

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>

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 Institutions of Higher Learning (IHLs). The grant amount (inclusive of any GST subsidy) is based on the course and the citizenship/residency status 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. Interest starts accruing on the first day of the first month of the academic year in which the Grant is awarded. More information on Liquidated Damages and the circumstances under which it must be paid can be found in the "YOUR OBLIGATION" section below.

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 through an 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 are not required to apply for the Tuition Grant. Singapore Permanent Residents and international students may apply online via MOE's TOnline System.

Full guidance on how to activate an account and submit an application can be found at the following link. <https://tgonline.moe.gov.sg/docs/Activation-ApplicationGuide.pdf>

You must inform MOE 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 MOE's TOnline information site; look for the "Tuition Grant and Service Obligation Calendar" link on the Grant Information page or contact Yale-NUS's 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 After First Year

It may be possible to apply for a Tuition Grant after your first year of studies at MOE's discretion. However, the 3-year service obligation remains.

Cancelling Your Grant in Subsequent Years

You may choose to discontinue with the Tuition Grant Scheme and continue your studies as a self-funding student by requesting a buy-out via MOE's TOnline system. By doing so, you will be required to pay Liquidated Damages in one lump sum (no instalments).

Singning the Tuition Grant Agreement

The Tuition Grant Agreement must be signed by yourself and two other individuals, who will act as your guarantors or sureties. Note that three individuals must sign the agreement – i.e. you cannot act as your own surety. Signing the agreement can be done at NUS during the stipulated dates (again, refer to the link “Tuition Grant and Service Obligation Calendar” on the Grant Information page). For signing of the agreement with overseas sureties, please refer to the “Sureties” section below.

SURETIES

You must find two individuals willing to take on the role of surety/ guarantor. By signing the agreement, your sureties promise to pay Liquidated Damages 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 undergoing bankruptcy proceedings, who has not been granted an “order of discharge” by a court).

If your sureties are in Singapore, they must accompany you to sign the agreement at NUS.

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.

Instructions on signing the agreement in front of a notary public can be found at the following link: <https://tgonline.moe.gov.sg/docs/NPbooklet.pdf>

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

Once the sureties have completed the signing and notarisation of the agreement, the **original** signed and notarised documents must be returned to you. You will take the documents in person, at the scheduled date and time, to the designated venue in NUS to complete the Tuition Grant Agreement signing process (refer to the link “Tuition Grant and Service Obligation Calendar” on the Grant Information page).

If one surety is in Singapore and the other overseas, the surety in Singapore should come with you to complete the agreement signing 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 his/her respective country of residence for more than 12 months. You are required to notify the Government of such a change and will 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 the "Deferment" section below.

If You Do Not Meet Your Obligations

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

Liquidated Damages are equal to the total amount of 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 awarded. The amount will be reduced proportionately if the recipient has served part of the Tuition Grant service obligation (for example, it would be reduced by 1/3rd if the recipient completes 1 full year of eligible employment).

If the recipient is required to pay Liquidated Damages and fails to do so by the deadline given, MOE may charge late payment interest at a discretionary rate from the date payment is due until the date full payment is received.

The exact amount of Liquidated Damages is calculated by MOE.

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 have already received for the previous course.

Update your Contact Details

Remember to access MOE TGonline System to update your contact details and those of your sureties.

EMPLOYMENT

You are expected to serve the Tuition Grant service obligation immediately upon graduation. The requirement is 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 the 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 entity's payroll or the representative office'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 within the 3-year 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 MOE within 3 months upon securing employment. Should you change employer, you must again notify MOE of the details of your new employer within 3 months. Refer to Appendix A for the required documentation to record your employment.

Note: To facilitate with securing employment in Singapore, the College will issue a letter to students to assist with the application for the appropriate employment passes.

Difficulty Finding Employment

If you have not found employment after 1 year, you must inform MOE and provide the ministry with evidence of your job search (i.e. all job applications submitted and rejection letters received). MOE will contact you to discuss your situation.

Note: CIPE's Career Services Team will be available to assist students and alumni with the job search.

Salary

There is no designated minimum salary 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 full-time employment
- 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

Time not counted towards fulfilment of obligation

- a) Any period of no-pay leave, half-pay leave, study leave or leave of absence
- b) 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 secured 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 these links.

Long Term Visit Pass: [https://www.ica.gov.sg/apply/LTVP/apply LTVP apply ih!](https://www.ica.gov.sg/apply/LTVP/apply_LTVP_apply_ih!)

