MANY BIG OPPORTUNITIES. ONE SMALL STEP.
What 5 NUS Scholars do with their NUS Scholarships.

"The NUS Global Merit Scholarship is bond-free, which means I can shape my university life and chart my future career path – however I like. I’m also excited to go on exchange to broaden my perspectives and experience diverse cultures."

Pearline Pang
NUS Global Merit Scholar
Economics and Business Administration

"As a passionate volleyballer, NUS’ strong focus on sports was a huge factor – including the well-equipped facilities on campus. I look forward to representing NUS in competitions and even competing at the ASEAN University Games."

Wilson Ng
NUS Sports Scholar
Medicine
“Receiving the NUS Merit Scholarship took a weight off my chest, as I did not have to worry about my tuition fees. The living allowance also goes towards my Hall fees – enabling me to step out of my comfort zone and try new activities.”

Nikki Batrisya Karya Johari
NUS Merit Scholar
Dentistry

“The NUS Performing & Visual Arts Scholarship has given me the opportunity to develop holistically as a musician – without losing my focus on academics. I even discovered my interest in arts marketing through handling publicity for NUS Jazz Band!”

Amanda Cheong
NUS Performing & Visual Arts Scholar
Arts & Social Sciences (Communications and New Media)

“While I’m keeping my options open for the future, I’m confident that the networking and development opportunities I get as an NUS Merit Scholar will equip me well, no matter which industry I end up in.”

Teddy Zhuang
NUS Merit Scholar
Business Administration (Accountancy)
4 things to know about NUS Scholarships.

#1. There are four to choose from.
- NUS Global Merit Scholarship
- NUS Merit Scholarship
- NUS Performing & Visual Arts Scholarship
- NUS Sports Scholarship
For a detailed comparison, check the table on the next page. nus.edu/freshmenscholarship

#2. They come with three (and more) advantages.
- 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 our 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 outstanding 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.
Want to apply for more than one type of Scholarship? Just indicate on the form the ones you want to be considered for. Applications open from 1 February to mid-March. nus.edu/applyscholarship
## Scholarships at a Glance

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<th>Scholarship Coverage</th>
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<tr>
<td>Tuition Fees (after MOE Tuition Grant subsidy)</td>
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<td>✔️</td>
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<td>S$6,000 annual living allowance</td>
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<td>✔️</td>
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<td>Guaranteed offer of on-campus accommodation*</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Guaranteed placement for overseas Student Exchange Programme</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>S$2,905 annual accommodation allowance for staying on campus</td>
<td>✔️ **</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>S$7,500 Student Exchange Programme/NUS Overseas Colleges allowance per semester for non-Asian countries and Japan, and S$5,000 for other Asian countries***</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Priority to enrol in the Ridge View Residential College, University Scholars Programme or University Town College Programme</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
</tbody>
</table>

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

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

*** For up to two claims.
7 steps on applying for NUS Scholarships.

The application process may be simple, but let us give you some pointers 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.

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

[nus.edu/scholarshipchecklist](nus.edu/scholarshipchecklist)

#2. Submit your application.
Submit your scholarship application from 1 February to mid-March, but remember to submit your application for admission to NUS first.

[nus.edu/aplyscholarship](nus.edu/aplyscholarship)

#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](nus.edu/scholarshipupload)
#4. Prepare for scholarship interview(s).
Check your email regularly from March to May. You may be 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.

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

@ nus.edu/applyscholarship

#7. Accept scholarship offer. (if applicable)
Indicate your acceptance online before the deadline, and sign the Letter of Acceptance and Undertaking 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.
Other Scholarships

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

**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 undergraduate degree programme in Computing, Engineering or Science (excluding Pharmacy)

**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

**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)

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

* 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.

Find out more at nus.edu/freshmenscholarship
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.

[nus.edu/ugfees](nus.edu/ugfees)

**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.

[nus.edu/livingexpenses](nus.edu/livingexpenses)

**Financial Needs Calculator**

Get an estimate of your annual financial costs while studying at NUS.

[nus.edu/financialneedscalculator](nus.edu/financialneedscalculator)
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.

<table>
<thead>
<tr>
<th>Student’s Financial Needs</th>
<th>Available Financial Aid Schemes</th>
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<td><strong>Tuition Fee</strong></td>
<td>• Tuition Fee Loan*</td>
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<td>• NUS Study Loan (Tuition Fee Portion)*</td>
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<td></td>
<td>• MENDAKI Tertiary Tuition Fee Subsidy*</td>
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<tr>
<td></td>
<td>• PSEA</td>
</tr>
<tr>
<td></td>
<td>(* Quantum up to 100% of Singapore Citizen tuition fee rate; this applies even for Singapore Permanent Residents and international students)</td>
</tr>
<tr>
<td><strong>Living Expenses</strong></td>
<td>• NUS Study Loan (Living Allowance Portion)</td>
</tr>
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<td></td>
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<td>(Loan quantum up to S$3,600 and bursary quantum from S$1,000)</td>
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<tr>
<td><strong>Accommodation Fee</strong></td>
<td>• Residential Programme/College Bursaries</td>
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<td></td>
<td>• NUS Student Assistance Loan</td>
</tr>
<tr>
<td></td>
<td>(Quantum from S$500)</td>
</tr>
</tbody>
</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.
**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 other scholarships that do not already provide for accommodation expenses.

