Financial Aid Acceptance Guide for Singapore Citizens

Do you have enough cash to pay for 100% of your tuition fee?

No

Do you want to utilize your parents’ or your CPF funds?

Yes

Apply for CPF Education Scheme (CES)

No

Apply for Tuition Fee Loan (TFL)

Yes

Enough to cover at least 100% of Tuition Fee?

No

For the balance Tuition Fee not covered by CES

Yes

Accept the MOE Bursary or CDC/CCC Bursary if offered

Do you still need more aid for tuition fees and living expenses after taking into consideration the MOE Bursary or CDC/CCC Bursary and the NUS Donated Bursary/Faculty Donated Bursary if offered and you intend to fulfill the loan requirement?

No

If you wish to work part-time to cover part of your living expenses

Accept the Work Study Assistance Scheme

Yes

If you need further aid for accommodation expenses

If you are NOT staying in one of the residential halls or residential colleges***

Accept the NUS Student Assistance Loan if offered

If you are staying in one of the residential halls or residential colleges***

Accept the Residential Programme Bursary* if offered

If you need more aid for accommodation expenses

No

Apply for TFL or CES to cover balance tuition fee

Yes

Should be awarded TFS to cover 50% of Tuition Fee (PCI: $1,701 - $2,000)

Apply for MENDAKI Tertiary Tuition Fee Subsidy (TTFS)

Should be awarded TFS to cover 75% of Tuition Fee (PCI: $1,401 - $1,700)

Should be awarded TFS to cover 100% of Tuition Fee (PCI: $1,400 & below)

* Please apply for the maximum loan quantum under the Tuition Fee Loan as it will be adjusted depending on your NUS Study Loan or CES or TTFS quantum

* MENDAKI Tertiary Tuition Fee Subsidy only for Malay Singapore Citizens with a per capita income (PCI) of $2,000 and below

Estimated minimum funds in CPF members’ Ordinary Account to cover 100% of Tuition Fee per semester:

- Minimum $26,000 for MED/DEN students and $11,900 for all others for the 2011/12 cohort
- Minimum $27,200 for MED/DEN students and $12,500 for all others for the 2012/13 cohort
- Minimum $28,900 for MED/DEN students and $13,500 for all others for the 2013/14 cohort
- Minimum $30,300 for MED/DEN students and $14,600 for all others for the 2014/15 cohort
- Minimum $31,800 for MED/DEN students and $15,500 for all others for the 2015/16 cohort
- Minimum $33,000 for MED/DEN students and $15,700 for all others for the 2016/17 cohort
- Minimum $34,300 for MED/DEN students and $15,800 for all others for the 2017/18 cohort
- Minimum $35,500 for MED/DEN students and $15,850 for all others for the 2018/19 cohort

Accept the MOE Bursary or CDC/CCC Bursary if offered

Yes

Apply for TFL or CES to cover balance tuition fee

No

*** The residential halls and residential colleges refer to only the Eusoff Hall, Kent Ridge Hall, King Edward VII Hall, Raffles Hall, Sheares Hall, Temasek Hall, PGP House, Cinnamon College, College of Alice & Peter Tan, Residential College 4, Ridge View Residential College and Tembusu College

# Applicable for Singapore Citizens who are staying in one of the residential halls/colleges*** only
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<th>External schemes to cover tuition fee</th>
<th>Remarks</th>
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<tr>
<td>Students applying for the CPF Education Scheme (CES) to pay for tuition fee</td>
<td>If you are unsure your CES funds are sufficient to cover your tuition fees 100% until the end of your studies.</td>
<td>You are encouraged to apply for the Tuition Fee Loan (TFL). CES funds will be used to pay for your tuition fee first before the TFL. If you have enough CES funds to cover 100% of your tuition fee, then the TFL will be suspended. If CES funds cover less than 100% of your tuition fee, the TFL will kick in.</td>
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<td></td>
<td>Please check your CPF account at the beginning of each semester to ensure you have sufficient CPF funds to cover your tuition fee. * Estimated minimum funds in CPF members’ Ordinary Account to cover 100% of Tuition Fee per semester: • Minimum $26,000 for MED/DEN students and $11,800 for all others for the 2011/12 cohort • Minimum $27,200 for MED/DEN students and $12,500 for all others for the 2012/13 cohort • Minimum $28,900 for MED/DEN students and $13,500 for all others for the 2013/14 cohort • Minimum $30,300 for MED/DEN students and $14,600 for all others for the 2014/15 cohort • Minimum $31,800 for MED/DEN students and $15,500 for all others for the 2015/16 cohort • Minimum $33,000 for MED/DEN students and $15,700 for all others for the 2016/17 cohort • Minimum $34,300 for MED/DEN students and $15,800 for all others for the 2017/18 cohort • Minimum $35,500 for MED/DEN students and $15,850 for all others for the 2018/19 cohort</td>
<td>If insufficient funds, you will have to top-up the CPF account or apply for the TFL and/or NUS Study Loan (NUSSL) if you have not done so. * As this is only an estimation, please check with CPF directly to ensure you have sufficient funds to cover 100% of your tuition fee.</td>
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<td>Students applying for the MENDAKI Tertiary Tuition Fee Subsidy (TTFS) to pay for tuition fee</td>
<td>If your per capita income is $1,400 and below, you will most likely be given a subsidy which covers 100% of your tuition fee. If your per capita income is $1,401 to $1,700, you will most likely be given a subsidy which covers 75% of your tuition fee; $1,701 to $2,000, you will most likely be given a subsidy which covers 50% of your tuition fee.</td>
<td>If you are a recipient of the NUSSL, the tuition fee portion of the NUSSL will be suspended when we receive confirmation you are receiving 100% of tuition fee covered by the TTFS. You may apply for the MENDAKI Loan Scheme and/or TFL and/or CES and/or NUSSL to cover your balance tuition fee.</td>
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<tr>
<td>Students applying for the Tuition Fee Loan (TFL) to pay for tuition fee</td>
<td>You are encouraged to apply for the maximum loan quantum which covers up to 90% of your tuition fee.</td>
<td>If eventually, you have CES or TTFS or scholarship or Post-Secondary Education Account funds which cover 100% or part of your tuition fee, the TFL will be suspended or adjusted accordingly.</td>
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