Financial Aid Acceptance Guide for Singapore Permanent Residents

Do your parents or you have CPF funds you can utilize for Tuition Fee?

Yes

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

Yes

Apply for CPF Education Scheme (CES)

Enough to cover at least 100% of Tuition Fee?

Yes

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

- Minimum $42,400 for EDEN students and $20,400 for all others for the 2014/15 cohort
- Minimum $44,450 for EDEN students and $21,900 for all others for the 2015/16 cohort
- Minimum $46,200 for EDEN students and $22,100 for all others for the 2016/17 cohort
- Minimum $48,000 for EDEN students and $22,150 for all others for the 2017/18 cohort
- Minimum $49,700 for EDEN students and $22,150 for all others for the 2018/19 cohort
- Minimum $50,600 for EDEN students and $22,150 for all others for the 2019/20 cohort

No

Apply for Tuition Fee Loan (TFL)*

For the balance Tuition Fee not covered by CES

Do you still need more aid for tuition fees and living expenses after taking into consideration 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 of $3,600 per annum

No

Accept the NUS Student Assistance Loan

If you need further aid for living expenses

Accept the Work-Study Assistance Scheme

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

* 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

* 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

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<th>External schemes to cover tuition fee</th>
<th>Remarks</th>
<th>Proposed action</th>
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<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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| Students applying for the Tuition Fee Loan (TFL) to pay for tuition fee | 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 $42,400 for MED/DEN students and $20,400 for all others for the 2014/15 cohort  
  - Minimum $44,450 for MED/DEN students and $21,700 for all others for the 2015/16 cohort  
  - Minimum $46,200 for MED/DEN students and $21,900 for all others for the 2016/17 cohort  
  - Minimum $48,000 for MED/DEN students and $22,100 for all others for the 2017/18 cohort  
  - Minimum $49,700 for MED/DEN students and $22,150 for all others for the 2018/19 cohort  
  - Minimum $50,600 for MED/DEN students and $22,150 for all others for the 2019/20 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 |

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.