ASSISTANCE SCHEMES FOR INDIVIDUALS & FAMILIES IN SOCIAL & FINANCIAL NEED

Compiled by: Family Services Department, Service Development Division, NCSS

Updated: January 2010
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**Further Information**

Updated version can be found at [www.ncss.org.sg/documents/AssistanceSchemes.pdf](http://www.ncss.org.sg/documents/AssistanceSchemes.pdf)

Tips on how to find the document:
2) At the top of the page, select “Social Services”
3) Scroll down the menu and select “Seek Social Services”
4) Under “Overview of All Services”, you will see a link to the list of schemes

Kindly contact Ms Amily Goh at Amily.GOH@ncss.gov.sg for new schemes and comments.
# Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2010)

## 1) Financial Assistance

<table>
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<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
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| **ComCare Transitions Scheme / CDCs** | For those with household members who are temporarily unable to work and need assistance for the medium term. Depending on your household’s situation, one or more of the following types of assistance may be provided:  
• Rental, utilities, and/or service and conservancy charges vouchers  
• Monthly cash grant to meet basic needs  
• Educational assistance  
• Medical assistance | • Singapore Citizen or Permanent Resident  
• If the applicant is a PR, then at least one of the immediate family members must be a Singapore citizen  
The applicant’s household must:  
• Have a household income below $1,500 per month  
• Satisfy a needs test  
• Have no savings  
• Have inadequate family and community support | Apply for the scheme at the CDC in your district.  
Refer to Annex A for list of CDCs. |
| **Short-Term Financial Assistance Scheme / South West CDC** | Provides interim financial assistance or NTUC FairPrice Food Vouchers to help needy residents tide over their difficulty. Usually granted for a period of between one to three months. | • Granted on a needs basis to residents of South West district | Apply for the scheme at South West District.  
For enquiries, please contact:  
Tel: 6316 1616  
Fax: 6316 7250 |
| **Public Assistance (PA) Scheme / CDCs** | PA assists those who are unable to work owing to old age, illness or disability and have no means of subsistence and little or no family support.  
• Cash Grants - Monthly cash grants to help with basic living expenses.  
• Medical Assistance - Free treatment at polyclinics and government/restructured hospitals.  
• Education Assistance - Education assistance for your children to help with schooling expenses.  
• A single elderly recipient living alone gets $360/month with effect from 1 April 2009.  
• 4-person families will receive $950, up from $830.  
• PA families with children will receive additional assistance of up to $130 per child per month | • Singapore Citizens  
• Unable to work owing to old age, illness or unfavourable family circumstances  
• Have no means of subsistence and little or no family support | Apply for the scheme at the CDC in your district.  
Refer to Annex A for list of CDCs |

For more information, please visit [http://www.cdc.org.sg/1169433071305/1162796276360.html](http://www.cdc.org.sg/1169433071305/1162796276360.html)
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<tr>
<td>Special Grant (SG) / CDCs</td>
<td>The Special Grant is a parallel scheme to PA, catering to needy permanent residents of Singapore.</td>
<td>Singapore Permanent Residents</td>
<td>Refer to Annex A for list of CDCs.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other eligibility criteria and amount are similar to the PA Scheme.</td>
<td></td>
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<tr>
<td>Home Ownership Plus Education (HOPE) Fund / CDCs</td>
<td>HOPE is an incentive scheme to help low-income families keep their family small, so that resources can be focused on the children to help them break out of the poverty cycle.</td>
<td>Married couples with one or two children</td>
<td>Refer to Annex A for list of CDCs.</td>
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<td>This scheme will also be extended to widows and divorced mothers.</td>
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<td>Either husband or wife must be a Singapore citizen, and the spouse must either be a citizen or a permanent resident of Singapore (PR)</td>
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<td>Have a monthly household* income of $1,500 or below</td>
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<td>Age of the wife is 35** years or below</td>
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<td>Husband is employed</td>
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<td>A housing grant of $50,000 to help the family pay for the home mortgage. The grant will be disbursed in annual instalments into the mother’s CPF account.</td>
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<td>A training grant of up to $10,000 per family to enable the parents to attend skills training. This grant will be divided equally between the parents in order to encourage the mother to acquire new skills and enhance her employability.</td>
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<td>A one-off utilities grant of $1,000 to help the family offset utilities bills upon joining the scheme.</td>
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<td>Mentoring and family support from a social service agency to guide and follow-up on the family, and link them to other community resources if required.</td>
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<td>Cash incentives of $6,000 - $10,000 to help the couple with family planning.</td>
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For more information, please visit [http://www.cdc.org.sg/1169433071305/1162796276360.html](http://www.cdc.org.sg/1169433071305/1162796276360.html)
## Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2010)

