SEEK BOLDLY. GROW PURPOSEFULLY.

SCHOLARSHIP & FINANCIAL AID 2020/2021

NUS
National University of Singapore
Imagine what you could do with an NUS Scholarship.

“NUS Scholarships are bond-free, which gives me the freedom to be adventurous and forge my own path. Without having to worry about finances, I can tap on the network and resources available to plan internships and pursue my interests.”

Liu Jia Rui
NUS Global Merit Scholar
NUS Business School and School of Computing (Double Degree in Business Administration and Computer Science)

Jia Rui’s ambition is to be a management consultant – and he’s honing his skills through case competitions.

“I find the community involvement component to be meaningful, as it has made me a more empathetic and thoughtful person. As a Sports Scholar, I hope to inspire others and show that it is possible to excel in both academics and sports.”

Zermaine Lew
NUS Sports Scholar
School of Computing (Computer Science)

Tip from Zermaine:
“Before applying, think about what you want to achieve at NUS. You need to know yourself well!”

Seek Boldly. Grow Purposefully.
“My aspiration is to improve women and children’s health around the world. Being an NUS Merit Scholar brings me one step closer to my goal, as I can now focus fully on my medical studies without worrying about funding.”

Nicholas Chan
NUS Merit Scholar
Yong Loo Lin School of Medicine

Did you know?
Nicholas also has a Diploma in Nursing with Merit from Nanyang Polytechnic

Next on the horizon for Levyn: the Inter-Hall and Inter-Varsity Games

“I wanted to pursue my passion in track and field at the university level, and the NUS Sports Scholarship enables me to do just that. In addition, the support spurs me to challenge myself to balance studies, sports and NUS life – all at once!”

Levyn Wong
NUS Sports Scholar
Faculty of Science (Life Sciences with 2nd Major in Management)

“If you are passionate about your course, then go ahead and share your aspirations with the professors during the scholarship interview. For me, that not only made for a fun and fruitful exchange, but also dispelled any initial apprehension I had.”

Muhammad Nur Akashah Bin Anwar
NUS Global Merit Scholar
Faculty of Engineering (Mechanical Engineering)

An aspiring race car engineer, Akashah has jumped right into automotive engineering classes
The great things about NUS Scholarships.

#1. Choose from four types of NUS Scholarships.

- NUS Global Merit Scholarship
- NUS Merit Scholarship
- NUS Performing & Visual Arts Scholarship
- NUS Sports Scholarship

#2. Three things that come with an NUS Scholarship.

- Freedom to change your mind. NUS Scholarships are bond-free, which means you can explore first, decide later.
- Guaranteed placement for a one-semester student exchange to one of 300 partner universities worldwide.
- Guaranteed campus accommodation for up to two years, so you can experience campus life fully.

#3. There are less than five requirements.

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

#4. You just have to submit one application.

Applications open from 1 February to mid-March. For a step-by-step guide, turn to pages 6 and 7.

nus.edu/freshmenscholarship

nus.edu/applyscholarship

Submit an application for hostel admission, and we will leave a place for you.

You can choose to be considered for all four types of Scholarships, if you like.

Check the table opposite for a detailed comparison.

nus.edu/freshmenscholarship

nus.edu/applyscholarship

Seek Boldly. Grow Purposefully.
## Scholarships at a Glance

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

** $3,010 if scholar is staying at Ridge View Residential College; $4,620 if scholar is staying in one of the University Town Residential Colleges.

*** For up to two semesters.
Applying for NUS Scholarships

The application process may be simple, but let us give you some tips to make it even easier.

#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 and PIN.

[nus.edu/scholarshipchecklist]

Hint: Why should you be offered an NUS Scholarship? Think of a good answer in 2,000 characters or less!

#2. Submit your application.

Submit your scholarship application from 1 February to mid-March.

[nus.edu/applyscholarship]

Remember to submit your application for admission to NUS first

#3. Submit supporting documents.

Upload clear scanned copies of relevant supporting documents indicated in the NUS Scholarships Application Checklist within one week of submitting your scholarship application (or by the application deadline, whichever is earlier).

[nus.edu/scholarshipupload]
#4. Prepare for scholarship interview(s).
Check your email regularly from March to May in case you are shortlisted.

#5. Attend scholarship interview(s) (if applicable).
Make yourself available from March to May for the interview session(s) if shortlisted, or your scholarship application may be withdrawn.

