

How I Deferred My Work Obligation for the MOE Undergraduate Tuition Grant and *Maybe* You Can Too

Why *maybe*? Well, before you read on, I'd like to emphasise that this is how *I* processed *my* bond deferment in *June - August 2017* in order to pursue graduate studies overseas. The situation may not be the same for you, reading this a year or more later. MOE may have changed its policies and you should check accordingly. To figure this out last year, I used the [FAQ for E-Deferment](#) and the guide to [Application for Bond Deferment](#). To emphasise that you shouldn't rely entirely on this document alone, I have written it mostly in the first person because this is what worked for *me*, but hopefully it will be of some help to you :)

1. About 4 months before my graduate program began, I checked that I could get into the [MOE TG site](#). To get my log-in details, I sent an e-mail to MOE_tgonline@moe.gov.sg.
 - a. Until the NUS commencement in July, Yale-NUS students in my batch were still considered enrolled students by the TG portal. To get my status changed (i.e. let MOE know that I had graduated) so I could begin processing the deferment, I contacted MOE_tgonline@moe.gov.sg and attached a scan of my diploma, transcript, and green student pass.
2. I applied for the deferment through the MOE TG site in mid-June, about 2 months before my graduate program orientation began. The FAQ says the minimum is 6 weeks before the program begins, but I felt 2 months gave me enough wiggle room if things took longer than expected.
 - a. I made sure to request through e-mail a receipt of the application because MOE's system has bugs sometimes.
3. While waiting for MOE's reply, I started figuring out the Banker's Guarantee (BG).
 - a. If your bank in your country of origin has a branch in Singapore that can legally provide a BG, then contact their Singapore branch to see what they need from you. Do note that not all overseas banks which have branches in Singapore can provide BGs so just because your bank has a branch in Singapore does not mean it can do your BG for you. In my case, my overseas bank could not provide a BG in Singapore.
 - b. I decided to get my BG with DBS. For DBS, the BG is connected to a Fixed Deposit (FD) account. The BG amount would be transferred out of my regular DBS savings account to an FD account.
 - i. (If you have a savings account with DBS, the FD account can be created online or even at the bank in minutes. It's the BG itself that takes a few weeks of processing. I didn't really look into other banks since I've been banking with POSB (owned by DBS) for the last decade, but I'd recommend that you look into other options if you don't have a preferred local bank. On that note, though, POSB has always been very good to me, so it wouldn't be a bad choice for you to consider DBS.)

- ii. I asked DBS for what documents they would require in addition to the BG draft and the forms from the bank, e.g. photocopies of my ID, and that of my sureties, etc.
 - iii. I asked DBS for an estimate of the handling fee for the BG. DBS could not provide an exact amount, but gave an estimate (around 1-2% of the BG) given the size of the BG and expected length of my program. (Fees differ with banks so make sure to check with yours.)
 - 1. The handling fee had to be in the regular savings account (in addition to the minimum balance) so that DBS could charge me for handling my BG.
 - iv. I filled out [this draft](#) of the BG provided by MOE. I then sent it to my sureties, whom DBS required to sign beside their names in the draft. See E12 in MOE's TG FAQ for more details about the BG requirements.
- c. I also had to make sure that my overseas bank was ready to send the amount to DBS. As this was a large overseas transaction, it took longer than usual for the funds to pass through the intermediary bank and arrive in Singapore. Some banks, like mine, also require proof of why such a large sum is being sent overseas, so I had to wait for MOE's approval e-mail before sending the money.
- 4. In early August, MOE sent an e-mail with the deferral approval. After the money had arrived in my DBS bank account and all the documents were ready, I went to DBS near Clementi MRT (nice and near Yale-NUS) to apply for the BG. DBS requires that the person requesting the BG (i.e. me) be there in person to sign it. My sureties did not have to be there. (Again, if you're not using DBS, check what your bank requires.)
 - a. DBS took about three weeks to process it. Since I flew out the day I processed the BG, I had to get a friend's mum to pick it up on a *weekday* from DBS's office in Jurong East. (This is important to note because if you're going to try to ask one of your fellow graduates to pick it up, the DBS office will be open during regular work hours only, so you might want to ask someone who does not have a 9-5 job.) My friend's family kept my copy and sent MOE's copy to an address indicated in the approval e-mail.
 - b. I sent an e-mail to MOE again to contact me once they had the BG, which they did.

Final notes:

1. Above is the “clean” version of how I deferred the bond. To be honest, hiccups happened along the way because of things that were impossible to foresee (“The best-laid schemes o’ mice an’ men / Gang aft agley” and such), e.g. Financial Aid and I finding out that I couldn’t buy out my bond due to the terms of the ASEAN scholarship (important thing to note for any ASEAN scholars reading this), my overseas bank deciding to be difficult, miscommunication between the intermediary bank and DBS, and MOE’s online system going haywire the week I sent in my application, etc. I recommend that you give yourself plenty of time to go through each step. It certainly helped me keep calm.
2. Now, to the point everyone always wants to know—how much is the TG? Well, it’s near impossible to find out how much you’ll have to leave behind before MOE replies because MOE is an inscrutable crystal ball—or well, these details fly around and depend on things like when you decided to start receiving the TGS or which cohort you are in and MOE reserves the right to name the amount, so please, *please* don’t rely on what I say here, and prepare for a bigger amount just in case. Here goes:

*I took the TGS for all four years at Yale-NUS, beginning in 2013, and my BG was around SGD \$71,000, without handling fees. I expect that those of later batches will be **larger**, so be prepared.*

3. Don’t stress! If you have a good program overseas, there’s no reason for MOE to reject your application. It’s to MOE and Singapore’s benefit if we return to Singapore with even more education and experience under our belts! So chin up, have a good calendar with which you keep track of details, chase people down (politely!) with those e-mails, and you’ll get it all done in good time. Don’t forget to come back when you’re done studying, get your money back, and give some love to this little island that’s become home *truunly* ♪ ♪ ♪.

All the best with your application and graduate studies!

Carmen Denia, Yale-NUS ‘17
New Haven, Easter 2018