**Estimated minimum funds in CPF members’ Ordinary Account to cover 100% of Tuition Fee per semester:**
- Minimum $22,000 for MED/BBN students and $9,000 for all others for the 2007/08 cohort
- Minimum $23,000 for MED/BBN students and $9,500 for all others for the 2008/09 cohort
- Minimum $24,000 for MED/BBN students and $10,250 for all others for the 2009/10 cohort
- Minimum $25,000 for MED/BBN students and $11,250 for all others for the 2010/11 cohort
- Minimum $26,000 for MED/BBN students and $11,800 for all others for the 2011/12 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

* Not eligible for the CDC/CCC Bursary, NUS Bursary and other similar bursaries

* MENDAKI Tertiary Tuition Fee Subsidy only for Malay Singapore Citizens with a monthly gross family income less than $3,000

* Not eligible for the CDC/CCC Bursary, NUS Bursary and other similar bursaries

* Not eligible for the CDC/CCC Bursary, NUS Bursary and other similar bursaries

- Students are allowed to hold the CDC/CCC Bursary concurrently with the NUS Bursary if all pre-requisites are met

- Application details for the CDC/CCC Bursary will be sent to students’ email account nearer to application period. Students will only receive the CDC/CCC funds around Dec/Jan, if application is successful

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**Flowchart:**

1. **Do you have enough cash to pay for 100% of your tuition fee?**
   - Yes → Accept the MOE Bursary if offered
   - No → Do you want to utilize your parents’ or your CPF funds?

2. **Do you want to utilize your parents’ or your CPF funds?**
   - Yes → Apply for CPF Education Scheme (CES)
   - No → Enough to cover at least 90% of Tuition Fee?

3. **Enough to cover at least 90% of Tuition Fee?**
   - Yes → For the balance Tuition Fee not covered by CES
   - No → Apply for Tuition Fee Loan (TFL)

4. **Apply for Tuition Fee Loan (TFL)**
   - Need aid for living expenses?
     - Yes → Accept the NUS Study Loan which covers 10% or 20% of Tuition Fee + Living Allowance of up to $3,600 per annum
     - No → Accept the MOE Bursary if offered

5. **If you need more than $3,600 for living expenses**
   - Accept the NUS Bursary if offered
   - Accept the MOE Bursary if offered

6. **If you need some aid with living expenses**
   - Accept the MOE Bursary if offered
   - Accept the NUS Bursary if offered

7. **If you wish to work part-time to cover part of your living expenses**
   - Accept the Work-Study Assistance Scheme
<table>
<thead>
<tr>
<th>External schemes</th>
<th>Remarks</th>
<th>Proposed action</th>
</tr>
</thead>
<tbody>
<tr>
<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. 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 $9,500 for all others for the 2007/08 cohort - Minimum $23,000 for MED/DEN students and $9,850 for all others for the 2008/09 cohort - Minimum $24,000 for MED/DEN students and $10,250 for all others for the 2009/10 cohort - Minimum $25,000 for MED/DEN students and $11,200 for all others for the 2010/11 cohort - Minimum $25,700 for MED/DEN students and $11,800 for all others for the 2011/12 cohort.</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. 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>
</tr>
<tr>
<td><strong>Students applying for the MENDAKI Tertiary Tuition Fee Subsidy (TTFS) to pay for tuition fee</strong></td>
<td>If your family monthly income is less than $2,000, you will most likely be given a subsidy which covers 100% of tuition fee. If your family monthly income is between $2,001 - $3,000, you will be given a subsidy which covers 70% of tuition fee.</td>
<td>You can accept the NUSSL which covers 10% or 20% of tuition fee and the living allowance of $3,600 per annum. 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 will need to apply for the MENDAKI Loan Scheme and/or TFL and/or CES and/or NUSSL to cover the balance 30% of tuition fee.</td>
</tr>
<tr>
<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>You are encouraged to apply for the maximum loan quantum which covers up to 90% of your tuition fee. 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>
</tr>
<tr>
<td><strong>CDC/CCC Bursary</strong></td>
<td>Students with Per Capital Income of $850 and below are eligible for the CDC/CCC Bursary and are allowed to hold the bursary concurrently with the NUS Bursary if all pre-requisites are met. Application details for the CDC/CCC Bursary will be sent to students’ email account nearer to application period. Students will only receive the CDC/CCC funds around Dec/Jan, if application is successful.</td>
<td><strong>Students with Per Capital Income of $850 and below are eligible for the CDC/CCC Bursary and are allowed to hold the bursary concurrently with the NUS Bursary if all pre-requisites are met. Application details for the CDC/CCC Bursary will be sent to students’ email account nearer to application period. Students will only receive the CDC/CCC funds around Dec/Jan, if application is successful.</strong></td>
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</tbody>
</table>