Financial Aid Acceptance Guide for Singapore Permanent Residents

**Do your parents or you have CPF funds you can utilize for 100% of *Tuition Fee?**

- **Yes**
  - 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?"
        - **Yes**
          - Apply for Tuition Fee Loan (TFL)
        - **No**
          - Need aid for living expenses?
            - **Yes**
              - Accept the NUS Study Loan which covers 10% or 20% of *Tuition Fee + Living Allowance of $3,600 per annum
            - **No**
              - Accept the NUS Bursary if offered
        - If you need aid for living expenses
          - Accept the NUS Student Assistance Loan
          - If you need further aid for living expenses
            - Accept the NUS Student Assistance Loan
        - If you wish to work part-time to cover part of your living expenses
          - Accept the Work-Study Assistance Scheme

- **No**
  - Apply for CPF Education Scheme (CES)
  - "Enough to cover at least 90% of *Tuition Fee?"
    - **Yes**
      - Apply for Tuition Fee Loan (TFL)
    - **No**
      - Need aid for living expenses?
        - **Yes**
          - Accept the NUS Study Loan which covers 10% or 20% of *Tuition Fee + Living Allowance of $3,600 per annum
          - * 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 quantum
        - **No**
          - Accept the NUS Bursary if offered
          - * Not eligible for NUS Bursary as no living allowance of $3,600 per annum
          - If you need further aid for living expenses
            - Accept the NUS Student Assistance Loan
          - If you wish to work part-time to cover part of your living expenses
            - Accept the Work-Study Assistance Scheme

* Estimated minimum funds in CPF members’ Ordinary Account to cover 100% of *Tuition Fee per semester:
  - 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 $28,600 for MED/DEN students and $13,500 for all others for the 2013/14 cohort
  - Minimum $30,100 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

* At Singapore Citizen’s subsidized Tuition Fee rate for the same course of study
Important Note: The NUS Study Loan and Tuition Fee Loan is based on the Singapore Citizen’s subsidized tuition fee rate for the same course of study

<table>
<thead>
<tr>
<th>External schemes to cover tuition fee</th>
<th>Remarks</th>
<th>Proposed action</th>
</tr>
</thead>
<tbody>
<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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<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 scholarship or other award funds which cover 100% or part of your tuition fee, the TFL will be suspended or adjusted accordingly.</td>
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</table>

Please check your CPF Account at the beginning of each semester to ensure you have sufficient CPF funds to cover your tuition fee. The minimum amount below is based on the Singapore Citizen’s subsidized Tuition Fee rate for the same course of study.

- 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
- 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

* As this is only an estimation based on the Singapore Citizen’s subsidized Tuition Fee rate for the same course of study, please check with CPF directly to ensure you have sufficient funds to cover 100% of your tuition fee.