICATION WHILE FOLLOWING ALONG WITH THIS HANDBOOK.**



**I HAVE VERIFIED ALL THE INFORMATION I LISTED IN THE APPLICATION PROCESS WAS TRUE.**



**I HAVE KEPT MY PERSONAL INFORMATION CONFIDENTIAL EXCEPT WHEN ENTERING IT INTO THE OESP WEBSITE.**



**IF USING A PUBLIC COMPUTER, I HAVE REMEMBERED TO SIGN OUT.**



**IF I WAS ELIGIBLE FOR ANY ADDITIONAL BENEFITS (BECAUSE MY HOUSE HAS ELECTRIC HEAT, I USE ONE OF THE MEDICAL DEVICES LISTED IN THE APPLICATION, ONE OR MORE MEMBERS OF MY HOUSEHOLD ARE FIRST NATIONS, INUIT, OR METIS), I HAVE INCLUDED THAT INFORMATION IN MY APPLICATION.**



# FAQS

## When can I apply?

You can apply any time. There is no application deadline, but the sooner you apply and are accepted into the OESP, the sooner you will begin to receive the rebates through a credit on your bill.

## How do I contact the OESP help centre?

If you have questions about the program, you can contact the OESP Contact Centre in the following ways:

- Call 1-855-831-8151 (toll free within Ontario)
- Email [help@ontarioelectricitysupport.ca](mailto:help@ontarioelectricitysupport.ca)
- Use the Bell Relay service at 1-800-855-1155 (TTY to TTY)

The OESP Contact Centre is open Monday to Friday, from 8:00 a.m. to 9:00 p.m.

## Who can apply to the program?

Any utility account holder who fits in the low-income table provided earlier in this handbook can apply.

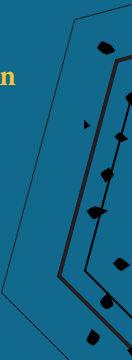
## Which medical devices qualify for a higher level of assistance?

There are three at-home medical devices that will qualify an applicant for the higher level of assistance:

1. Kidney Dialysis Machine
2. Mechanical Ventilators (invasive and non-invasive)
3. Oxygen Concentrator

## My kids go away to school/live with another parent part-time/my parents live with me but spend the winter away. Can I count them in my household size total?

To be counted in your household total, residents must reside in the home for 6 months or more per year.



### **How long is the OESP eligibility period?**

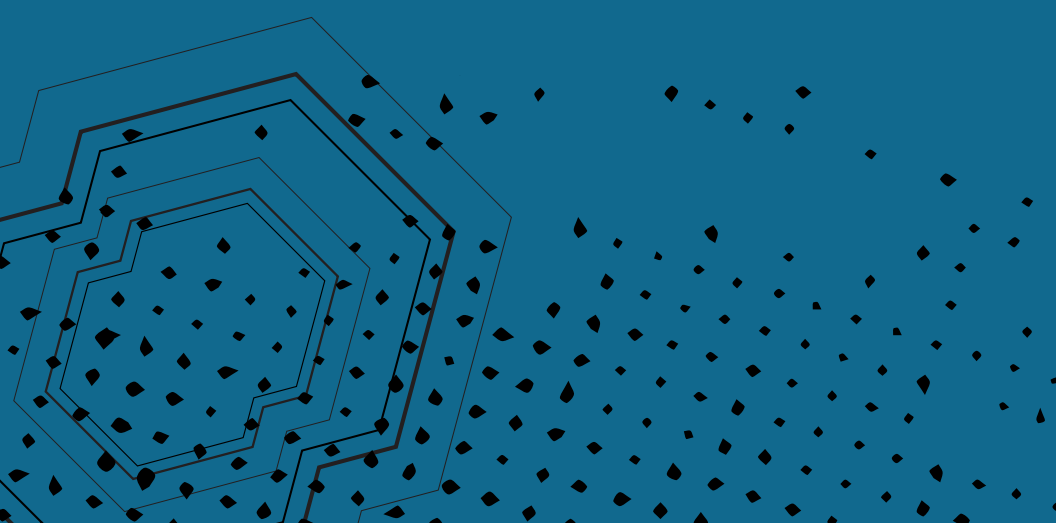
Most eligible customers need to reapply every 2 years or whenever their personal circumstances change. For example, you would need to re-apply if you move, if someone moves in or out of your household or when you experience a change in your household income level.

### **What if I haven't filed my income tax?**

If you haven't filed an income tax return recently, or if your situation has changed since you last filed, you can apply for the OESP through a designated intake agency listed at [www.OntarioElectricitySupport.ca](http://www.OntarioElectricitySupport.ca). If you do not have internet access, you can call the OESP Contact Centre at **1-855-831-8151** to receive this information.

### **Do I still qualify if I'm on ODSP or OW?"**

If you are on ODSP or OW and you have a hydro bill in your name that you pay then you qualify to receive the OESP credit. If your worker pays your hydro bill you do not qualify.





**“Yes, the program was extremely helpful.**

**The way I was living, the way I lived. . . people are terrified of living the way I did..”**

**- Another OESP Applicant**



# MISCONCEPTION & REALITY

I heard you're not allowed to apply for the OESP if you receive ODSP benefits.

You're still eligible to receive the OESP rebate even if you are a recipient of Ontario Disability Support benefits.

My friend said that you can only access the OESP application if you have a computer and internet access.

Although internet access means you can fill out an OESP application entirely on your own, you can also head to your local intake agency to receive help in filling out the forms.

My buddy told me that if I pay the utility bill at a second location, like a cottage, I can claim OESP benefits there as well.

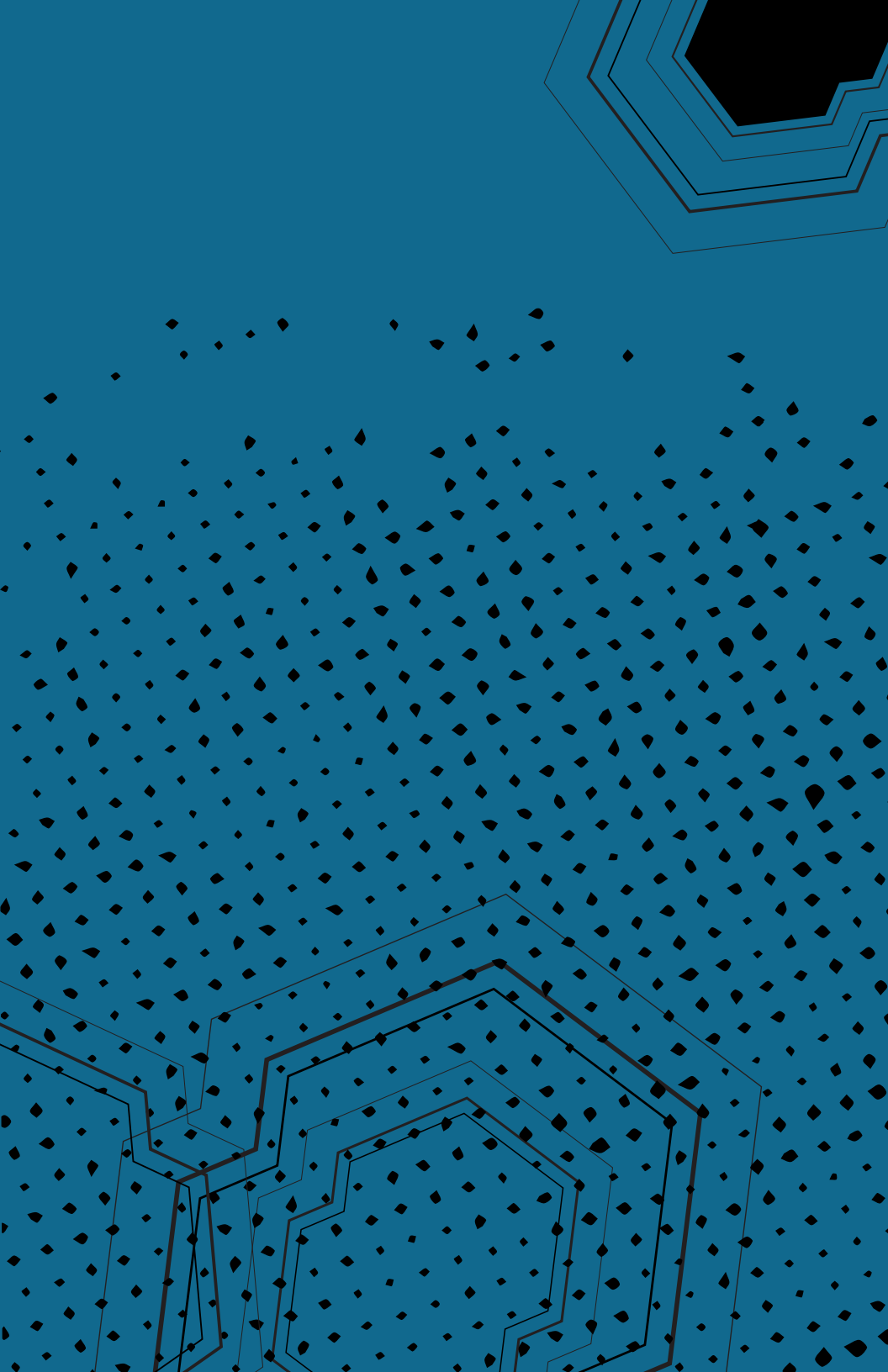
You can only receive OESP benefits at your primary residence (where you live at least six months of the year).