<table>
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</table>
| CDAC-SFCCA Hardship Assistance Fund / CDAC and SFCCA | Collaboration between CDAC and the Singapore Federation of Chinese Clan Associations (SFCCA). The fund provides short-term financial assistance to families who are in hardship. | • Singapore Citizens or Permanent Residents  
• Those whose financial hardship is short-term in nature  
• Those whose monthly gross household income and per capita income must not exceed $1,000 and $300, respectively  
• Applicants will be evaluated on a case-by-case basis | For enquiries, please contact:  
Hotline: 6843-5599.  
Fax: 6743-5240  
Email: vol@cdac.org.sg |
| SLF Hardship Grant / NTUC Care & Share Department | For families of union members who have passed away, suffer from chronic illness or become incapacitated. Quantum of award is $1000. | • Union members who are sole or main breadwinners whose gross family income does not exceed $1,800 per month or $500 per capita income in accordance to the Workmen's Compensation Act | Contact NTUC Customer Service Centre at 62138008 to request for an application form. For more details, visit [http://www.slf.gov.sg](http://www.slf.gov.sg) |
| SLF Special Relief Fund / NTUC Care & Share Department | A financial assistance to victims of industrial accidents during interim period before they receive Workmen's Compensation. The fund provides the family up to $4000. | • Singapore Citizens or Permanent Residents in the process of claiming for Workmen's Compensation  
• Members who are sole or main breadwinners whose gross family income does not exceed $1,800 per month or $500 per capita income | Contact NTUC Customer Service Centre at 62138008 to request for an application form. For more details, visit [http://www.slf.gov.sg](http://www.slf.gov.sg) |
| Tabung Amal Aidilfitri - Charity Fund / Various organisations | Tabung Amal Aidilfitri is a charity initiative to commemorate the spirit of goodwill and sharing amongst Muslims during the fasting month of Ramadhan. As one-off assistance, ranging from $150 to $250, depending on household income and size of household and presenting issues. | • Singapore Citizens or Permanent Residents  
• At least 21 years old  
• Needy applicants suffering from critical illnesses will now be given priority  
• maximum monthly per capita income should not exceed $350 | There will be several centres of distribution, to be announced prior to Ramadhan. For more details, please contact Sarjona at 67488177 |
<table>
<thead>
<tr>
<th>Scheme Name / Administered by</th>
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</thead>
</table>
| Financial Assistance / Majlis Ugama Islam Singapura (MUIS) | • Financial Assistance – short term and supplementary help to alleviate client’s burden in meeting basic household necessities  
• Gharimin (Settlement of Debts) – one-time partial settlement of debts/arrears incurred for utilities and conservancy charges  
• Emergency Assistance – given on compassionate grounds, eg. house razed by fire, damage to property due to natural disaster, loss of loved ones due to accidents/mishaps  
• Fidyah Food Voucher – given either together with monthly FA or as stand-alone and to applicants facing problems | • Muslims who are Singapore Citizens or Permanent Residents  
• Single parent, widow or divorcee in need  
• Head of family in prison or drug rehabilitation centre  
• Head of family or persons suffering from chronic illness, kidney failure, mental illness or physical/mental handicap  
• Maximum monthly per capita income should not exceed $300 | For enquiries, please contact:  
Tel: 63591112 or 63591115  
Fax: 62591735  
Applicants are advised to approach CDCs first for their social assistance schemes prior to applying for MUIS’ assistance. |
## 2) Employment & Training Assistance

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<tr>
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</table>
| **Work Support programme / CDCs** | Depending on your household’s situation, one or more of the following types of assistance may be provided:  
• Job Matching Services  
• Rental, utilities, PAYU vouchers (if applicable) and/or service and conservancy charges vouchers;  
• Monthly cash grant to meet basic needs;  
• Training grant for approved courses;  
• Educational assistance;  
• Medical assistance  
The maximum period of assistance will be up to 24 months, depending on your household situation. You will be informed of your maximum assistance period when and if you are approved for Work Support. | • Singapore Citizens or Permanent Residents of Singapore  
• If the applicant is a PR, then at least one of the immediate family members must be a Singapore Citizen  
• Applicant is work capable  
The applicant’s household must:  
• Have a household income which is below $1,500 per month  
• Satisfy a needs test  
• Have little or no savings  
• Have little or no family and community support  
• Demonstrate the willingness to take steps to become self-reliant  
• Families who currently fall just outside the eligibility criteria will be helped based on needs of the family | Refer to Annex A for list of CDCs. |

