

## PAC 101

### HISTORY & FUNCTION OF PACS

In 1989, the provincial government enacted a new School Act that gave parents in every district across British Columbia the right to establish and belong to a Parent Advisory Council at their children's school(s). The Act also established the right of the PAC, through its elected officers, to advise the principal and staff of their school "...respecting any matter relating to the school..."

#### **Topics on which PACs may offer advice and assistance:**

- School philosophy and program priorities
- School regulations and general student conduct
- The curriculum, new instructional programs, facilities, equipment and learning resources
- Budget, alterations and renovations to facilities
- Safety programs and procedures
- Alternatives for identifying, communicating and meeting unique community needs
- Communicating ideas from the community to the board of school trustees and school staff
- Informing the community about decisions made at the school, district and ministry levels
- Methods to ensure racial and cultural understanding and improve the sense of community within the school neighbourhood
- Methods of resolving school-community differences and improving relations
- Methods to encourage other community individuals and groups who do not have children of school age to attend meetings to express their ideas and share their concerns.

PACs are part of the BC School Act, in Section 8. There are also Surrey School District Policy involving PACs; Policy 10300, 10303 (Fundraising), 10305 (Insurance Coverage), and Regulation 10370 (School Planning Councils). Also of potential interest to parents are Policies 10310 (School Volunteers) and 10313 (Volunteer Drivers).

### PAC, DPAC, AND BCCPAC

Whereas a PAC's role is to advise school administration regarding matters within the school, one of DPAC's (District Parent Advisory Council) roles is to advise the District's Board of Education on matters of interest to PACs across the District, and to represent the collective views of those PACs at the District level; DPAC members sit on a number of District committees. When the need arises, DPAC can formally bring issues in front of the Board of Education.

DPAC supports and encourages PACs and parents in accessing the school system at all levels by providing regular forums for the exchange of ideas and information to ensure that public education serves the best interests of all students. Information about DPAC meetings can be found on their website, [www.surreydpac.ca](http://www.surreydpac.ca).

DPAC also provides assistance to PACs who need help with different aspects of running a PAC; any PAC member should feel free to approach a DPAC Director with questions they might have, or to make contact through the DPAC website.

DPAC is comprised of elected parent representatives from PACs. The roles, duties and responsibilities of elected DPAC representatives vary from PAC to PAC. Generally, DPAC representatives:

- Act as a liaison between the PAC and DPAC by attending DPAC meetings
- Communicate and obtain information to and from PAC
- Bring forward issues that may be common to more than one school

BCCPAC represents the DPACs and PACs from every school district in the province. Collectively, BCCPAC represents the parents of children in BC schools at the Provincial level, and advocates for parent concerns

with the Ministry of Education. Any PAC can become a member of BCCPAC, but is required to register and pay an annual fee. More information about BCCPAC can be found on their website. [www.bccpac.bc.ca](http://www.bccpac.bc.ca).

### **PAC LIABILITY**

PACs need to be aware of potential liability issues. A PAC as an organization is liable (responsible) for the actions of their members both off and on school premises as they relate to the members' service on behalf of the PAC. The PAC is only covered by the District's Liability Agreement if the event has been sanctioned by the School District (authority given to administration) and the related activities are carried out in accordance with administration's direction (eg: if a Principal sanctions a fun night but does not want horseback riding included then including that activity would taint the sanction and potentially void liability coverage). More information can be found in School Board Policy 10305.

## PAC EXECUTIVE

Some of the responsibilities of the executive committee include:

- Assessing the interest and concerns of people in the school community.
- Preparing a program that reflects the priorities of parents and guardians.
- Holding regular meetings and planning agendas for general meetings.
- Streamlining general meetings and making them interesting in order to encourage parent involvement.
- Working with the administration in a positive and respectful manner.
  - Ideally, PAC executives have healthy relationships with their administration team, which would include the attendance of administration at PAC general meetings, as well as meeting privately with administration when warranted. It should be kept in mind that in the end, decisions about PAC budgets and initiatives are made by PAC members. However, many of these decisions will ultimately require administration support to move ahead, so the best relationship for a PAC and school administration is a healthy partnership. There are times when, for a variety of reasons, such a partnership proves difficult to achieve. Such situations sometimes can be helped by the involvement of an Assistant Superintendent and/or DPAC assistance.
- Ensuring there is a proper transition plan in place in case for when executive members leave their positions.
  - Ideally, a plan will be in place at all times, as executive members sometimes leave with little warning, for a variety of reasons. In support of this, DPAC is keeping copies of PAC's Constitution & Bylaws in our files at the School District offices to ensure these documents aren't lost, as they often are in PAC executive transition. We would also encourage PACs to develop manuals or guides for executive positions and committees, so future PAC members don't have to start from scratch, and are guided by the past experiences of others.

