BE THE DIFFERENCE.
THE FUTURE STARTS TODAY.
What NUS Scholarships mean to NUS Scholars

“The financial support from the NUS Merit Scholarship allowed me to further explore my passion in architecture after Polytechnic. I can’t wait to go on the Student Exchange Programme – to experience brand new cultures and learning environments.”

Choy Rui Zhi
NUS Merit Scholar
College of Design and Engineering (Architecture)

“The NUS Performing & Visual Arts Scholarship not only eased the financial burden of studying medicine, but also gave me the chance to pursue my passion in music. I look forward to performing opportunities with the NUS Symphony Orchestra.”

Ethan Wong
NUS Performing & Visual Arts Scholar
Yong Loo Lin School of Medicine
“Being an NUS Scholar drives me to work hard – and leverage the ample connections and resources to fulfil my dream to be a commercial pilot. I am also inspired to give back actively – like guiding juniors as a teaching assistant.”

Gowthaman Aravindan
NUS Merit Scholar
College of Design and Engineering (Mechanical Engineering)

“I applied for an NUS Scholarship because I believed it would broaden my horizons and enrich my learning – be it living independently in Hall or going overseas. These valuable opportunities for exposure have honed me to be a well-rounded individual.”

Lina Filzah Bte Samsul Muarif
NUS Global Merit Scholar
College of Humanities and Sciences
(Food Science and Technology)

“Great facilities and a thriving sports culture – NUS truly offers the best possible environment to excel as a student athlete. I hope to lead by example and show how a sportsperson can balance academics, sports and campus life well.”

Tammy Tan
NUS Sports Scholar
Faculty of Dentistry
All there is to know about NUS Scholarships

The types.
• NUS Global Merit Scholarship
• NUS Merit Scholarship
• NUS Performing & Visual Arts Scholarship
• NUS Sports Scholarship
For a detailed comparison, check the table on the facing page.

nus.edu/freshmenscholarship

The advantages.
• Bond-free – giving you the freedom to explore career choices without being tied to any organisation.
• 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.

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

The application.
• Only one application needed – even if you are applying for multiple Scholarship types.
• Simply indicate the ones you want to be considered for on the application form.
• Applications open from 1 February to mid-March.

nus.edu/applyscholarship
## Scholarships at a Glance

<table>
<thead>
<tr>
<th>Scholarship Coverage</th>
<th>NUS Global Merit Scholarship</th>
<th>NUS Merit Scholarship</th>
<th>NUS Performing &amp; Visual Arts Scholarship</th>
<th>NUS Sports Scholarship</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition Fees (after MOE Tuition Grant subsidy)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>S$6,000 annual living allowance</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>S$2,000 one-time computer allowance</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<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 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.
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.

[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 application for admission to NUS first – then submit your scholarship application and supporting documents from 1 February to mid-March. Remind your referee to complete and submit the Referee Recommendation Form before the deadline too.

[nus.edu/appliescholarship]

#3. Prepare for scholarship interview(s).
Check your email regularly from March to May. You may be shortlisted for an interview.

Be the Difference. The Future Starts Today.
Be the Difference. The Future Starts Today.
#5. Check application outcome.
Keep up-to-date on application status via the Undergraduate Applicant Portal. All outcomes will be released by end May.

#6. Accept scholarship offer.
(If applicable)
Indicate your acceptance online before the deadline, and sign the Letter of Acceptance and Undertaking 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.

#4. 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.
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

**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 Environmental Studies and Pharmacy)

* 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.

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 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$64,650 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 bond 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

