

TUITION GRANT SCHEME

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

TUITION GRANT

The Tuition Grant (TG) is a grant provided by the Government of Singapore to help students manage the costs of full-time tertiary education in Singapore.

For all Singapore Permanent Resident students and international students, in exchange for the grant received, you will be required to work in Singapore and/or with a Singapore entity for three (3) years upon graduation (this 3-year commitment is commonly referred to as the Tuition Grant Bond). There is no Tuition Grant Bond for Singapore Citizens.

The grant amount (inclusive of any GST) depends on the course of study and the nationality/residency of the student (i.e. whether Singapore Citizen, Singapore Permanent Resident or international student).

ELIGIBILITY

You are eligible to take up a Tuition Grant if you have not previously taken a Tuition Grant or received sponsorship/scholarship from the Government of Singapore to attain another qualification at the bachelor's or postgraduate level.

For eligible Singapore Citizens:

Singapore Citizens will automatically be awarded a Tier A Tuition Grant, which is the highest level of tuition fee subsidy, upon commencement of their studies. As a result, Singapore Citizens pay the lowest tuition fees. There is no bond obligation for Singapore Citizens who receive the Tuition Grant.

For eligible Permanent Residents:

Permanent Residents may choose to apply for a Tier B Tuition Grant.

For eligible international students:

International students may choose to apply for a Tier C Tuition Grant.

APPLYING

Singapore Citizens are not required to apply for the Tuition Grant. However, you may be asked to fill in a Tuition Grant Declaration Form as part of your online admission application.

Singapore Permanent Residents and international students will receive more information on the application process in the first few weeks of school at Yale-NUS. There is no need to take action prior to arriving at Yale-NUS. More information on the application process may be found on the [online guide](#).

The steps to applying will include:

1. creating and activating a TOnline account (<https://tgonline.moe.gov.sg>);
2. submitting the Tuition Grant application using the newly created TOnline account by a given deadline.

You may make changes to your application during the application period; changes are not allowed after the deadline.

If your Tuition Grant application is successful, you must complete the following steps to enjoy subsidised tuition fees:

1. accept the offer of Tuition Grant by a given deadline;
2. attend the Tuition Grant Agreement signing session to sign the Tuition Grant Agreement by a given deadline (more details on signing the Tuition Grant Agreement in subsequent sections below).

Permanent Residents and international students are advised to obtain a sample of the Tuition Grant Agreement from the TOnline website, and read the terms and conditions carefully before signing it (go to <https://tgonline.moe.gov.sg>, click on “Grant Information”, look for “Undergraduate studies- Tuition Grant” on the left-hand side, then click on “Sample Agreement” under the “Undergraduate studies- Tuition Grant” section).

If you miss any deadlines, you will have to pay non-subsidised tuition fees.

Applying After First Year

Students will not be eligible for a Tuition Grant midway through your studies.

The only exceptions to this would be students who are changing citizenship/residency status from international student to Singapore Permanent Resident or from Singapore Permanent Resident to Singapore Citizen.

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. However, by doing so, you will be required to pay Liquidated Damages in one lump sum (no instalments) to the Singapore Government.

The liquidated damages are calculated based on the total grant amount you have received (inclusive of GST for those enrolled from AY2016 onwards), plus 10% interest per year, compounded at the end of each academic year. This amount will be reduced proportionately if you have served part of your Tuition Grant bond (i.e. worked in Singapore and/or with a Singapore entity for a period of time after graduation).

Signing 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 will be done at NUS during stipulated dates provided by NUS/Yale-NUS sometime in your first semester at Yale-NUS. For signing of the agreement with overseas sureties, please refer to the “Sureties Unable to Sign in Singapore” section below.

SURETIES

You must identify 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 3-year work 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). Most students would identify their parents to be sureties but individuals who meet the requirements above may also be sureties.

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 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.

You may either print the agreement and post it to your sureties overseas 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 via courier. You will take the documents in person, at the scheduled date and time, to the designated venue in NUS to complete your portion of the signing process in front of an NUS staff member.

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 are only allowed to request for a change of surety/sureties once, regardless whether the change is for one or both sureties.

To change surety, you will need to login to the TGoOnline system to submit a “Change of Surety” request. After you put in the request, the Ministry of Education (MOE) will contact you to arrange for the signing of a Supplemental Agreement:

- a) For change of 1 surety, you are required to sign the Supplemental Agreement with the remaining surety and new surety;
- b) For change of 2 sureties, you are required to sign the Supplemental Agreement with the two new sureties.

YOUR OBLIGATIONS

You are required to work for 3 years in Singapore and/or 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 calculated based on the total grant amount you have received (inclusive of GST for those enrolled from AY2016 onwards), plus 10% interest per year, compounded at the end of each academic year. This amount will be reduced proportionately if you have served part of your Tuition Grant bond (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 Autonomous University in Singapore, 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. This means that you may have to pay non-subsidised fees for the last few semesters of your new course.

Update your Contact Details

Remember to access MOE TGOonline 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.

You do not need to remain in the same organisation for the full 3 years. You may work for different organisations for a cumulative period of 3 years.

