

In His Service Financial Services

David Blakely | Life Insurance & Investment Agent/Broker

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What is an R.E.S.P.?

The R.E.S.P. Registered Education Savings Plan is a savings plan designed to help you save for a child's Post-Secondary Education.

R.E.S.P.'s can be used for qualifying post-secondary educational programs such as -

- Community Colleges, CEGEPs and universities
- Part-time, vocational, technical, trade and religious schools
- Distance Learning and Correspondence Courses
- Any Full-Time university program outside of Canada that is three weeks or longer
- Any Other Post-Secondary program outside of Canada that is 13 weeks or longer

Your lifetime contribution limit is \$50,000 per child.

Your savings contributions can be monthly or annually based on your budget.

R.E.S.P. Grants Available - based on your contributions each month or year -

The C.E.S.G. (Canada Education Savings Grant) is a Grant offered for up to \$7,200 for each child in Canada.

**Additionally - The Canada Learning Bond (C.L.B.)
(Eligible Children from low-income families born in 2004 or later.)**

The Canada Learning Bond provides \$ 500.00 per child at birth and \$100.00 each year up to \$ 2,000.00 lifetime amount based on your Net Family Income for.

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Colossians 3:23 - And whatsoever ye do, do *it* heartily, as to the Lord,