



CHILDREN'S EDUCATION FUNDS INC.

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EAP FREQUENTLY ASKED QUESTIONS

Please read carefully.

QUESTIONS	ANSWERS
<p>What types of post-secondary institutions may I attend? What is a Recognized Institution?</p>	<p>In Canada, a Recognized Institution includes all universities and community colleges recognized by the Association of Canadian Community Colleges of Canada, the Association of Universities and Colleges of Canada or the American Association of Bible Colleges; Colleges d' Enseignement General et Professional (CEGEP); Registered Private Vocation Schools (registered and approved by the Ministry of Colleges and Universities for each province); and other institutions recognized as having a degree or diploma granting status by provincial statute. Outside of Canada, in order to be recognized for RESP purposes, the program must last at least 13 consecutive weeks and be at the post-secondary level. We will require confirmation that your program meets these requirements, as requested on the Enrolment Confirmation form.</p>
<p>What are the eligibility criteria to qualify for an Educational Assistance Payment (EAP)?</p>	<p>To qualify for an EAP, you must submit a completed EAP application (Beneficiary Application Form and Enrolment Confirmation Form) to Children's Education Funds Inc. by August 1st. The Beneficiary Application Form is completed by you online and the Enrolment Confirmation Form is completed by the Registrar's Office at your school to confirm your enrolment into eligible studies. Please contact our Customer Service Department should you require further information concerning the EAP eligibility criteria.</p>
<p>I will not be attending a post-secondary institution this year, or I do not qualify for an EAP at this time. Can my EAP be deferred?</p>	<p>Yes, you may defer each EAP for a period of one-year. To request a deferral, please visit www.cefi.ca/eap and follow the online instructions. Please ensure that Children's Education Funds Inc. receives your deferral request by August 1st. Please contact our Customer Service Department should you require further information.</p>
<p>What happens if I change programs or schools? Will I still qualify for EAPs?</p>	<p>Likely, we will be able to confirm eligibility upon receipt and review of your fully completed EAP application (the Beneficiary Application Form and the Enrolment Confirmation Form). If you will be changing schools or programs in the coming year, please have the Enrolment Confirmation Form completed by the school you will be attending and forward it to Children's Education Funds Inc. by August 1st.</p>
<p>When do I have to submit the EAP application? What if I require an extension?</p>	<p>Please submit your completed application as soon as it is available, and in any event, Children's Education Funds Inc. must receive your completed application no later than August 1st of the application year. It is the student's responsibility to ensure that the EAP application is received in good order by our office no later than August 1st.</p> <p>If the Registrar's Office at your post-secondary institution is unable to submit your completed Enrolment Confirmation Form to our office by August 1st or if you are unable to submit it in time for other reasons, you can request an extension to the EAP application deadline to submit your Enrolment Confirmation Form. Extension requests can be made online when completing your Beneficiary Application Form and must be submitted to Children's Education Funds Inc. by August 1st.</p> <p>All requests for extensions are subject to review and approval is not guaranteed. Please note that the Beneficiary Application Form must still be submitted by August 1st as this form does not require information from the post-secondary institution.</p>
<p>What happens if I do not obtain an extension and I do not submit my EAP application by August 1st?</p>	<p>If you do not obtain an extension and do not submit your EAP application or deferral request in good order by August 1st the EAP may be lost. Late acceptance/review of the EAP or deferral application is subject to an EAP late application fee of \$75.00 (plus tax) and late acceptance/review is not guaranteed. Failure to fully complete and submit the Beneficiary Application Form and the Enrolment Confirmation Form if you are applying for an EAP or the Beneficiary Application Form if you are deferring the EAP by August 1st could result in the forfeiture (loss) of the EAP. When an EAP is forfeited, it is not available to be claimed, paid or received in the future. For these reasons, Children's Education Funds Inc. strongly encourages you to submit your EAP application early and before the deadline of August 1st.</p>
<p>What happens if I do not submit my EAP application or deferral request for a particular application year?</p>	<p>The EAP application deadline of August 1st is important. Please note that late acceptance/review of the EAP application is subject to an EAP late application fee of \$75.00 (plus tax) and late acceptance/review is not guaranteed. Failure to fully complete and submit both the Beneficiary Application Form and the Enrolment Confirmation Form if you are applying for an EAP or the Beneficiary Application Form if you are deferring the EAP by August 1st could result in the forfeiture (loss) of the EAP. When an EAP is forfeited, it is not available to be claimed, paid or received in the future. For these reasons, we strongly encourage you to submit your EAP application early and before the deadline of August 1st.</p>

When will I receive my EAP?	EAPs are remitted to qualifying Beneficiaries in September, provided that the entire EAP application is received in good order prior to August 1 st .
I would like to receive my EAPs by Direct Deposit.	If you would like to receive your EAP by Direct Deposit, please indicate this under Section 3: Payment Preference of the Beneficiary Application Form. When the deposit is made, a confirmation e-mail will be sent to you providing the details of the deposit.

For more information call 1-800-246-1203 (locally: 905-331-8377), email us at eap@cefi.ca, or visit our website at www.cefi.ca