

TUITION GRANT SCHEME

The following information will be useful to international and Singapore Permanent Resident students who are considering, have applied for, or are receiving a Singapore Government Tuition Grant.

Ministry of Education (MOE) Tuition Grant Scheme Information Pages

<https://tgonline.moe.gov.sg/tgis/normal/index.action>

Full FAQs from the Ministry of Education (MOE)

<https://tgonline.moe.gov.sg/docs/TG-FAQ.pdf>

Sample of the Grant Agreement

<https://tgonline.moe.gov.sg/docs/TG-SampleAgreement.pdf>

TUITION GRANT

The Tuition Grant is provided by the Singapore Government for students enrolled in MOE-subsidised full-time courses at the Institutions of Higher Learning (IHL's). The amount of the grant (inclusive of any GST subsidy) is based on the course and the nationality of the student. Starting in Academic Year 2014, the Tuition Grant that an applicant receives will be dependent on the year of admission, and will remain the same for the entire course duration.

For more information, please contact the Yale-NUS Financial Aid Team.

Financial Aid Office

<http://admissions.yale-nus.edu.sg/afford/>

financialaid@yale-nus.edu.sg

Singapore Citizens will be automatically awarded a Tuition Grant without the need for application, and there is no service obligation required of Singapore Citizens.

For Singapore Permanent Residents and international students, the Tuition Grant is optional and comes with a service obligation requiring you to be employed in a Singapore entity for a cumulative period of 36 months or an aggregate total of 3 years. Should you fail to meet the requirements of the service obligation, you will be liable to pay Liquidated Damages. Liquidated Damages are equal to the total amount of the grant, including any GST subsidy, plus interest compounded at 10% per annum. The interest starts accruing on the first day of the first month of the academic year in which the Grant is given. More information on the Liquidated Damages, the amount and the circumstances under which it must be paid, can be found in the section below called "YOUR OBLIGATION".

Permanent Residents and international students must apply online. More information on the requirements of the service obligation can be found later in this document.

ELIGIBILITY

The Tuition Grant can be used for full-time diploma or undergraduate education at an approved Institution of Higher Learning (IHL), including Yale-NUS.

You are eligible at Yale-NUS as long as you have not previously obtained a degree or qualification of the same or higher level than your new course through a MOE tuition grant or sponsorship by the Singapore Government.

For Singapore Permanent Residents and international students, meeting the eligibility criteria does not equate to automatic approval.

If you have received a Tuition Grant or sponsorship by the Singapore Government for a previous course which you did not complete, the grant that you have received in your previous course will be taken into account when determining your eligibility for a new Tuition Grant.

APPLYING

Singapore Citizens should notify the Admissions Team to ensure they are included on the Tuition Grant scheme.

All other students may apply online via MOE's TGonline System.

Full guidance on how to activate an account and submit an application can be found on the MOE's information pages and at the following link.

<https://tgonline.moe.gov.sg/docs/Activation-ApplicationGuide.pdf>

You must inform the Government of any changes to your contact details or those of your sureties.

The application must be completed during the stipulated online grant application period. Make careful note of the dates so that you do not miss the deadline. The dates of the application period can be found on the MOE's TGonline information site; look for the link to the calendar on the Grant Information page or contact Yale-NUS' Financial Aid Team financialaid@yale-nus.edu.sg.

You can make changes to your application during the application period. Changes are not accepted after the deadline.

If you miss the deadline you will have to pay the non-subsidised fee amount.

Applying in Second or Subsequent Years

You can apply for a Tuition Grant in your second or in subsequent years but the service obligation will still be 3 years.

Cancelling Your Grant in Subsequent Years

You can reject the Tuition Grant Scheme and continue as a self-funding student by requesting a buy-out via the MOE's TGonline system. You will be required to pay a lump sum equal to the Liquidated Damages.

