

MOE Financial Assistance Schemes to Benefit an Additional 31,000 Students

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- 1 The Ministry of Education (MOE) will revise the income eligibility criteria and raise the quanta of several of its financial assistance schemes for Singaporean students in schools and Post-Secondary Education Institutions (PSEIs).
- 2 These enhancements can benefit 31,000 more students from lower- and middle-income households, by helping them cope with education-related costs and access school and post-secondary programmes. This brings the total number of students who would benefit from MOE's financial assistance schemes annually to about 133,000.
- 3 Beyond the enhanced financial assistance schemes, there are school-based assistance or other assistance provided by social service agencies for Singaporean students who do not qualify for MOE's financial assistance schemes. No Singaporean student will be denied access to school due to their financial situation.
- 4 Most of these enhancements will take effect from Academic Year (AY) 2026, with the exception of the Edusave Merit Bursary (EMB), for which the revised income criteria will take effect from November 2025 to coincide with the upcoming EMB exercise in November to December 2025.

Revised Income Eligibility Criteria for MOE's Financial Assistance Schemes

- 5 MOE will revise the income eligibility criteria for its means-tested financial assistance schemes to support more students and their families. The schemes include:
 - a. MOE Financial Assistance Scheme (FAS) for Government and Government-Aided Schools (GGAS) and Specialised Schools (SS);
 - b. Special Education (SPED) FAS for MOE-funded SPED schools;
 - c. MOE Independent School Bursary (MOE ISB) in Independent Schools and Specialised Independent Schools ¹ (ISIS);
 - d. UPLIFT Scholarship for ISIS;
 - e. EMB for GGAS, SS, ISIS, Institute of Technical Education (ITE) and Polytechnics; and
 - f. Government bursaries for PSEIs ².
- 6 The revised income eligibility criteria for students who apply for MOE's financial assistance schemes from AY2026 onwards are as follows:

Table 1: Current and revised income eligibility criteria tiers for MOE's financial assistance schemes from AY2026

Schemes	Current Income Eligibility Criteria	Revised Income Eligibility Criteria (from AY2026)



a) MOE FAS b) SPED FAS	GHI ³ ≤ \$3,000 or PCI ⁴ ≤ \$750	GHI ≤ \$4,000 or PCI ≤ \$1,000
c) UPLIFT Scholarship	GHI ≤ \$4,400 or PCI ≤ \$1,100	GHI ≤ \$5,500 or PCI ≤ \$1,375
d) EMB	GHI ≤ \$7,500 or PCI ≤ \$1,875	GHI ≤ \$9,000 or PCI ≤ \$2,250
e) MOE ISB f) Government Bursaries for PSEIs	GHI ≤ \$3,000 or PCI ≤ \$750	GHI ≤ \$4,000 or PCI ≤ \$1,000
	GHI ≤ \$3,001 - \$4,400 or PCI ≤ \$751 - \$1,100	GHI ≤ \$4,001 - \$5,500 or PCI ≤ \$1,001 - \$1,375
	GHI ≤ \$4,401 - \$7,500 or PCI ≤ \$1,101 - \$1,875	GHI ≤ \$5,501 - \$9,000 or PCI ≤ \$1,376 - \$2,250
	GHI ≤ \$7,501 - \$10,000 or PCI ≤ \$1,876 - \$2,500	GHI ≤ \$9,001 - \$12,000 or PCI ≤ \$2,251 - \$3,000

7 At the same time, in line with other government financial assistance such as MediShield Life and ComCare, MOE and PSEIs will onboard the HOusehold Means Eligibility System (HOMES) to streamline application and means-testing processes from AY2026. With HOMES, most applicants no longer need to submit supporting documents, such as income documents, thus making the application process more convenient for them.

8 Means-testing for MOE financial assistance will automatically take into account the household income of all family members living in the same household as the student and the household's average income over the past 12 months. This approach provides a fair and representative indication of the family's household income. All employment and trade income, including bonuses and allowances, as well as other administrative income as reflected in the Notice of Assessment by the Inland Revenue Authority of Singapore (IRAS), such as rental income, will be included in the income assessment.

Enhancements to Provisions Under MOE's Financial Assistance Schemes for Schools

9 MOE will enhance the provisions of its financial assistance schemes for Schools (GGAS, SS, ISSIS, SPED schools) to provide more financial support:

- Transport subsidies:** School bus subsidy for primary school students under financial assistance will be raised from 65% to 70% of the monthly school bus fare. Public transport subsidy for these primary and secondary school students will also increase from \$17 to \$21 per month.
- Pre-University Bursary:** The annual bursary quantum will increase from \$1,200 to \$1,600. Part of the increase is due to the folding in of the monthly \$21 public transport subsidy, which is currently given out separately. This change will also apply to pre-university students under the MOE ISB.
- UPLIFT Scholarship:** The annual quantum will increase from \$1,000 to \$1,200 to better support students from lower-income households in ISSIS who have performed well academically or demonstrated strengths in specific talent areas.

