

FINANCIAL AID

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Financial Aid

Overview & Eligibility



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Eligibility for Full-time Undergraduates

Undergraduate students who are offered and have not rejected the Ministry of Education (MOE) Tuition Grant for their undergraduate studies qualify for NUS Financial Aid Package if they are:

- Singapore Citizen or Singapore Permanent Resident with gross monthly household per capita income (PCI) \leq S\$2,700; or
- International Student with PCI \leq S\$1,200

Gross Monthly Household Per Capita Income (PCI) Computation Formula

$$\text{PCI} = \frac{\text{Gross income of family members in household}}{\text{Total number of family members in household}}$$

Concurrent Degree Programmes and Graduate Students

Students who are reading Concurrent Degree Programmes will not be eligible for the NUS Financial Aid Package for Undergraduate Students, once they are charged graduate tuition fees. Similarly, graduate students are not eligible for the NUS Financial Aid Package for Undergraduate Students. Both types of students should visit [NUS Graduate School Graduate Admissions](#) website on scholarships and financial aid for graduate students.

Overview of Financial Aid Schemes for Singapore Citizens and Singapore Permanent Residents

Schemes	Eligibility	Annual Quantum for Undergraduates*
Covering Tuition Fees and Living Expenses		
NUS Study Loan	Singapore Citizens or Singapore Permanent Residents with PCI \leq S\$2,700	Up to 20% of subsidised fees and S\$3,600
Higher Education Bursary	Singapore Citizens with GHI S\$7,501 \leq S\$10,000 or PCI S\$1,876 \leq S\$2,500	S\$1,350 / Up to S\$7,200 for Medicine/Dentistry students
	Singapore Citizens with GHI S\$4,401 \leq S\$7,500 or PCI S\$1,101 \leq S\$1,875	S\$3,250 / Up to S\$13,000 for Medicine/Dentistry students

Schemes	Eligibility	Annual Quantum for Undergraduates*
Higher Education Community Bursary	Singapore Citizens with GHI S\$3,001 ≤ S\$4,400 or PCI S\$751 ≤ S\$1,100 Singapore Citizens with GHI ≤ S\$3,000 or PCI ≤ S\$750	S\$5,100 / Up to S\$17 Medicine/Dentistry stu S\$6,300 / Up to S\$21 Medicine/Dentistry stu
NUS Donated Bursaries (including Faculty Donated Bursaries**)	Financially needy undergraduates	From S\$1,500
NUS Student Assistance Loan	Financially needy undergraduates	From S\$1,000
NUS Notebook Loan	Financially needy undergraduates	S\$1,500
Work Study Assistance	Financially needy undergraduates	Provides letter reques consideration for part-employment
Covering NUS Hostel Fees		
Residential Programme Bursary	Financially needy Singapore Citizen undergraduates	From S\$550
Residential College Bursaries	Financially needy undergraduates	S\$3,950 to S\$6,000
Opportunity Enhancement Grant	Singapore Citizens with PCI ≤ S\$750	S\$10,000 over the du degree programme to up existing coverage 1 campus stay
College Grants	Financially needy undergraduates	Varies
Hall Bursaries	Financially needy undergraduates	Varies
Covering Tuition Fees		
Separate applications to external organisations from July to August if		
Tuition Fee Loan	Undergraduates regardless of neediness	Up to 90% of Singapo subsidised tuition fees
Central Provident Fund Education Loan Scheme	Undergraduates receiving MOE Tuition Grant regardless of neediness	Up to 100% of subsid fees
Mendaki Tertiary Tuition Fee Subsidy	Malay Singapore Citizen undergraduates receiving MOE Tuition Grant with PCI ≤ S\$2,000	50% to 100% of subs fees

Schemes	Eligibility	Annual Quantum for Undergraduates*
Post-Secondary Education Account (PSEA)	Undergraduates regardless of neediness	Up to 100% of tuition
Covering Costs of Participation in Overseas Programmes		
NUS Awards for Study Abroad	Singapore Citizens with PCI \leq S\$1,900	S\$2,500 to S\$5,000
NUS Overseas Colleges (NOC) Awards	Financially needy undergraduates	Varies
Overseas Student Exchange Programme (SEP) Loan	Financially needy undergraduates	Up to S\$3,000 per semester
Overseas Student Programme (OSP) Loan	Financially needy Singapore Citizen undergraduates	Varies
Opportunity Enhancement Grant	Singapore Citizens with PCI \leq S\$750	S\$10,000 over the duration of the degree programme to top up existing coverage for campus stay

* The detailed eligibility and annual quantum for specific groups of students may vary for individual schemes and can be found on the specific web pages for each scheme.