SIGNING THE TUITION GRANT AGREEMENT

You, along with two individuals who will act as your guarantors or sureties, must sign the Tuition Grant Agreement. Three individuals must sign the agreement – i.e. you cannot act as your own surety. Signing the form can be done at NUS in the presence of MOE officers during the stipulated dates. (Details on signing with overseas sureties are provided in the Sureties section below.) As for the application deadline, refer to the calendar on the Grant Information page for the date and location or contact Yale-NUS' Financial Aid Team financialaid@yale-nus.edu.sg.

SURETIES

You must find two sureties, individuals willing to take on the role of guarantor. By signing the agreement, your sureties promise to pay the Liquidated Damages amount if you do not fulfil your service obligation. Your sureties will be jointly and severally liable, along with you, for the Liquidated Damages.

Your sureties must each be above 21 years and below 65 years of age, and must not be an un-discharged bankrupt (an un-discharged bankrupt is someone in the middle of bankruptcy proceedings who has not received a court “order of discharge”).

If your sureties are in Singapore, they must go with you to sign the agreement in the presence of an MOE Officer.

Sureties Unable to Sign in Singapore

If one or both of your sureties will not be in Singapore to sign the agreement, they can sign it in their home/current country of residence in front of a Notary Public, Commissioner of Oaths or a practising lawyer. The notarisation must be completed in English. Your surety will need to find, and may have to pay for, the services of a Notary Public, Commissioner of Oaths or practising lawyer, who will be authorised in their home jurisdiction to notarize signatures. Someone to perform this service can usually be found quite quickly via an online search, or can often be found at an embassy or consulate. Your sureties should discuss what is required with their chosen notary or commissioner.

Refer here <https://tgonline.moe.gov.sg/docs/NPbooklet.pdf> for instructions on signing the agreement in front of a notary public.

Note that you must choose the “Yes” radio button for the Notary Public option during the online application. You will be able print the agreement and post it or email it to your sureties for them to print. It is to be printed single-sided on plain white A4 paper.

Once the sureties have completed the signing and notarisation of the agreement, the original must be returned to you. You will take it, in person, on the scheduled date, time and venue to complete the Tuition Grant Agreement signing in the presence of MOE officers.

If one surety is in Singapore and one overseas, the surety in Singapore should come with you to complete the agreement in person.

It is strongly recommended that you speak to Yale-NUS Financial Aid staff to obtain advice in advance to ensure the paperwork is completed correctly. Incomplete agreements will not be accepted.

Changing Sureties

You can request a change of surety via the MOE TGonline system. You can only make a request one time whether it's for one or both sureties. Changing a surety requires the completion of a supplemental agreement which must be signed by all parties including you, the new surety(s), the replaced surety(s) and any remaining surety.

There are circumstances under which you would be required to elect a new surety such as the death or insolvency of an existing surety, or if a surety ceases to reside in their respective country of residence for more than 12 months. You are required to notify the Government of such a change and will then have one month to find a replacement surety.

YOUR OBLIGATIONS

You are required to work for 3 years for a Singapore entity on a full-time basis following graduation unless otherwise permitted by the Government. Details on eligible deferment can be found under DEFERMENT below.

If You Do Not Meet Your Obligations

Tuition Grant recipients and their sureties are jointly and severally liable to pay the Liquidated Damages if you do not complete your 3 year Tuition Grant service obligation.

Liquidated Damages are equal to the total amount of the grant received including GST subsidy plus interest compounded at 10% per annum. The interest starts accruing on the first day of the first month of the academic year in which the Grant is given. The amount will be reduced proportionately if you have served part of your Tuition Grant service obligation (i.e. it would be reduced by 1/3rd if you complete 1 full year of eligible employment).

If you are required to pay the Liquidated Damages amount and fail to do so by the deadline given, the MOE can charge late payment interest at a rate determined by them from the date payment is due till the date full payment is made.

The exact amount of Liquidated Damages is calculated by the MOE.

Liquidated Damages, Banker's Guarantee and buy-out amounts are all equal.

COURSE TRANSFER

If you choose to transfer from Yale-NUS to another undergraduate degree course at an IHL, or vice versa, you will be eligible for Tuition Grant up to the normal course duration for the new course less the number of semesters of Tuition Grant you had received for the previous course.

