Financial Aid Acceptance Guide for Singapore Citizens

Are you awarded bursaries?

- Yes
  - Accept the Higher Education Bursary or Higher Education Community Bursary, if offered
  - Are the bursary funds (including NUS Donated Bursary, if offered) sufficient to cover your tuition fees and living expenses?
    - Yes
      - MENDAKI Tertiary Tuition Fee Subsidy (TTFS) for Malay Singapore Citizens with a per capita income (PCI) of $2,000 and below
    - No
      - Apply for MENDAKI Tertiary Tuition Fee Subsidy (TTFS)
      - Apply for Tuition Fee Loan (TFL) or Post-Secondary Education Account (PSEA)
      - Do you still need more aid for tuition fees and living expenses after taking into consideration the Higher Education Bursary or Higher Education Community Bursary and the NUS Donated Bursary/Faculty Donated Bursary, if offered?
        - Yes
          - Accept the NUS Study Loan which covers 10% or 20% of Tuition Fee with or without the living allowance component
        - No
          - If you wish to work part-time to cover part of your living expenses
            - Accept the Work-Study Assistance Scheme
          - 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
  - Do you want to utilize your parents' or your CPF funds?
    - Yes
      - Apply for CPF Education Loan Scheme (CELS)
      - For the balance of Tuition Fee not covered by CELS
        - Apply for Tuition Fee Loan (TFL) or Post-Secondary Education Account (PSEA)
        - If you still need more aid for tuition fees and living expenses after taking into consideration the Higher Education Bursary or Higher Education Community Bursary and the NUS Donated Bursary/Faculty Donated Bursary, if offered?
          - Yes
            - Accept the NUS Study Loan which covers 10% or 20% of Tuition Fee with or without the living allowance component
          - No
            - If you wish to work part-time to cover part of your living expenses
              - Accept the Work-Study Assistance Scheme
            - 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
  - Are you eligible to apply for the MENDAKI Tertiary Tuition Fee Subsidy?
    - Yes
      - MENDAKI Tertiary Tuition Fee Subsidy only for Malay Singapore Citizens with a per capita income (PCI) of $2,000 and below
    - No
      - Apply for Tuition Fee Loan (TFL) or Post-Secondary Education Account (PSEA)

---

**Estimated minimum funds in CPF members' Ordinary Account to cover 100% of Tuition Fee per semester:**
- 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
- Minimum $36,150 for MED/DEN students and $15,850 for all others for the 2019/20 and 2020/21 cohort

* If you can apply up to 90% of the subsidized tuition fee rate for the TFL
* The PSEA funds can cover 100% of your tuition fees and miscellaneous students fee, if there is available funds

---

*** 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
<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 Loan Scheme (CELS) to pay for tuition fee</td>
<td>If you are unsure your CELS 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). CELS funds will be used to pay for your tuition fee first before the TFL. If you have enough CELS funds to cover 100% of your tuition fee, the TFL will be suspended. If CELS funds cover less than 100% of your tuition fee, the TFL will kick in.</td>
</tr>
</tbody>
</table>

* 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 $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
  - Minimum $36,150 for MED/DEN students and $15,850 for all others for the 2019/20 and 2020/21 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 |

<table>
<thead>
<tr>
<th>Students applying for the MENDAKI Tertiary Tuition Fee Subsidy (TTFS) to pay for tuition fee</th>
<th>If your per capita income is</th>
<th>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</th>
</tr>
</thead>
<tbody>
<tr>
<td>• $1,400 and below, you will most likely be given a subsidy which covers 100% of your tuition fee</td>
<td>If your per capita income is</td>
<td>You may apply for the MENDAKI Loan Scheme and/or TFL and/or CELS and/or NUSSL to cover your balance tuition fee</td>
</tr>
<tr>
<td>• $1,401 to $1,700, you will most likely be given a subsidy which covers 75% of your tuition fee;</td>
<td>• $1,701 to $2,000, you will most likely be given a subsidy which covers 50% of your tuition fee.</td>
<td></td>
</tr>
<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 CELS 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>
</tbody>
</table>