Whatever. I read on Facebook that the OESP is a one-time payment.

The rebate provided by the OESP is delivered monthly to eligible and accepted applicants. That said, you may need to reapply for the program when your household circumstances change.

I want to apply for the OESP, but I rent. Someone told me it is a subsidiary for homeowners, like my landlord.

The OESP is a subsidiary for anybody who is a utility account holder, where the bill is in your name. Whether you rent or own your home, if you pay hydro, you may be eligible.



# CANADA LEARNING BOND

## WHAT IS IT?

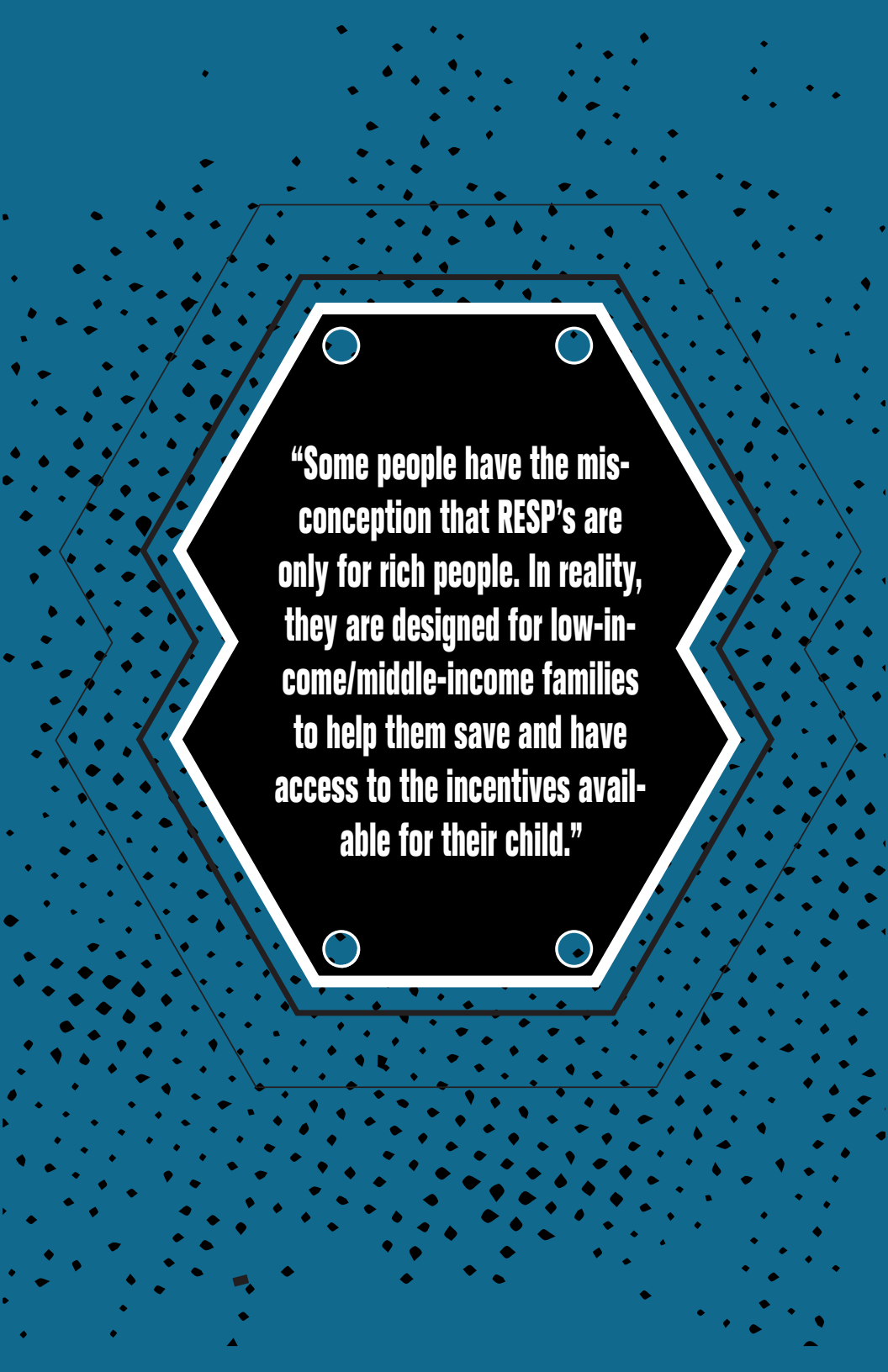
The Canada Learning Bond (CLB) is a grant for your child's higher education. The Government of Canada deposits up to \$2000 directly into your child's Registered Education Savings Plan (RESP) that you are not required to match or pay back.

## WHO IS IT FOR?

The Canada Learning Bond is for children born on or after **January 1, 2004**.\*

## NOTE:

- *\*As of 2017, the eligibility to receive the CLB is that the child must have been born on or after January 1, 2004.*



**“Some people have the misconception that RESP’s are only for rich people. In reality, they are designed for low-income/middle-income families to help them save and have access to the incentives available for their child.”**

## WHAT IS SMARTSAVER?

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). They have created an online portal for low and moderate income families to apply for the Canada Learning Bond. **SmartSaver has partnered with financial institutions that offer RESP plans with no enrollment fee, no annual fee and no contribution required.**

This handbook takes you through the SmartSaver online application.

## WHY SHOULD YOU APPLY?

**The Canada Learning Bond is important because it kickstarts savings for your child's higher education. It is targeted at families living on low to moderate incomes.**

**The child has up to 35 years to use the money in the RESP from the year it is opened.**

If you don't have internet access or wish to get a paper copy, here's how to apply:

- You must obtain the form named "APPLICATION: Canada Education Savings Grant (CESG) and Canada Learning Bond (CLB)". This form is also available online through the government website: <https://www.cefi.ca/sites/default/files/forms/ESDC%20SDE%200093%20%282017-05%29%20E.pdf>
- In addition, if you call ESDC at **1-800-622-6232** they will mail you these forms.
- Lastly, you can apply over the phone by calling ACORN's national office at **1-866-991-0025**

These forms are filled out by the financial institution with the subscriber (the individual opening the RESP), who will then submit it to the Canada Education Savings Program on your behalf.