For more information, please visit: [http://www.cdc.org.sg/1169433071305/1162796276360.html](http://www.cdc.org.sg/1169433071305/1162796276360.html)

| **Temporary Estate Inspector Scheme (TEIS) / North East CDC** | Provides an opportunity for unemployed residents to clear their arrears in service & conservancy charges by working as Town Council Estate Inspectors. | • Singapore Citizens or Permanent Residents living within Northeast CDC District | For enquiries, please contact:  
North East CDC  
3 Tampines Grande #01-02  
AIA Tampines  
Singapore 528799  
Tel: 6424 4000 |

Applications may be made with all Town Councils offices within the North East district.
### Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2010)

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<tr>
<td><strong>Skills Programme for Upgrading and Resilience (SPUR) / WDA, NTUC &amp; CDCs</strong></td>
<td>The Skills Programme for Upgrading and Resilience (SPUR) is a new 2-year programme to help companies and workers manage the economic downturn and invest in skills for the recovery. It will be funded by the Government at a cost of $600 million over 2 years. SPUR will help local workers including those retrenched, upgrade skills and convert to new jobs.</td>
<td>Singapore Citizens or Permanent Residents of Singapore</td>
<td>For enquiries, please contact: Tel: 6883 5885 Workers who need training or career assistance can approach any of the Career Centres at CDCs or NTUC e2i. Please refer to Annex A for the CDC in your area. NTUC e2i is located at: 141 Redhill Road BLK A #01-01 Singapore 158828 Tel: 6474 0606</td>
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| Distributed Careerlink Centres / WDA, CDCs, NTUC | Each centre maintains a database of job seekers and provides services such as:  
- Personalised job matching career counselling  
- Training advice for job seekers  
- Some centres also help businesses organise walk-in interviews and job fairs. | Singapore Citizens or Permanent Residents | Approach CDCs in your area to register or visit CareerLink@ntuc & WDA at:  
1 Marina Boulevard #B1-03 One Marina Boulevard S(018989) | For more information, please visit [http://ele.ecitizen.gov.sg/Employment/JobSearch/JobSearchWithCareerLink.htm](http://ele.ecitizen.gov.sg/Employment/JobSearch/JobSearchWithCareerLink.htm) |
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<tr>
<td>CDAC Skills Training Programme / CDAC</td>
<td>To help needy workers upgrade their skills and in turn improve their earning capabilities and enhance their job security. Provides sponsorship for low-income, low-skill Chinese workers to more than 90 types of courses. Award recipients will be trained in both the theory and practical aspects of the selected course.</td>
<td>• Chinese Singapore Citizens / Chinese Singapore Permanent Residents&lt;br&gt;• Those with primary or secondary education, maximum GCE &quot;O&quot; level qualifications&lt;br&gt;• Those whose personal monthly gross income does not exceed $1,500; or whose monthly gross household income does not exceed $2,500 or per capita income not exceeding $650.</td>
<td>For enquiries, please contact: Hotline: 6603-5566&lt;br&gt;&lt;br&gt;Download Application Form: <a href="http://www.cdac.org.sg/eng/programmes/skill/how_to_apply.htm">http://www.cdac.org.sg/eng/programmes/skill/how_to_apply.htm</a></td>
</tr>
<tr>
<td>Skills Training Loan / MENDAKI</td>
<td>The purpose of the Skills Training Loan is to provide financial assistance for workers to upgrade themselves by pursuing a recognised and work-related course.</td>
<td>• Malay/Muslim Singapore Citizens&lt;br&gt;• Full-time employees at the start of the course&lt;br&gt;• Gross total family income per month must not exceed $1,500 or a household per capita income of $250&lt;br&gt;• Courses should be on a part-time basis only, and limited to the pursuance of certificate and diploma certifications only</td>
<td>Please call the customer service officers at Tel: 6245 5710&lt;br&gt;&lt;br&gt;For more information, please visit <a href="http://www.mendaki.org.sg/category.jsp?cont_cat_id=36#ST">http://www.mendaki.org.sg/category.jsp?cont_cat_id=36#ST</a></td>
</tr>
<tr>
<td>Micro Business Project / AMP</td>
<td>The objective of the Micro-Business Project is to promote entrepreneurship within Singapore’s Malay/Muslim community and provide opportunities for the disadvantaged to venture into micro-businesses to supplement their household income.</td>
<td>• Malay/Muslim Singapore Citizens 21-50 years old&lt;br&gt;• Total household income of the family should not exceed $3,500 or $500 per capita</td>
<td>For enquiries, please contact: Tel: 6416 3974&lt;br&gt;Application fee is 100 dollars&lt;br&gt;&lt;br&gt;To register for the Micro-Business project, e-mail <a href="mailto:fauziah@amp.org.sg">fauziah@amp.org.sg</a>\nFor more information, please visit: <a href="http://www.amp.org.sg/amp07/web/view/?id=ART00045-2007&amp;pgno=2">http://www.amp.org.sg/amp07/web/view/?id=ART00045-2007&amp;pgno=2</a></td>
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| Surrogate Employer Programme / AMP | The Surrogate Employer Programme (SEP) is a funding mechanism under the Skills Redevelopment Programme that aims to assist employed adults who do not have employer support to undergo selected part-time SRP-approved courses. AMP acts as a surrogate employer and obtains Skills Development Funding to reduce their training cost. | • Singapore Citizens or Permanent Residents  
• Aged 18 to 50 years  
• All races  
• ‘A’ Level or below educational qualifications  
• Salary below $2,500  
• Working adult who has CPF contributions | Contact Ms Mariam at 6416-1426 or email: mariam@amp.org.sg. For more information, visit [http://www.amp.org.sg/amp07/web/view/?id=ART00045-2007&pgno=3](http://www.amp.org.sg/amp07/web/view/?id=ART00045-2007&pgno=3) |
| Empowerment Partnership Scheme / MUIS | EPS was launched in 2004 as part of MUIS’ efforts to use Zakat funds to help the poor and needy. The scheme aims to help families under its Financial Assistance programme to achieve self-sufficiency with 1 to 3 years. | • The Enhanced Mosque Clusters will means-test the applicants by looking into their family’s circumstances  
• This will include an assessment of the number of people in their family, their income, savings, availability of support network, employability and their other needs | For enquiries, please contact: DISBURSEMENT & EMPOWERMENT Department  
Tel: 6359 1111 - 115  
Fax: 6253 1576  
| Prophet Muhammad’s Birthday Memorial Scholarship Fund / LBKM | LBKM awards bursaries on behalf of organisations and individuals to needy students. LBKM also provides financial grants to groups carrying out research projects of an educational, cultural, economic, social or religious nature. | • Singapore Citizen or either parent is a Singapore Citizen  
(for applicants under 21 years)  
• Attending full-time classes / courses  
• Only 1 sibling in a family may apply  
• If applicant is married, only applicant or spouse may apply. | The application for bursaries are open in February for Primary (Madrasah only), Secondary, Pre U and JC (Secular and Religious); in June for Polytechnic and Diploma levels (Secular and Religious) and in September for Local and overseas universities (Secular and Religious).  
For enquiries, please contact: Tel: 6447 4770/3152 0998  
Fax: 6447 4469  
## Union Leader Training Awards / NTUC Leadership Development Department