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

🔗 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, grants 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>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tuition Fee</strong></td>
<td>• Tuition Fee Loan*</td>
</tr>
<tr>
<td></td>
<td>• NUS Study Loan (Tuition Fee Portion)*</td>
</tr>
<tr>
<td></td>
<td>• CPF Education Loan Scheme</td>
</tr>
<tr>
<td></td>
<td>• MENDAKI Tertiary Tuition Fee Subsidy*</td>
</tr>
<tr>
<td></td>
<td>• Post-Secondary Education Account (PSEA)</td>
</tr>
<tr>
<td></td>
<td>• NUS Donated/Faculty/Higher Education Community/Higher Education Bursary</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>
<tr>
<td></td>
<td>• NUS Donated/Faculty/Higher Education Community/Higher Education Bursary</td>
</tr>
<tr>
<td></td>
<td>(Loan quantum up to S$3,600 and bursary quantum from S$1,500)</td>
</tr>
<tr>
<td><strong>Accommodation Fee</strong></td>
<td>• Residential Programme/College Bursaries</td>
</tr>
<tr>
<td></td>
<td>• Hall Bursaries/College Grants</td>
</tr>
<tr>
<td></td>
<td>• NUS Student Assistance Loan</td>
</tr>
<tr>
<td></td>
<td>(Quantum from S$450)</td>
</tr>
<tr>
<td><strong>Accommodation and Overseas Programme Fees</strong></td>
<td>• Opportunity Enhancement Grant New</td>
</tr>
<tr>
<td></td>
<td>(S$10,000 over four years)</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 Loan Scheme, MENDAKI Tertiary Tuition Fee Subsidy, PSEA or 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$1,500 per annum and will vary according to the assessed financial need, the nationality of the applicant, and the availability of funds.
- NUS Donated/Faculty Bursary tops up the Higher Education Community Bursary to provide full coverage of tuition fees for Singapore Citizen undergraduate students with per capita gross household income (PCI) of not more than S$1,000 and additional living expenses of S$4,000 for Singapore Citizen undergraduate students with PCI of not more than S$690.
- 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, 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.

Opportunity Enhancement Grant

Who is Eligible?
Full-time Singapore Citizen undergraduate students whose monthly per capita gross household income is not more than S$690.

Important Notes
- The quantum is S$10,000 over four years to top up financial aid available for on-campus stay and overseas programmes.
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>
</tr>
</thead>
<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>
<td>Recipients will be provided with disbursement details of the bursary via their offer email.</td>
</tr>
<tr>
<td>NUS Donated/Faculty Bursary</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>
<tr>
<td>Residential Programme/College/ Hall Bursary and College Grants</td>
<td></td>
</tr>
</tbody>
</table>

nus.edu.sg/financialaid
Applying for NUS-administered Financial Aid Schemes

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

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

#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 15 October to the admission closing date (for prospective students)* or from mid-January to 1 March (for existing 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.

#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.

<table>
<thead>
<tr>
<th>Tuition Fee Loan**</th>
<th>• By mid-July (local students)</th>
<th>• By end July (international students)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CPF Education Loan Scheme</td>
<td>• By end July</td>
<td></td>
</tr>
<tr>
<td>MENDAKI Tertiary Tuition Fee Subsidy**</td>
<td>• By end July</td>
<td></td>
</tr>
<tr>
<td>Post-Secondary Education Account (PSEA) Scheme**</td>
<td>• By early August</td>
<td></td>
</tr>
</tbody>
</table>

** 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 late September/early 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 the crediting of any balance funds.
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 Loan\(^1, 2, 3\)

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](http://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 Citizens\(^2\).
- 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.

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\(^1\) 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.
**CPF Education Loan Scheme**

### 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 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.

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**MENDAKI Tertiary Tuition Fee Subsidy**

### 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?
Submit the Standing Order and/or Ad Hoc Withdrawal Form with supporting documents as indicated at [nus.edu.sg/financialaid](http://nus.edu.sg/financialaid) by the 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, 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.

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1. Application for this scheme may be carried out upon acceptance of NUS admission offer.
2. Disbursement of funds is done at the beginning of Semesters 1 and 2 provided that tuition fees are charged for that semester.
3. 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.
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](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](nus.edu/freshmenscholarship)

A few dates to remember for Financial Aid.

- **15 October to Admission Application Closing Date***
  Submit online application for financial aid at [nus.edu/financialaidportal](nus.edu/financialaidportal) after applying for admissions (admission periods vary for different qualifications).

  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](nus.edu/financialaidcalendar)

* Check for exact dates and latest updates at [nus.edu.sg/oam](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.
Office of Admissions & Financial Aid
National University of Singapore
University Town, Stephen Riady Centre
2 College Avenue West, #01-03
Singapore 138607

Have a question about Undergraduate Admissions and Scholarships?
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Have a question about Undergraduate Financial Aid?
T +65 6516 2870

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Co. Registration No. 200604346E

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 360 Virtual Tour
Explore and experience NUS’ vibrant campus and facilities with our 360 Virtual Tour!

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.