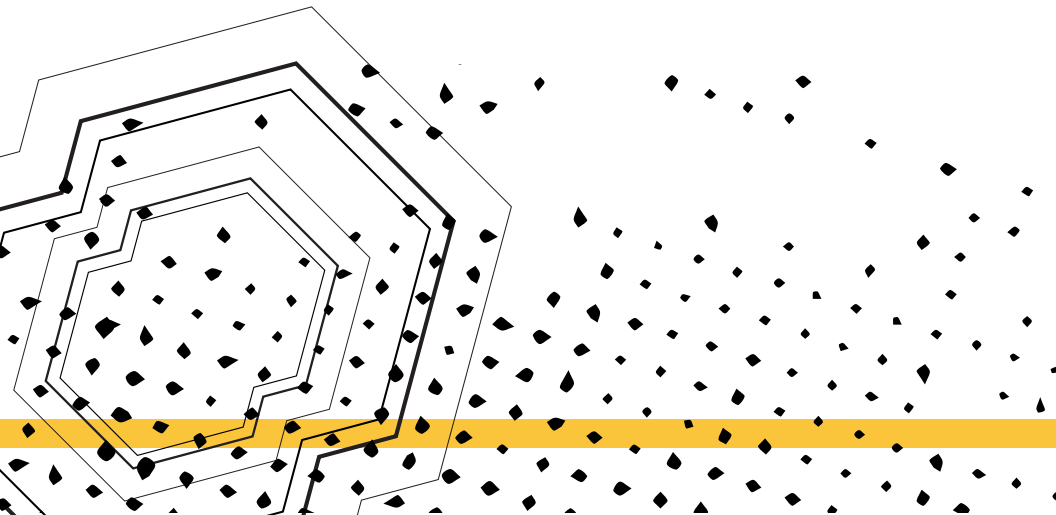
If you are not using the SmartSaver online portal, contact your financial provider ahead of time in order to make sure that they offer the CLB and/or RESPs.

With the CLB, you could receive up to \$2000 in grant money for your child's post-secondary education from the government.

For the CLB, no contribution is required in order to receive the grant for your child.

The CLB is retroactive, meaning that you are able to receive CLB payments for the past years that your child was eligible.

Out of the 2,508,359 children who have been eligible for the CLB since 2006, only 33% of families have actually applied.



# WHY OPEN AN RESP FOR THE CHILD?

In order to receive the CLB, you must open an Registered Education Savings Plan, known as an RESP, and name the child as a beneficiary. In the world of RESPs, there are several incentives and benefits that come along with RESPs. Some of these benefits include:

## ✦ **Canada Learning Bond:**

Upon opening an RESP, with many financial institutions you are automatically also applying for the CLB and other government education grants unless you specifically opt-out of them. This is up to \$2000 simply by opening up an RESP for the child.

## ✦ **Canada Education Savings Grant & Additional Canada Education Savings Grant:**

By opening an RESP, grants such as the CESG and A-CESG become available to your child. You may be eligible to receive contribution-based grants that can you receive for your child if you choose to contribute funds to the ins for the child's education after high school.

## ✦ **Savings and Tax Benefits:**

Receiving government grants is not the only benefit of RESPs.

Funds in an RESP are tax-deferred, meaning that interest income and investment growth won't be taxed for as long as it in the plan. When the child wishes to take the money out, it is taxed in their hands, which results in them paying little to no taxes due to their student status.

-ALMOST COMPLETED, need to add "what" section to make it more comprehensive-

- If you are opening an individual plan, anyone can open an RESP for an eligible beneficiary. However, if you are opening a family plan, each beneficiary must be related by blood or adoption.

**TIP:**



# Eligibility Checklist

**AS OF 2017, IN ORDER TO BE ELIGIBLE FOR THE CLB, THE CHILD MUST MEET THE FOLLOWING CRITERIA:**

**BORN ON OR AFTER  
JANUARY 1, 2004**



**IS A CANADIAN CITIZEN,  
PERMANENT RESIDENT, OR HAS  
BEEN GRANTED REFUGEE STATUS**



**POSSESSES A VALID SOCIAL  
INSURANCE NUMBER (SIN)**



**IS FROM A FAMILY THAT IS  
RECEIVING OR QUALIFIES FOR  
THE CHILD TAX BENEFIT**



**IS NAMED AS A BENEFICIARY  
IN AN RESP**





# SCENARIO

Eric and Fatima have 3 kids. Adam is 15 years old and born on February 12, 2002. Maria is 10 years old and was born on April 25, 2007. Jenna is one year old and was born on May 5, 2016. Between their take-home salaries and tax deductions and credits, including the universal child care benefit Eric and Fatima's adjusted net family income is \$43,200. They want to open up an RESP for their children so that they can receive the Canada Learning Bond for their future education.

## Are they eligible?

### What do they have to do in order to receive the CLB?

Using the table, you can see if your child is eligible for the CLB. Your net income must be lower than what is shown in the table below. How do Eric and Fatima get their adjusted family net income? In order to get their adjusted net family income, Eric and Fatima must refer to line 236 of their income tax return and subtract any CCB/RDSP benefits received/repaid.

In the case of Eric and Fatima, their children would be eligible for the CLB as their adjusted net family income is below \$45,916.

<b>NUMBER OF CHILDREN</b>	<b>ADJUSTED NET FAMILY INCOME 2017</b>
<b>1 to 3</b>	<b>Less than or equal to \$45,916</b>
<b>4</b>	<b>Less than \$51,809</b>
<b>5</b>	<b>Less than \$57,724</b>
<b>6</b>	<b>Less than \$63,640</b>
<b>7</b>	<b>Less than \$69,556</b>

<b>NUMBER OF CHILDREN</b>	<b>ADJUSTED NET FAMILY INCOME 2017</b>
<b>8</b>	<b>Less than \$75,472</b>
<b>9</b>	<b>Less than \$81,388</b>
<b>10</b>	<b>Less than \$87,304</b>
<b>11</b>	<b>Less than \$93,220</b>
<b>12</b>	<b>Less than \$99,136</b>
<b>13</b>	<b>Less than \$105,052</b>
<b>14</b>	<b>Less than \$110,968</b>
<b>15</b>	<b>Less than \$116,884</b>
<b>16</b>	<b>Less than \$122,800</b>

In Eric and Fatima’s case, Adam is not eligible for CLB because he was born before January 1, 2004. Maria and Jenna are both eligible. Eric and Fatima’s income is lower than the number listed for their 3 kids, so their adjusted net income falls under the number indicated on the table.

**TIP:**

- To calculate your adjusted net family income , you must have filed your taxes for the years that you are claiming.

If you haven’t filed your taxes within the past two years, you may still be able to receive the Canada Learning Bond for the years your child was eligible, provided you file your back taxes before the coming year’s annual tax assessment. Your adjusted family net income is assessed at tax time.

# MATERIAL CHECKLIST

Use the checklist below to start the application process through the SmartSaver portal. During the application, they may ask you for specific information depending on your relationship with the child.

In order to apply for the CLB/RESP, you must have the following:

 **YOUR SIN (SOCIAL INSURANCE NUMBER)**

 **THE CHILD'S SIN**

Don't have a SIN?

Here's how to get it: <https://www.canada.ca/en/employment-social-development/services/sin.html>



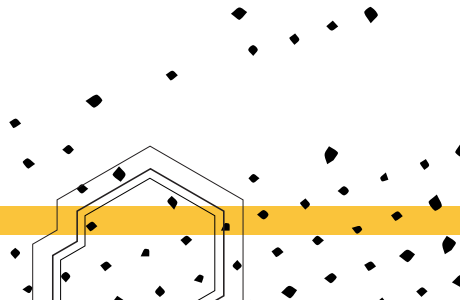
**YES?**

Proceed to the next page!



**NO?**

Refer to the information above to get the needed materials!



## GETTING STARTED

- Did you check off the Eligibility Checklist?

YES  
 NO

- Did you check off the Material Checklist?