### **Chairperson/President**

- Coordinates Parent Advisory Council affairs in cooperation with other executive members.
- Presides at all meetings (If he or she is unable to attend, the vice-chairperson fills in.)
- Conducts business meetings
- Establishes meeting rules with the executive members
- Helps prepare the agenda for all meetings and consults with the administration
- Is responsible for preparing the information and facts needed for a good discussion on agenda topics
- Keeps meetings orderly (To keep spur-of-the moment decision-making to a minimum, the chairperson provides an opportunity for additions to the agenda at the beginning of the meeting)
- Sets a timetable and sticks to it after the members decide the best time for beginning and ending meetings.

### **Vice-Chairperson/Vice-President**

- Learns duties and responsibilities of the chairperson in order to preside at meetings in her or his absence
- Fulfills an important role as an understudy to the chairperson
- Takes over if the chairperson resigns
- May be called upon to chair special committees or projects

### **The Treasurer**

- Custodian of funds
- Disburses money according to the budget and notes transactions in the treasurer's records
- Presents a report of finances at each meeting for information (an annual report is usually adopted before the election of new officers)

## The Secretary

- Records minutes of regular and executive meetings;
- Presents and reads minutes for adoption at meetings; and,
- Maintains a minutes book that may include:
  - Rules of order and/or Constitution and Bylaws
  - Notebooks from past executives and committee chairpersons
  - School handbook
  - General membership list
  - School profile
  - Past submissions and correspondence to the board and the Ministry of Education
  - Minutes from the conception of the PAC on must be maintained

## PAC MEETINGS

### How to Run a Meeting

Chairing a meeting is a challenging experience. But with a carefully prepared agenda and a few basic organizational skills you can hold a successful meeting. Don't forget to make people feel comfortable; introduce yourself and welcome everyone - new parents may not know anyone.

### Agenda

- Lets your PAC members know what to expect and how they might participate in the meeting
- Provides order and direction to the meeting
- Streamlines and shortens your meeting
- Makes the job of the recording secretary easier, thus improving the accuracy of the minutes
- An agenda is simply a brief outline of what you intend to discuss and in what order. A well-planned agenda reflects the concerns and interest of your school community and is based on mutually defined goals.

### Planning Your Agenda

- Review previous minutes for items that are pending and issues that were tabled or should be reported on.
- Items on the agenda may be classified as follows:
  - For information
    - Items that keep your PAC informed, but don't require immediate action (e.g., correspondence, announcement of events, progress reports)
  - For discussion or tabling
    - Items that require more discussion from your group before decisions are made
    - Business that should be referred to a smaller sub-committee for further discussion
    - Business that you choose to put aside (table) for the moment
  - For decision and action
    - Items resulting from business referred to a sub-committee
    - Business that you feel your group should act upon
- **Plan your time realistically** - Don't squeeze too many items onto the agenda. Set aside enough time for the important items, allow for the assignment and review of tasks.
- **Indicate when the meeting will start and end** - Try to stick to your schedule.
- Most commonly, the order of business on an agenda is as follows:
  1. Call to order & introduction of new members
  2. Approval of agenda
  3. Approval of minutes of previous meeting
  4. Committee Reports & Correspondence
  5. Business arising from the minutes (old business)
  6. New Business
  7. Program (guest speakers, discussion, etc.) – Guests may be at the start so they don't have to sit through the business portion of the meeting
  8. Adjournment

### Minutes

1. The simplest way to reflect the meeting is to follow the agenda and keep the same numbering system for both. Refer to the examples of a sample agenda and the sample minutes below.
2. Minutes should be a brief reflection of the discussion, not a detailed account of what occurred. Names should not be used except for motions, actions, or topics brought forth by a specific individual.

