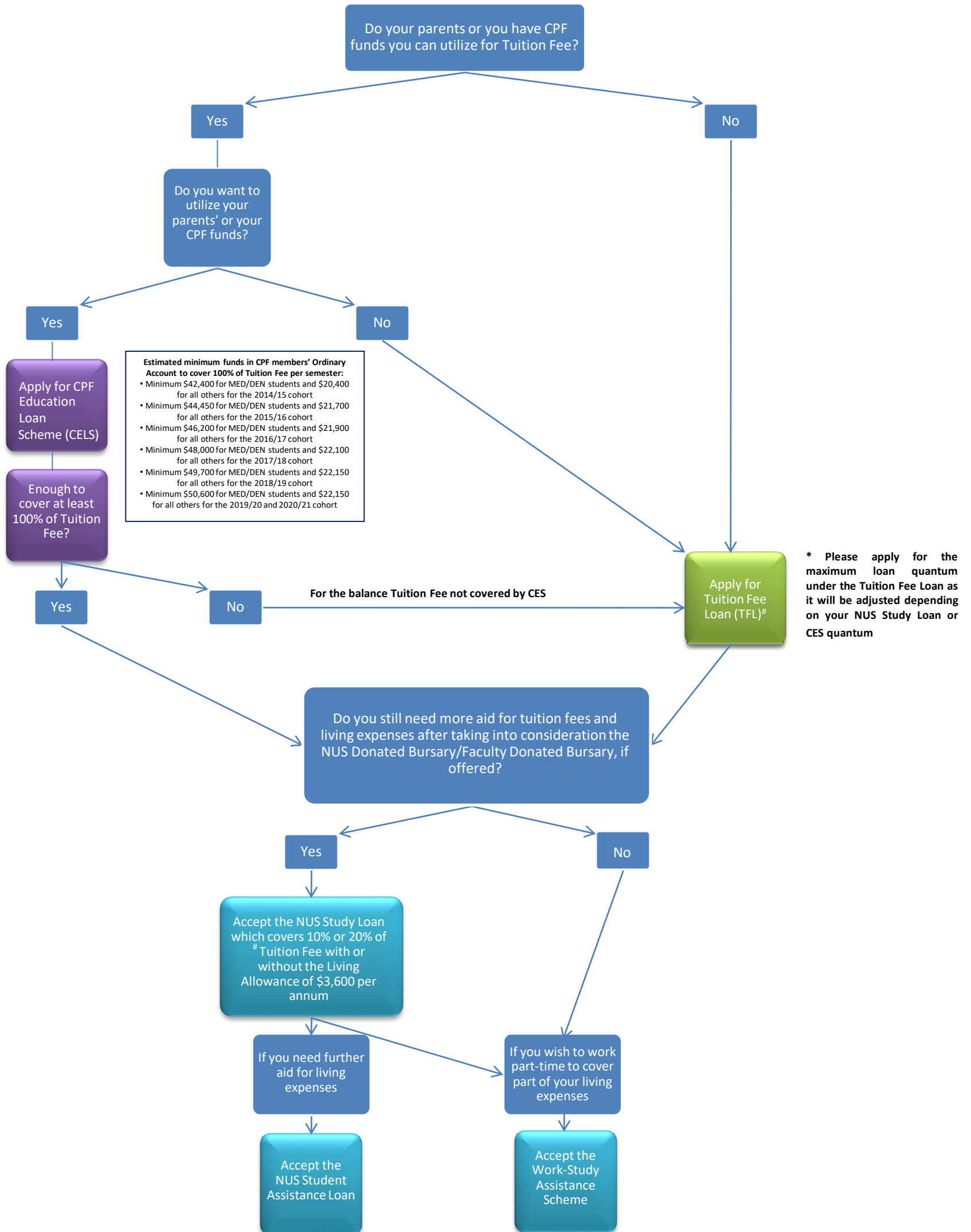


Financial Aid Acceptance Guide for Singapore Permanent Residents



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

External schemes to cover tuition fee	Remarks	Proposed action
Students applying for the CPF Education Loan Scheme (CELS) to pay for tuition fee	If you are unsure your CELS funds are sufficient to cover your tuition fees 100% until the end of your studies	<p>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.</p> <p>If you have enough CELS funds to cover 100% of your tuition fee, then the TFL will be suspended. If CELS funds cover less than 100% of your tuition fee, the TFL will kick in.</p>
	<p>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:</p> <ul style="list-style-type: none"> • 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 and 2020/21 cohort 	<p>If insufficient funds, you will have to top-up the CPF account or apply for the TFL and/or NUS Study Loan (NUSL) if you have not done so.</p> <p>* As this is only an estimation, please check with CPF directly to ensure you have sufficient funds to cover 100% of your tuition fee</p>
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 the Singapore Citizen's subsidized tuition fee rate for the same course of study.	If eventually, you have CELS or scholarship or other award funds which cover 100% or part of your tuition fee, the TFL will be suspended or adjusted accordingly.