If you transfer from a diploma programme at a polytechnic or arts institution, you will be eligible for Tuition Grant at Yale-NUS.

Update your Contact Details

Remember to access the MOE TOnline System to update the latest contact details for you and for your sureties.

EMPLOYMENT

Immediately upon graduation you are expected to serve the Tuition Grant service obligation, which requires you to be employed in any Singapore entity for a cumulative period of 36 months or an aggregate total of 3 years.

Types of Employment

Your employment must be:

- A. Full-time (more than 8 hours per day or equivalent) in Singapore with a Singapore entity; or
- B. Self-employment in Singapore if your company is registered with Accounting & Corporate Regulatory Authority (ACRA); or
- C. Full-time employment overseas with a Singapore entity on the Singapore company's payroll; or
- D. Full-time employment overseas with an overseas subsidiary or joint venture of a Singapore entity if the subsidiary or joint venture is majority owned by a Singapore entity; or
- E. Full-time employment overseas by a representative office set up by a Singapore entity if you remain on the Singapore company's payroll or the representative company's cash flow is funded by the Singapore entity.

Note: Self-Employment – As a self-employed individual, you must obtain an EntrePass and provide full financial details of your business to MOE. Fulfilment of service obligation by self-employed individuals at the end of 3 years is not automatic. MOE will review each case individually to assess your contribution to the Singapore economy. For information regarding the registration of your company, go to www.acra.gov.sg and www.spring.gov.sg

Sector

The work does not have to be in any particular sector – you are not required to work in a sector related to your degree.

In Case of Resignation or Dismissal within 3 Years

If you resign or are dismissed during that period, you will be expected to diligently seek and secure full-time employment at another Singapore entity. Any gaps in employment do not count towards fulfillment of your service bond.

Seeking Employment and Reporting to MOE

You must notify the MOE of your employment within 3 months of graduation. Should you change employers, you again must notify the MOE within 3 months of the details of your new employer.

Question 32 of MOE's FAQ Document outlines the required paperwork to record your employment. It includes information on the requirements related to your first job, changing jobs, self-employment and completion of your Service Obligation.

Note: To facilitate with securing employment in Singapore, the College will issue a letter to affected students that is supported by the Ministry of Manpower so that the students' application for the appropriate employment passes will be considered favourably.

Difficulty Finding Employment

You must let the Government know if you have difficulty finding employment before the end of the 3 month period. If you have not found employment after 1 year, you must inform MOE and provide them documentary proof of all your job applications and rejection letters as evidence of your job search. The MOE will contact you to discuss your situation.

Note: CIPE's Career Services Team will be available to students and alumni to support them in their job search.

Salary

There is no minimum salary designated although there may be a minimum salary required to obtain an Employment Pass. Work Pass information from the Ministry of Manpower can be found here <http://www.mom.gov.sg/passes-and-permits>

Note: The minimum monthly salary for an S Pass is SGD2,200 and for an Employment Pass is SGD3,600 (from 1 Jan 2017).

You do not have to pay any portion of your salary to the Government.

Employment which does NOT Qualify

- a) Part-time employment including multiple part-time positions even if the hours add up to more than full time
- b) Employment with a non-Singapore entity or one which is not registered with ACRA
- c) Freelance work as normally defined
- d) Work completed prior to graduation
- e) Any period of no-pay leave, half-pay leave, study leave or leave of absence
- f) Any period of suspension from duty

Work Pass

Upon expiry of your student pass, international students should apply for a Long Term Visit Pass in order to look for employment. Once you have employment, your employer will apply for an Employment Pass on your behalf. If you plan on fulfilling your bond through self-employment, you will need an EntrePass.

More information can be found at this link.

https://www.ica.gov.sg/services_centre_overview.aspx?pageid=396&secid=171

BUY-OUT

You can choose to buy off your bond by paying the full amount of the Liquidated Damages.

You should submit a request to buy off your bond through the MOE TGonline System with employment letters showing the period you have worked in a Singapore entity (if any). Payment of the Liquidated Damages has to be made in one lump sum.

