

Your Education Assistance Payment (EAP) is just a click away!

For Group Plans



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Simply log in at knowledgefirstfinancial.ca by **November 1st** to request or delay your EAP



IMPORTANT! If you don't respond by the November 1st deadline, your student will no longer be eligible to receive EAPs from their Group Plan.

EAP instructions at a glance



Review EAP
Options



Log in to request
or delay EAP



Respond
by Nov 1



Track Your
Payment



*If student **will be** entering an eligible post-secondary education (PSE) program this year*

REQUEST an EAP:

- > Log in at knowledgefirstfinancial.ca
- > Click **Apply For An EAP** from the menu
- > Enter your information
- > Upload student's **Verification of Enrolment** (from school website or Registrar's Office)
- > Click Submit!



*If student **will not be** entering an eligible post-secondary program this year*

DELAY the EAP:




- > Log in at knowledgefirstfinancial.ca
- > Select **EAP Delay** from the menu
- > Enter your information
- > Click Submit!

Education Assistance Payments (EAPs) are the payments your student receives, typically starting in their second year of studies, from their RESP while attending a post-secondary institution. EAPs include:





-  **the income earned on your contributions**
-  **government grants**
-  **the income earned on your grants**
-  **discretionary top-ups, as applicable**

What you need to know about your EAP and the application process



-  To see if the student's post-secondary program qualifies for an EAP, go to knowledgefirstfinancial.ca > **Withdraw from your RESP** > **Program Eligibility**
-  The Income Tax Act limits the amount paid to a student to \$5,000 for the first 13 weeks of study in a full-time program or \$2,500 for each 13 weeks of study in a part-time program
-  The student is eligible to receive an EAP for up to six months after completion of their post-secondary program



-  The student is eligible to apply for up to three EAPs starting the year after the plan matures (usually the second year of studies), one year at a time
-  EAPs are generally paid in two installments – first installment upon request and the final in December
-  The student must receive their first EAP before December 31st of the year they turn 22 in order to retain their EAP eligibility
-  You will need your **Verification of Enrolment** (from school website or Registrar's Office) and **Banking Information** to successfully complete your EAP application

Questions?

We're available to help you. Call our customer service team at **1 800 363-7377**, 8 am. to 8 p.m. ET, Monday to Friday, email contact@kff.ca, chat with us or visit us at www.knowledgefirstfinancial.ca

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