APPLICATION: Canada Education Savings Grant (CESG) and Canada Learning Bond (CLB)

Instructions:

1. This form is to be completed by the subscriber(s) of the Registered Education Savings Plan (RESP).
2. Read this document carefully. If you have any questions, do not hesitate to ask the RESP provider.
3. This form is valid only if completed, signed, dated and given to the RESP provider. **Do NOT send directly to Employment and Social Development Canada (ESDC)**.
4. Keep a copy for your records.

RESP provider

RESP contract No.

1 Information about the subscriber(s)

If you are the **primary caregiver** or their **spouse** (see Section 8 for the definitions), enter your Social Insurance Number (SIN) below. Your SIN is used to assess eligibility for the additional amount of CESG (Additional CESG) and the CLB.

You are the **subscriber** if you opened the RESP.

Subscriber's family name (last name)

Subscriber's given name (first name)

Custodial parent/legal guardian ◯ YES ◯ NO

Primary caregiver or their spouse ◯ YES ◯ NO

If applicable.

Joint subscriber's family name (last name)

Joint subscriber's given name (first name)

Custodial parent/legal guardian ◯ YES ◯ NO

In the case of a **child care agency.**

Name of agency

Public primary caregiver ◯ YES ◯ NO

Name of agency representative

To be completed only if you indicated above that you are the **primary caregiver** or their **spouse**.

Social Insurance Number (999 999 999)

Or business number (for child care agencies)

- If the subscriber or joint subscriber is not the beneficiary's custodial parent/legal guardian, **ANNEX B** must be completed.
- If the subscriber or joint subscriber is not the primary caregiver or their spouse, **ANNEX B** must be completed to request the Additional CESG and/or the CLB.

2 Information about the beneficiary

- The beneficiary's SIN is to be provided by their custodial parent/legal guardian and the beneficiary's name must be entered exactly as it appears on their SIN documentation.
- If you are not the custodial parent/legal guardian, you are not required to provide the SIN (it will be provided by the custodial parent/legal guardian in **ANNEX B**). You should still complete the remaining fields.

The **beneficiary** is the child named by the subscriber who will receive the education savings incentives to help pay for their post-secondary education if they qualify under the terms of the RESP.

Beneficiary's family name (last name)

Beneficiary's given name (first name)

Date of birth (yyyy/mm/dd)

Gender ◯ Male ◯ Female ◯ Another gender

Social Insurance Number (999 999 999)

☐ Additional beneficiaries indicated in **ANNEX A**

= Total number of beneficiaries

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3 Conditions for payment of the CESG and the CLB

This section explains the conditions under which the CESG and/or the CLB will be paid into an RESP.

1. In order for the CESG to be paid, the beneficiary must be resident in Canada at the time of each contribution to the RESP; and for a CLB to be paid, the beneficiary must be resident in Canada immediately before a CLB payment is made.
2. Additional CESG and/or CLB may be paid only if the RESP has one beneficiary or, if there is more than one, all beneficiaries are siblings.
3. If the beneficiary is 16 or 17, at least one of the following must have occurred in order for the beneficiary to be eligible for the CESG:
   - In any four years before the end of the calendar year in which the beneficiary turned 15, a total of at least $100 per year must have been contributed to one or more RESPs in respect of the beneficiary, and not withdrawn. **OR**
   - A total of at least $2,000 must have been contributed to one or more RESPs in respect of the beneficiary before the end of the calendar year in which the beneficiary turns 15, and not withdrawn.

4 Refusal of the Additional CESG and the CLB

This section is optional and should **ONLY** be used if you **DO NOT** want to request the Additional CESG and/or the CLB.

