

FREQUENTLY ASKED QUESTIONS (FAQs) ON REVISED TERTIARY TUITION FEE SUBSIDY (TTFS) SCHEME FOR MALAY STUDENTS

1) What is TTFS?

The Tertiary Tuition Fee Subsidy (TTFS) scheme is an education subsidy for Malay students, which covers their tuition fees at tertiary institutions. The TTFS is established through an annual government grant to Yayasan MENDAKI (YM).

TTFS is part of the Government's constitutional commitment to protect, safeguard, support, foster and promote the educational interests of the Malays. Education is seen as the most effective lever towards securing the progress and socio-economic advancement of the Malay community.

TTFS replaced the automatic waiver of tertiary tuition fees for Malay students in AY91/92. In 1989, Malay Members of Parliament (MMPs) had initiated the idea of revising the system of financing Malay students in tertiary institutions, and suggested replacing the automatic waiver of tuition fees with a criterion that would include means-testing. This idea was supported by then-Prime Minister (PM) Goh Chok Tong. TTFS was thus founded on two key principles:

- i) To build a self-reliant community standing tall with other communities in Singapore;
- ii) For the better off within the community to help the less well-off.

The Government grant is based on the total enrolment of Malay students in local universities and polytechnics, and Yayasan MENDAKI disburses the grant to eligible students. Any undisbursed funds from TTFS are channelled to MENDAKI's Education Development Fund (EDF), which is used for educational assistance schemes and other educational programmes run by MENDAKI. The money saved from the better-off segment of the community will thus benefit students at all educational levels, not just in tertiary institutions.

Beneficiaries of EDF programmes range from families with toddlers, children attending *madrasahs*, and students in primary, secondary and tertiary institutions. This enables optimal utilisation of funds to help those who require it through developmental educational programmes, such as tuition classes for primary and secondary school students, and preparatory workshops / programmes for primary school entrance or major examinations e.g. PSLE. In 2010, more than 13,000 Malay and Muslim students and families benefitted from EDF programmes.

2) How does the revised set of income eligibility criteria for TTFS differ from the current criteria?

The amount of subsidy that each student receives is contingent on a set of income criteria. A comparison table of the current and revised TTFS criteria is as follows:

	Current Criteria	Revised Criteria
Eligibility Criterion	Monthly Household Income (MHI)	Monthly Per Capita Household Income (PCI)
Eligibility Levels	100% subsidy: ≤ MHI \$2,000 70% subsidy: MHI \$2,001 - \$3,000	100% subsidy: ≤ PCI \$1,000 75% subsidy: PCI \$1,001 - \$1,200 50% subsidy: PCI \$1,201 - \$1,500
Tiers	Two-tier	Three-tier

With an upper bound of PCI \$1,500, which corresponds to a household income of about \$6,000 for a four-member household, this revised income eligibility criteria will allow a higher proportion of Malay households to qualify for TTFS.

3) When will the Government next review the income eligibility criteria for TTFS?

The Government will review the TTFS income criteria regularly to ensure that eligibility coverage does not fall below two-thirds of Malay households.

4) Who is eligible for TTFS?

A student is eligible for TTFS if he/she satisfies **all** of the following conditions:

- a) The student is a Singapore Citizen (SC) or a *bona fide* resident of Singapore and one of his/her parents (including adoptive parent and step-parent), living or deceased, is a Singapore citizen;
- b) The student's race is stated in his/her NRIC as Malay or Indonesian Extract¹;
- c) The student's monthly per capita household income (PCI) does not exceed \$1,500, where the student will enjoy:
 - (i) 100% subsidy if his/her PCI is \$1,000 and below;
 - (ii) 75% subsidy if his/her PCI is between \$1,000 and \$1,200;
 - (iii) 50% subsidy if his/her PCI is between \$1,200 and \$1,500.
- d) The student is receiving the MOE tuition fee grant;
- e) The student is pursuing a first diploma or degree on a full-time basis at the following local government tertiary institutions or programmes:
 - (i) Local universities (NUS, NTU, SMU, SUTD)
 - (ii) Polytechnics (NP, NYP, RP, SP, TP)
 - (iii) Polytechnic - Foreign Specialised Institution (Poly-FSI) programmes (offered by polytechnics and the Singapore Institute of Technology); and

¹ Including Acehese, Ambonese, Batak, Bugis, Baniarese, Boyanese, Butonese, Dusun, Dayak, Iban, Indonesia, Javanese, Kadazan, Kelabit, Minangkabau, Murut, Makasarese, Melanau, Sumatran, Sundanese, and Other Indonesian.

