Financial Aid Acceptance Guide for Singapore Citizens

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

Yes

Accept the MOE Bursary or CDC/CCC Bursary if offered

No

Are you eligible to apply for the MENDAKI Tertiary Tuition Fee Subsidy?

Yes

Should be awarded TTFS to cover 100% of Tuition Fee (PCI: $1,000 & below)

No

Apply for MENDAKI Tertiary Tuition Fee Subsidy (TTFS)

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

No

No

Yes

Apply for CPF Education Scheme (CES)

Yes

Apply for Tuition Fee Loan (TFL)

For the balance Tuition Fee not covered by CES

No

No

Yes

Accept the NUS Study Loan which covers 10% or 20% of Tuition Fee if 100% of tuition fee not covered and if offered

Do you fulfill NUS Bursary tuition fee requirement?

No

Accept the MOE Bursary or CDC/CCC Bursary if offered

Yes

Accept the NUS Study Loan Living Allowance Loan if offered

If you need more aid for living expenses

Accept the NUS Study Loan if offered

If you need further aid for accommodation expenses

Accept the Work-Study Assistance Scheme

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

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

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

Accept the Residential Programme Bursary## if offered

Accept the NUS Student Assistance Loan if offered

If you need more aid for accommodation expenses

Accept the NUS Study Loan if offered

If you need further aid for accommodation expenses

Accept the NUS Student Assistance Loan if offered

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

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

- Minimum $22,000 for MED/DEN students and $7,700 for all others for the 2007/08 cohort and before
- Minimum $23,000 for MED/DEN students and $8,000 for all others for the 2008/09 cohort
- Minimum $24,000 for MED/DEN students and $8,500 for all others for the 2009/10 cohort
- Minimum $25,000 for MED/DEN students and $9,000 for all others for the 2010/11 cohort
- Minimum $26,000 for MED/DEN students and $9,500 for all others for the 2011/12 cohort
- Minimum $27,000 for MED/DEN students and $10,000 for all others for the 2012/13 cohort
- Minimum $28,000 for MED/DEN students and $10,500 for all others for the 2013/14 cohort
- Minimum $29,000 for MED/DEN students and $11,000 for all others for the 2014/15 cohort

* 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 $1,500 and below

# Applicable for Singapore Citizens who are staying in one of the residential halls/colleges*** only

### 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, Cinnamon College, College of Alice & Peter Tan, Residential College 4, Ridge View Residential College and Tembusu College
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<th>External schemes to cover tuition fee</th>
<th>Remarks</th>
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<td><strong>Students applying for the CPF Education Scheme (CES) to pay for tuition fee</strong></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>Please check your CPF account at the beginning of each semester to ensure you have sufficient CPF funds to cover your tuition fee. <em>Estimated minimum funds in CPF members’ Ordinary Account to cover 100% of Tuition Fee per semester:</em> - Minimum $22,000 for MED/DEN students and $7,700 for all others for the 2007/08 cohort and before - Minimum $23,000 for MED/DEN students and $8,000 for all others for the 2008/09 cohort - Minimum $24,000 for MED/DEN students and $8,500 for all others for the 2009/10 cohort - Minimum $25,000 for MED/DEN students and $9,000 for all others for the 2010/11 cohort - 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</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. <em>As this is only an estimation, please check with CPF directly to ensure you have sufficient funds to cover 100% of your tuition fee.</em></td>
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<td><strong>Students applying for the MENDAKI Tertiary Tuition Fee Subsidy (TTFS) to pay for tuition fee</strong></td>
<td>If your per capita income is - $1,000 and below, you will most likely be given a subsidy which covers 100% 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</td>
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<td>If your per capita income is - $1,001 to $1,200, you will most likely be given a subsidy which covers 75% of your tuition fee; - $1,201 to $1,500, you will most likely be given a subsidy which covers 50% of your tuition fee.</td>
<td>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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<td><strong>Students applying for the Tuition Fee Loan (TFL) to pay for tuition fee</strong></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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