**Important Notes**
- The quantum 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 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.

**Residential Programme/College/ Hall Bursary and 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.

**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

<table>
<thead>
<tr>
<th>Financial Aid Scheme</th>
<th>Disbursement Details</th>
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<tbody>
<tr>
<td>• NUS Study Loan</td>
<td>Funds are disbursed at the beginning of Semesters 1 and 2 provided that tuition fees and/or accommodation fees are charged for that semester.</td>
</tr>
<tr>
<td>• Higher Education Bursary</td>
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<tr>
<td>• NUS Donated/Faculty Bursary</td>
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<tr>
<td>• Residential Programme/College/Hall Bursary and College Grants</td>
<td></td>
</tr>
<tr>
<td>Higher Education Community Bursary</td>
<td>Recipients who have accepted the bursary will receive disbursement details from the respective Community Clubs (CCs) nearest to their homes.</td>
</tr>
<tr>
<td>Bursaries, grants and loans administered by other NUS Offices, Faculties/Schools or Halls/Residential Colleges</td>
<td>Disbursement details will be reflected in the recipient’s student bill starting from late August/early February. For more details, refer to the administering party’s website.</td>
</tr>
</tbody>
</table>

© nus.edu.sg/financialaid
7 steps on 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.
Apply via the Undergraduate Financial Aid Portal anytime during the academic year. To qualify for early consideration of NUS Donated Bursaries, apply from 1 November to the admission closing date (for prospective students)* or from mid-January to 1 March (for current students).

* This applies even if you have yet to be offered admission to NUS, or intend to apply for scholarship(s) and/or financial assistance offered/administered by other sources.

#3. Submit supporting documents.
Refer to the ‘List of Documents to Submit’ at the portal and upload all relevant supporting documents within two weeks of your online submission date.

If you are still unsure, watch our guide at nus.edu/financialaidvideoguide

For more information, visit nus.edu/financialaidportal
#4. Check application status.
Check your email regularly to avoid missing notifications on your application outcome or requests for additional/missing documents.

#5. Accept NUS Financial Aid Package.
Refer to our offer email and 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. For more information, turn to the next page.

Tuition Fee Loan**
- By mid-July (local students)
- By end July (international students)

CPF Education Loan Scheme
- By end July

MENDAKI Tertiary Tuition Fee Subsidy**
- By end July

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

** While late applications are accepted, apply by the indicated deadlines to ensure that funds are disbursed in time for tuition fee deduction via GIRO.

#7. Complete financial aid process.
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 in October.

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.

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 up to 90% of 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.

Tuition Fee Loan

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.
CPF Education Loan Scheme\textsuperscript{1, 3}

**Who can apply?**
Full-time undergraduate students who have or whose parents have sufficient CPF funds. Full-fee paying students and students who have exceeded their normal candidature period are ineligible.

**How to apply?**
Apply online via the CPF Board website at [cpf.gov.sg](http://cpf.gov.sg) by end July.

**Important Notes**
- The loan quantum is up to 90% of the tuition fee rate for Singapore Citizens\textsuperscript{2}.
- The loan can cover recipients for the entire course of study. Re-application is not required.
- 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.

MENDAKI Tertiary Tuition Fee Subsidy\textsuperscript{1, 3, 4}

**Who can apply?**
Singapore Citizen Malay undergraduate students who are receiving the MOE Tuition Grant, and with a monthly gross family per capita income not exceeding S$2,000.

**How to apply?**
Apply online via the Yayasan MENDAKI website at [tfas.mendaki.org.sg](http://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 is S$1,400 and below.
  - 75% if per capita income is between S$1,401 and S$1,700.
  - 50% if per capita income is between S$1,701 and S$2,000.
Post-Secondary Education Account

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 supporting documents according to instructions on the NUS Financial Aid website 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.

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

A few dates to remember for Scholarships.

- **November 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

- **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/freshmenscholarship

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**For prospective students to qualify for early consideration of NUS Donated Bursaries. For current students, the qualification window for early consideration is open from mid-January to 1 March. Applications for financial aid are accepted throughout the academic year.**

A few dates to remember for Financial Aid.

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

- **1 November to Admission Application Closing Date**
  Submit online application for financial aid at nus.edu/financialaidportal

- Upload all relevant supporting documents via the Undergraduate Financial Aid Portal within two weeks of the online application date.

- **November 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

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* Check for exact dates and latest updates at nus.edu.sg/oam
** For prospective students to qualify for early consideration of NUS Donated Bursaries. For current students, the qualification window for early consideration is open from mid-January to 1 March. Applications for financial aid are accepted throughout the academic year.
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

Office of Admissions & Financial Aid
National University of Singapore
University Town, Stephen Riady Centre
2 College Avenue West, #01-03
Singapore 138607

nus.edu.sg/admissions/undergrad

Have a question about Undergraduate Admissions and Scholarships?
T +65 6516 1010  |  F +65 6778 7570
www.askadmissions.nus.edu.sg

Have a question about Undergraduate Financial Aid?
T +65 6516 2870  |  F +65 6774 4021
www.askadmissions.nus.edu.sg

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