**Objective**

Financial assistance to union leaders who want to pursue diploma / degree courses offered by local institutions / universities.

**Eligibility**

- Union leader who has served the union with uninterrupted service duration of at least 3 years.
- An ex-union leader who had served the union with an uninterrupted service of at least 3 years so long as he/she has not lost the leadership position for more than 12 months.

**To Apply / Further Information**

Please call NTUC Leadership Development Department at Tel: 6213 8265/6 or Email: OTCILS@ntuc.org.sg.

For more information, please visit: [http://www.ntuc.org.sg/ultra.asp](http://www.ntuc.org.sg/ultra.asp)
### 3) Housing Loan / Grant

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<tr>
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</table>
| **Lease Buyback Scheme** / HDB Branch Offices | LBS is a special scheme that provides an additional option for low-income elderly Singaporeans in 3-room and smaller flats to cash out part of the money locked up in their HDB flats, for their old age. | • Singapore citizens owning 3-room (except terrace flats) or smaller flats where the outstanding mortgage loan is $5,000 or lower  
• Age of youngest lessee is 62 years or older  
• Gross household income (lessees and occupiers) of $3,000 or less  
• Not owning any private residential property  
• Have not previously owned a 4-room or larger flat or private property  
• Have only enjoyed one housing subsidy  
• Have owned the existing flat for 5 years or more | For enquiries, please contact:  
Toll-free hotline between 8am to 5pm from Mondays to Fridays:  
• Lease Buyback Scheme 1800-5556363  
• HDB Branch Office Service 1800-2255432  

For more information, please visit:  

| **Financial Assistance for those living in rental flats** / HDB Branch Offices | Allow payment of the rent arrears by instalments within a reasonable period. | • Each case is considered on its own merits | For enquiries, please contact:  
Toll-free hotline between 8am to 5pm from Mondays to Fridays:  
• HDB Branch Office Service 1800-2255432  