3. If names are required it should be a first name, and initial for last name if there are more than 2 people with the same name at the meeting. The meeting attendance sheet will reflect the full name of the people in attendance if there is ever follow up needed.
4. A copy of all documentation presented should be kept with the minutes. It would be reflected in minutes “see handout, see submission, see letter dated\_\_\_\_, from whom” as examples. When presenting the minutes at the next meeting it is not necessary to make a copy of these items, just have them available for review should someone who was not in attendance wish to review.
5. **MOTIONS:** Only require someone to move the motion. Be sure to repeat the motion to assure that it is recorded accurately. The chair of the meeting should accept the motion; allow for discussion of the motion, and then call a vote on the motion. Record if the motion is carried or defeated. Areas where a motion would be used include expenditures outside of the approved budget, to strike a committee or ad-hoc group, to appoint someone to a position or group. Robert’s Rules suggest a seconder NOT be recorded. Examples:  
**MOTION** to approve expenditure of \$500 for bus for a band trip. Moved: Tammy, **motion carried**  
**MOTION** by Sue to appoint Bob Smith to deal with media relations for the PAC, vote 5 in favour, 10 opposed, **motion failed**
6. **ACTIONS:** Action items are used to attach specific tasks to an individual. The timeframe for the action is assumed to be by the next meeting, or by a specified deadline. For example, if someone volunteers to source out pricing for emergency preparedness and report to the next meeting. Examples:  
**ACTION:** Sue to get pricing for equipment on emergency prep list and provide a report at the next PAC meeting.  
**ACTION:** Peggy to arrange Mr. Smith to be guest speaker for the next meeting.
7. The following should always be noted somewhere on the minutes: Date and time of the meeting, place of meeting, name of chairperson, names of members present (pass around attendance sheet), name of recorder.

**Sample Agenda**

**Your School**  
**PARENT ADVISORY COUNCIL MEETING AGENDA**  
**Wednesday, Month, Day, Year**

- 1.0 CALL TO ORDER
- 2.0 ADOPTION OF AGENDA
- 3.0 ADOPTION OF MINUTES – include previous meeting date
- 4.0 REPORTS
  - 4.1 Principal’s Report
  - 4.2 Teacher’s Report
  - 4.3 Treasurer’s Report – should include a printed version for all
  - 4.4 DPAC Report
  - 4.5 SPC Report
- 5.0 OLD BUSINESS
  - 5.1 Topics that have already been discussed in the past and there
  - 5.2 is follow up information to be presented
  - 5.3
  - 5.4
- 6.0 NEW BUSINESS
  - 6.1 Correspondence
  - 6.2 Agenda items that have not been discussed in recent meetings
  - 6.3
  - 6.4
- 7.0 OPEN FORUM
- 8.0 ADJOURNMENT

**NEXT GENERAL MEETING**  
**Wednesday, Month, Day, Year**

## Sample Minutes

# **Your School Parent Advisory Council** **General Meeting Minutes – Month, Day, Year** Location of meeting

**1.0 Welcome and Call to Order:** Who called the meeting to order and at what time.

**2.0 Adoption of Agenda:** **MOTION** to approve: 1<sup>st</sup>: first name – reflect whether motion was carried or failed.

If additions or amendments made it would **MOTION** to approve as amended:

**3.0 Adoption of Previous Minutes:** **MOTION** to approve: 1<sup>st</sup> first name, reflect whether motion was carried or failed

Minutes can only be approved by those who were in attendance at the meeting you are reviewing.

## **4.0 Report**

**4.1 President's Report:** Name of speaker

**4.2 Teacher's Report:** Name of speaker(s)

**4.3 Treasurer's Report:** Name of speaker

- see handout provided – there should always be statements presented at every meeting. The secretary should keep all records in the secretary binder.

**4.4 DPAC Report:** Name of speaker(s)

This could be verbal or a written submission that is discussed and added to the permanent record

**4.5 SPC Report:** Name of speaker(s)

This could be a verbal or written submission that is discussed and added to the permanent record

## **5.0 Old Business**

**5.1 Topic**

**5.2 Topic**

## **6.0 New Business**

**6.1 Topic**

**6.2 Topic**

**7.0 Open Forum** – this is for topics that were not added to the agenda, but are discussed prior to adjournment of the meeting

**8.0 Adjournment:** Note the time the meeting was called. If the meeting must be called prior to all topics being discussed, those issues not already discussed must be tabled prior to adjournment or are considered to fall to the floor (this means they will not be brought back to discuss at the next meeting).

## **Next Meeting Date and Location**

*Respectfully submitted by Name of recorder*



## FINANCES

### Reporting

- The Treasurer, with the assistance of the PAC Executive, must prepare a budget for the school year. This budget needs to be passed at a PAC general (**not** executive) meeting.
- The Treasurer must provide a financial report at every PAC meeting that shows the spending for the past month and the year-to-date, in a way that is easy for PAC members to understand.
- The Treasurer must keep a written record (manual or electronic ledger) of all financial activity – deposits, disbursements, bank debits and credits.

