NUS
National University of Singapore

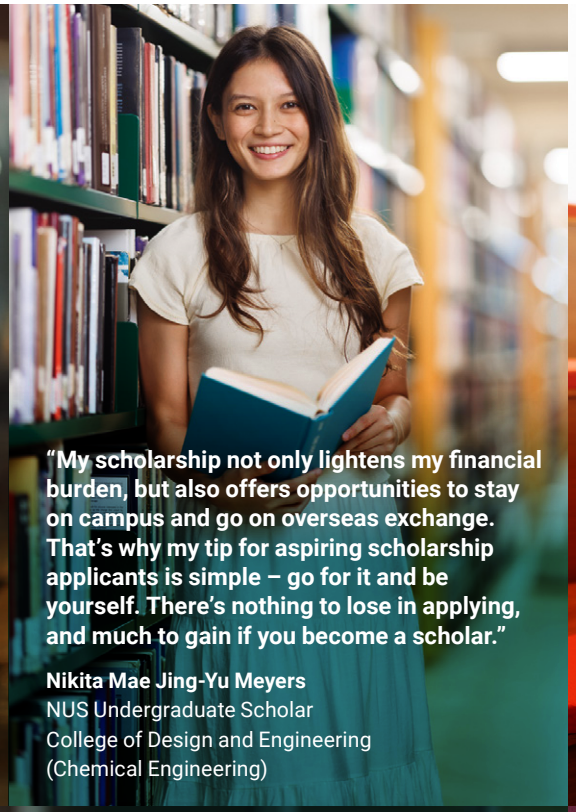
Scholarship & Financial Aid
AY2026/2027

CREATE YOUR ADVANTAGE FUTURE POSSIBILITIES

Meet the Scholars –

"The NUS Performing and Visual Arts Scholarship offers me the flexibility, resources and support to pursue both academics and artistic interests – two areas that are very important to me. As a scholar, I'm excited to contribute to the NUS arts scene and continue growing as a student and a musician."

Lareina Lim
NUS Performing and Visual Arts Scholar
Faculty of Dentistry



"My scholarship not only lightens my financial burden, but also offers opportunities to stay on campus and go on overseas exchange. That's why my tip for aspiring scholarship applicants is simple – go for it and be yourself. There's nothing to lose in applying, and much to gain if you become a scholar."

Nikita Mae Jing-Yu Meyers
NUS Undergraduate Scholar
College of Design and Engineering
(Chemical Engineering)

"My aspiration is to develop meaningful technologies that are innovative, yet responsible and inclusive. The scholarship has empowered me by opening doors to academic and professional development – connecting me with world-class faculty, internships and NUS overseas opportunities."

Muhammad Nur Adzfar bin Mohammad Zulkiffli
NUS Global Merit Scholar
School of Computing

"Receiving the NUS Merit Scholarship has deepened my sense of responsibility and commitment to my studies and healthcare advocacy. With the financial support and credibility of the scholarship, I hope to refine my passion projects to create greater impact and give back meaningfully to the community."

Sadak Advaith
NUS Merit Scholar
Yong Loo Lin School of Medicine

"I'm excited to be part of the first batch of NUS AI Talent Scholars – especially when the scholarship aligns with my interest in building AI solutions. The AI-focused mentorship, overseas exchange and industry exposure give me the diverse experiences necessary to form a holistic and comprehensive understanding of AI."

Alex Chien
NUS AI Talent Scholar
School of Computing

"The NUS Sports Scholarship helps me balance both sports and studies – enabling me to continue developing as a competitive air rifle shooter while getting a world-class education. Belonging to the NUS Scholar community also means I get to learn from other scholars pushing boundaries in their own fields."

Soh Yi Wei
NUS Sports Scholar
College of Humanities and Sciences
(Life Sciences)

Some points to know about NUS Scholarships –

Six types.

- NUS Global Merit Scholarship
- NUS Merit Scholarship
- NUS Undergraduate Scholarship
- NUS AI Talent Scholarship
- NUS Performing and Visual Arts Scholarship
- NUS Sports Scholarship

nus.edu/freshmenscholarship

A few requirements.

- Be a Singapore Citizen
- Have strong leadership qualities and potential
- Have a good co-curricular activities record
- Possess outstanding results in Singapore-Cambridge GCE A Level, local Polytechnic Diploma, International Baccalaureate Diploma, NUS High School Diploma or equivalent qualifications

Multiple benefits.

