

- What is the Student Effort Contribution (SEC)?

The SEC is the student portion of the partnership between students, their families and the College in contributing to the Yale-NUS experience. It is valued at \$1,500 annually and allows all parties to show commitment to and share responsibility for the cost of a Yale-NUS education.

Yale-NUS remains committed to providing need-fulfilling financial aid to all students who demonstrate financial need and the SEC does not indicate a deviation from this commitment. Yale-NUS is one of a small number of institutions in the world that provides need-based financial aid to students of all nationalities and meets each student's full demonstrated need.

The SEC allows us to continue support for co-payments and other costs (like support for unpaid internships, emergency support funds, CIPE programming, etc); things that less advantaged students will benefit from access to.

Unlike many institutions in Singapore and overseas, Yale-NUS financial aid awards do not require a student to first take up a student loan before receiving any study award or scholarship. Our students are thus able to graduate with little or no debt. The SEC, which asks that students invest in their education, plays a small part in helping the college sustain this practice.

- How is the SEC part of my financial aid award at Yale-NUS?

The SEC is part of the needs-analysis conducted by the Financial Aid office. In evaluating eligibility for financial aid, each applicant's individual family circumstances are considered; including country of residence, income, number of dependents, etc. This analysis results in a determination of financial contributions available to meet the Cost of Attendance at Yale-NUS. Such contributions include: Yale-NUS Study Award, external funding schemes, Family Contribution and Student Effort Contribution.

- What should I expect to see on my Yale-NUS bill?

Each student receives two bills per academic year (towards the beginning of each semester). For students receiving financial aid or scholarship, the quantum of their award will be deducted from the total cost of attendance at Yale-NUS. The remaining balance to be paid represents the Family Contribution and Student Effort Contribution.

The Family Contribution and Student Effort Contribution are clearly communicated with all students in their admissions offer letter. For the Class of 2022 and subsequent cohorts, this letter includes detail of the SEC, how it is applied and the rationale behind the policy.

- Is the SEC unique to Yale-NUS?

No, the SEC is not unique to Yale-NUS. An SEC is common practice amongst institutions that offer need-fulfilling financial aid, including Yale University. A similar scheme at NUS is the Work-Study Assistance Scheme.

- Why was the SEC implemented starting AY2018-2019?

The SEC has been a key part of the Yale-NUS financial aid plan from the time the College was founded. The decision was made to commence implementation of the SEC for AY2018-2019 as the College now has a wider range of student employment options available.

While campus employability remains a viable option for fulfilling the SEC, students may opt for off-campus employment, employment during semester breaks or optional loans.

- How was the value of the SEC decided?

The SEC value of \$1,500 was determined after evaluating on campus employment opportunities as the only employment opportunity available to students, tabulated against the recommended weekly hours of work students are advised to fulfil, while still participating in curricular and co-curricular activities at Yale-NUS.

While campus employability is an option for fulfilling the SEC, students may opt for off-campus employment, employment during semester breaks or optional loans.

- What opportunities should I explore to satisfy the SEC?

Students can fulfill the SEC through on-campus employment, external employment, or use other sources of funding such as savings or external scholarships. Funds from employment can be earned during the semester or during college breaks.

Students who do not have other means of financing and/or do not wish to work during their academic year or summers, may wish to explore the Tuition Fee Loan (TFL) in order to borrow funds, with no interest accrued before graduation, and repay the loan amount on a payment schedule after graduation.

- Are wages offered by on-campus employment able to cover the SEC?

Yes, wages offered by on-campus employment are able to cover the SEC. In fact, earning potential from on-campus jobs exceeds the value of the SEC. The Student Associate rates on campus range from \$9 to \$20 per hour, depending on which opportunity a student wishes to pursue.

For example, a student who takes on employment that pays \$9 an hour will have to work about 6.5 hours a week through the 13-week semester to earn \$750. An international student on a student pass is allowed to work up to a maximum of 16 hours a week during school term and full-time during vacation.

Students also have the opportunity to fund the SEC through paid work between semester, external scholarships, loan or independent resources.

- How many hours of work do on-campus jobs generally provide?

This differs from job to job. As you approach hiring managers about specific positions, it is advised that you discuss the hourly expectations for the role and whether there are peak periods when additional or fewer hours may be expected.

- How many jobs are available on campus? Are jobs available for first year students?

Job availability on campus differs according to the time of year and need. Hiring of a student is based on skill set, not seniority. Students are not limited to jobs within Yale-NUS and are also encouraged to explore job opportunities in the greater NUS campus or off-campus during break times.

- How can I find an on-campus job?

You may learn more about on-campus employment opportunities at the following website: <https://cipe.yale-nus.edu.sg/career-services/on-campus-jobs/>. The website also provides a link to a [tipsheet on finding part-time employment while at Yale-NUS](#).

For more detailed job postings, log on to the Symplicity portal: <https://yale-nus-csm.symplicity.com/students/>. You should log in frequently, as job availability fluctuates depending on time of year. Apply directly on Symplicity with your resume, cover letter and any additional materials required in the posting.

You may also speak directly to a faculty or staff member on available job opportunities.

- Who should I approach if I need clarification on my financial aid award, including the SEC?

If you have any questions about your financial aid award, please reach out to the Associate Director of Financial Aid, Chim Suan Yew.

- What should I do if I am unable to pay fees before the bill due date?

Please contact Student Services to discuss your situation and explore potential solutions: [studenthelp@yale-nus.edu.sg](mailto:studenthelp@yale-nus.edu.sg)