Interview Checklist
- Confirm time and location of interview
- Dress suitably
- Bring ID for identification purposes
- Arrive half an hour early in case interview is moved up
- Ask for clarifications if anything is unclear during the interview
- Gather thoughts before answering

#6. Check for application outcome.
Keep up-to-date on application status via the Online Application Status Facility. All outcomes will be released by end May.

#7. Accept scholarship offer (if applicable).
Indicate your acceptance online before the deadline, and sign the Letter of Acceptance and Undertaking/Scholarship Agreement in July or August to finalise the scholarship acceptance process.

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

**ASEAN Undergraduate Scholarship**
**
Open to citizens of ASEAN countries (excluding Singapore)

**Science & Technology Undergraduate Scholarship**
Open to citizens of Asian countries (excluding Singapore), and matriculating into a full-time undergraduate degree programme in Computing, Engineering or Science (excluding Pharmacy)

Find out more at [nus.edu/freshmenscholarship](http://nus.edu/freshmenscholarship)

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* Interviews will be held in June or July.
** All eligible students applying for undergraduate admission to NUS will be automatically considered. Separate scholarship applications are not required.
Financial Aid

A university education is an investment that will pay for itself many times over – if you make it work. The good news is, we are here to help. You just have to be bold and seize the opportunities.

For starters, here’s a quick rundown of your expected expenses and financing options.

**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 course of study, the remaining fee payable ranges from about S$8,200 to S$60,000 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 service obligation 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.

**Estimated Living Expenses**

You will need about S$6,000 for living expenses, and S$4,400 for accommodation expenses per year as a full-time undergraduate student. This is a conservative estimate, which may vary according to lifestyles.

**Financial Needs Calculator**

Get an estimate of your annual financial costs while studying at NUS.
Available Financial Aid Schemes

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

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<tr>
<th>Student’s Financial Needs</th>
<th>Available Financial Aid Schemes</th>
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<td>• Tuition Fee Loan*&lt;br&gt;• NUS Study Loan (Tuition Fee Portion)<em>&lt;br&gt;• CPF Education Scheme&lt;br&gt;• MENDAKI Tertiary Tuition Fee Subsidy</em>&lt;br&gt;• PSEA (* Quantum up to 100% of Singapore Citizen tuition fee rate; this applies even for Singapore Permanent Residents and international students)</td>
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<td><strong>Living Expenses</strong></td>
<td>• NUS Study Loan (Living Allowance Portion)&lt;br&gt;• NUS Donated/Faculty/Higher Education Community/Higher Education Bursary (Loan quantum up to S$3,600 and bursary quantum from S$1,000)</td>
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<td><strong>Accommodation Fee</strong></td>
<td>• Residential Programme/College Bursaries&lt;br&gt;• Hall Bursaries/College Grants&lt;br&gt;• NUS Student Assistance Loan (Quantum from S$500)</td>
</tr>
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</table>
NUS-administered Financial Aid Schemes

These financial aid schemes administered by the Office of Financial Aid can be used to cover a portion of your tuition fees and living expenses.

**NUS Study Loan**

**Who is Eligible?**
Local (Singapore Citizens and Permanent Residents) and international undergraduate students whose monthly per capita household income is not more than S$2,700 or S$1,200 respectively.

**Important Notes**
- The loan quantum is 10% or 20% of the tuition fee payable by Singapore Citizens for the same course of study and/or annual living allowance loan of S$3,600.
- The loan can cover recipients for the entire course of study.
- A guarantor who is not a bankrupt and between 21 – 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.
- Successful applicants are required to apply for the Tuition Fee Loan, CPF Education Scheme, MENDAKI Tertiary Tuition Fee Subsidy, PSEA or such other similar schemes to cover at least 80% of their tuition fee.

**Higher Education Bursary**

**Who is Eligible?**
Singapore Citizen undergraduate students whose monthly per capita household income or monthly gross household income is not more than S$2,250 or S$9,000 respectively.

**Important Notes**
- The quantum is up to S$3,200 per annum.
- Re-application is required every year.

**Higher Education Community Bursary**

**Who is Eligible?**
Full-time Singapore Citizen undergraduate students whose monthly per capita household income or monthly gross household income is not more than S$1,000 or S$4,000 respectively.