- **100%** tuition fee coverage (after MOE Tuition Grant subsidy)
- **2 years** priority for campus accommodation
- **1 semester** guaranteed Student Exchange Programme placement
- **0 years** bond

One application.

Simply indicate if you want to be considered for multiple scholarship types. Applications open from 1 February to mid-March.

nus.edu/applyscholarship

Scholarships at a Glance

Scholarship Coverage	NUS Global Merit Scholarship[1]	NUS Merit Scholarship	NUS Undergraduate Scholarship	NUS AI Talent Scholarship[2]	NUS Performing & Visual Arts Scholarship	NUS Sports Scholarship
Full coverage of subsidised tuition fees (after MOE Tuition Grant)	✓	✓	✓	✓	✓	✓
S$6,000 annual living allowance	✓	✓		✓	✓	✓
S$2,000 one-time computer allowance	✓	✓		✓		
Priority consideration for on-campus accommodation[3]	✓	✓	✓	✓	✓	✓
S$5,550 annual on-campus accommodation allowance	✓ [4]			✓ [4]	✓	✓
Priority to enrol in the Ridge View Residential College or University Town College Programme	✓			✓ [5]		
Guaranteed placement for overseas Student Exchange Programme (SEP)[9]	✓	✓ [6]	✓ [6]	✓ [7]	✓ [6]	✓ [6]
S$7,500 SEP/NUS Overseas Colleges (NOC) allowance per semester for non-Asian countries and Japan, and S$5,000 for other Asian countries[8]	✓			✓		
Mentorship by top AI researchers				✓		
Opportunity to conduct AI research via NUS AI Institute				✓		

1 Full-time undergraduate degree programmes, excluding Dentistry, Medicine and Music.

2 Full-time undergraduate degree programmes in Artificial Intelligence, Computer Science, Business Artificial Intelligence Systems, or Robotics and Machine Intelligence.

3 For the first two years of undergraduate studies only. Applies to Halls of Residence, Houses and Student Residences, excluding Residential Colleges.

4 S$5,550 (Halls of Residence); S$5,750 (Ridge View Residential College); S$6,000 (University Town Residential Colleges including Acacia College, PGP Residence, Student Residences, Houses excluding Valour House) or S$7,350 (NUSC Residences, Valour House).

5 Including Acacia College, which has a focus on artificial intelligence.

6 Not applicable for NUS Medicine and Dentistry undergraduate degree programmes.

7 Guaranteed SEP placement with one of NUS overseas partner universities, including priority for one of the top universities in AI for one semester, or placement with a start-up company on an AI project in one of the NOC locations.

8 Capped at two claims.

9 SEP eligibility in Terms and Conditions.

Applying for NUS Scholarships

The application process may be simple, but here are some tips to make it even easier.

Step 1

Get ready.

Refer to the NUS Scholarships Application Checklist and gather all the relevant supporting documents. You will also need your Admission Application Number.

nus.edu/scholarshipchecklist

(Hint: Think about how you may showcase your achievements and how they exemplify these NUS values: Innovation, Resilience, Excellence, Respect, and Integrity.)

Step 2

Submit your application.

Submit your application for admission to NUS first – then submit your scholarship application and supporting documents from 1 February to mid-March. Remind your referee to complete and submit the Referee Recommendation Form before the deadline too.

Step 3

Prepare for scholarship interview(s).

Check your email regularly from March to May. You may be shortlisted for an interview.

Step 4

Attend scholarship interview(s). (if applicable)

Make yourself available from March to May for the interview session(s) if shortlisted.

Step 5

Check application outcome.

Keep up-to-date on application status via the Undergraduate Applicant Portal. All outcomes will be released by end May.

nus.edu/scholarshipapply

Step 6

Accept scholarship offer. (if applicable)

Indicate your acceptance online before the deadline.

Scholarship funds will be disbursed from August to September for Semester 1, and January to February for Semester 2.

Other Scholarships

If you are looking for more options, the following scholarships are awarded to NUS undergraduate applicants based on merit.

Stephen Riady Young Entrepreneur Scholarship

Open to aspiring entrepreneurs who are Singapore Citizens with Singapore-Cambridge GCE A Level, local Polytechnic Diploma, International Baccalaureate Diploma, NUS High School Diploma or equivalent qualifications.

