

TUITION FEE LOAN (TFL)

This scheme is externally administered by OCBC and DBS Bank.

It is a needs-blind scheme and is open to most students who are on the Tuition Grant Scheme.

Value/Loan Amount	Up to 90% of subsidized tuition fees payable by full-time Singapore Citizen undergraduate students excluding miscellaneous fees and residential college fees.
Eligibility	<p>Full-time undergraduate students pursuing the first undergraduate program:</p> <ul style="list-style-type: none"> - Singapore citizens - International students <i>who take up the MOE Tuition Grant</i> <p>Students who do not qualify for TFL:</p> <ul style="list-style-type: none"> - Holders of Government/Statutory Board Scholarships which covers tuition fees - Awardees of Full tuition fee subsidies from Mendaki - Full Fee Paying foreign students
Repayment	<p>Interest computation is deferred until after graduation. Repayment can be in one lump sum or in fixed equal monthly installments (minimum of S\$100 per month), commencing not later than 2 years after graduation. The maximum repayment period is 20 years.</p> <p>In the event that a student leaves the college without completing the course of study, the loan outstanding will immediately become due and payable.</p> <p>Early repayment of the loan in full or in part is allowed.</p>
Requirements (Guarantor)	<p>A guarantor is required. He or she must be an adult between 21 and 60 years of age and is not a bankrupt. No income qualification is stipulated.</p> <p>Singapore Citizen students – Must have Singapore Citizens guarantors.</p> <p>Singapore Permanent Resident students – Must have Singapore Citizens or Singapore Permanent Residents guarantors.</p> <p>International students – Guarantors can be of any nationality.</p>
Application	<p>Students can fill out the TFL form and send it to either DBS or OCBC for processing. Prospective students can apply for the TFL only after accepting the admission offer.</p> <p>Information and link to application for TFL: http://www.nus.edu.sg/oam/financialaid/loans/financial-loans-tuitionfee.html</p>

CPF Education Scheme (CES)

This scheme is administered by the CPF Board and open to full-time undergraduate students who have and /or whose family members have CPF accounts. This scheme covers up to 100% of the tuition fee payable and does not cover miscellaneous fees.

Value/Loan Amount	The value of the loan should not exceed the tuition fee payable and the CPF member may only use up to 40% of accumulated savings in the ordinary account, excluding amounts withdrawn for housing.
Eligibility	<ul style="list-style-type: none"> - Full-time undergraduate students* who have/or whose parents have sufficient CPF funds can apply for CES for payment of tuition fees. - CES cannot be used to pay for the compulsory miscellaneous fees and hostel fee. - You can use your own, your spouse's or your parents' CPF savings to pay for your tuition fees under CES. The CPF Board will consider the use of sibling's or relative's CPF savings only on a case-by-case basis.
Repayment	Repayment starts one year after graduation or on leaving the course, whichever is earlier. The student has to repay the full amount of CPF savings withdrawn and the interest from the time the savings were withdrawn. The interest, which is based on the prevailing CPF interest rate, will be credited into the CPF account of the member whose savings had been used. The repayment can be made in one lump sum or by monthly installments over a maximum period of 12 years. For outstanding amounts of up to S\$10,000, the minimum repayment per month is S\$100.
Requirements (Guarantor)	<p>Not required for Singapore Citizen or Singapore Permanent Resident.</p> <p>A guarantor is required for a student who is not a Singapore Citizen or Singapore Permanent Resident.</p> <p>For guarantor's requirements, refer to Part C of the Application for Use of CPF Savings Under the Education Scheme form (Form AES/F1).</p>
Application	Online application is available. For students interested in applying for CES. The link to the application will be provided when the application period opens for the appropriate semester for Yale-NUS.

MENDAKI Tertiary Tuition Fee Subsidy (TTFS)

This scheme is administered by Yayasan MENDAKI and open to full-time undergraduate students of Malay ethnicity with a monthly household per capita income not exceeding \$1,500.