YES  
 NO

- If you already have an RESP's for your child you can still apply. You can have multiple RESPs for your child at one time.
- The SmartSaver portal is not able to save applications. If the form is inactive for 10 minutes, it will time-out and you will lose all the information you input up to that point. Make sure not to leave the application idle for too long.
- The SmartSaver application (<https://www.smartsaver.org/>) allows for different types of relationships to the child and gives you a variety of financial institution choices. Choose the MAP that best fits you. Each pathway has different steps.
- This how-to section will include the steps for before the SmartSaver application process and the after the application is submitted online when you set up the RESP with the bank or credit union of your choice.
- While you can still apply through the SmartSaver website at <https://www.smartsaver.org/> please consider applying through ACORN's SmartSaver portal as ACORN receives a small donation for every application processed at <https://www.smartsaver.org/startmyresp.ca/?ACORN>

**PROCEED TO THE NEXT PAGE TO START  
THE SMARTSAVER APPLICATION.**



# HOW TO APPLY

## STEP 1: ACCESSING SMARTSAVER

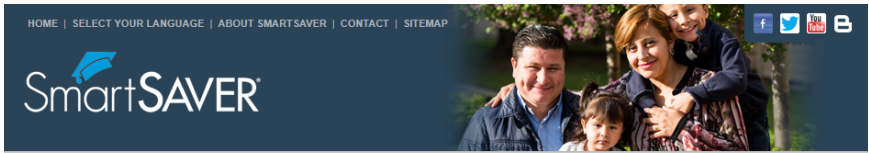
- To begin applying for the CLB through the SmartSaver portal, visit <https://www.smartsaver.org/>
- The SmartSaver website will direct you to learn more about the CLB program and RESPs. Feel free to read over the introductory information in “What RESPs Offer” and “Choosing an RESP”.
- To apply for the CLB program, click on the box “How to Use StartMyRESP”.

Throughout this walk-through, a series of screenshots will be shown in order to better guide you through the application process.


The image shows a screenshot of the SmartSaver website's navigation menu. At the top, there is a dark blue header with the text "FRANÇAIS | SELECT YOUR LANGUAGE | ABOUT SMARTSAVER | CONTACT | SITEMAP" on the left and social media icons for Facebook, Twitter, YouTube, and Blogger on the right. Below the header is the "SmartSAVER" logo. The main content area features a large image of a family (a man, a woman, and two children) standing in front of a house. Overlaid on this image is a "Savings Calculator" section with the text "See how your savings could add up year by year." To the right of the family image are two blue icons: a calculator icon with the text "See how your savings could add up" and a clipboard icon with the text "Find out how much your child could get from education grants". Below the family image is a large red arrow pointing downwards. At the bottom of the page, there are three navigation buttons: "1 What RESPs Offer" (blue), "2 Choosing an RESP" (dark blue), and "3 How to Use StartMyRESP" (teal). The third button is highlighted with a red rectangular border.

# STEP 2: START MY RESP

- This page outlines the online application process and next steps.
- The online application process is simple. SmartSaver will ask for personal information about you and the child. Once the application is submitted they will send this information to the financial institution chosen and the government to open the RESP and register for the CLB.
- To start your application , click on the “Start My RESP” button.








1. WHAT RESPS OFFER | 2. CHOOSING AN RESP | 3. HOW TO USE STARTMYRESP | START MY RESP



"They can already begin formulating their dreams and their future goals based on the fact that there is money set aside for their education."  
— Parent

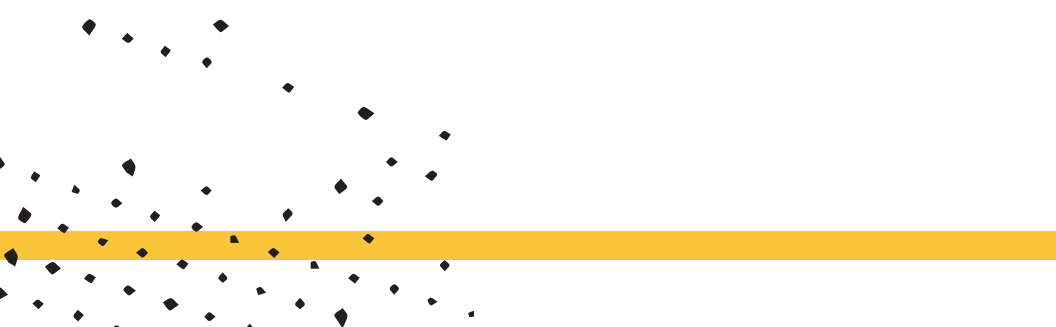
## 3. How to Use StartMyRESP

### 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 completed application to the Government. If you're approved for the Canada Learning Bond, the money will be deposited into your new RESP.

Read more: [Frequently Asked Questions](#)

Step 2: Choosing an RESP



## STEP 3: WELCOME PAGE

- On this page, SmartSaver will ask for your choice of language.
- The application must be submitted in either English or French. However, you are able to submit instructions in a second language if you choose. SmartSaver provides a list of these languages in section A.
- For the second language instructions, you may choose a language provided from the list. If you do not wish to have this, click “No, thanks”.
- In section B., select either English or French as your choice of official language. Click the box to select your option.
- Click on the yellow arrow to continue.

### WELCOME

**A.**

**You can add instructions in a second language now.**


- No, thanks
- Français
- 简体中文
- ਪੰਜਾਬੀ
- Español

**B.**

**Your Canada Learning Bond application must be submitted in English or French.**

Please choose:

- English
- French





# STEP 4: PERSONAL INFORMATION DISCLOSURE

- On this page, SmartSaver will outline the online application process again. This is so that you understand the online application process and sign the disclosure agreement. They will explain what you have to do during the online application and after you have submitted it.
- They will send your information to the financial institution and the government, so that you may open the RESP and get the money deposited.
- Read over their privacy agreement.
- Click “I accept. Let’s get started!”
- Click on the yellow arrow to continue the application.



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 call or email you to arrange an appointment.



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.

By accepting below, you consent to SmartSAVER disclosing your personal information for the purposes set out in SmartSAVER's [Privacy Policy](#) to a Registered Education Savings Plans provider and you consent to the provider contacting you by phone or email to arrange an appointment to open an RESP and disclosing your personal information to Human Resources and Skills Development Canada.

- I accept. Let's get started!
- No, thanks. I'm not ready to start my RESP.





## STEP 5A: FINANCIAL INSTITUTION

- In this section of the how-to, there will be several options to choose from. Step 5 is split up between A & B in order to explain them clearly.
- Enter your postal code in the white box.
- This information will be used to direct you to the local bank and credit union options.



### 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 your 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.






## STEP 5A: CHOOSING A FINANCIAL INSTITUTION

- Once you have entered your postal code, SmartSaver will present you with a list of local financial institutions you can choose from for your child's RESP.
- You do not have to be a customer or member of these banks or credit unions to continue the RESP process.
- Select the bank or credit union of your choice.



- If you select TD or CIBC, you will be directed to additional instructions on how to book an appointment with them using their own online systems.
- If you select another financial institution, SmartSaver will forward them your application and contact information. You can expect to hear from them or can follow up yourself with a local branch.
- If the financial institution of your choice is not listed on the SmartSaver portal, contact your bank or credit union directly to see if they can help you with the CLB/RESP process. Not all financial institutions offer RESPs and therefore the CLB.
- Click on the yellow arrow to continue the application.




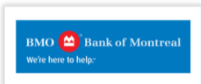






 **Choose a Financial Institution** 

The Financial Institution you choose will manage your RESP, as well as the money that goes into it. We will send your 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.

Choose one.


	
	
	



# STEP 5B: CHOOSING A FINANCIAL INSTITUTION: CIBC

- If you choose CIBC, they require booking an appointment using their online system to complete the RESP application.
- Once on the CIBC portal, fill in the requested information.. You need your child's name and date of birth.
- With CIBC, you may apply for the CLB for multiple children at a time.
- You may check off the permission box for SmartSaver to contact you with information about financial programs or related news. However, this is not mandatory. You may leave it blank if you wish.
- Click on the red arrow to continue.