**Important Notes**
- The quantum is up to S$6,200 per annum.
- Re-application is required every year.
Residential Programme/College/Hall Bursary/College Grants

Who is Eligible?
Undergraduates taking the College Programme at the College of Alice & Peter Tan, Cinnamon College (USP), Tembusu College, Ridge View Residential College and Residential College 4 or staying at Eusoff Hall, Kent Ridge Hall, King Edward VII Hall, Raffles Hall, Sheares Hall, Temasek Hall and PGP House (must participate in the PGP House Programme including active student leaders and committee members for specific projects; not applicable to PGP Residences).

Important Notes
- The number of bursaries/grants for non-Singapore Citizens is limited.
- The quantum is at least S$500 per annum and varies according to the assessed financial need of the applicant, the nationality of the applicant and the availability of funds.
- Re-application is required every year.

NUS Donated/Faculty Bursary

Who is Eligible?
Full-time undergraduate students.

Important Notes
- The quantum is at least S$900 per annum and will vary according to the assessed financial need, the nationality of the applicant, and the availability of funds.
- Re-application is required every year.
NUS Student Assistance Loan

Who is Eligible?
Undergraduate students who are in receipt of the NUS Study Loan with the maximum living allowance component or recipients of the ASEAN Undergraduate Scholarship/NUS Merit Scholarship, and such other scholarships that do not already provide for accommodation expenses.

Important Notes
- The quantum is at least S$450 per annum and varies according to the financial need, the nationality of the applicant and the availability of funds.
- The loan can cover recipients for the entire course of study.
- A Singapore Citizen or Singapore Permanent Resident guarantor who is not a bankrupt and between 21 – 60 years old is required. He or she must also not be a party ( borrower/guarantor) to more than one other loan agreement.

Work-Study Assistance

Who is Eligible?
Full-time undergraduate students.

Important Notes
- Successful applicants may generate the Work-Study Priority Consideration letter from the Undergraduate Financial Aid Portal, a letter certifying the applicant’s eligibility under the Scheme for priority consideration by the prospective employer.
- An international student must not work more than 16 hours per week during term time. There is no such restriction during vacation time.
- Re-application is required every year.

Disbursement of Financial Aid

For NUS Study Loan, Higher Education Bursary, NUS Donated/Faculty Bursary and Residential Programme/College/Hall Bursary/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.

For the Higher Education Community Bursary, recipients who have accepted the bursary can expect to receive the disbursement details from the respective Community Clubs (CCs) nearest to their homes.

For bursaries, grants and loans administered by other NUS Offices, faculties/schools or Halls/Residential Colleges, successful recipients can expect to receive disbursement details from the administering parties starting from August. For more details, refer to their respective websites.
Applying for NUS-administered Financial Aid Schemes

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

#1. Get ready.
Have on hand your Admission Application Number and PIN (prospective students) or NUSNET ID and Password (existing students).

#2. Submit your application.
Submit your financial aid application from 13 October to 1 April via the Undergraduate Financial Aid portal.

#3. Submit supporting documents.
Mail or hand in all relevant supporting documents as indicated in the Financial Aid Application Form (Summary) to the Office of Financial Aid within two weeks of your online application.

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

https://myaces.nus.edu.sg/webroapsbs/Docs/ASD.pdf

Do this as soon as possible after your application for admission*

nus.edu/financialaidportal

* This applies even if you have yet to be offered admission to NUS, or intend to apply for scholarship(s) and/or other forms of financial assistance offered or administered by other sources.
#5. Accept NUS Financial Aid Package.

Refer to the Financial Aid Acceptance Guide for details on accepting the NUS Financial Aid Package offered.

nus.edu/financialaidacceptanceguide

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

If you need more financial aid to cover your tuition fees, you can apply for the schemes listed below after accepting your admission offer. Turn to the next page for more information.

- **Tuition Fee Loan**
  - **By Mid-July** (local students)
  - **By End July** (international students)

- **CPF Education Scheme**

- **MENDAKI Tertiary Tuition Fee Subsidy**
  - **By End July**

- **Post-Secondary Education Account (PSEA) Scheme**
  - **By Early August**


Sign NUS Study Loan and/or NUS Student Assistance Loan agreement(s) after receiving email notification on the signing schedule, which typically takes place from July to August.

If your financial aid application is successful, you can expect to receive the financial aid funds in September, before GIRO fee deduction.

However, the funds disbursement date depends on the satisfactory compliance of preconditions and documentary requirements. It may also vary depending on the terms and conditions of the various financial aid schemes.