This section gives the option to **NOT** request the Additional CESG and/or the CLB in respect of the beneficiary. Reasons for not requesting these education savings incentives may include:

1. The RESP provider does not offer these education savings incentives. The beneficiary will not receive the Additional CESG or the CLB if they are not offered by the RESP provider. Be sure that you know which ones are offered.
2. The RESP has more than one beneficiary and they are not all siblings, in which case the Additional CESG and CLB cannot be paid.
3. The CLB has already been requested for this beneficiary in another RESP. CLB payments can only be made to one RESP at a given time.
4. The primary caregiver or their spouse does not consent to share their personal information, in which case the Additional CESG and CLB cannot be paid.

Note that this section applies to all beneficiaries listed on this form, including ANNEX A.

☐ I **DO NOT** want to request the **Additional CESG** for this RESP.

☐ I **DO NOT** want to request the **CLB** for this RESP.

5 Declaration and Consent

You must read this section and sign to receive the grants and bond in this RESP.

The use of singular (such as beneficiary) also includes plural as the context requires.

I authorize the RESP provider to ask the trustee to request the CESG and/or the CLB in respect of the beneficiary.

I confirm that the beneficiary listed in Section 2 (and those indicated in ANNEX A, if applicable) meets the residency requirements set out in Section 3 and agree to inform the RESP provider if, at any time, there is a change in the beneficiary's circumstances.

If I indicated in Section 1 that I am the primary caregiver or the primary caregiver's spouse:

- I confirm that I am this individual or the public primary caregiver's authorized representative and I designate the RESP indicated in this document to receive in trust, any payments of the Additional CESG and/or CLB as applicable; and
- I understand that in order for a payment of the Additional CESG and the CLB to be made, my personal information will be verified with the Canada Revenue Agency (CRA) unless the beneficiary is maintained by a department, agency or institution. My personal information will be provided to ESDC by the CRA.

If I indicated in Section 1 that I am the custodial parent/legal guardian of the beneficiary, I confirm that I am this individual and I consent to the use and sharing of the beneficiary's personal information.

I understand that the *Privacy Act* gives me (or my authorized representative) the right to access or request correction to my personal information and the beneficiary's personal information (if applicable) kept in the government file.

I confirm that I have read and understood this document, including my privacy rights found in Section 6, and I have received a copy of this document, and I consent to the use and sharing of my personal information.

Subscriber's signature _____ Date (yyyy/mm/dd) _____

Joint subscriber's signature *(if applicable)* _____ Date (yyyy/mm/dd) _____

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6 Your privacy rights

This section explains why your personal information is collected and how it is used, shared and protected. It also explains how you can access your personal information.

Your information is collected under the authority of the *Department of Employment and Social Development Act*, the *Canada Education Savings Act*, and the *Income Tax Act* for the administration of education savings incentives. We collect the Social Insurance Number (SIN) under the authority of the *Canada Education Savings Act*. The beneficiary's SIN is used as the primary identifier, and the primary caregiver's SIN, or the SIN of their spouse, is used to assess eligibility for the Additional CESG and the CLB.

Submitting this application is voluntary. However, we will be unable to process the application if you do not provide the required information.

Your information may be used by and shared between the following parties for the administration of the *Canada Education Savings Act* and the *Income Tax Act*: ESDC, the Canada Revenue Agency, provincial governments where provincial savings incentives are delivered through ESDC, the RESP provider and its agents, the trustee, and between RESP providers when transferring RESP assets. Information may also be disclosed to Statistics Canada for research and statistical purposes.

Your information may be shared with a third party contracted by ESDC for direct mailings. Your information may also be used for policy analysis, research, and/or evaluation purposes. These additional uses will never result in an administrative decision being made about you.

Your information is administered in accordance with the *Department of Employment and Social Development Act*, the *Canada Education Savings Act*, the *Privacy Act* and all other applicable laws. You have the right to the protection of, access to, and correction of your personal information. Your information is described in the personal information bank ESDC PPU 506 Canada Education Savings Program. Instructions for obtaining this information are outlined in the government publication, *Information about Programs and Information Holdings*, which is available online at canada.ca/en/treasury-board-secretariat/services/access-information-privacy/access-information/information-about-programs-information-holdings. The publication is accessible online at any Service Canada Centre.