**CIBC Securities Inc.**

Because you have selected CIBC Securities Inc., you can book your appointment now to complete your application with the bank.


We thank you for visiting SmartSAVER.org. Before moving on, please take a moment to answer a few questions so we can better understand who's using our site.

Your First Name  Your Last Name  Postal Code

Child's First Name  Child's Last Name

Child's Date of Birth

Day  Month  Year

 Add more children

Your email address

I give permission to SmartSAVER to use my email address to send emails to me regarding financial programs and other matters that SmartSAVER believes will be of interest to me. I can withdraw my consent at any time or contact SmartSAVER as follows:

SmartSAVER  
1407 Yonge Street  
Suite 503  
Toronto, Ontario M4T 1Y7  
[info@smartsaver.org](mailto:info@smartsaver.org)





# STEP 5B: SCHEDULING AN APPOINTMENT: CIBC

- You are now on the page to schedule an appointment with CIBC. You have two options.
- Option 1 is to book online
- Option 2 is to call. You may pick either of the two that you wish.
- When you have completed these steps, click on the red arrow to continue. You will be taken to the CIBC's online booking page regarding RESPs.



Schedule an appointment now

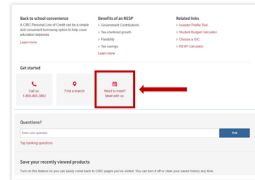
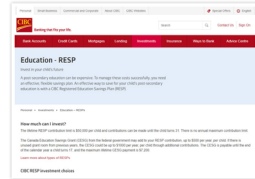
BOOK ONLINE

OR

CALL

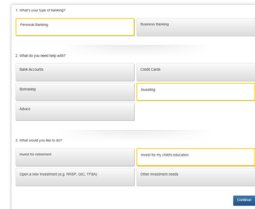
Click the Red CIBC arrow to book a meeting online.

Scroll down to the bottom of the page and under the "Get Started" section select "Need to meet? Meet with us"



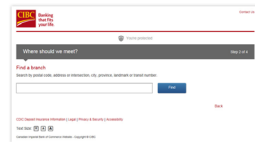
Answer the 3 questions to book a meeting with a CIBC branch...

1. For the question "What's your type of banking?" Select "Personal banking"
2. For the question "What do you need help with?" Select "Investing"
3. For the question "What would you like to do?" Select "Invest for my child's education"



Press Continue.

Select a branch.



Enter a postal code, address or intersection, city, province, landmark or transit number.

OR


CALL 1-800-465-3863

Tell the representative you wish to book an appointment with a CIBC representative to open an RESP and apply for the Canada Learning Bond



# STEP 5C: CHOOSING A FINANCIAL INSTITUTION: TD

- Step 5C will outline the application process with TD Bank. If you choose TD from the list of banks, they require booking an appointment using their online system to complete the RESP application process.
- Fill in the requested information necessary with regards to your child. You need the child's name and date of birth.
- With TD, you may apply for the CLB for multiple children at a time using the form shown below.
- You may check off the permission box for SmartSAVER to contact you with information about financial programs or related news. However, this is not mandatory: you may leave it blank if you wish.
- Click on the green arrow to continue.



**You Selected TD Canada Trust.**

Because you have selected TD Canada Trust you can book your appointment now to complete your application with the bank.


We thank you for visiting SmartSAVER.org. Before moving on, please take a moment to answer a few questions so we can better understand who's using our site.

Your First Name  Your Last Name  Postal Code

Child's First Name  Child's Last Name

Child's Date of Birth

Day  Month  Year

 Add more children

Your email address

I give permission to SmartSAVER to use my email address to send emails to me regarding financial programs and other matters that SmartSAVER believes will be of interest to me. I can withdraw my consent at any time or contact SmartSAVER as follows:

SmartSAVER  
1407 Yonge Street  
Suite 503  
Toronto, Ontario M4T 1Y7  
[info@smartsaver.org](mailto:info@smartsaver.org)





# STEP 5C: SCHEDULING AN APPOINTMENT: TD

- You are now on the page to schedule an appointment with TD. You have 2 options.
- Option 1 is to book online.
- Option 2 is to call. You may pick either of the two that you wish.
- When you have completed these steps, click on the red arrow to continue. You will be taken to the TD Bank's online booking page regarding RESPs.



**TD** Schedule an appointment now

**BOOK ONLINE** OR **CALL**

**CALL 1-866-769-0007**

Tell the representative: "I want to open a RESP with the Canada Learning Bond."

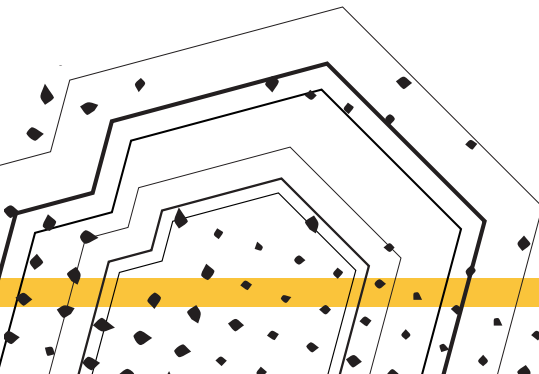
**OR**

**Click the Green TD Canada Trust arrow to book a meeting online.**

Enter your postal code and click a branch.

Click "Personal", click "Investing", and click "I want to plan for my children's education."

Type or paste this sentence into the comment box: "I want the Canada Learning Bond."





# MAP ROUTES

During the SmartSaver application, you will be given multiple options. Depending on what your relationship with the child is, the SmartSaver application will require different information and the process might vary.

This handbook will clearly outline each option.

**IF YOU ARE  
THE CHILD'S PRIMARY CAREGIVER  
OR  
HAVE A RELATIONSHIP WITH THE CHILD THAT FALLS UNDER  
OTHER (RELATIVE, FRIEND, GUARDIAN ETC.),**

**SKIP TO SECTION \_\_**

**IF YOU ARE  
THE CHILD'S PUBLIC PRIMARY CAREGIVER,**

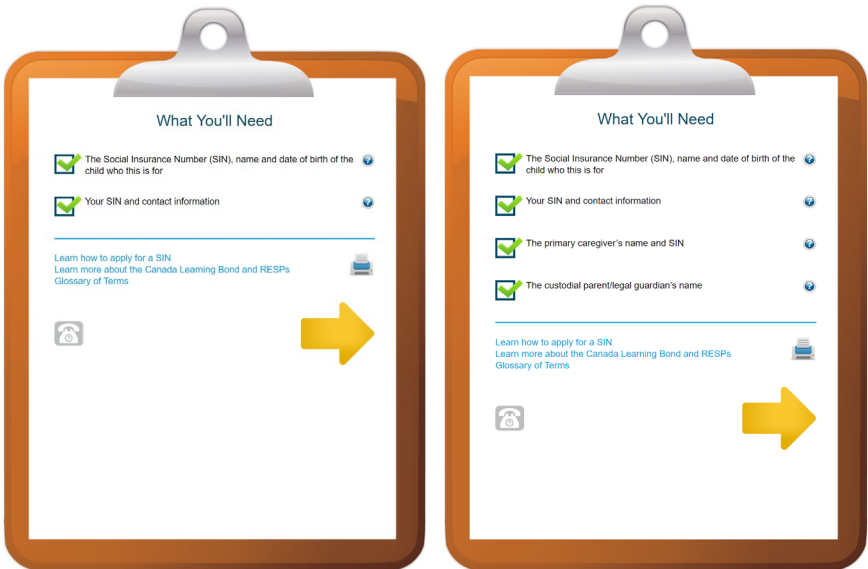
**SKIP TO SECTION \_\_**



# MAP #1 : PRIMARY CAREGIVER & OTHER RELATIONSHIPS

## STEP 6: WHAT YOU'LL NEED

- SmartSaver will ask you for information as the child's primary caregiver or have another relationship to the child.
- SmartSaver will present you with a list of materials you will need in order to proceed with the application.
- You can refer to the material checklist and screenshots below in order to know what you need.
- Review the checklist in order to make sure you have everything.
- Click on the yellow arrow to continue.



