

APPENDIX

Financial assistance schemes available in the various medical schools.^(3,10,12-14)

Title	Value	Eligibility	Interest rates	Term of payment
Financial assistance schemes available to medical students in all three medical schools in Singapore				
SAF Medicine Scholarship	100% of tuition fees*	<ul style="list-style-type: none"> Open to Singaporeans or PRs intending to take up citizenship Must be undertaking an undergraduate medical course in either NUS Medicine or LKCMedicine 	NA	6-year bond with SAF
SMA Medical Students' Assistance Fund (bursary)	Living allowance of SGD 5,000 per AY	Open to Singaporeans or PRs	NA	NA
CPF Education Scheme	Up to 100% of tuition fees. Up to 40% of the amount in a parent's or guardian's CPF Ordinary Account.	Full-time university students	Interest repayment starts one year after graduation (4.25% p.a. as of December 2015, according to DBS Bank) ⁽¹⁸⁾	Maximum repayment period is 12 years
Tuition fee loan	Up to 90% of tuition fees	<ul style="list-style-type: none"> Full-time university students Singaporean or PR 	Interest payment begins after graduation (4.25% p.a. as of December 2015, according to DBS Bank) ⁽¹⁸⁾	Maximum repayment period is 20 years
Mendaki Tertiary Tuition Fee Subsidy (TTFS)	50% - 100% of tuition	<ul style="list-style-type: none"> Needy Malay undergraduates Singaporean Monthly household income not exceeding SGD 1,500 	NA	NA
CDC/CCC Bursary	SGD 3,600 per award	Singapore citizens whose monthly per capita household income \leq SGD 950	NA	NA
MOE Bursary	SGD 1,300 or SGD 2,600 depending on per capita income	Singapore citizens whose monthly per capita household income is not more than SGD 1,900	NA	NA
Financial assistance schemes made available to NUS students only (NUS Medicine and Duke-NUS, unless specified)				
NUS bursaries	Varies from SGD 1,050 to 100% of tuition fees; may also provide living allowance	Open to financially needy students	NA	NA

Scholarships administered by NUS/NUS Medicine/Duke-NUS	100% of tuition fees*	Students who demonstrate all-rounded excellence	NA	NA
NUS Study Loan	Subdivided into a number of schemes. Up to 20% of tuition fees, with or without a living allowance of SGD 3,600 p.a.	<ul style="list-style-type: none"> Monthly per capita income less than SGD 2,700 (for international students) and SGD 1,200 (for Singapore citizens and PRs) Tuition fee loan and/or CPF Education Scheme and/or MENDAKI TTFS already covered 90% of tuition fee 	Interest payment begins 6 months after graduation or upon securing employment (4.25% p.a. as of December 2015, according to DBS Bank) ⁽¹⁶⁾	Maximum repayment period is 20 years
NUS Student Assistance Loan	Varies according to the individual's financial circumstance	Needy undergraduates who are in receipt of, or have been offered, an NUS bursary	Interest-free	Varies from 3 to 5 years
Financial assistance schemes available to NTU students only				
Scholarships administered by NTU and LKCMedicine	100% of tuition fees*	Undergraduates who demonstrate all-rounded excellence	NA	NA
NTU bursaries	Up to 100% of tuition fees; may also provide living allowance	<ul style="list-style-type: none"> All financially needy students pursuing their first undergraduate programme in NTU Gross monthly per capita household income ≤ SGD 1,900 	NA	NA
NTU Study Loan	<ul style="list-style-type: none"> Up to 10% of the subsidised tuition fee payable by Singaporeans May also opt to apply for a living allowance loan of SGD 1,200, SGD 2,400 or SGD 3,600 per AY 	<ul style="list-style-type: none"> Monthly per capita income less than SGD 2,700 (for international students) and SGD 1,200 (for Singapore citizens and PRs) Tuition fee loan and/or CPF Education Scheme and/or MENDAKI TTFS already covered 90% of tuition fee 	Interest payment begins 6 months after graduation or upon securing employment (4.25% p.a. as of December 2015, according to DBS Bank) ⁽¹⁸⁾	Maximum repayment period is 20 years

*With other benefits not specified, e.g. book allowance, accommodation subsidies, etc. AY: academic year; CDC/CCC: Community Development Council/Citizens' Consultative Committee; CPF: Central Provident Fund; Duke-NUS: Duke-NUS Medical School; LKCMedicine: Lee Kong Chian School of Medicine; MOE: Ministry of Education; NA: not applicable; NTU: Nanyang Technological University; NUS Medicine; National University of Singapore Yong Loo Lin School of Medicine; p.a.: per annum; PR: permanent residents; SAF: Singapore Armed Forces