

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 local government 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) 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, regardless of race and at all educational levels.**

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.

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 Per Capita Household Income (PCI)	Monthly Per Capita Household Income (PCI)
Eligibility Levels	100% subsidy: ≤ PCI \$1,000 70% subsidy: PCI \$1,001 - \$1,200 50% subsidy: PCI \$1,201 - \$1,500	100% subsidy: ≤ PCI \$1,400 70% subsidy: PCI \$1,401 - \$1,700 50% subsidy: PCI \$1,701 - \$2,000

Note: Monthly household per capita income is computed based on total gross income of family members over the total number of members. Family members include immediate family members and non-immediate family members who are living together with the student.

3) 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 permanent 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 Malay¹ or Indonesian Extract²;
- c) The student's monthly per capita household income (PCI) does not exceed \$2,000, where the student will enjoy:
 - (i) 100% subsidy if his/her PCI is \$1,400 and below;
 - (ii) 75% subsidy if his/her PCI is between \$1,401 and \$1,700;
 - (iii) 50% subsidy if his/her PCI is between \$1,701 and \$2,000.
- d) The student is receiving the MOE tuition fee grant; or an equivalent government subsidy;
- e) The student is pursuing a first diploma or degree on a full-time basis at the following local government³ tertiary institutions or at an eligible government affiliated education institution:
 - i. Polytechnics (NYP, TP, SP, RP, NP)
 - ii. Local Autonomous Universities (NUS, NTU, SMU, SUTD, SIT, SUSS)
 - iii. Technical Engineering Diploma (TED) offered by the Institute of Technical Education (ITEs).
 - iv. Lasalle College of the Arts, Nanyang Academy of Fine Arts (selected degrees and diplomas)
 - v. Building and Construction Authority Academy (Full-Time Diploma Programme)

¹ For students with double-barrelled race, only those with "Malay" as the first component race are eligible.

² Including Acehese, Ambonese, Batak, Bugis, Baniarese, Boyanese, Butonese, Dusun, Dayak, Iban, Indonesia, Javanese, Kadazan, Kelabit, Minangkabau, Murut, Makasarese, Melanau, Sumatran, Sundanese, and Other Indonesian.

³ Students pursuing their degrees / diplomas in private tertiary institutions in Singapore or who are studying overseas are not eligible for TTFS.

4) What does TTFS subsidise?

TTFS subsidises tuition fees only. Other fees such as miscellaneous fees, examination fees, study tour or overseas exchange programme fees are not included.

5) I started NUS in July 2017 and will be in 2nd semester in January 2018. Will I be eligible to apply for TTFS for my 2nd semester fees under the new income criteria?

No. Regardless of your year of study, you may apply/re-apply for the TTFS only if you are starting a new academic year in AY2018/2019 in:

- a. the ITE/Poly/ intake from April 2018,
- b. Approved Universities from August 2018 and
- b. the SIT intake in January/May/September 2018

6) I am a current TTFS recipient (enrolled in AY2017/2018). With the revised income criteria, can I reapply to get higher subsidy?

Yes, you may reapply to enjoy a higher subsidy. However, the revised income criteria will only apply for students starting their new academic year from AY2018/2019 onwards.

7) I am starting my first year in AY2018/2019. When can I apply for TTFS?

ITE & Polytechnics

1st Application Window	15 Feb to 30 Apr 2019
2nd Application Window	9 Sep to 31 Oct 2019

NAFA & LASALLE

1st Application Window	01 May to 31 Jul 2019
2nd Application Window	15 Nov 2019 to 15 Jan 2020

Universities

1st Application Window	01 Jun to 31 Jul 2019
2nd Application Window	15 Nov to 15 Dec 2019

BCAA

1st Application Window	20 May to 31 May 2019
2nd Application Window	9 Sep to 31 Oct 2019

8) 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 are eligible, subject to the other eligibility criteria indicated under Q3.

9) Do I need to apply for TTFS every year throughout my course of study?

You need not reapply for TTFS every year unless there are changes to your monthly per capita household income which will allow you to enjoy a higher subsidy.

10) I do not qualify under the TTFS revised criteria as my monthly household per capita income (PCI) is above \$2,000. My family still finds it financially challenging to fund my tertiary education. Are there other avenues which I can tap on?

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 Loan Scheme (SAS) provides interest-free loans to students who are ineligible for the full TTFS, while the Special Malay Bursary (SMB) supplements the living allowances of deserving Malay tertiary students.

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

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

The Government and tertiary institutions provide schemes in the form of bursaries, loans and work-study assistance. 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 Groups⁴ (SHGs) have their own 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.

⁴ The SHGs include Chinese Development Assistance Council (CDAC), Yayasan MENDAKI (YM), Singapore Indian Development Association (SINDA), and Eurasian Association (EA).

Annex

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 Approved Universities, polytechnics and SIT are listed below:

Scheme	Application Eligibility	Quantum per year [for polytechnics]	Quantum per year [for publicly-funded universities]
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); All full-time undergraduates Should have taken up the maximum TFL Gross monthly household per capita income \leq \$2,700 	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 \leq \$625 	\$2,350	\$4,000
	<ul style="list-style-type: none"> Full-time students who are Singapore Citizens Monthly household per capita income between \$626 and \$1,000 	\$2,150	\$3,750
MOE Bursary	<ul style="list-style-type: none"> Full-time students who are Singapore Citizens Monthly household per capita income \leq \$1,725 	\$1,650	\$2,700
	<ul style="list-style-type: none"> Full-time students who are Singapore Citizens Monthly household per capita income between \$1,725 and \$2,250 	\$800	\$1,350

Notes:

- All full-time subsidised diploma/degree courses at Approved Educational Institutes (AEIs) are also covered under the CPF Education Scheme, which can be used to pay up to 100% of tuition fees.
- 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.