Types of Employment

The following types of employment would be considered towards bond fulfilment:

- a) Working locally as a full-time employee of a Singapore entity,
- b) Working locally as a self-employed person* where the company is registered with the Accounting and Corporate Regulatory Authority (ACRA),
- c) Working full-time overseas due to secondment from a Singapore entity (i.e. you remain on the Singapore entity's payroll),
- d) Working overseas as a full-time employee of an overseas subsidiary or a joint venture of a Singapore entity which is more than 50% owned by the Singapore entity,
- e) Working overseas in a representative office overseas as a full-time employee of a Singapore entity (i.e. you remain on the Singapore entity's payroll or the operating cash flow of the overseas office is funded from the Singapore entity).

*As a self-employed individual, you must obtain an EntrePass and provide full financial details of your business to MOE. More information on the EntrePass, including eligibility requirements, can be found here: <https://www.mom.gov.sg/passes-and-permits/entrepass> . Please note that 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 registration of your company, go to www.acra.gov.sg.

Sector

Your employment 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 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 immediately upon securing employment. Should you change employer, you must again notify MOE of the details of your new employer immediately. Refer to Appendix A for the required documentation to record your employment.

Issues with Employment Pass (EP) Application

If your EP application is rejected, your employer has 3 months to appeal via the EP Online platform. An appeal should be submitted only if the employer can address the reasons for the rejection of the application. The Ministry of Manpower (MOM) typically takes 3 weeks or longer to review appeals. Please also send your EP application and rejection details to the MOE TG team at MOE_tgonline@moe.gov.sg as they will assign a case officer to support you. Please also inform Shien-Min from the Yale-NUS Centre for International and Professional Experience (CIPE) Career Services team.

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 under the terms of the Tuition Bond although there may be a minimum salary required to obtain an Employment Pass. Work Pass information from the Ministry of Manpower (MOM) can be found at the MOM website www.mom.gov.sg.

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 (LTVP) in order to look for employment. The LTVP will also allow you to secure a housing lease (as you need to have a valid visa of at least six months to be eligible). 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.

LTVP: https://www.ica.gov.sg/apply/LTVP/apply_LTVP_who

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

Temporary or Part-time Work

While your focus should be on securing a full-time job in Singapore to serve your bond, you can apply for a Letter of Consent (LOC) to take up temporary or part-time work. This is on the condition that you hold a LTVP. You must also secure the temporary or part-time work before you apply for the LOC.

Note: You can only apply for the LOC through the MOE Customer Service Centre (not to MOM directly). Approval is granted by the Ministry of Manpower. Email your full name, FIN/NRIC, Institution name and the employment confirmation details to [MOE tqonline@moe.gov.sg](mailto:MOE_tqonline@moe.gov.sg).

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 TGonline 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 to the Government of Singapore.

DEFERMENT

Each application to defer fulfilment of 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 studies or overseas employment. For overseas employment, you should only apply for deferment if your overseas work does not fall within the approved categories stated by MOE (for example, working full-time overseas due to secondment from a Singapore entity and also on the Singapore entity's payroll is one of MOE's approved categories).

Deferment for Further Study with additional bond obligation to MOE

If you pursue further studies in Singapore that requires you to service another bond obligation with MOE:

- a. You do not need to apply for a deferment for further studies
- b. After you are admitted into the local tertiary institution for further studies, your institution will arrange for you to sign a Supplemental Agreement, which allows you to defer your existing bond until after your graduation from further studies.
- c. Upon completion of your further studies, the bond for the further studies will run concurrently with any outstanding bond obligation from your previous subsidised course.

Deferment for Further Study as a Self-Financing Student

If you pursue further studies in local tertiary, local private or overseas institutions where you do not have to fulfil another bond obligation with MOE:

- a. You must submit a request for deferment via TOnline system at least 6 weeks before the start of your course and obtain approval before starting further studies. Refer to the step-by-step guide (<https://tgonline.moe.gov.sg/docs/UserGuide-ApplicationforBondDeferment.pdf>) to apply for deferment via the TOnline system.
- b. You must also provide a Bankers' Guarantee (BG) from a local bank. The BG is an irrevocable undertaking by a bank to pay a sum of money when the beneficiary (i.e. MOE) demands it. It serves as a guarantee that you will service your bond obligations, and will only be claimed by MOE if you do not service your bond after your deferment ends.
- c. 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.
- d. If the deferment is approved, you are required to serve the outstanding Tuition Grant bond upon graduation from your further studies.

Deferment to Work Overseas

If 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.

Please note that applications for bond deferment are subject to MOE's approval on a case-by-case basis.

Extending Your Deferment Period

To extend your deferral, you must apply through the TOnline 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

You are reminded to update your employment status in MOE TOnline system under "Employment Update" tab if you have not already done so. If you intend to stay and work in Singapore permanently, you may wish to visit Immigration and Checkpoints Authority's website at www.ica.gov.sg for more information on application procedures for Singapore Permanent Residency or Singapore Citizenship.

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 TOnline 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 TG Scheme 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.

TG Scheme 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 TG Scheme 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 TG 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 TG obligations and will be required to provide a Banker's Guarantee for the remaining value of the TG.

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