### Bank Accounts & Signing Authority

- The PAC should have two bank accounts – one for regular funds, and one for gaming funds.
- 3-4 PAC Executive members should have signing authority.
- Cheques must require two signatories.
- PAC members should not sign cheques for which they are the payee.
- Should a problem arise, all members of the PAC as individuals may be held liable for the group's funds.
- At the first PAC meeting after the incoming executive has been elected by the Parent Advisory Council, your PAC executive should designate authorized signatories by way of a motion that is recorded in your minutes:
  - **The (school name) PAC designates the following executive members as authorized signatories on our (bank name) account(s): (Name #1), (Name #2), (Name #3)...**

### Gaming Account

- PACs are eligible for an annual gaming grant from the provincial government.
- Gaming grant money is restricted in its use (see below – use the link above for the complete conditions)
- Any proceeds from fundraisers held throughout the year that require a gaming license (50/50 draws, raffles, etc.) must be deposited into the gaming account and are subject to the same restrictions as the grant money.

### Conditions for a PAC/DPAC Grant

#### Use of Grant Funds

- 5) PACs may only use grant funds within BC for eligible disbursements that benefit students by enhancing the extracurricular opportunities as set out in section 5 of the application form.
- 7) A receipt must be obtained for each disbursement of gaming funds and retained as part of the gaming records set out in condition 15(d).
- 8) PACs and DPACs cannot use grant funds for the following ineligible costs:
  - a) Curricular activities or purposes;
  - b) Disbursements outside of the province unless approved in advance in writing by the branch;
  - c) Out-of-province travel, unless approved in advance by the branch;
  - d) Out-of-province or out-of-country aid;
  - e) Past debt, loan or interest payments;
  - f) Sustaining or endowment funds; or
  - g) Professional development of staff.
- 11) Unless otherwise approved in writing by the general manager, grant funds must be fully disbursed within:
  - a) 12 months of receipt of the gaming grant for DPACs; or
  - b) 36 months of receipt of the gaming grant for PACs.

## SECTION 7 – ELIGIBLE USES OF PAC / DPAC GRANT FUNDS

**Parent Advisory Councils and Parent Organizations** PAC funding is intended to benefit students by enhancing their extracurricular opportunities:

- Student publications: newsletters, yearbooks
- Student competitions: writing, debating, chess, music
- Student computers: software, hardware, accessories
- Student societies: drama club, student society
- Student ceremonies: graduation, dry grad
- Student conferences or educational field trips within B.C.
- Uniforms and equipment for extracurricular activities
- Sports or playground equipment
- Awards and trophies
- Scholarships and bursaries for post-secondary education (paid directly to students)
- Capital acquisitions directly benefiting students, such as playground equipment
- Student transportation and travel within B.C.
- Student transportation and travel outside B.C., where the student group:
  - is representing its school as a result of merit achieved through organized competition
  - is competing in a sport that involves cross border travel
  - has been selected because of its level of creative achievement or success, or
  - is entered in a recognized competition in which there is a formal evaluation or adjudication process

**Sample Financial Report**

<b><u>REGULAR ACCOUNT</u></b>		<b>Bank Balance Forward</b>	<b>0.00</b>
<b><u>Revenue</u></b>	<b>Sep-YY</b>	<b>YTD</b>	<b>Budget</b>
Fundraiser 1			3,000.00
Fundraiser 2			2,000.00
<hr/>			
<b>Total Revenue</b>	<b>0.00</b>	<b>0.00</b>	<b>2,000.00</b>
<b><u>Expenses</u></b>			
Technology			3,000.00
Office Expenses			100.00
Presentations			1,900.00
<hr/>			
<b>Total Expenses</b>	<b>0.00</b>	<b>0.00</b>	<b>2,000.00</b>
<b>NET INCOME</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

<b><u>GAMING ACCOUNT</u></b>		<b>Bank Balance Forward</b>	<b>0.00</b>
<b><u>Revenue</u></b>	<b>Sep-YY</b>	<b>YTD</b>	<b>Budget</b>
Gaming Revenue			11,000.00
<b><u>Expenses</u></b>			
Field Trips			5,000.00
Playground Equipment			5,000.00
<hr/>			
<b>Total Expenses</b>	<b>0.00</b>	<b>0.00</b>	<b>10,000.00</b>
<b>NET INCOME</b>			<b>1,000.00</b>

## **GAMING GRANT:** Apply between April 1 and June 30. Notification by September 30.

All public and independent school parent advisory councils (PACs) are eligible to receive \$20 per student annually. All district PACs (DPACs) are eligible to receive \$2,500 each year. These grants apply only to grades K–12. Parent Advisory Council (PAC) or equivalent group (such as a parent support group at a public school, group 1 or 2 independent school, or First Nation band school within B.C.) is eligible to apply for a PAC grant. The PAC or equivalent must be an autonomous group whose membership consists of parents or guardians of students attending the school.