For more information, please visit:  
http://www.hdb.gov.sg/._4825707B001F863E.nsf/0/99A00E0A5F5258FC4825707C00175522?Open |

| **Financial Assistance Measures for Upgrading Costs** / HDB Branch Offices | For individuals facing financial difficulties in meeting the monthly instalments for upgrading cost. | • Flat owners whose gross monthly income does not exceed $2,000  
• Aged 55 years and above  
• In financial hardship | For enquiries, please contact:  
Toll-free hotline between 8am to 5pm from Mondays to Fridays:  
• HDB Branch Office Service 1800-2255432  

For more information, please visit:  
## Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2010)

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<tbody>
<tr>
<td><strong>Financial Assistance Measures for Mortgage Loans / HDB Branch Offices</strong></td>
<td>To allow deferment of mortgage payments.</td>
<td>• Flat owner(s) must exhaust their CPF balance in their CPF Ordinary Accounts</td>
<td>For enquiries, please contact: HDB Branch Office Service 1800-2255432</td>
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<td>• To apply for Reduced Repayment Scheme, flat owner(s) must have insufficient monthly CPF contributions to service their mortgage instalments</td>
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</table>

| **Additional Central Provident Fund Housing Grant / HDB Branch Offices**                     | Lower-income families can receive a grant up to a maximum of $40,000. The amount paid in individual cases depends on the family's monthly income. | • Monthly household income ceiling of $5,000 | For enquiries, please contact: HDB Branch Office Service 1800-2255432                         |
|                                              |                                                                           | • The revised AHG applies to both new and resale flat purchases        |                                                                                             |
|                                              |                                                                           | For more information, please visit: http://www.hdb.gov.sg/fi10/fi10321p.nsf/w/BuyResaleFlatCPFGrantAHG?OpenDocument |                                                                                             |
## 4) Family Care

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<tbody>
<tr>
<td><strong>FairPrice Million Dollar Food Voucher Scheme / CDCs</strong></td>
<td>The Million Dollar Food Voucher Scheme was first launched in June 2002 to help needy families in Singapore. The food vouchers are distributed to the beneficiaries through the Community Development Councils and Citizens' Consultative Committees in Singapore.</td>
<td>• Granted on a needs basis</td>
<td>Please visit the CDC in your area</td>
</tr>
<tr>
<td><strong>NTUC U-Stretch Voucher / NTUC</strong></td>
<td>Aims to provide relief to low income union members to reduce hardship during the downturn. Union members can buy a $5 item at $2.50 with the U-Stretch Voucher.</td>
<td>• Union members whose total gross household monthly income of $1,800 or below, or per capita income not exceeding $500 (if household income is more than $1,800) • Must have at least 6 months of continuous paid-up membership</td>
<td>For enquiries, please contact: NTUC Hotline: 6213 8008 To apply, please visit NTUC Customer Service Centre at: No. 1 Marina Boulevard, Basement, NTUC Centre. For more information, please visit: <a href="http://www.ntuc.org.sg/ustretch/faq.html">http://www.ntuc.org.sg/ustretch/faq.html</a></td>
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<td><strong>Meals Service @ South West / South West CDC</strong></td>
<td>Provides meals service to all needy elderly and people with disabilities in South West district.</td>
<td>• Singapore citizens or Permanent Residents living within South West CDC District</td>
<td>For enquiries, please contact: South West CDC Tel: 6316 1616 Fax: 6316 7251 For more information, please visit: <a href="http://www.southwestcdc.org.sg">www.southwestcdc.org.sg</a></td>
</tr>
</tbody>
</table>
### Scheme Name / Administered by

**Temporary Assistance Package (TAP) / AMP**

#### Objective
- To support retrenched workers in their effort to regain employment
- To support retrenched workers in their skills upgrading and re-skilling efforts
- To provide opportunities for alternative means of supplementary income
- To ensure that children’s education are not affected by the family’s loss of income

#### Eligibility
- Retrenched in October 2008 or later as a result of the current economic crisis
- Have school-going children
- Prepared to be retrained and consider career switch
- Have the potential to be re-employed within one year
- Monthly household income of less than $2,500 or per capita income of less than $500 after retrenchment
- Still unemployed at point of application

#### To Apply / Further Information
- For enquiries, please contact: AMP Helpline at Tel: 6416 3960
- Operating Hours: Mondays to Fridays – 10.00am to 6.00pm
- Contact AMP at 6416 3966/3 or walk-in to the office at AMP @ Pasir Ris
- Operating Hours: Mondays to Fridays – 9.00am to 6.00pm
- Saturdays – 9.00am to 1.00pm


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### Scheme Name / Administered by

**Compassion Fund / MILK Fund & Students Care Services (SCS)**

#### Objective
Crisis response fund set up for needy students from low-income families. It provides immediate assistance at the point of need to allow the family to develop longer-term solutions in the interim.