Wee Cho Yaw Future Leaders Award*

Open to financially needy Singapore Citizens with Singapore-Cambridge GCE A Level, local Polytechnic Diploma, International Baccalaureate Diploma, NUS High School Diploma or equivalent qualifications.

Lee Kuan Yew Scholarship to Encourage Upgrading (LKY-STEP) Award

Open to Singapore Citizens and Permanent Residents with a Diploma from a polytechnic in Singapore.

University Engineering Scholarship

Open to Singapore Citizens and Permanent Residents with a Diploma from a polytechnic in Singapore, and matriculating into a full-time Engineering or Computing undergraduate degree programme.

NUS International Undergraduate Scholarship**

Open to exceptional international students of all countries (excluding Singapore) with outstanding achievements.

NUS College International Scholarship**

Open to citizens of all countries (excluding Singapore) who are applying for admission to NUS College.

ASEAN Undergraduate Scholarship**

Open to citizens of ASEAN countries (excluding Singapore).

Science & Technology Undergraduate Scholarship**

Open to citizens of an Asian country or region (excluding Singapore), and matriculating into a full-time undergraduate degree programme in Computing, Engineering (excluding Infrastructure and Project Management) or Science (excluding Environmental Studies and Pharmacy).

The Association of Banks in Singapore – Goh Keng Swee Scholarship**

Open to citizens of Brunei, Cambodia, China, Hong Kong SAR, India, Indonesia, Japan, Korea, Laos, Malaysia, Myanmar, Philippines, Taiwan, Thailand or Vietnam.

* Interviews will be held in June or July.

** All eligible students applying for undergraduate admission to NUS will be automatically considered. Shortlisted applicants will be notified separately.

Find out more at

nus.edu/freshmenscholarship

Financial Aid

An NUS education is an investment that will prepare you for life – and we are here to help you make it possible. We offer different forms of financial aid that cover tuition fees and living expenses, as well as optional items such as on-campus accommodation and overseas programmes.

Financial aid should be tailored to your specific needs. For more advice, approach our Financial Aid officers.

Estimated Living Expenses

You will need about S$6,000 for living expenses, and S$5,750 for accommodation expenses (study period of 35 weeks) as a full-time undergraduate student. This is a conservative estimate, which may vary according to your lifestyle.

nus.edu/livingexpenses

Financial Aid Calculator

Get an estimate of your annual financial costs while studying at NUS.

nus.edu/financialaidcalculator

NUS Tuition Fee and MOE Tuition Grant

NUS fees are kept competitive against leading global universities, and are highly subsidised by the government. The Singapore Ministry of Education (MOE) offers a tuition grant to all Singapore Citizens, Permanent Residents and most international students on a competitive basis. Depending on your nationality and degree programme, the remaining tuition fee payable ranges from about S$8,250 to S$83,950 per annum after the grant.

The MOE Tuition Grant is bond-free for Singapore Citizens. Non-Singapore Citizens will need to serve a three-year bond with a Singapore entity upon completion of the undergraduate degree. All Medicine and Dentistry students must fulfil a four- to six-year bond with the Singapore Ministry of Health, regardless of nationality.

nus.edu/ugfees

Available Financial Aid Schemes

To help you fund your study expenses, we offer a range of financial aid schemes including loans, bursaries, grants and work-study assistance. Externally-administered options offered by MOE and other organisations are also available.

