Do your parents or 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)

Estimated minimum funds in CPF members’ Ordinary Account to cover 100% of Tuition Fee per semester:
- Minimum: $22,000 for MED/DEN students and $9,600 for all others for the 2007/08 cohort
- Minimum: $23,000 for MED/DEN students and $9,900 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 $11,000 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

Enough to cover at least 90% of Tuition Fee?

Yes

Apply for Tuition Fee Loan (TFL)

For the balance Tuition Fee not covered by CES

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

If you need more than $3,600 for living expenses

Accept the NUS Bursary if offered

If you need further aid for living expenses

Accept the NUS Student Assistance Loan

No

Accept the NUS Bursary if offered

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

Accept the Work-Study Assistance Scheme

No

For the balance Tuition Fee not covered by CES

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

If you need more than $3,600 for living expenses

Accept the NUS Bursary if offered

If you need further aid for living expenses

Accept the NUS Student Assistance Loan

No

Accept the NUS Bursary if offered

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

Accept the Work-Study Assistance Scheme

* 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

* Not eligible for NUS Bursary as no living allowance of $3,600 per annum

* 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.</td>
</tr>
<tr>
<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.</td>
<td><strong>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.</strong></td>
</tr>
</tbody>
</table>
| | • 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 | 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. |
| Students applying for the Tuition Fee Loan (TFL) to pay for tuition fee | 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 scholarship or other award funds which cover 100% or part of your tuition fee, the TFL will be suspended or adjusted accordingly. |