



**Matching Grants of up to a lifetime maximum of \$7,200 – based on the child’s primary caregiver’s income (you must contribute to your Child’s RESP to qualify):**

**Canada Education Savings Grant (CESG) and Additional Canada Education Savings Grant (ACESG) - based on primary caregiver’s income**

- For every dollar you contribute - up to \$2,500 per year - the Canadian Government will add up to 20 cents for the CESG **and** 20 cents for the ACESG to your child’s RESP to a lifetime maximum of \$7,200. **Therefore:**
  - **If your income is less than \$43,561\***: For every dollar you contribute, the Canadian Government will add 40 cents to your child’s RESP (on the first \$500). Therefore, if you contribute \$500, the Canadian Government will grant an additional \$200 each year.
  - **If your income is between \$ 43,561 and \$87,123\***: For every dollar you contribute, the Canadian Government will add 30 cents to your child’s RESP (on the first \$500). Therefore, if you contribute \$500, the Canadian Government will grant an additional \$150 each year.
  - **If your income is more than \$87,123\***: For every dollar you contribute, the Canadian Government will add 20 cents to your child’s RESP (on the first \$500). Therefore, if you contribute \$500, the Canadian Government will grant an additional \$100 each year.
- \* This is the net income amount for 2013 (may change each year)
- <http://www.servicecanada.gc.ca/eng/goc/cesg.shtml>

**Remember:** These grants and contributions will accrue interest until your child is ready for post-secondary school!