nus.edu.sg/financialaid

Types of Study Expenses	Financial Aid Schemes	Residency: Singapore Citizen (SC)	Residency: Singapore Permanent Resident (SPR)	Residency: International Student (IS)	Income Criteria
Tuition Fee	MOE Tuition Fee Loan[1]	✓	✓	✓	Nil
	CPF Education Loan Scheme	✓	✓		Nil
	MENDAKI Tertiary Tuition Fee Subsidy[1]	✓			PCI up to S$2,000
	Post-Secondary Education Account (PSEA)	✓			Nil
	NUS Donated/ Faculty Bursary	✓	✓	✓	PCI up to S$1,100
	Higher Education Community/ Higher Education Bursary	✓			PCI up to S$3,000 or GHI up to S$12,000
	MOE Study Loan (Tuition Fee Portion)[1]	✓	✓	✓	**SC/SPR:** PCI up to S$2,700 **IS:** PCI up to S$1,200
Living Expenses (estimated S$6,000 per annum)	MOE Study Loan (Living Allowance Portion)	✓	✓	✓	**SC/SPR:** PCI up to S$2,700 **IS:** PCI up to S$1,200
MOE Study Loan quantum is up to S$3,600 and bursary quantum starts from S$1,350	NUS Donated/ Faculty Bursary	✓	✓	✓	PCI up to S$1,100
	Higher Education Community/ Higher Education Bursary	✓			PCI up to S$3,000 or GHI up to S$12,000
Accommodation Fee (estimated S$5,400 per annum) *Award quantum starts from S$600*	Residential Programme Bursaries	✓			[2]
	Residential College Bursaries/Grants	✓	✓	✓	[2]
	Opportunity Enhancement Grant[3]	✓			PCI up to S$750
	NUS Student Assistance Loan	✓	✓	✓	[2]
	Hall Bursaries	✓	✓	✓	[2]
Overseas Programme Fees (varies according to programme)	Overseas Student Exchange Programme (SEP) Loan	✓	✓	✓	[2]
	NUS Awards for Study Abroad (NASA)	✓			[2]
	Opportunity Enhancement Grant[3]	✓			PCI up to S$750
	Overseas Student Programme (OSP) Loan	✓			[2]

[1] Quantum up to 100% of Singapore Citizen tuition fee rate; this applies even for Singapore Permanent Residents and international students.

[2] Based on assessed level of need.

[3] Quantum is up to S$10,000 for the duration of normal undergraduate degree programme candidature.

- PCI refers to per-capita household income.

$$\text{Per-capita household income (PCI)} = \frac{\text{Total gross monthly income of all persons in the same household}}{\text{Number of persons in the same household}}$$

- GHI refers to gross monthly household income.

Examples[1] of Financial Aid Packages for Full-time Undergraduate Students

Residency	Singapore Citizen (SC)			Singapore Permanent Resident (SPR)	International Student (IS)
Scenario	PCI: S$700 and staying at a Residential College	PCI: S$900 and staying at a Hall of Residence/ House	PCI: S$1,200 and staying at a Hall of Residence/ House	PCI: S$1,100 and staying at a Hall of Residence/ House	PCI: S$1,100 and staying at a Hall of Residence/ House
Programme	Humanities & Sciences (CHS)	Business Administration	Architecture (CDE)	Engineering (CDE)	Computing
Study Costs (Tuition Fee + Estimated Living & Housing Expenses)	**S$19,650**	**S$21,050**	**S$20,300**	**S$22,950**	**S$29,365**
NUS Bursary and/or Higher Education Community/ Higher Education Bursary	S$12,250 (Bursaries: Cover Tuition Fee + S$4,000 living allowance)	S$9,650 (Bursaries: Cover Tuition Fee)	S$6,300 (Higher Education Community Bursary)	S$2,000 (NUS Bursary)	S$1,500 (NUS Bursary)
Residential Programme/ College Bursary	S$5,000	S$1,750	S$600	S$0	S$0
NUS Student Assistance Loan	S$600	S$3,650	S$4,800	S$0	S$0
Opportunity Enhancement Grant (OEG)	up to S$10,000	S$0	S$0	S$0	S$0
MOE Study Loan	S$1,800	S$3,600	S$4,490	S$4,425	S$4,425
MOE Tuition Fee Loan/CPF Education Loan/ PSEA[2]	S$0	S$2,400	S$4,110	S$7,425	S$7,425
Total Financial Aid	**S$19,650 (no shortfall)**	**S$21,050 (no shortfall)**	**S$20,300 (no shortfall)**	**S$13,850 (Shortfall: S$9,100)**	**S$13,350 (Shortfall: S$16,015)**

Enhanced Financial Aid for Full-time Undergraduate Singapore Citizens

	PCI up to S$750	PCI of S$751 to S$1,100
NUS Bursary tops up Higher Education Community/Higher Education Bursary to provide **full coverage of tuition fees**	✓	✓
NUS Bursary provides **S$4,000 per annum for living expenses**	✓	
Opportunity Enhancement Grant[3] provides **S$10,000 over 4 years** to top up financial aid for **on-campus accommodation and overseas programme fees**	✓	

Disbursement of Financial Aid

Financial Aid Scheme	Disbursement Details
• MOE Study Loan • Higher Education Community/Higher Education Bursary • NUS Donated/Faculty Bursary • Residential Programme/College/Hall Bursary and College Grants	Funds are disbursed at the beginning of Semesters 1 and 2 provided that tuition fees and/or accommodation fees are charged for that semester.
Bursaries, grants and loans administered by other NUS Offices, Faculties/Schools or Halls/Residential Colleges	Disbursement details will be reflected in the recipient's student bill starting from late August/early February. For more details, refer to the administering party's website.

