

RESP / Canada Learning Bond Awareness-Access: Conference Level

Set Up

1. **Identify the families** with CLB eligible children - born January 1, 2004 or later, whose family's annual income is less than \$55,867 – family income cutoff is higher for families with more than three children. Net income is indexed annually. Every family we serve will qualify.
2. **List the family name, names of children** on an excel spreadsheet. Use only last initials. This excel spreadsheet will be the project tracking document.
3. **Recruit one or two CLB champions** from your membership. A simple desire to bring hope to the children for their futures is all that the member needs plus an understanding of the parameters and steps required.
4. **Create a progress chart** for the champions to maintain. Excel works well here and can be saved with a new date after each update is made on the status per family.

Member Champions

1. The critical success factor is to encourage **1 or 2 members per conference to step forward to lead the project.**
2. Ideally you will have 1 lead and 1 member to partner with them.
3. **Familiarize** yourself with the RESP/CLB project by reviewing the Champions toolkit at <https://www.ssvp.ca/seeds-hope>
4. **Make contact** with the families **and introduce** the concept of the CLB.
5. **Provide** the family with the Canada Learning Bond CLB Family Fact Sheet – What you need to know to make your child's future possibilities grow
6. **If contributing** to each child's RESP as a SSVp donation once the account is set up, provide an Application for RESP Contribution form.
7. **Understand the barriers** that may be blocking them from getting access and offer your assistance in removing them. This may mean offering to meet them at the bank. Help in all possible ways.
8. **Encourage the families** to walk through the process to access but understand that each family is different and may require a different level of assistance. A reminder call, a follow up chat on the next home visit, will prove helpful.
9. **Keep the tracking document up to date** with each contact with the family. Share progress with the other champion.

Families

1. **Provide the basic information about the CLB:** \$2,000 free money from the Government for their child's post secondary education by the time they are 15 years old. **No parental contribution is needed.** The CLB is an exempt asset and will not have any impact on social benefits they may be receiving.
2. They will need to **acquire a SIN for the child.** As part of the new birth registration process in Ontario, the SIN application is now part of this process.
3. They will need to make an appointment with their financial institution (where they do their banking) and say: "I want to open a no-fee RESP and apply for the Canada Learning Bond and the Canada Education Savings Grants.
4. Once set up, the RESP will **automatically accumulate the funds** on an annual basis, if they remain income eligible.
5. While no contributions are required for the application, **any contributions they wish to make** will attract a match of up to 40% (depending on income levels) through the Canada Education Savings Grant and the Additional Canada Education Savings Grant (annual and lifetime grant caps are in place)

Completion!

1. Confirm the details of the RESP with the family and **Celebrate!!**
2. Produce a congratulatory **certificate with a frame** for each child
3. If SSVP is able to contribute to the RESP, have the family complete the Application for RESP Contribution form, issue a cheque in the name of the issuer, identifying the account number and child's name
4. **Update the progress chart** with the final details

Any questions contact Linda Alexander, SSVP Seeds of Hope Project Coordinator, at seedsofhope@ssvp.ca

RESP / Canada Learning Bond

Raising Awareness: Communication

This systemic change project has served as an effective **recruitment tool** for the conferences and is attracting volunteers who are interested and skilled in systemic change type of work.

Here are some suggestions of what had worked well:

Annual Report - Annual Report - Bulletin submission - Notice Board

1. Include mention of the RESP / Canada Learning Bond in your **annual address** to the congregation.
2. Include mention of the project in your **annual report** to the congregation.
3. Include a **bulletin submission** about the project as part of your overall communication strategy
4. Post information about the project on the church's bulletin **notice board**.

Here is a sample recruitment bulletin submission:

Are you a retired educator or someone passionate about education?

Are you looking to make a difference in a child's life?

Did you know that the mere existence of educational savings greatly increases the likelihood that a child will pursue post-secondary education.

The Canada Learning Bond offers up to \$ 2,000 in free education money for children of income eligible families (family's annual net income less than \$55,867) born after January 1, 2004 *but only 1 in 3 children who are eligible for the Canada Learning Bond have received it.*

If you're able to donate a few hours a month of your time to give a child HOPE for a brighter educational future, contact your local SSVP president for more information on how you can help with the RESP/Canada Learning Bond program.