## STEP 6: PERMISSION TO APPLY

- On this page, SmartSaver will ask you if they have permission to apply to the CLB, RESP and Additional Canada Education Savings Grant on your behalf.
- The Additional Canada Education Savings Grant (A-CESG) is a contributing-match grant offered by the government for low-income families. It is interest added over-time to an RESP based on contributions. For more information on the A-CESG, refer to the glossary.
- Click on “I want to apply for the Canada Learning Bond and the Additional Canada Education Savings Grant”.
- Once you have done that, click on the yellow arrow to continue.



Give us your permission to apply for the following

- I want to apply for the Canada Learning Bond and the Additional Canada Education Savings Grant.

If you already have an RESP but want to start a new one, check the box above.  
A child can have multiple RESPs, but they will only receive the Canada Learning Bond once.

If you already have an RESP and don't want to start a new one, stop this process and contact your RESP provider.



# STEP 6: TELL US ABOUT THE CHILD (THE BENEFICIARY)



## Tell us about the child

Please tell us about the child who will receive the money from the RESP to help pay for their post-secondary education. This child is called the Beneficiary.

- Enter the child's name as shown exactly on the SIN card or document.
- Enter in the child's date of birth.
- Select the gender of the child.
- Select whether the child is a resident of Saskatchewan.
- When completed, click the yellow arrow to proceed.

1. Enter the child's first and last name in the space below exactly as it appears on their Social Insurance Number (SIN) document.

SOCIAL INSURANCE NUMBER	NUMÉRO D'ASSURANCE SOCIALE
000 000 000	
Child's First Name	Child's Last Name

2. Date of Birth

Year	/	Month	/	Day
------	---	-------	---	-----

3. Sex



Male



Female

4. The child is a resident of Saskatchewan.

- Yes
- No



# STEP 6: TELL US ABOUT YOURSELF (THE SUBSCRIBER)

- Enter your name as shown exactly on the SIN card or document.
- Enter your mailing address.
- Check off the contact permission box in order to let SmartSaver contact you and those involved.
- If you wish to add a joint subscriber, you will be directed to fill in the joint subscriber's information.
- Fill in the information as shown on the screenshot on the left (two screenshots side by side).



## Tell us about yourself

As the person opening the RESP, you are known as the Subscriber.

5. Enter **your first and last name** in the space below exactly as it appears on your government issued ID.

SOCIAL INSURANCE NUMBER	NUMÉRO D'ASSURANCE SOCIALE
000 000 000	
<input type="text" value="Your First Name"/>	<input type="text" value="Your Last Name"/>

6. Enter your mailing address in the space below.

7. Contact Permission

- I give permission to SmartSAVER to use my email address to send emails to me regarding financial programs and other matters that SmartSAVER believes will be of interest to me. I give permission to the Financial Institution I select to use my e-mail address to contact me to set up an appointment to open an RESP. I can withdraw my consent at any time or contact SmartSAVER as follows:

SmartSAVER  
1407 Yonge Street  
Suite 503  
Toronto, Ontario M4T 1Y7  
[info@smartsaver.org](mailto:info@smartsaver.org)

8. Are you the Custodial Parent/Legal Guardian?

- Yes  No

9. Are you the Primary Caregiver?

- Yes  No

10. Do you want to add your spouse or common-law partner to this application as your Joint Subscriber? (This can also be done later.)

- Yes  No



# STEP 6: REVIEWING YOUR INFORMATION

- Review the information you have entered throughout the application.
- If you want to change something or change an option, you may click on any of the edit buttons.
- Click on the yellow arrow to continue.



Please review your information carefully

If you need to make a change click (edit).

## START MY RESP APPLICATION

### Financial Institution

• Scotiabank (edit)

### About the child

Child's first name:  (edit)

Child's last name:  (edit)

Child's date of birth:

Year:  Month:  Day:  (edit)

Sex: • Female (edit)

The child is a resident of Saskatchewan: • No (edit)

### About yourself

Subscriber's first name:  (edit)

Subscriber's last name:  (edit)

Apartment:

Subscriber's address:

City:  Province:  Postal Code:

(edit)

Subscriber's phone number:  ( Morning ) (edit)

Subscriber's email address:  (edit)

I give permission to SmartsAVER to use my email address to communicate with me: • Yes (edit)

Are you the Custodial Parent/Legal Guardian?: • Yes (edit)

Are you the Primary Caregiver?: • Yes (edit)

Do you want to add your spouse or common-law partner to this application as your Joint Subscriber?: • No (edit)



# STEP 6: SOCIAL INSURANCE NUMBERS

- SmartSaver will ask for your SIN and the child’s SIN.
- Input them exactly as shown on your documents into the boxes shown in the screenshot.
- Once you have entered the number, click on the blue arrow that says “SEND”.



You're almost done



Enter the Social Insurance Numbers (SIN) requested below and click SUBMIT

The Child (The Beneficiary)

<b>SOCIAL INSURANCE NUMBER</b>	<b>NUMÉRO D'ASSURANCE SOCIALE</b>
<input type="text" value="000"/>	<input type="text" value="000"/>
<input type="text" value="000"/>	<input type="text" value="000"/>
<input type="text" value="000"/>	<input type="text" value="000"/>
<input type="text"/>	<input type="text"/>
FIRST NAME	LAST NAME

Yourself (The Subscriber)

<b>SOCIAL INSURANCE NUMBER</b>	<b>NUMÉRO D'ASSURANCE SOCIALE</b>
<input type="text" value="000"/>	<input type="text" value="000"/>
<input type="text" value="000"/>	<input type="text" value="000"/>
<input type="text" value="000"/>	<input type="text" value="000"/>
<input type="text"/>	<input type="text"/>
FIRST NAME	LAST NAME



# STEP 6: COMPLETION PAGE

- This is confirmation of your application.



## You did it! Here's what happens next

Vous avez réussi!  
Voici ce qui se passera ensuite.



**1.** SmartSAVER will send you information to the Financial Institution you choose.

1. SmartSAVER enverra vos renseignements personnels à l'institution financière de votre choix.



**2.** Your Financial Institution will contact you to meet.

2. Votre institution financière vous contactera pour planifier une rencontre.



**3.** 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.**

**Print this tip sheet to take to your meeting.**

3. Lors de votre rencontre, vous présenterez votre pièce d'identité et vous signerez votre demande. Aucune frais ne vous seront facturés. Vous pouvez ouvrir le compte avec 0 \$.

[Imprimez cette feuille de conseils et apportez-la à votre rencontre.](#)



**4.** 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.

4. Votre institution financière enverra votre demande complétée au gouvernement. Si vous êtes admissible au Bon d'études canadien, l'argent sera déposé dans votre nouveau REEE.

Return to SmartSAVER.org

Revenir à SmartSAVER.org

**Help others get the Canada Learning Bond too!**

Aidez d'autres personnes à obtenir le Bon d'études canadien!