DEFERMENT

Each application to defer fulfilment of the service obligation is assessed by MOE on a case-by-case basis. Applications for deferment may be submitted at any time during the 36 month work obligation but must be requested at least 6 weeks prior to the commencement of your deferment period.

After the deferment period ends, you must then complete your grant service obligation.

Note: CIPE's Career Services Team will again be available to students and alumni to support them in their job search.

Eligible Reasons for Deferment

You can apply, via the TGonline System to defer fulfilment of the service obligation for the purposes of further study or if you need to work overseas and your overseas employment does not fall within the approved types of overseas employment.

Deferment for Further Study as an MOE-Subsidised Student in a Local Institute of Higher Learning (IHL) [See MOE's FAQ's for the list of qualifying institutions and programmes]

If you wish to attend a full-time undergraduate programme in a qualifying local IHL, you can apply via TGonline and MOE will arrange a Supplemental Agreement allowing you to defer your service obligation and receive another Tuition Grant. The new qualification you would like to pursue must be of the same or higher level than your current course. Upon completion of the new course, you can serve out the 3 year Tuition Grant service obligation concurrently with the remaining service obligation from your previous Grant.

Deferment for Further Study on Specified Local Graduate Programmes

Certain graduate programmes at NUS and NTUC qualify for additional Government funding under the Service Obligation Scheme. If you are accepted to one of these programmes you will not need to apply for deferment.

Please refer to the NUS Admissions website under Graduate Programmes for more details.

<http://www.nus.edu.sg/admissions/graduate-studies/scholarships-financial-aid-and-fees/financial-aid-schemes/service-obligation-scheme.html>

Deferment for Further Study as a Self-Financing Student

If you are furthering your studies either

- a) as a self-financing student at a local qualifying Institute of Higher Learning (IHL), or
[See MOE's FAQ's for the list of qualifying institutions and programmes]
- b) in a local private or an overseas institution,

you must provide a **Bankers Guarantee** to MOE. A Bankers Guarantee is an agreement you make with a banking institution for which you must deposit the full Liquidated Damages amount. If you do not fulfil your service obligation after the end of the deferment period, the bank will pay the money to MOE. You can obtain a Bankers Guarantee from any bank, local or overseas, as long as they have a branch in Singapore and can issue the Bankers Guarantee in Singapore dollars. You should contact your bank for instructions on how to apply for a Banker's Guarantee.

You *must* apply for deferment at least 6 weeks before the commencement of your deferment period and obtain approval before starting your further studies. Once you complete the further studies, you will then be required to fulfil the remaining Tuition Grant service obligation outstanding at the point of deferment. The Banker's Guarantee will be returned to you once you have reported back to MOE.

Note: Students doing a concurrent degree program or who are applying for a post-graduation fellowship such as Rhodes, Gates-Cambridge or Schwarzman or an Experiential Fellowship will each need to apply for deferment as a self-financing student and obtain a Banker's Guarantee. YFES requires that you work for a year after graduation before starting the program in New Haven. In consultation with them, you may ask to defer matriculation for another two years.

Deferment to Work Overseas

If you need to work overseas (e.g. posted by a Singapore entity) and your overseas employment does not fall within the approved types of overseas employment mentioned, you will need to apply for a deferment. Your application must include a Banker's Guarantee. After the deferment period ends, you will need to return back to Singapore and resume serving the Tuition Grant service obligation.

Extending Your Deferment Period

To extend your deferral you must apply through the TGonline System at least 6 weeks before the expiry of your current deferment period. Each case for extension is considered individually.

COMPLETION OF TUITION GRANT SERVICE OBLIGATION

Update your employment information regularly via the MOE TGonline System. Once your employment period has reached an aggregate total period of three years, a discharge letter will be issued to you via the email address you have supplied to MOE via the TGonline System.

If You Obtain Singapore Citizenship

You should notify the MOE that you have obtained Singapore Citizenship. A release letter will be sent to you via the email account you have registered in the TGonline system.