

The Alberta Centennial Education Savings Plan Grants (Alberta Grants)

Quick Facts

Alberta Grants in a few words

- Alberta Grants were introduced in 2005 by the Alberta government to encourage families to begin planning and saving for their children's post-secondary education as early as possible.
- Alberta Grants are paid under a designated provincial program.
- The Government of Alberta will contribute \$500 to a Registered Education Savings Plan (RESP) for children born to or adopted by Alberta residents on or after January 1, 2005.
- The Alberta \$100 Grants are also available to students who are enrolled in school, and have turned the age of 8, 11 or 14 in 2005 or later. Children who are home-schooled at the primary level may also be eligible to receive this Grant. A deposit into the child's RESP of at least \$100 during the previous year is required to receive each of these \$100 payments.

Eligibility requirements

The Alberta \$500 Grant is available to a child who meets all of these requirements:

- was born or adopted in 2005 or later;
- has a parent or guardian who is a resident of Alberta when the child was born OR is a resident of Alberta at the time of application, and who is ordinarily present in Alberta; and
- is named as the beneficiary of an individual RESP account or named as a beneficiary of a family RESP account where all members are siblings.

The Alberta \$100 Grants are available to a child who meets all of these requirements:

- is named as the beneficiary of an individual RESP account or named as a beneficiary of a family RESP account where all members are siblings;
- turns 8, 11 or 14 in 2005 or later;
- has a parent or guardian who is a resident of Alberta at the time of application and who is ordinarily present in Alberta;
- attending a school that is accepted by the Minister of Alberta Advanced Education and Technology; and
- for whom a deposit of at least \$100 has been made into an RESP within the 12 months prior to each application.

Note: Children who are home-schooled are also eligible to receive the Alberta \$100 grants.

Applying for the Alberta \$500 Grant

Before applying for this grant on behalf of a child, a parent or guardian must:

- register the birth or adoption of the child;
- obtain a birth certificate; and
- obtain a social insurance number for the child.

During the application process, the RESP promoter (which must also be an approved Alberta Grant promoter) must be provided with:

- the name, birth date and gender of the child;
- evidence that the child is eligible (refer to eligibility requirements listed above);
- evidence that a parent or guardian is a resident of Alberta at the time of application or at the time of the child's birth;
- the name and address of the eligible parent or guardian; and
- any other information required by the Minister of Alberta Advanced Education and Technology.

Application for the Alberta \$500 Grant must be completed within six years of the child's date of birth.

Applying for the Alberta \$100 Grants

During the application process for each Alberta \$100 Grant, the RESP promoter must be provided with:

- the name, birth date and gender of the child;
- the name and address of the child's parent or guardian;
- evidence that the beneficiary is an eligible student;
- evidence that at least \$100 has been deposited into an RESP on behalf of the child within one year of the particular application; and
- any other information required by the Minister of Alberta Advanced Education and Technology.

Note: Children who are home-schooled at the primary level may also be eligible to receive the \$100 Grant. A copy of the Home Education Notification Form signed by the relevant associate board or associate private school would serve as proof of enrolment.

A separate application must be submitted for each of the Alberta \$100 Grants. In addition, each of the applications must be completed within six years following the child's 8th, 11th and 14th birthdays. The grant may not be available if the application is not completed within this timeframe.

Required Documentation

During the application process for the Alberta \$500 Grant and the Alberta \$100 Grants, proof must be shown to the RESP promoter that a parent or guardian of the beneficiary is a resident of Alberta at the time of the eligible grant age (that is, birth for the \$500 grant, or ages 8, 11 or 14 years for the applicable \$100 grant) OR at the time of application.

Some examples of documentation that would demonstrate that a parent or guardian makes his or her residence and is ordinarily present in Alberta would be:

- a valid Alberta driver's license;
- an Alberta photo identification card;
- an Alberta Health Insurance Card; and
- bank statements, utility bills, mortgage statements, or rental agreements that state the individual's name and Alberta address.

RESP promoters should note on the grant application form the type of documentation provided.

If a parent/guardian no longer lives in Alberta at the time of the application (but were resident in Alberta at an eligible grant age for their children), a completed Alberta Request for Ministry Review form must be submitted and a letter of response indicating approval of the request must be provided as evidence of Alberta residency at the eligible grant age prior to applying for an Alberta Grant to ensure that the application is not denied.

How will funds be deposited into the RESP account?

- The Canada Education Savings Program (CESP) administers the payment of the Alberta Grants on behalf of the Alberta government.
- RESP promoters request payment of the grants from the CESP.
- When the CESP receives and processes a request, the applicable grant payment is deposited into the RESP.
- The grant is paid on the first request submitted to and processed by the CESP on behalf of a beneficiary/child.

Educational Assistance Payments or repayment of the Alberta Grants

- Alberta Grants are paid out as part of an Educational Assistance Payment (EAP) to the eligible beneficiary named on the RESP or to a sibling of that beneficiary.
- An EAP may only be paid to a beneficiary who is enrolled in a qualifying educational program at a designated post-secondary institution.
- Should the grant not be withdrawn through an EAP, the funds will be repaid to the Government of Alberta.