*Congratulations!  
You've submitted your  
application!*

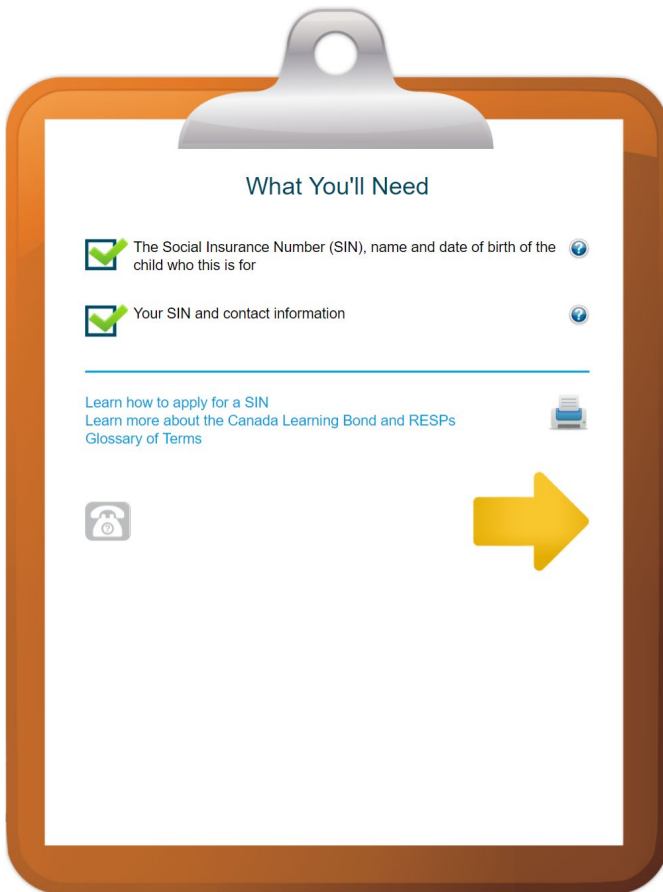




# MAP #2: PUBLIC PRIMARY CAREGIVER

## STEP 6: WHAT YOU'LL NEED

- SmartSaver will ask you for information as the child's public primary caregiver.
- SmartSaver will present you with a list of materials you need to proceed with the application.
- Refer to the checklist and screenshots below in order to know what you need.
- Click on the yellow arrow to continue.



# STEP 6: START MY RESP APPLICATION



Please review your information carefully

Please edit as necessary

• On this page, SmartSaver will get you started with the RESP application. Check off the “I want to apply for the Canada Learning Bond and the Additional Canada Education Savings Grant” option. The A-CESG is defined above and in the glossary.

• You will be asked which financial institution you wish to choose, information about the child and information about the agency.

• Depending on your location you will be given the choice of local financial institutions.

• Fill out the information form about the child and the agency in order to complete the RESP application.

• You may allow SmartSaver to send you emails about financial programs and/or other matters. If interested, check off the box.

• Click on the yellow arrow to continue.

## START MY RESP APPLICATION

### Permission to apply for the following

I want to apply for the Canada Learning Bond and the Additional Canada Education Savings Grant.

### Financial Institution

Choose one:

- Meridian (Ontario only)
- BMO Bank of Montreal
- Scotiabank
- Vancity (British Columbia only)
- RBC Royal Bank

### About the child

Child's first name:

Child's last name:

Date of birth: Year  Month  Day

Sex:  Male  Female

The child is a resident of Saskatchewan:  Yes  No

Child's SIN:  000  000  000

### About the Agency

Agency name:

Agency representative:

Phone number:  123  456  7890  ext.

Email address:

Agency business number:

Public primary caregiver:  Yes  No

Agency address:

Suite or unit #:

City:

Province:  AB

Postal code:

I give permission to SmartSAVER to use my email address to send emails to me regarding financial programs and other matters that SmartSAVER believes will be of interest to me. I give permission to the Financial Institution I select to use my e-mail address to contact me to set up an appointment to open an RESP. I can withdraw my consent at any time or contact SmartSAVER as follows.

SmartSAVER  
1407 Yonge Street  
Suite 503  
Toronto, Ontario M4T 1Y7  
[info@smartsaver.org](mailto:info@smartsaver.org)



## STEP 6: COMPLETION PAGE

- \*I can't continue without a SIN, but the next step would be completing the application and sending it to the bank\*. This would be the end of the RESP application.

\*need a screenshot of the confirmation/completion page\*

*Congratulations!  
You've submitted your  
application!*



# Final Steps Checklist

## ONCE YOU'VE SUBMITTED YOUR APPLICATION THROUGH SMARTSAVER

Congratulations! You have now submitted the RESP/CLB application through the SmartSaver portal. Here is a list of things to do now that you have submitted the application:



**CHECK YOUR EMAIL FOR A CONFIRMATION EMAIL FROM SMARTSAVER, YOU WILL RECEIVE AN EMAIL CONFIRMING YOUR SUBMISSION**



**FOLLOW-UP ON AN APPOINTMENT WITH THE BANK OR CREDIT UNION OF YOUR CHOICE**



**BRING YOUR SIN, THE CHILD'S SIN AND GOVERNMENT-ISSUED PICTURE ID TO BRING TO THE BANK OR CREDIT UNION**

During your appointment with your chosen financial institution:

Your chosen bank or credit union will discuss RESP plan options with you. They may encourage you to contribute some of your own money to the plan to add to your child's higher education savings but **this is not required!** By applying through SmartSaver, the bank you have chosen has a no-cost RESP plan. (DO NON-SMARTSAVER BANKS NOT HAVE A NO-COST RESP?)

# *Final Steps*

## *Checklist Continued*

**MAKE SURE YOU ARE AWARE OF THE TYPE OF PLAN YOU ARE SIGNING UP FOR.**



**THE BANK OR CREDIT UNION MAY ADMINISTER A FEE TO OPEN THE RESP.**



**IF THE BANK OR CREDIT UNION SAYS YOU NEED TO MAKE CONTRIBUTIONS TO A NO-COST PLAN, CONTACT THE ONTARIO SECURITIES COMMISSION. THEY HANDLE MISCONDUCT WITH REGARDS TO BANKS.**



### **AFTER YOUR APPOINTMENT WITH THE BANK**

After your appointment, your bank or credit union will tell you to.....

INCLUDE INFO ABOUT NEXT TAX PERIOD??  
HOW CONFIRM IF THEY'VE BEEN APPROVED FOR RESP/CLB????

WHAT PAPERWORK SHOULD THEY GET AFTER THEIR APPOINTMENT??

(Please answer the above questions if possible!)

# GLOSSARY OF TERMS

- **CLB: Canada Learning Bond**

This is grant money that the Government of Canada deposits directly into a child's RESP account to help them get a head start on saving for their education after high school.

- **RESP: Registered Education Savings Plan**

A government registered savings plan that serves as an investment method used to save for a child's post-secondary education. Include tax considerations.

- **PCG: Primary Caregiver**

The primary caregiver is the person responsible for the care and upbringing of a child. This can be an individual or a public entity, whoever is legally responsible for the child.

- **Guardian**

A person who has the legal authority to care for the personal and property interests of another person. It is usually the primary caregiver, but can be different if there is joint custody of the child.

- **CCB: Canada Child Benefit**

Tax-free monthly payment made to eligible families to help them raise children under the age of 18 years of age. The CCB replaced the Universal Child Care Benefit (UCCB), the National Child Benefit Supplement (NCBS) and the Canada Child Tax Benefit (CCTB) as of July 2016.

- Adjusted Family Net Income:

- The net income (line 236 of the income tax and benefit return) for the primary caregiver and his or her spouse or common-law partner. It is adjusted by subtracting the CCB and Registered Disability Savings Plan (RDSP).

- **Beneficiary**

The child named by the subscriber of the RESP who is eligible to receive the education grant and savings payments.

- **SIN: Social Insurance Number**

A number issued within Canada to administer government programs. You need a SIN to work in Canada and have access to government programs and benefits.

- **CESG: Canada Education Savings Grant**

Money the Government adds to your child's Registered Education Savings Plan (RESP) to help their savings grow. The CESG provides 20 cents on every dollar that you contribute, for a maximum of \$500 a year based off of \$2500 or more in contributions.

- **A-CESG: Additional Canada Education Savings Grant**

Additional money that the Government adds to a child's RESP to help their savings grow. The A-CESG adds an additional 10 or 20 percent (based on adjusted net income) to the first \$500 of contributions put into the RESP each year. It is designed to further encourage low to moderate income families to save for their child's post-secondary education.

