

**REQUEST FOR AN EDUCATIONAL ASSISTANCE PAYMENT (EAP)
 OVER \$8,000 FOR FULL-TIME STUDIES OR OVER \$4,000 FOR PART-TIME STUDIES
 FROM A REGISTERED EDUCATION SAVINGS PLAN (RESP)**

ATTENTION ADVISOR: IMPORTANT INFORMATION ABOUT COMPLETING THIS FORM

This form must be completed if...

- 1) The beneficiary is enrolled in full-time studies and...
 - The beneficiary or subscriber requests an Educational Assistance Payment (EAP) of which the total is in excess of \$8000, for **the first 13 consecutive weeks** of full-time studies in a **qualifying educational program**.

Or

- 2) The beneficiary is enrolled in part-time studies and...
 - The beneficiary or subscriber requests an Educational Assistance Payment (EAP) of which the total is in excess of \$4000, **for the 13-week period of enrolment** in part-time studies in a **specified education program preceding the payment of EAP**

An EAP exceeding \$8000 (for full-time) or \$4000 (for part-time) is not permitted until it is authorized in writing by Canada Education Savings Program (CESP). Advise Subscriber/Beneficiary that CESP requires the completion of this form in order for the Subscriber/Beneficiary's request to be considered. If the Subscriber/Beneficiary agrees to complete this form, follow the steps below.

*Note: For both full time and part time studies, the limit includes **all** EAP withdrawals from any financial institution for the same beneficiary.

INSTRUCTIONS

- 1) Complete Section 1 [CESG, CLB (if applicable), Provincial Grant (if applicable), and Total Earnings] by contacting ESDC at 1-888-276-3624. *Note: Customer must contact ESDC directly.
- 2) Refer to Instruction #4 to complete Section 2.
- 3) Assist Subscriber/Beneficiary with completing Sections 3 to 6.
 Note to provide:
 - The proof of enrolment from Post-Secondary Educational Institution as per Section 4.
 - A copy of invoice for tuition, residence, meal plan and the breakdown of living expenses as per Section 6.
- 4) Fax form to Client Services at 1-800-200-2497 to obtain contact name information within Section 2 and a signature within Section 8.
- 5) Once the form has been returned by Client Services, review completed form with Beneficiary and obtain his/her signature in Section 9.
- 6) Send completed form to:

Canada Education Savings Program (CESP)
 Human Resources and Skills Development Canada
 140 promenade du Portage, Phase IV, Mailstop: Bag 4
 Gatineau, Québec K1A 0J9
- 7) A response from CESP will be mailed to the Beneficiary and the representative at Client Service Centre that has signed the form.
- 8) If CESP approves the EAP withdrawal exceeding \$8000 (for full-time) or \$4000 (for part-time):
 - Client Service Centre to fax approval letter to Advisor.
 - Meet with Subscriber/beneficiary to complete withdrawal.
 - Advisor to complete form 2037 (BMO Mutual Funds RESP Redemption Form) and process withdrawal as per normal process.
 - Retain both form 2037 and CESP approval letter in customer's file.
- 9) If CESP does not approve the EAP withdrawal exceeding \$8000 (for full-time) or 4000 (for part-time):
 - Client Service Centre to fax response letter to Advisor.
 - Retain copy of CESP letter in customer's file.



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Please identify the type of Educational Assistance Payment (EAP) request

EAP over \$8,000 for full-time studies: []

EAP over \$4,000 for part-time studies: []

1) Calculation of Canada Education Savings Grant (CESG) and Earnings in the RESP

Please provide the following amounts within the RESP. Please do not include RESP contributions.

CESG \$ _____ + CLB \$ _____ + Provincial Grants \$ _____

+ Total Earnings \$ _____ = TOTAL \$ _____

As a beneficiary of one or more RESPs, you can receive a maximum of \$7,200 in CESG. Any amount of CESG that you receive over \$7,200 must be repaid to Human Resources and Skills Development Canada.

2) RESP Promoter Information

Company Name: _____ Address: _____

City: _____ Province: _____ Postal Code: _____

Contact Name: _____ Telephone: (____) _____ ext: _____

3) Beneficiary Information

Family Name: _____ Name(s): _____

Social Insurance Number: ____ - ____ - ____ Date of Birth (YYYY/MM/DD): ____ / ____ / ____

Address: _____ City: _____

Province: _____ Postal Code: _____ Telephone: (____) _____

4) Details of Enrolment

Educational Institution Type (University, College, Trade, Other): _____

Name of Educational Institution: _____ Program of Study: _____

Start date of study period (YYYY/MM/DD): ____ / ____ / ____ Current period of enrolment (in weeks): _____

Has beneficiary been enrolled for a minimum of 13 weeks in the last 12 months? YES [] NO []

For part-time studies only – Number of class hours per month: _____

*** Please provide the proof of enrolment from post-secondary educational institution.

5) Estimated Costs

EAP Amount Requested: _____

Education Costs (tuition, fees, books, supplies, etc.): _____

Living Expenses (shelter, food, clothing, transportation, etc.): _____

Special Needs: _____

Total Costs: _____



6) Please explain your need for an amount in excess of the limit: (child care, special equipment, high tuition costs, adaptive equipment, etc.)