<p>Value</p>	<p>The student's monthly household per capita income (PCI) should be within the range listed below.</p> <table border="1" data-bbox="518 474 1323 636"> <thead> <tr> <th>Monthly Household Per Capita Income</th> <th>Subsidy</th> </tr> </thead> <tbody> <tr> <td>S\$1,000 and below</td> <td>100% of tuition fees</td> </tr> <tr> <td>Between S\$1,001 and S\$1,200</td> <td>75% of tuition fees</td> </tr> <tr> <td>Between S\$1,201 and S\$1,500</td> <td>50% of tuition fees</td> </tr> </tbody> </table>	Monthly Household Per Capita Income	Subsidy	S\$1,000 and below	100% of tuition fees	Between S\$1,001 and S\$1,200	75% of tuition fees	Between S\$1,201 and S\$1,500	50% of tuition fees
Monthly Household Per Capita Income	Subsidy								
S\$1,000 and below	100% of tuition fees								
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<p>Eligibility</p>	<ul style="list-style-type: none"> - You are a Singapore Citizen or a bona fide resident of Singapore and one parent (including adoptive parent and step parent), living or deceased, is a Singapore Citizen; - Your race or the first component of the double-barrelled race as stated in your NRIC is MALAY (which includes Boyanese, Javanese, Banjarese, Bugis and Indonesian Extract); <ul style="list-style-type: none"> a) Your monthly household per capital income does not exceed S\$1,500; b) You are receiving the MOE Tuition Grant; and c) You are pursuing your first degree on full-time basis. 								
<p>Application</p>	<p>Download the application form from here. The completed application form and all supporting documents have to be submitted to the Yale-NUS Admissions & Financial Aid office by 15 June.</p>								

Post-Secondary Education Account (PSEA)

PSEA is administered by the Ministry of Education (MOE) and is available to Singapore Citizens. Students who have funds in their PSEA may utilize the funds to pay for their tuition fees and Miscellaneous Fees. They may also use their siblings' PSEA funds to pay for their fees.

For further details on the scheme and the application form, please visit the following website at MOE:

<http://www.moe.gov.sg/initiatives/post-secondary-education-account>

MOE Bursary

Bursaries under this scheme are funded by MOE and are administered by Yale-NUS. The scheme is offered to applicants who are Singapore Citizens with gross monthly household per capita income below S\$1,700.

Value and Eligibility	<p>Full-time Singapore Citizen students who are pursuing the first undergraduate degree and paying the subsidized tuition fee. Their gross monthly household per capita income (PCI) should be within the range listed below.</p> <table border="1" data-bbox="379 512 1350 633"> <thead> <tr> <th data-bbox="379 512 1066 555">Gross Monthly Household Per Capita Income</th> <th data-bbox="1066 512 1350 555">Annual Quatum</th> </tr> </thead> <tbody> <tr> <td data-bbox="379 555 1066 595">S\$1,200 and below</td> <td data-bbox="1066 555 1350 595">S\$2,150 per annum</td> </tr> <tr> <td data-bbox="379 595 1066 633">Between S\$1,201 and S\$1,700</td> <td data-bbox="1066 595 1350 633">S\$800 per annum</td> </tr> </tbody> </table>	Gross Monthly Household Per Capita Income	Annual Quatum	S\$1,200 and below	S\$2,150 per annum	Between S\$1,201 and S\$1,700	S\$800 per annum
Gross Monthly Household Per Capita Income	Annual Quatum						
S\$1,200 and below	S\$2,150 per annum						
Between S\$1,201 and S\$1,700	S\$800 per annum						
Tenure	<p>Annual. Re-application is necessary every year.</p>						
Repayment	<p>No repayment is required. Should a student withdraw from the program or is asked to leave the program, the bursary must be refunded in part or in full.</p>						
Conditions	<p>Students may not concurrently hold other scholarship, study award/grant or bursary (including CDC/CCC) in the same year as the MOE bursary except for the following:</p> <ul style="list-style-type: none"> - Students who are awarded Mendaki's Tertiary Tuition Fee Subsidy (TTFS) may concurrently hold the MOE Bursary. TTFS is used to cover the tuition fees. - Awards or bursaries related to overseas exchange programs. 						

CDC/CCC Bursary

This scheme is administered by respective CDCs/CCCs). It is offered to applicants who are Singapore Citizens and whose monthly household Per Capita income is below S\$850.

Value	S\$2,900 per annum.
Eligibility	Singapore Citizen full time students who are pursuing an undergraduate degree, whose gross monthly household Per Capita income is S\$850 and below.
Tenure	Annual. Re-application is necessary every year.
Repayment	No repayment is required. Should a student withdraw from the program or is asked to leave the program, the bursary must be refunded in part or in full.
Conditions	Students may not concurrently hold other scholarship, study award/grant or bursary (including MOE Bursary) in the same year as the CDC/CCC Bursary except for the following: <ul style="list-style-type: none">- Students who are awarded Mendaki's Tertiary Tuition Fee Subsidy (TTFS) may concurrently hold the CDC/CCC Bursary. TTFS is used to cover the tuition fees.- Awards or bursaries related to overseas exchange programs.