Table 2: Revised Provisions under MOE's financial assistance schemes for Schools

Schemes	Current Provisions	Revised Provisions (From AY2026)
MOE FAS SPED FAS MOE ISB (for students with GHI ≤ \$4,000 or PCI	100% fee subsidies (no change)	



≤ \$1,000)	Free textbooks and uniforms (no change)	
	Meal subsidies that pay for at least 7 meals per week for primary level and at least 10 meals per week for secondary level (no change)	
	Transport subsidies: 65% of monthly school bus fares for primary level only Monthly public transport subsidies of \$17 for all levels	Transport subsidies <i>(enhanced)</i> : 70% of monthly school bus fares for primary level only Monthly public transport subsidies of \$21 for primary and secondary levels.
	Cash bursary of \$1,200 for pre-university students only	Cash bursary of \$1,600 for pre-university students only <i>(enhanced)</i>

Enhancements to Government Bursary Quanta for PSEIs

10 MOE will raise the bursary quanta for both full-time and part-time students at publicly-funded PSEIs.

11 With the enhanced bursaries, full-time Singaporean ITE Nitec and Higher Nitec students from lower-income families who qualify for the highest bursary tier will continue to have 100% of their tuition fees subsidised, with a cash bursary to cover other education-related expenses. Full-time Singaporean diploma students from lower-income families who qualify for the highest bursary tier will continue to benefit from bursaries valued at about 95% of the subsidised tuition fees. The annual bursary quanta for full-time Singaporean undergraduates (excluding Medicine and Dentistry courses) will remain unchanged, but those from lower-income families studying general undergraduate courses who qualify for the highest bursary tier will continue to benefit from bursaries valued at about 75% of their subsidised tuition fees. The details of these enhancements are as follows:

Table 3: Revised Annual Government Bursary Quanta for Full-time Nitec/Higher Nitec/Diploma Students from AY2026

Scheme	Revised Income Eligibility Criteria (from AY2026)	Nitec/Higher Nitec	Diploma
		Revised Bursary Quantum	Revised Bursary Quantum
Higher Education Community Bursary	GHI ≤ \$4,000 or PCI ≤ \$1,000	100% fees + \$1,850 (+\$250)	\$3,050 (+\$100)
	GHI ≤ \$4,001 - \$5,500 or PCI ≤ \$1,001 - \$1,375	\$1,400 (+\$100)	\$2,700 (+\$100)



Higher Education Bursary	GHI ≤ \$5,501 - \$9,000 or PCI ≤ \$1,376 - \$2,250	\$700 (+\$50)	\$2,050 (+\$50)
	GHI ≤ \$9,001 - \$12,000 or PCI ≤ \$2,251 - \$3,000	\$490 (+\$50)	\$950 (+\$50)

Table 4: Revised Annual Government Bursary Quanta for Part-time Nitec/Higher Nitec/Diploma/Undergraduate Students from AY2026.

Scheme	Revised Income Eligibility Criteria (from AY2026)	Nitec/Higher Nitec	Diploma	Undergraduate
		Revised Bursary Quantum	Revised Bursary Quantum	Revised Bursary Quantum
Higher Education Community Bursary	GHI ≤ \$5,500 or PCI ≤ \$1,375	\$350 (+\$210)	\$1,050 (+\$200)	\$2,800 (+\$250)
	GHI ≤ \$5,501 - \$9,000 or PCI ≤ \$1,376 - \$2,250		\$800 (+\$90)	\$1,800 (+\$150)
	GHI ≤ \$9,001 - \$12,000 or PCI ≤ \$2,251 - \$3,000		\$380 (+\$60)	\$750 (+\$30)

12 The government bursary for Medical and Dental undergraduate students will similarly be revised such that students who qualify for the highest bursary tier pay no more than \$5,000 per annum in tuition fees in AY2026, after factoring in financial assistance provided by their university.

Table 5: Estimated out-of-pocket fees for NUS/NTU Medicine and Dentistry undergraduates after government bursary and university aid

Revised Eligibility Criteria (effective AY2026)	Estimated Out-of-Pocket Expenses After Government + Institution Bursaries
GHI ≤ \$4,000 or PCI ≤ \$1,000	≤\$0 - \$5,000
GHI ≤ \$4,001 - \$5,500 or PCI ≤ \$1,001 - \$1,375	≈\$5,000 - \$10,000
GHI ≤ \$5,501 - \$9,000 or PCI ≤ \$1,376 - \$2,250	≈\$10,000 - \$15,000
GHI ≤ \$9,001 - \$12,000 or PCI ≤ \$2,251 - \$3,000	≈\$20,000 - \$24,000

ITE Community Scholarship

13 In addition to the existing 100% subsidy of ITE tuition fees for scholars, MOE will also increase the cash award for the merit-based ITE Community Scholarship⁵ from \$1,800 to \$2,050 per year.

Footnotes

- Excludes School of the Arts and Singapore Sports School, which have their own financial support schemes.
- Higher Education Community Bursary and Higher Education Bursary for Singaporean students at the Institute of Technical Education, polytechnics, Autonomous Universities, the National Institute of Early Childhood Development, and publicly-funded arts institutions (Nanyang Academy of Fine Arts and LASALLE College of the Arts).



3. Gross Household Income (GHI) refers to the total gross household income of all family members in the same household as the student.
4. Per Capita Income (PCI) refers to monthly GHI divided by the number of family members in the same household.
5. The ITE Community Scholarship is awarded to the top 10% of the GCE 'N'/'O' level entrants in each Nitec and Higher Nitec intake.

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