- (iv) Technical Engineering Diploma (TED) offered by Institutes of Technical Education (ITEs)

Students pursuing their degrees / diplomas in private tertiary institutions in Singapore or who are studying overseas are not eligible for TTFS.

5) I have two races registered under the double-barrelled race policy. Am I eligible for TTFS?

Students with “Malay”/“Indonesian Extract” as the first component race at the point of admission to Institutions of Higher Learning (IHLs) are eligible, subject to the other eligibility criteria indicated under Q4.

6) I do not qualify under the TTFS revised criteria as my monthly household per capita income (PCI) is above \$1,500. My family still finds it financially challenging to fund my tertiary education. Are there other avenues which I can tap on?

Yayasan MENDAKI currently exercises flexibility in approving subsidies for students from families with extenuating circumstances, e.g. those supporting more than one child for tertiary education and families with members suffering from chronic medical problems. This appeal mechanism will continue.

For the better-off families who do not qualify for TTFS, there is a wide range of schemes that can be tapped on. The Supplementary Assistance Scheme (SAS) provides more interest-free loans to students ineligible for the full TTFS, while the Special Malay Bursary (SMB) supplements the living allowances of deserving Malay tertiary students.

Non-Malay Muslims are also eligible to apply for all other financial assistance schemes under YM, subject to selection criteria (e.g. income level, academic achievements, etc). These include YM’s interest-free Study Loan Schemes, YM’s scholarships/bursaries (for polytechnic & university), donors’ scholarships/bursaries and the Goh Chok Tong Youth Promise Scholarship. For more information on these schemes, please refer to MENDAKI’s website (<http://www.mendaki.org.sg>).

7) What other schemes are available for students to tap on for educational assistance?

The Government and the tertiary institutions are committed to ensuring that no deserving student, regardless of race, is denied a tertiary education because of financial difficulties. The Government and the tertiary institutions already provide schemes in the form of bursaries, loans and work-study assistance. With a combination of the government bursaries, Post Secondary Education Account (PSEA), study loans and work-study assistance, tertiary students from within the bottom 66% of households by income will not require any cash outlay to complete their tertiary education. These schemes are listed in Annex. Students who wish to find out more about the financial assistance schemes offered by the Government and the institutions can visit the respective institutions’ websites for more information.

In addition to national-level educational assistance schemes, each of the Self-Help Groups² (SHGs) have their own plethora of education awards, study loans, bursary schemes, scholarships and educational development programmes to ensure that students from their respective communities are sufficiently assisted where needed. For instance, non-Malay Muslims can apply for MENDAKI's interest-free study loans.

² The SHGs include Chinese Development Assistance Council (CDAC), Yayasan MENDAKI (YM), Singapore Indian Development Association (SINDA), and Eurasian Association (EA).

List of National-Level Financial Assistance Schemes for Tertiary Education

There is a wide range of financial assistance schemes offered by the Government, tertiary institutions, foundations and professional organisations, community groups and self-help groups. These include loans, bursaries and work-study schemes.

2 The government financial assistance schemes available at the AUs, polytechnics and SIT are listed below:

Scheme	Application Eligibility	Quantum per year [for diploma students]	Quantum per year [for undergraduates]
Tuition Fee Loan (TFL) Scheme	<ul style="list-style-type: none"> All full-time diploma students and undergraduates 	Up to 75% of tuition fee	Up to 90% of tuition fee
Study Loan (SL) Scheme	<ul style="list-style-type: none"> Full-time diploma students who are Singapore Citizens (SC) or Permanent Residents (PR); and undergraduates of all nationalities Should have taken up the maximum TFL Monthly household per capita income ≤ \$2,400 for SC/PR, and ≤ \$1,200 for international students 	Up to 25% of tuition fee plus living allowance of \$2,000 per annum	Up to 10% of tuition fee plus living allowance of \$3,600 per annum
CDC/CCC Bursary	<ul style="list-style-type: none"> Full time students who are Singapore Citizens Monthly household per capita income ≤ \$300 	\$1,800	\$2,900
	<ul style="list-style-type: none"> Full-time students who are Singapore Citizens Monthly household per capita income between \$301 and \$850 		
MOE Bursary	<ul style="list-style-type: none"> Full-time students who are Singapore Citizens Monthly household per capita income ≤ \$1,200 	\$1,350	\$2,150
	<ul style="list-style-type: none"> Full-time students who are Singapore Citizens Monthly household per capita income between \$1,201 and \$1,700 	\$450	\$800

Notes:

- All full-time students who are CPF members or dependants of CPF members can also tap on the CPF Education Scheme, which can cover up to 100% of tuition fee.
- Gross monthly household per capita income is defined as the total gross monthly income of immediate and non-immediate family members over the total number of immediate and non-immediate family members.