You have the right to file a complaint with the Office of the Privacy Commissioner of Canada regarding ESDC's handling of your information at priv.gc.ca/en/report-a-concern.

7 Available provincial grants

Ask your RESP provider which provincial grants they offer.

British Columbia: If the beneficiary and a custodial parent/legal guardian of the beneficiary are residents of British Columbia, you can apply for the British Columbia Training and Education Savings Grant (BCTESG) by completing **ANNEX D** of this form.

Where to get more information about the Canada Education Savings Program:

Phone: 1 888 276-3624 / 1 866 260-7723 for TTY users only
E-mail: cesp-pcee@hrsdc-rhdcc.gc.ca
Internet: www.canada.ca/RESPresources

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8 Definitions

These definitions are provided for your information only and do not constitute the legal definitions. In the event of a discrepancy, the legal definitions found in the *Income Tax Act*, the *Canada Education Savings Act*, and the British Columbia *Special Accounts Appropriation and Control Act* shall prevail.

Adjusted income: The adjusted income of a beneficiary's individual primary caregiver is determined by adding together the net income (line 236 of the income tax and benefit return) for the primary caregiver and their cohabiting spouse or common-law partner (if applicable) and adjusting this family net income by deducting any universal child care benefit (UCCB) and registered disability savings plan (RDSP) payments received and adding any UCCB and RDSP amounts repaid.

British Columbia Training and Education Savings Grant (BCTESG): $1,200 grant paid into an RESP of an eligible child born in 2006 or later. It is available to children who are resident of British Columbia with a custodial parent/legal guardian who is also a resident of British Columbia at the time the application form is submitted to the RESP provider. A subscriber may be able to apply for the grant in respect of an eligible child no earlier than the beneficiary's 6th birthday and no later than the day before the beneficiary's 9th birthday.

Canada Education Savings Grant (CESG):

- A payment of 20% on the first $2,500 of annual RESP contributions made on behalf of an eligible beneficiary, up until the end of the calendar year in which the beneficiary turns 17.
- **Additional CESG** is an additional amount of either 10% or 20% on the first $500 of annual RESP contributions made on or after January 1, 2005, on behalf of an eligible beneficiary, up until the end of the calendar year in which the beneficiary turns 17 years old. The amount of Additional CESG that a beneficiary can receive depends on the adjusted income of the beneficiary's primary caregiver.

Canada Learning Bond (CLB): Money added to an RESP for children from low-income families, and for children in care, born after December 31, 2003. It includes an initial amount for the first year of eligibility and additional amounts for each subsequent year the child continues to be eligible, up to and including the benefit year in which they turn 15 years of age. Eligibility for the CLB is based, in part, on the number of qualified children in the family and the adjusted income of the individual primary caregiver, as outlined in the *Canada Education Savings Act*.

Custodial parent/legal guardian: Individual, department, agency or institution that has the responsibility of taking care of the child and the legal right to make decisions affecting the child's interests.

Primary caregiver: Individual who is primarily responsible for the care of the child and is eligible for the CCB, and whose name appears on the CCB payments and notice. For more information, contact the CCB call centre at: 1 800 387-1193.

Public primary caregiver: Department, agency or institution that receives the allowance payable under the *Children's Special Allowances Act*.

RESP provider (also called promoter)**:** Individual or organization offering an RESP to the public and who will open an RESP for the subscriber.

Spouse: *Cohabiting spouse or common-law partner* of the primary caregiver, consistent with the meaning assigned in section 122.6 of the *Income Tax Act*, who has not been separated from the primary caregiver for more than 90 days because of a breakdown in the relationship.

Subscriber: Individual or child care agency who opens an RESP, names one or more beneficiaries and may deposit money (contributions) into the RESP.

Trustee: Financial organization that invests, administers, and distributes the money in the RESP for the beneficiary.

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