

# The Canada Learning Bond

## What is the Canada Learning Bond (CLB)?

The Canada Learning Bond (CLB) is a Government of Canada program that provides up to **\$2000** in education money to children born on or after January 1, 2004 whose families receive the National Child Benefit Supplement.

Sound good? Keep reading...

- The Government will provide **\$500 upon enrollment** and add **\$100 more every year** your child is eligible, up to age 15.
- Your child could get up to \$2000 (plus interest) in RESP contributions!
- NO family contribution is required.
- Payments are retroactive to Jan. 1, 2004

## What does a parent need to do to get the CLB?

1. Go to your local Service Canada office and obtain a Social Insurance Number (SIN) for your child. Parent must bring their Social Insurance Number and government issued photo identification, and their child's Canadian Birth Certificate (if born in Canada) or Citizenship Card (if born outside of Canada).
2. Make an appointment with your financial institution (where you do your banking) and say: "I want to open a no-fee RESP and get the Canada Learning Bond. How do I do that? What ID do I need to bring with the SIN's?"
3. Grow your child's savings without having to make any contributions.

## Where do I learn more about RESP's and the CLB?

Contact Smart Start Halton by visiting: [www.haltonpovertyroundtable.com](http://www.haltonpovertyroundtable.com) or call Leena Sharma at (905) 635-3131 ext. 303, to:

- Inquire about an upcoming CLB enrollment event happening in your community.
- Access more information and support to enroll your child.

Visit [www.smartsaver.or](http://www.smartsaver.or) to access multilingual information.

## Service Canada locations in Halton:

**Burlington:** 676 Appleby Line, Unit E 108  
Burlington, ON L7L 5Y1

**Milton:** 310 Main St. E, Suite 103 Trafalgar Sq  
Milton, ON L9T 1P4

**Oakville:** 117 Cross Ave, #58  
Oakville, ON L6J 2W7

**Halton Hills:** 232 Guelph St.  
Georgetown, ON L7G 4B1

**Free money.**  
**For your kids.**  
**Yes, really.**