[1] These examples are for illustration purposes only. For a financial aid package that is tailored to your specific needs, please speak to our Financial Aid officer.

[2] Externally-administered Financial Aid schemes. For more information, turn to page 16.

[3] Recipients of the Opportunity Enhancement Grant may also apply for other financial aid schemes to defray on-campus accommodation and overseas programme fees such as the Residential Programme Bursaries, Residential College Bursaries/Grants, NUS Awards for Study Abroad (NASA), etc.

Applying for NUS-Administered Financial Aid Schemes

Simply submit a single application to be considered for all NUS-administered financial aid schemes for undergraduate students.

Step 1 Get ready.

Singapore Citizens, Permanent Residents and FIN holders are required to log in using Singpass. If you do not have a Singpass account, register at **portal.singpass.gov.sg/home/ui/register/instructions**. For international students without Singpass, login using your email account. Existing students can use your NUSNET ID and password.

Step 2 Submit your application.

Apply via the Undergraduate Financial Aid Portal from 9 March*^ to 1 April for earlier release of your application results and disbursement of funds in time for the payment of your tuition fee.

* This applies even if you have yet to be offered admission to NUS, or intend to apply for scholarship(s) and/or financial assistance offered/administered by other sources.

nus.edu/financialaidportal

Step 3 Submit supporting documents.

Upload all relevant supporting documents upon submission of your online application.

Step 4 Check application status.

Check your email regularly to avoid missing notifications on your application outcome or requests for additional/missing documents.

Step 5 Accept NUS Financial Aid Package.

Refer to our offer email and the Financial Aid Acceptance Guide for details on accepting the NUS Financial Aid Package offered.

nus.edu/financialaidacceptanceguide

Step 6 Apply for additional financial aid. (if applicable)

If you need more financial aid to cover your tuition fees, you may apply for the schemes listed on the right after accepting your admission offer. For more information, turn to the next page.

MOE Tuition Fee Loan**
- By mid-July (local students)
- By end July (international students)

CPF Education Loan Scheme
- By mid-July

MENDAKI Tertiary Tuition Fee Subsidy
- By end July

Post-Secondary Education Account (PSEA) Scheme
- By early August

^ Check for exact dates and latest updates at nus.edu.sg/oam.
** While late applications are accepted, apply by the indicated deadlines to ensure that funds are disbursed in time for tuition fee deduction via GIRO in late September or early March.

Externally-Administered Financial Aid Schemes

The following externally-administered financial aid schemes will cover up to 100% of the subsidised tuition fee rate for Singapore Citizens. There is no income criteria for these schemes except for the MENDAKI Tertiary Tuition Fee Subsidy.

MOE Tuition Fee Loan[1, 2, 3]

Who may apply?

All undergraduate students except full-fee paying international students who choose not to take up or are ineligible for the MOE Tuition Grant.

How to apply?

Apply via DBS Bank:
Submit your application online at

dbs.com.sg/personal/loans/educationloans/tuition-fee-loan

Apply via OCBC Bank:
Download the application form at ***nus.edu/financialaid*** and submit the completed form to any OCBC Bank branch (including FRANK store at NUS; excluding all other FRANK stores) for processing by mid-July for local students and end July for international students.

Important Notes

- The loan quantum is up to 90% of the tuition fee rate for Singapore Citizens[2].
- The loan will cover recipients for the entire degree programme. Re-application is not required.
- A guarantor who is not bankrupt and between 21 and 60 years old is required.
- Only Singapore Citizen guarantors are acceptable for Singapore Citizen students; Singapore Citizen or Singapore Permanent Resident guarantors are acceptable for Singapore Permanent Resident students; and Singapore Citizen, Singapore Permanent Resident or foreign guarantors are acceptable for international students.

CPF Education Loan Scheme[1, 3]

Who may apply?

Full-time Singapore Citizen or Singapore Permanent Resident undergraduate students who have or whose parents have sufficient CPF funds. Full-fee paying students and students who have exceeded their normal candidature period are ineligible.

How to apply?