### **To receive funds, a PAC or DPAC must:**

- Submit a PAC or DPAC application form that confirms its existence;
- Only on-line applications will be accepted.
- A PAC that cannot find its school in the GPEB Online Service must contact the branch for assistance;
- Provide a void cheque from the PAC or DPAC gaming bank account; and
- Comply with the conditions of its grant.

Grant funds must remain under the management and control of the PAC or DPAC that receives them. Funds cannot be used for, or transferred to, curricular purposes or to schools or school districts or their activities or programs.

### **Parent Advisory Councils (PACs) and Parent Organizations**

PAC funding is intended to benefit students by enhancing their extracurricular opportunities, including for example:

- Student publications: newsletters, yearbooks;
- Student competitions: writing, debating, chess, music;
- Student computers: software, hardware, accessories;
- Student societies: drama club, student society;
- Student ceremonies: graduation, dry grad;
- Student conferences or educational field trips within BC;
- Uniforms and equipment for extracurricular activities;
- Sports or playground equipment;
- Awards and trophies;
- Scholarships and bursaries for post secondary education (paid directly to students);
- Capital acquisitions directly benefiting students, such as playground equipment;
- Student transportation and travel within BC; and
- With prior branch approval, student transportation and travel outside BC, where the student group:
  - Is representing its school as a result of merit achieved through organized competition;
  - Is competing in a sport that involves cross border travel;
  - Has been selected because of its level of creative achievement or success; or
  - Is entered in a recognized competition in which there is a formal evaluation or adjudication process.

[Note: out of province field trip(s) are not eligible uses of PAC funds.]

Grant funds to PACs and parent organizations may be accumulated for up to three years without prior approval from the branch.

### **District Parent Advisory Councils (DPACs)**

DPAC funding is intended to benefit students by supporting activities that foster parental involvement in the schools and effective communication between schools, parents, students and the community. Eligible uses of DPAC funding include:

- Educational and promotional materials;
- Administrative costs, including British Columbia Confederation of Parent Advisory Councils (BCCPAC) membership fees; and
- Travel for regular DPAC meetings.

### **ACCOUNTABILITY FOR COMMUNITY GAMING GRANT FUNDS**

All conditions, including reporting requirements, for all types of gaming funds previously received by an organization must be satisfied before another application will be considered.

This includes, but is not limited to:

- Maintaining a separate gaming account in the organization's full name;
- Having the organization's full name and the words "Gaming Account" imprinted on the account cheques;
- Making all disbursements from the gaming account in accordance with specified grant conditions;
- Ensuring that cheques issued against the gaming account are signed by two signing authorities, at least one of whom must be an officer of the organization;
- Submitting a Gaming Account Summary Report within 90 days of the organization's fiscal year end, detailing all gaming funds received and disbursed and describing how the broader community benefited from the programs/services supported by community gaming grants;
- Ensuring that records of cheques issued from the gaming account are accessible as part of the organization's gaming records; and
- As part of the gaming records, secure and retain all account and transaction records and receipts for all disbursements, including cancelled cheques, bank statements, bank transaction receipts, invoices and sale receipts for a period of five years from the end of the fiscal year in which the revenue was disbursed.
- The recipient of a community gaming grant must comply with all of the conditions for a community gaming grant.

*Source: Guidelines: Applying for a Community Gaming Grant*

### **RESOURCES FOR GAMING GRANT:**

- Gaming Grant Website: <https://www.gaming.gov.bc.ca/grants/forms-guidelines.htm#five>
- Gaming Grant Guide: <https://www.gaming.gov.bc.ca/docs/form-acct-summary-rpt.pdf>
- Conditions for PAC/DPAC Grant: <https://www.gaming.gov.bc.ca/grants/docs/cond-pac-dpac.pdf?>
- Gaming Summary: <https://www.gaming.gov.bc.ca/docs/form-acct-summary-rpt.pdf>
- Sample of Gaming Summary: <https://www.gaming.gov.bc.ca/docs/form-acct-summary-rpt-sample.pdf?>