EntrePass: <https://www.mom.gov.sg/passes-and-permits/entrepass>

BUY-OUT

You can choose to buy off your bond by paying the full amount of Liquidated Damages. You should submit a request to buy off your bond through the MOE TOnline System with employment letters showing the period and duration you have worked in a Singapore entity (if any). Payment of 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. Information on submitting a deferment request is available here:

<https://tgonline.moe.gov.sg/docs/UserGuide-ApplicationforBondDeferment.pdf>

After the deferment period ends, you must continue with your grant service obligation.

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

Eligible Reasons for Deferment

You may apply, via the TGonline System, to defer fulfilment of the service obligation for the purposes of further study or working overseas. You should only apply for deferment because of overseas work if your overseas employment does not fall within the approved types of overseas employment stipulated by MOE.

Deferment for Further Study on Specified Local Graduate Programmes

Certain graduate programmes at NUS and NTU 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 following websites for more details.

[NUS Graduate Admissions](#)

[NTU Graduate Admissions](#)

Deferment for Further Study as a Self-Financing Student

If you are furthering your studies either

- a) as a self-financing student (i.e. non-MOE subsidised) at a local qualifying Institute of Higher Learning (IHL), or
- b) in a local private or an overseas institution,

you must provide a **Banker's Guarantee** to MOE. A Banker's 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 MOE what you have deposited. You may obtain a Banker's Guarantee from any bank, local or overseas, as long as they have a branch in Singapore and can issue the Banker's 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 further studies. Once you have completed further studies, you will 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.

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 earlier in this document, 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 to Singapore and resume serving the Tuition Grant service obligation.

Extending Your Deferment Period

To extend your deferral, you must apply through the TGOonline 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 TGOonline 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 provided to MOE via the TGOonline System.

If You Obtain Singapore Citizenship

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

NOTES ON CONCURRENT DEGREE PROGRAMMES AND OTHER SPECIAL PROGRAMMES

Students are encouraged to read through CIPE's web pages to understand the awarding timeline for a bachelor's degree and its implications on TGS and application for deferments.

Students who are applying for a post-graduation fellowship such as Rhodes, Gates-Cambridge, or Schwarzman, will need to apply for deferment as a self-financing student and obtain a Banker's Guarantee.

TGS students interested in pursuing an experiential fellowship such as JET or Princeton in Asia should note that these programs do not lead to a Master's or PhD, and therefore students will be required to apply for deferment, under the conditions of "work overseas" above.

For programmes with Yale School of Public Health and Lee Kuan Yew School of Public Policy, students receive their bachelor's and master's degrees concurrently at the completion of both degrees and therefore do not need to defer the TGS or apply for a deferment from MOE. Please note that these students will be responsible for extending their student pass for year five of study and for fulfilling their TGS obligations as soon as they successfully complete both degrees at the end of Year 5.

For programmes with the Yale School of Forestry & Environmental Studies, students receive their bachelor's degree at the end of Year 4, and are required to work for one to two years after graduating from Yale-NUS before proceeding to Yale to complete their Master's. Therefore, these students will be required to apply for deferment of their TGS obligations and will be required to provide a Banker's Guarantee for the remaining value of the TGS.

Appendix A

Required paperwork to record your employment:

For your first job:

- 1) [Letter of certification](#) from your employer stating the **start date of employment**
 - a) Printed on organisation letterhead
 - b) Signed by the HR manager or director
 - c) Your full name and NRIC/FIN must be included on the letter
 - d) Name and contact details of the contact person in the organisation

When you change employment:

- 1) [Letter of certification](#) from your **previous employer stating the start and end date of employment**
 - a) Printed on organisation letterhead
 - b) Signed by the HR manager or director
 - c) Your full name and NRIC/FIN must be included on the letter
 - d) Name and contact details of the contact person in the organisation

- 2) [Letter of certification](#) from your **new employer stating the start date of employment**
 - a) Printed on organisation letterhead
 - b) Signed by the HR manager or director
 - c) Your full name and NRIC/FIN must be included on the letter
 - d) Name and contact details of the contact person in the organisation

For local self-employment

- 1) Printout of the ACRA registration to show your company is registered in Singapore
- 2) Your organisation's profit and loss accounts, balance sheets, corporate tax returns and monthly sales transactions
- 3) A [declaration](#) that the business entity is operating and based in Singapore

For overseas employment

- 1) Tax documents from the country of employment