#### Eligibility
- Students who are Singapore Citizens or Permanent Residents
- Students in Primary and Secondary levels in mainstream schools
- Students or family members who are in any of the following crises: death of a breadwinner, accidents or sudden illnesses

#### To Apply / Further Information
- For enquiries, please contact: Tel: 67596821

For more information, please visit [http://www.compassionfund.sg/](http://www.compassionfund.sg/)

Email: ranjana@milk.org.sg / toh_choryan@students.org.sg

or download application form at [http://www.compassionfund.sg/Application%20form-Compassion%20Fund.doc](http://www.compassionfund.sg/Application%20form-Compassion%20Fund.doc)
### Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2010)

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<tr>
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</table>
| **Adopt A Family & Youth Scheme / AMP** | Aimed at helping families to be self-reliant through a comprehensive assistance programme for disadvantaged families. Each family under the scheme will be assessed according to their specific needs and these would include - counselling, educational assistance for the children, IT and skills upgrading courses for the adult members and a refurbished PC for homes that do not have computers. Youths-at-risk under the scheme are supported through tuition and life skills programme with the objective of keeping them in the school system. For more information, please visit: [http://www.amp.org.sg/amp07/web/view/?id=ART00038-2007&pgno=2](http://www.amp.org.sg/amp07/web/view/?id=ART00038-2007&pgno=2) | - Families with less than $2,500 income or $350 per capita income  
- Single parent with school-going children  
- Family members of terminally ill or kidney patients | For enquiries, please contact: AMP’s Al-Hijrah Division at Tel: 6416 3963 |
| **Neighbourhood Provision Assistance Scheme (NPAS) / Northeast CDC** | To provide needy families with e-vouchers for redemption of essential provisions at participating neighbourhood provision shops. | - Singapore Citizens or Permanent Residents living within Northeast CDC District | Please approach your nearest Family Service Centre or Voluntary Welfare Organisation for assistance in the Northeast district or Northeast CDC. For more information, please visit [http://www.northeastcdc.org.sg/1162796277102.html](http://www.northeastcdc.org.sg/1162796277102.html) |
| **Family Support Services / Eurasian Association** | FSS is a multifaceted community outreach centre that provides a place for people to turn to for advice, help and comfort. It initiates, assists and organises such forms of relief and social service schemes/programmes that would help to alleviate poverty and distress amongst the low-income families. | - Eurasian or with Eurasian parent or grandparent  
- Priority is given to applicants living in 1 room apartments and those aged 55 and above  
- However, all applicants will be assessed on a case-by-case basis | For enquiries, please contact: The Eurasian Association at Tel: 64471578 For more details, visit [http://www.eurasians.org.sg/family-elder-support/](http://www.eurasians.org.sg/family-elder-support/) Email: fss@eurasians.org |
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</table>
| CDAC Workfare Programme / CDAC | The programme is aimed to help the single-parent, low-income and dysfunctional families to become self-sufficient and self-reliant through adequate employment; and to reaffirm the work ethic by extending supportive help schemes to the case clients when they demonstrate efforts to upgrade, to find jobs and to stay employed. | • Single-parent, low-income or dysfunctional families  
• Willing to engage in full-time or part-time employment  
• Monthly household income or per capita income do not exceed $1,500 and $450, respectively | Application for CDAC Workfare Programme is by appointment only. Application will be assessed on a case-by-case basis.  
For enquiries, please contact:  
Tel: 6843 5599 |

For more information please visit: [http://www.cdac.org.sg/eng/programmes/workfare/about_us.htm](http://www.cdac.org.sg/eng/programmes/workfare/about_us.htm)  
Email: [socialservices@cdac.org.sg](mailto:socialservices@cdac.org.sg)
## 5) Childcare / Student Care Assistance

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| Centre-Based Financial Assistance Scheme for Child Care (CFAC) / CDCs | CFAC is for low-income Singaporean families requiring assistance with childcare fees. It is given over and above the $300 universal government childcare subsidies for working mothers. This is to enable mothers to take up full-time employment; and to give young children from low-income families an opportunity to benefit from early childhood education. With effect from July 2009, low-income families with monthly income of $1,500 or less will receive at least 95% in subsidies for childcare fees, subject to a dollar cap. | The child must be:  
- Singapore Citizen or Permanent Resident. If the child is a PR, at least one of the child’s immediate family members (i.e. parents or siblings) must be a Singapore citizen  
- Monthly household income is $1,800 or below  
- A pre-schooler less than 7 years old  
- Attending a licensed childcare centre  
- Children whose mothers are working | Applications for CFAC can be made at the childcare centre that the child is enrolled in. |
| Student Care Fee Assistance SC(FA) / CDCs | This scheme provides fee assistance for eligible parents who place their children in non-profit Student Care Centres (SCCs). This is to ensure that SCCs are within reach of parents who need to place their children in SCCs but are unable to afford the fee. SCFA is also available to children with disabilities in Special Student Care Centres. For more information on this service, please refer to http://www.cel.sg/ServicesDisabilityPages23.aspx | • Children from ages 7-14 and attending MOE-registered schools  
- Child is a Singapore citizen or Permanent Resident. If child is a PR, at least of one of the child’s immediate family members (i.e. parents and siblings) must be a Singapore citizen  
- Combined gross income of parents not higher than $2,500 per month  
- Mother or single-father is working full-time or part-time regularly | Applications for SCFA can be made at the student care centre that the child is enrolled in. |

### Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2010)

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| **PCF Headstart Fund / PCF**  | The PCF Headstart Fund (HSF) is to help needy young Pre-school children (Nursery to K2), to have a headstart in life through good grounding in their early years of education. The grant can be used to pay school fees, buy uniforms/books and for pocket money. This is to help ease the financial burden faced by parents. A unique feature of HSF is that the PCF Branch assigns a befriender to follow up on each case. | 1. The child must be a Singapore citizen  
2. At least one parent must be a Singapore citizen  
3. The child must be enrolled in PCF Kindergarten / Childcare Centre / Student Care Centre / primary school / special needs school that is registered or licensed with either MCYS or MOE  
4. The Net per capita income is less than or equal to $500  
5. For special needs cases, child must be attending a therapy programme in a hospital, special schools or agencies that are registered / licensed with MOH, MCYS or MOE | Application forms are available from any PCF centre (kindergarten / childcare centre / student care centre) or at the PAP MPs' office during the Meet-the-People session. |
|                               | Two Types of Assistance Available:  
1. Successful applicants will receive $50 a month up to a maximum of $600 a year.  
2. Successful applicants who have special needs (eg. hearing/ visually impaired, autistic, Down Syndrome) will receive $100 a month up to a maximum of $1,200 a year. | For more information, please visit: [http://www.pcf.org.sg/FinancialAssistance/Headstart.htm](http://www.pcf.org.sg/FinancialAssistance/Headstart.htm) |

| The Bright Horizons Fund / NTUC Childcare | The fund provides assistance to children enrolled in NTUC Childcare centres in the following areas:  
• Subsidy for childcare fees  
• Purchase of books and other items  
• Special programmes for identified children to provide them with an additional boost in laying the proper foundations to learning | • Monthly household income below $2,220 or $600 per capita. Children from families with monthly household exceeding the criteria would be considered on a case-by-case basis  
• All other eligible financial assistance schemes have been applied for | Applications for the schemes should be made through the centre principal.  
For enquiries, please contact:  
Tel: (65) 6509 7888  
email: info@brighthorizonsfund.com.sg |
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<td>Period of financial assistance is 6 months. Extension of scheme would have to be re-applied.</td>
<td>For more info, visit <a href="http://www.ntuc-childcare.com/bright-horizonsfund.html">http://www.ntuc-childcare.com/bright-horizonsfund.html</a></td>
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| **After School Support Scheme / CDAC** | Student Service Centres (SSC) is set up to provide a conducive environment for study and other learning activities for between the ages of 6 and 18 years old. Each SSC aims to maintain a good learning environment and offer meaningful programmes to help students cope with their studies and social lives. | • Singapore Citizens or Permanent Residents  
• Applicants will be evaluated on a case-by-case basis | For enquiries, please contact:  
CDAC Student Services Centres  
Tel: 6603 5588  
For more information and application form, please visit:  
Email: ssc@cdac.org.sg |
| **CDAC Subsidy Schemes / CDAC** | To help needy Chinese students to be able to take part in the programmes offered by the Student Services Centres; and enhance self-esteem and build confidence through the enrichment and character-development programmes | • Chinese Singapore Citizens/ Permanent Residents  
• Total household income not exceeding $1500 or per capita income of $375  
• 75% concession for Total household income not exceeding $2500 or per capita income of $650 | For enquiries, please contact:  
CDAC Student Services Centres  
Tel: 6603 5588  
Email: ssc@cdac.org.sg  
For more information and application form, please visit:  
| **Before and After School Care Subsidy / SINDA** | SINDA provides financial assistance to parents to enroll their children in Before & After School Care (BASC) centres. Subsidies will be up to 50% of the remaining fees (or) a maximum of $75 per month for each child after other governmental/VWO subsidies. | • Singapore citizen or permanent resident of Indian origin  
• Child aged 7 –14 years old  
• Child must be enrolled in a Student Care Centre. Parent should have applied for and be receiving MCYS, CDC, *SCFS or Centre-based subsidy before being eligible for SINDA’s BASC subsidy.  
• If child is enrolled at a private student care centre than the parent must have applied for and be receiving MCYS, CDC, *SCTS or Centre based subsidy before being eligible for SINDA’s BASC subsidy.  
• Gross per capita household income not exceeding $1500. | The completed application form, together with all documents must be submitted to:  
Admin Support Unit  
SINDA  
1 Beatty Road  
Singapore 209943  
For enquiries, please contact:  
Ms P. Valarmathi  
Tel: 6393 7286  
Email: valarmathi@sinda.org.sg  
For more information and application form, please visit:  