Fees due to the University will be deducted from approved financial aid funds prior to crediting.
Externally Administered Financial Aid Schemes

The following externally administered financial aid schemes can 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.

Tuition Fee Loan¹, ², ³

Who can 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?
Step 1: Download the application form at nus.edu.sg/financialaid

Step 2: Submit the completed form to either DBS or OCBC Bank 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 Citizens².
- The loan can cover recipients for the entire course of study.
- A guarantor who is not bankrupt and between 21 – 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 Scheme\textsuperscript{1, 3}

**Who can apply?**
Full-time undergraduate students who have or whose parents have sufficient CPF funds. Full-fee paying students are ineligible.

**How to apply?**
Apply online via the CPF Board website at \url{cpf.gov.sg} by end 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 can cover recipients for the entire course of study, subject to the availability of funds.

\textsuperscript{1} Application for this scheme may be carried out upon acceptance of NUS admission offer.
\textsuperscript{2} The loan quantum is based on the tuition fee rate for Singapore Citizens for the same course. For example, if the tuition fee payable for a course is S$10,000 per annum for Singapore Citizens and S$20,000 for international students, the coverage of the scheme will be based on the Singapore Citizen’s tuition fee of S$10,000.
\textsuperscript{3} Disbursement of funds is done at the beginning of Semesters 1 and 2 provided that tuition fees are charged for that semester.
\textsuperscript{4} Per capita income is derived by taking the total monthly gross income of all working family members and dividing it by the total number of family members living in the same household.

MENDAKI Tertiary Tuition Fee Subsidy\textsuperscript{1, 3}

**Who can apply?**
Singapore Citizen Malay undergraduate students who have enjoyed free secondary and pre-university education and with monthly gross family per capita income not exceeding S$2,000.

**How to apply?**
Apply online via the Yayasan MENDAKI website at \url{tfas.mendaki.org.sg} by end July.

**Important Notes**
The tuition fee subsidies are provided based on the following guidelines:
- 100\% if per capita income\textsuperscript{4} is S$1,400 and below.
- 75\% if per capita income\textsuperscript{4} is between S$1,401 and S$1,700.
- 50\% if per capita income\textsuperscript{4} is between S$1,701 and S$2,000.

Notes

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 course. For example, if the tuition fee payable for a course is S$10,000 per annum for Singapore Citizens and S$20,000 for international students, the coverage of the scheme will be based on the Singapore Citizen’s tuition fee of S$10,000.
3. Disbursement of funds is done at the beginning of Semesters 1 and 2 provided that tuition fees are charged for that semester.
4. Per capita income is derived by taking the total monthly gross income of all working family members and dividing it by the total number of family members living in the same household.
Post-Secondary Education Account¹

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

How to apply?
**Step 1:** Submit the Standing Order and/or Ad Hoc Withdrawal form as indicated at nus.edu.sg/financialaid

**Step 2:** Submit or mail the supporting document(s) to the Office of Financial Aid by first week of August.

Important Notes
- The quantum varies according to the funds available in each individual’s PSEA account.
- The PSEA can be used for payment of tuition fees, miscellaneous student fees, University Town College Programme fees, University Scholars Programme college fees, Ridge View Residential College fees, Prince George’s Park House Programme accommodation fees, 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.

Notes
¹ Application for this scheme may be carried out upon acceptance of NUS’ offer of admission.
**Important!**

### Dates to Remember (Scholarships)

**October 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/applyscholarship](http://nus.edu/applyscholarship)

**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/freshmensscholarship](http://nus.edu/freshmensscholarship)

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### Dates to Remember (Financial Aid)

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

**13 October to 1 April**
Submit online application for Financial Aid at [nus.edu/financialaidportal](http://nus.edu/financialaidportal)

Mail or hand in the Application Form (Summary) with relevant documents to the Office of Financial Aid within two weeks of the online application date.

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

**April to June**
Release of Financial Aid application outcome.

For more information, visit [nus.edu/financialaidcalendar](http://nus.edu/financialaidcalendar)

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* Check for exact dates and latest updates at [nus.edu.sg/oam](http://nus.edu.sg/oam)
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

Go on a Campus Tour
Explore the unique University Town and visit the vibrant Central Library area solo or with a guided tour to soak in the friendly atmosphere.

nus.edu/campustour

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