** At the [Faculty of Arts and Social Sciences](#), [Faculty of Law](#), [NUS Business School](#), [School of Computing](#), [Yong Loo Lin School of Medicine](#) and [Alice Lee Centre for Nursing Studies](#)

Enhanced Financial Aid for Singapore Citizens

Eligibility	Quantum for Full-time Singaporean Undergraduates*	Application Requirements
Covering Tuition Fees and Living Expenses		
Per Capita Income up to S\$750	100% coverage of tuition fees per annum S\$4,000 Living Allowance per annum Opportunity Enhancement Grant of S\$10,000 over 4 years to top up financial aid	Apply for Financial Aid to be considered for the NUS enhanced Financial Aid Package

Eligibility	Quantum for Full-time Singaporean Undergraduates*	Application Requirements
	for on-campus stay and overseas programmes	
Per Capita Income up to S\$751 to S\$1,100	100% coverage of tuition fees	

Note. Financially needy Singapore Citizen full-time undergraduate students who meet the eligibility criteria may also apply for [Residential Programme Bursaries](#) or [Residential College Bursaries](#) to cover accommodation-related fees. They will also continue to have access to other forms of financial aid available to all students including support for overseas exposure or exchange programmes, as well as loans.

Overview of Financial Aid Schemes for International Students

Schemes	Eligibility	Annual Quantum for Full-time Undergraduates*	Application Requirements
Covering Tuition Fees and Living Expenses			Submit ONE Financial Aid Application to Office of Financial Aid to be considered for the NUS Financial Aid Package
NUS Study Loan (Repayable after graduation)	International Students with PCI ≤ S\$1,200	Up to 10% of Singapore Citizens' subsidised tuition fees and S\$3,600	
NUS Donated Bursaries (including Faculty Donated Bursaries**)	Financially needy undergraduates	From S\$1,500	
NUS Student Assistance Loan (Repayable after graduation)	Financially needy undergraduates	From S\$1,000	
Work Study Assistance	Financially needy undergraduates	Provides letter requesting priority consideration for part-time employment	
Covering NUS Hostel Fees			

Schemes	Eligibility	Annual Quantum for Full-time Undergraduates*	Application Requirements
Residential College Bursaries	Financially needy undergraduates	S\$3,950 to S\$6,000	
College Grants	Financially needy undergraduates	Varies	
Hall Bursaries	Financially needy undergraduates	Varies	
Covering Tuition Fees			
Submit a separate application to the appointed banks from July to August if more aid is required to cover tuition fees.			
Tuition Fee Loan	Undergraduates regardless of neediness	Up to 90% of Singapore Citizens' subsidised tuition fees	DBS or OCBC
Covering Costs of Participation in Overseas Programmes			
NUS Overseas Colleges (NOC) Awards	Financially needy undergraduates	Varies	Refer to the NOC Awards website.
Overseas Student Exchange Programme (SEP) Loan	Financially needy undergraduates	Up to S\$3,000 per semester	Submit the SEP Loan Application Form via Ask Admissions

* The detailed eligibility and annual quantum for specific groups of students may vary for individual schemes and can be found at the specific webpages for each scheme.

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Other schemes are available for financially needy NUS full-time undergraduate students requiring separate applications.

Bursaries Administered by External Organisations

[Chettiars' Temple Society \(CTS\) Education Award](#)

[East Coast WinSTEM Bursary](#)

[Muslimin Trust Fund Association \(MTFA\) Bursary Award](#)

[The Ngee Ann Kongsi Tertiary Bursary](#)

[Toa Payoh Seu Teck Sean Tong Bursary](#)

[Serve Our City Education Bursary](#)

[Sivadas-HEB Education Fund](#)

[South West Tertiary Grant](#)

[SPD Education Programme Bursary Awards](#)

[Special Malay Bursary](#)

[Yellow Ribbon Fund STAR Bursary](#)

Bursaries Administered by Faculties & NUSSU

[Computing Alumni Assistance Award](#)

[Computing Student Development Fund](#)

[NUSSU Students' Fund Bursary & Book Grants](#)

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Skillsfuture Credit

[SkillsFuture Credit](#) for payment of undergraduate programme tuition fees by Singapore Citizens aged 25 years old and above and reading undergraduate programme approved by Singapore Workforce Development Agency, click [here](#) for details.

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