Apply online via the CPF Board website at ***cpf.gov.sg*** by mid-July.

Important Notes

- The loan quantum is up to 100% of the tuition fee payable and the CPF member may only use up to 40% of the savings in the Ordinary Account.
- The loan will cover recipients for the entire degree programme, subject to the availability of funds.

[1] Application for this scheme may be carried out upon acceptance of NUS admission offer.

[2] The loan quantum is based on the tuition fee rate for Singapore Citizens for the same degree programme. For example, if the tuition fee payable for a degree programme is S$8,250 per annum for Singapore Citizens and S$34,900 for international students, the coverage of the scheme for international students will be up to 90% of the Singapore Citizen's tuition fee of S$8,250.

[3] Disbursement of funds is done at the beginning of Semesters 1 and 2 provided that tuition fees are charged for that semester.

MENDAKI Tertiary Tuition Fee Subsidy[1, 2]

Who may apply?

Singapore Citizen Malay undergraduate students who are receiving the MOE Tuition Grant, and with a monthly gross family per capita income not exceeding S$2,000.

How to apply?

Apply online via the Yayasan MENDAKI website at *mendaki.org.sg/assistance_landing/tertiarytuition-fee-subsidy-ttfs/* by end July.

Important Notes

The tuition fee subsidies are provided based on the following guidelines:

- 100% if per capita income is S$1,400 and below.
- 75% if per capita income is between S$1,401 and S$1,700.
- 50% if per capita income is between S$1,701 and S$2,000.

Post-Secondary Education Account[1]

Who may apply?

Singapore Citizen undergraduate students who have a Post-Secondary Education Account (PSEA).

How to apply?

Submit the Standing Order and/or Ad Hoc Withdrawal Form with supporting documents as indicated at *nus.edu.sg/financialaid* by the first week of August.

Important Notes

- The amount varies according to the funds available in each individual's PSEA account.
- The PSEA may be used for payment of tuition fees, miscellaneous student fees, college-related fees for the NUS College Programme, Ridge View Residential College Programme and University Town College Programme, Special Term fees, compulsory health screening and vaccination costs incurred by Health Sciences students, iBLOC Programme tuition fees as well as enrichment programmes approved by the University.

[1] Application for this scheme may be carried out upon acceptance of NUS admission offer.

[2] Disbursement of funds is done at the beginning of Semesters 1 and 2 provided that tuition fees are charged for that semester.

Important!

Key dates to remember for Scholarships.

November to March*

Submit online application for undergraduate admissions to NUS (application periods vary for different qualifications).

1 February to Mid-March*

Submit scholarship application and supporting documents online at *nus.edu/scholarshipapply*

Late March to Late May

Shortlisted applicants will be invited for interview(s) to assess their suitability for scholarships (if applicable).

Release of scholarship outcome.

For more information, visit

nus.edu/freshmenscholarship

Key dates to remember for Financial Aid.

9 March ^ to 1 April**

Submit online application for financial aid at *nus.edu/ inancialaidportal* after applying for admissions (application periods vary for different qualifications).

Upload all relevant supporting documents via the Undergraduate Financial Aid Portal upon submission of your online application.

February to June

Check application status via the application portal and check email regularly for requests of additional documents.

May onwards

Release of financial aid application outcome.

For more information, visit

nus.edu/financialaidcalendar

* Check for exact dates and latest updates at nus.edu.sg/oam. For Singapore Citizens only.

^ Check for exact dates and latest updates at nus.edu.sg/oam.

** Apply from 9 March^ to 1 April for earlier release of application results and disbursement of funds before the tuition fee payment deadline. NUS Financial Aid application is accepted throughout the year until end of Semester 2, before reading week.

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Uniting NUS Individuals

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nus.edu/admissions

Have a question about Undergraduate Admissions and Scholarships?

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Have a question about Undergraduate Financial Aid?

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nus.edu/askadmissions

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Co. Registration
No. 200604346E

Spend a Day in NUS

Experience the life of an NUS student – watch a student performance, dine at a canteen or simply wander around the campus.

nus.edu/experiencenus

NUS 360° Virtual Tour

Explore and experience NUS' vibrant campus and facilities with our 360° Virtual Tour!

nus.edu/360virtualtour

Chat with Our Students

Talk to our student ambassadors to glean real-life personal insights into student life at NUS or get that burning question of yours answered.

nus.edu/chatwithus