***** Please provide a copy of invoices for tuition, residence, meal plan and the breakdown of living expenses.**

7) Privacy

Completion of this form is voluntary; however, failure to complete this form will result in you not being considered for the request of an EAP over \$8,000 or \$4,000. The information you provide may also be used for policy analysis, research and/or evaluation purposes. In order to conduct these activities, various sources of information under the custody and control of Human Resources and Skills Development Canada may be linked. The information that you provide will be shared with the Canada Revenue Agency for the purposes of administering the *Income Tax Act*. Any personal information that you provide will be administered and protected in accordance with the *Department of Human Resources and Skills Development Act*, the *Canada Pension Plan Act*, the *Canada Education Savings Act*, the *Income Tax Act* and the *Privacy Act*. Individuals have the right to, and the protection of, and access to, their personal information, which will be retained in Personal Information Bank "HRSDC PPU 506". Instructions for obtaining a copy of your personal information can be found in *Info Source*. You can get a printed copy of *Info Source* at Service Canada Centres or by calling 1 800 O-Canada (1 800 622-6232) or you may view the information at www.infosource.gc.ca.

8) Signature of RESP Promoter Representative

Signature of Promoter Rep: _____ Date (YYYY/MM/DD): _____ / _____ / _____

9) Signature of Beneficiary

I certify that the information I have provided above is true and correct. I understand that the information is collected under the authority of the *Income Tax Act* in order to evaluate my request for an EAP over \$8,000 for full-time studies or \$4,000 for part-time studies from an RESP. I am aware that the information I have provided may be subject to verification.

Signature of Beneficiary: _____ Date (YYYY/MM/DD): _____ / _____ / _____



REQUEST FOR AN EDUCATIONAL ASSISTANCE PAYMENT OVER \$8,000 FOR FULL-TIME STUDIES OR OVER \$4,000 FOR PART-TIME STUDIES FROM A REGISTERED EDUCATION SAVINGS PLAN (RESP)

What is an EAP?

An EAP is a payment from an RESP to help an eligible beneficiary cover expenses associated with post-secondary education. Note that an EAP is made up of Canada Education Savings Grant, Canada Learning Bond, Provincial Grant(s) and earnings only, and does not include contributions.

Who completes this form?

This form should be completed by the beneficiary of an RESP, at the request of the RESP promoter, according to the terms of the plan. Completion of this form is voluntary; however, failure to provide the information requested on this form will result in the beneficiary not being considered for the request of an EAP over \$8,000 for full-time studies or over \$4,000 for part-time studies.

When does the beneficiary complete this form?

1) Full-time studies:

- When the beneficiary or the subscriber requests an Educational Assistance Payment (EAP) of which the total is in excess of \$8,000 for the first 13 consecutive weeks of full-time studies in a *qualifying educational program*.
- A **qualifying educational program** is an educational program at the post-secondary school level, that lasts at least three (3) consecutive weeks and that requires a student to spend no less than 10 hours per week on courses in the program.

Beneficiaries Studying Outside Canada:

Note that a Canadian student studying outside Canada is eligible for an EAP if they are:

- a. Enrolled in a foreign university program of not less than 3 weeks duration; or
- b. Enrolled in a foreign college or other educational institution (other than university), in a course of not less than 13 weeks.

2) Part-time studies:

- When the beneficiary or the subscriber requests an EAP of which the total is in excess of \$4,000 for the 13-week period of enrolment in part-time studies in a *specified educational program* preceding the payment of an EAP.
- A **specified educational program** is a program at post-secondary school level that lasts at least three (3) consecutive weeks, and that requires a student to spend no less than 12 hours per month on courses in the program.

*After the student has completed 13 consecutive weeks, there is no limit on the amount of EAPs that can be paid if the student continues to qualify to receive them. If there is a 12-month period in which the student is not enrolled in a **qualifying educational program** or a **specified educational program** for 13 consecutive weeks, the \$8,000 maximum for full-time studies or the \$4,000 maximum for part-time studies applies again.*

Under what circumstances can a beneficiary obtain a waiver?

The \$8,000 or the \$4,000 limit may be waived in situations where:

- the required tuition costs exceed the limit, due to greater than average tuition fees, or where the institution requires full payment at the beginning of the year;
- the living expenses and required tuition costs exceed the limit; for example, if the beneficiary resides off-campus;
- the course of study requires the purchase of expensive instruments or equipment over and above tuition costs and living expenses;
- the beneficiary is a single parent and requires additional funds for child care and living expenses; or
- the beneficiary is a student with disabilities and requires extra support to pursue post-secondary education.

Since every request is assessed on a case-by-case basis, the Canada Education Savings Program (CESP) may consider situations other than those listed above.



What should be included in the estimated costs?

- Education Costs include:**
- Tuition;
 - Compulsory fees; and
 - Books and supplies.
- Living Expenses include:**
- Rent and utilities;
 - Food;
 - Clothing;
 - Transportation; and
 - Miscellaneous expenses.
- Special Needs include:**
- Child care;
 - Note takers or interpreters;
 - Special equipment (example: computers and related adaptive equipment, braille, etc.); and
 - Attendant care.

These items are examples of costs which may be considered necessary to further a beneficiary's post-secondary education. Other costs not included above may qualify, and the costs mentioned above may not apply in all cases. The promoter is responsible for administering the plan in accordance with the Act. Therefore, the promoter determines the "reasonableness" of a specific expense for an EAP. Any expense paid in accordance with the Act and the terms of the plan would be a reasonable expense. An important factor to consider is whether the expense actually helps the beneficiary to further his or her studies.

What is the process for requesting a waiver?

- The RESP promoter or agent must ask the beneficiary to complete and sign this request form.
- Sign and mail the form to the CESP:
Canada Education Savings Program
Human Resources and Skills Development Canada
140 promenade du Portage, Phase IV, Mailstop: Bag 4
Gatineau, Quebec K1A 0J9
- Once a decision has been made, the Canada Education Savings Program will mail the response to the promoter, with a copy to the beneficiary and the Director, Compliance Division of the Registered Plans Directorate of the Canada Revenue Agency for purposes under the *Income Tax Act*.
- If the promoter or the beneficiary is dissatisfied with the decision rendered, they may request reconsideration in writing to the Canada Education Savings Program at the above address.