- **RESP Provider/Promoter**

The financial institution that sets up the RESP for your child. This can be a bank, credit union, trust company etc.

- **Contributions**

A payment to a common fund or collection.

- **Financial Institution**

A financial institution provides financial services for its clients or members.

- **Subscriber**

The individual who enters into an RESP contract with an RESP provider, and names one or more beneficiaries for whom he or she will make contributions.

- **Joint Subscriber**

A spouse or common-law partner of the subscriber.

# MISCONCEPTION & REALITY

I would love to, but I don't have the money to contribute to an RESP.

You do not have to contribute anything to the RESP for your child to receive up to \$2000 through the CLB.

But I already receive the Canada Child Benefit!

They are not related! You may still be eligible for the Canada Learning Bond, depending on your income.

I don't want to be involved in bank-run programs. What if they charge me hidden fees?

The Canada Learning Bond is a grant offered by the government in order to help pay for a child's education, it's not a bank-run program! Banks and credit unions are involved for the purpose of opening up the RESP and to receive the money from the government.

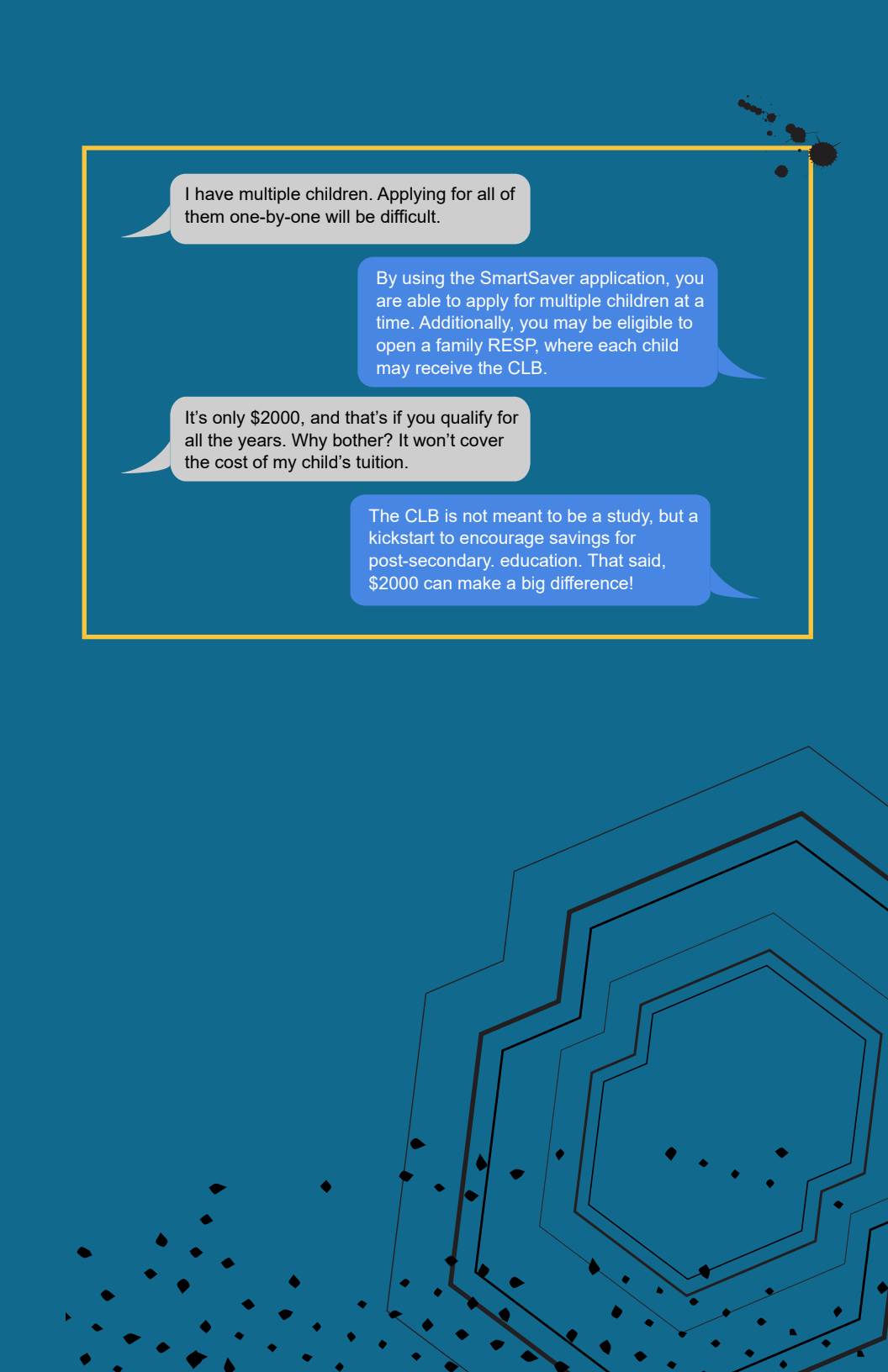
The application takes forever and is hard, is it worth it?

The Government of Canada has paired up with the organization Smart Saver to make possible to apply online! They ask for information about you and the child and forward it to the government and relevant financial institution. It's that easy!

I heard this will affect my other benefits. I can't afford that!

Receiving the CLB for your child will not interfere with any other benefits.





I have multiple children. Applying for all of them one-by-one will be difficult.

By using the SmartSaver application, you are able to apply for multiple children at a time. Additionally, you may be eligible to open a family RESP, where each child may receive the CLB.

It's only \$2000, and that's if you qualify for all the years. Why bother? It won't cover the cost of my child's tuition.

The CLB is not meant to be a study, but a kickstart to encourage savings for post-secondary education. That said, \$2000 can make a big difference!

## FAQS

### **How much of my own money do I need to deposit into my child's RESP?**

There is no requirement for you to contribute to the RESP. The Government of Canada will deposit the CLB into the child's RESP even if it's empty.

### **Do I need to file my taxes to receive the CLB?**

In order to be eligible to receive the CLB, you will need to have filed your taxes. The CRA will determine if you are eligible based on the net adjusted income from your tax returns.

### **I went to my bank and they told me that I needed to pay my own money to set up the CLB. Is this true?**

The bank may charge some fees with regards to the administration fees of the RESP. The Government of Canada will deposit an additional 25\$ on top of the 500\$ if approved for the CLB to cover this cost.

The CLB does not require you to contribute anything under any circumstances. There are a variety of other education savings related programs, such as the Canada Education Savings Grant, that do require contribution to receive, which may be what some financial institutions may tell you. If you only want to apply for the CLB, you are not required to pay anything, aside from a possible administration fee to open up the RESP.

### **How much money can my child receive through the CLB?**

Up to \$2,000! For qualified families, after you open an RESP in your child's name, the government will make a one-time deposit of \$500 into the account. In addition, for families that continue receiving the Canada Child Benefit, the government deposits an extra \$100 a year for up to 15 years.

### **Will I lose my contributions if I do make contributions?**

No, you will not lose your contributions! You will still receive the CLB payments as long as you are eligible. If you choose to make contributions,

you will still receive CLB payments if eligible, and you will also be able to accrue interest from the CESG and A-CESG.

### What if my financial institution isn't an option on Start My RESP?

You don't have to be an existing customer of any of the financial institution partners listed on SmartSaver to complete the Start My RESP application. You can open an account with any RESP provider to receive the CLB, provided that they offer it.

Alternatively, you can contact your current financial institution to ask them to help you start an RESP to receive the CLB.

### When will I hear back from my financial institution?

Your application is transmitted directly to the financial institution of your choice. Once you submit your application you can expect the financial institution to contact you within two to three business days. If you've submitted an application and are concerned that you haven't heard back, please contact SmartSAVER via email at [info@smartsaver.org](mailto:info@smartsaver.org) or by calling 1-855-737-7252.



## ADDITIONAL RESOURCES

\*in word document with adam's\*