# CASH CONTROL GUIDELINES

## GENERAL

- The term “cash” includes currency, coin, checks, money orders and credit card receipts.
- Individual accountability for all cash, including cash receipts, change funds and petty cash funds should be maintained at all times.
- An accounting record for cash should be established immediately upon receipt.
- Access to cash should be restricted at all times to the person accountable for the funds. The person should be provided a locked, secure storage facility to which only he/she has access. This could be a lockable cash drawer, safe, safe compartment or filing cabinet. The degree of security provided by the storage facility should be commensurate with the amounts being stored.
- All transfers of cash accountability should be documented. Documentation should include amount transferred, date, and signatures of both persons involved in the transfer. The documentation should be kept in a location separate from the cash funds.

## Safeguarding Cash

- Funds held overnight should be minimized. Cash should be kept in a locked safe or other secure area. The degree of security provided should be commensurate with the amounts stored.
- Combinations or keys to safes and other storage facilities should be restricted to the custodian of the cash and a designated backup. Combinations or locks should be changed as necessary, and whenever a person with the combination or key is separated. Persons responsible for cash should be instructed to maintain confidentiality of safe combinations.
- Appropriate precautions should be taken when transporting cash.

## Cash Deposits

- Cash receipts should be deposited on a timely basis
- Cash receipts should be deposited intact. The funds deposited should reflect amounts on hand, less the amount of any assigned change funds. The deposit and supporting records should reflect any cash overages or shortages.
- Cash receipts should not be used for petty cash disbursements, check cashing, or other purposes.

## Reconciliation

The following reconciliation procedures should be performed in receiving and recording cash:

- Cash receipts should be counted and balanced to the cash recordings for an event.
- A receipt for each cash deposit should be obtained from the bank and compared with the record of the deposit amount.
- A dated and signed record of the reconciliations should be prepared and retained.

### Segregation of Duties

Adequate segregation of duties reduces the likelihood that errors (intentional or unintentional) will remain undetected by providing for separate processing by different individuals at various stages of a transaction and for independent reviews of the work performed. The basic idea underlying segregation of duties is that no one employee or group of employees should be in a position both to perpetrate and conceal errors or irregularities in the normal course of their duties.

In general, the principal incompatible duties to be segregated are authorization, custody of assets, and recording or reporting of transactions. In addition, a control over the processing of a transaction generally should not be performed by the same individual responsible for recording or reporting the transaction.

Potential problem areas are only an indication of where segregation of duty controls are breaking down or are lacking. If overlaps in the performance of these duties are identified, it may be an indication to management that structural changes would enhance the protection of assets.

The following chart can be used to determine the levels of internal controls available. For each of the functions listed, enter the name of the individual(s) responsible for maintaining that function. Review the chart for individuals whose names are listed in more than one column and then make a determination whether that represents a potential lack of segregation of duties.

### Cash

Description	Authorization	Custody	Recording	Reconciliation
Opening of mail and listing of checks				
Handling of cash receipts				
Preparation of deposits				
Comparison of list of checks to bank deposits				
Entering deposit information				
Maintaining accounts receivable				
Reconciliation with deposit information				
Authorization to write off bad debts				
Overall control of the accuracy, completeness of, and access to data files				

## **EDUCATION SAVINGS AND RESPs:**

- Canada Learning Bond: <http://www.canlearn.ca/eng/savings/clb.shtml>
- Canada Education Savings Grant: <http://www.canlearn.ca/eng/savings/cesg.shtml>
- Additional Canada Education Savings Grant: <http://www.canlearn.ca/eng/savings/a-cesg.shtml>
- BC Training and Education Savings Grant: <http://www2.gov.bc.ca/gov/content/education-training/k-12/support/bc-training-and-education-savings-grant>
- **RESPs:** [http://www.canlearn.ca/eng/savings/know\\_your\\_resp.shtml](http://www.canlearn.ca/eng/savings/know_your_resp.shtml)

## **GRANTS, BURSARIES AND SCHOLARSHIPS:**

Grants, bursaries and scholarships help you pay for your post-secondary education by giving you money that does not need to be paid back. They can be offered through governments, schools or private organizations.

- Grants: [http://www.canlearn.ca/eng/loans\\_grants/grants/index.shtml](http://www.canlearn.ca/eng/loans_grants/grants/index.shtml)
- BC Scholarships: <http://bcscholarships.ca/>
- Student Aid BC : <https://studentaidbc.ca/explore/grants-scholarships>
- Scholarships Canada: <http://www.scholarshipscanada.com/>