*SCFS – Student Care Full Subsidy  
*SCTS – Student Care Training Subsidy
## 6) Educational Assistance

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| **Ministry of Education Financial Assistance Scheme (MOE-FAS) / MOE** | The Ministry of Education provides financial assistance to needy Singapore Citizen pupils in Government or Government-Aided schools and those in Independent schools, except NUS High School of Mathematics and Science and Singapore Sports School that have their own schemes to provide financial assistance to needy pupils. Needy primary and secondary school students will be entitled to free textbooks and school uniforms. $750 bursaries will be distributed to needy pre-university students to help cover textbooks, stationery and other schooling expenses. Additionally, MOE will provide $10,000 grant to each school to allow greater flexibility to help needy students (e.g. transport allowance, meal coupons) including those who do not qualify for MOE’s Financial Assistance Scheme. | • Student must be a Singapore citizen  
• For Government and Government-Aided schools: family’s gross household income does not exceed $1,500 per month for families with one or two children, and $1,800 per month for families with three or more children | Approach your child’s/ward’s school for the application form. |
| **Edusave Merit Bursary / Ministry of Education** | The Edusave Merit Bursary is meant for pupils whose household income is less than $4,000 a month. The value of this award for each level is as follows: $200 for Primary 1 to 3  
$250 for Primary 4 to 6  
$300 for Secondary 1 to 5  
$400 for Junior Colleges/Centralised Institute (JCs/CI)  
$500 for Institute of Technical Education (ITE) | • Child must be studying in either a primary or secondary school, or in a JC/CI or ITE, and is not a recipient of any Edusave Scholarship  
• Must be within the top 25% of each level and stream in his school  
• Gross monthly household income is below $4,000 | MOE will send an application form for your child to apply for the Edusave Merit Bursary in November/December each year if s/he qualifies. The completed application form is to be submitted to the community centre in your constituency. |

For more information please visit [http://www.moe.gov.sg/initiatives/financial-assistance/](http://www.moe.gov.sg/initiatives/financial-assistance/) or Email: contact@moe.edu.sg

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| MOE Bursary/ Ministry of Education | Aimed to assist students in full-time courses at tertiary levels. For polytechnics students, the award is valued at $800. For university undergraduates, the award is valued at $1,200 and $800 for Tier 1 and Tier 2 respectively. | For polytechnic students,  
- Full-time students with monthly income per household member of $1,200 and below  
- Applicants must not be in receipt of any scholarship, bursary or study grant for tuition fees  
- Students under Mendaki Tertiary Tuition Fee Subsidy Scheme may apply  
For university undergraduates,  
- Full-time undergraduate student  
- Singapore Citizen  
- Tier 1: Monthly household per capita income of no more than $1,200  
- Tier 2: Monthly household per capita income of between $1,201 and $1,700  
- Must not concurrently hold other scholarship, study award/grant or bursary | Students should apply via their student portal during the application period. |
| Short-Term Study Assistance Scheme / MOE | Short-Term Study Assistance Scheme to provide students pursuing degrees, diplomas and ITE programmes at the 3 autonomous universities, polytechnics and ITE with up to $2,060 per year. Students can also apply for a one-year suspension of the repayment of Tuition Fee Loan and Study Loan | Student must be a Singapore citizen  
Student’s gross monthly household per capita income should be $1,700 and below  
Student should be already receiving existing financial assistance such as loans and bursaries. | Approach your institution for the application form and more information. |
| CDC/CCC University Bursary / Community Development Council, Citizens’ Consultative Committee | The bursary seeks to assist needy full-time undergraduates in defraying some of their living expenses and tuition fees. The quantum of the award is $1600 and above per award and is tenable for 1 academic year | Full Time Programme: Only Singaporean students  
Must not concurrently hold other bursaries or scholarships  
NIE trainee teachers who are drawing salary/stipend from MOE are not eligible to apply  
Gross monthly Per Capita household Income (PCI) of less than or equal to $1,700 per month. | Students should download the application forms via their student portal during the application period. The completed forms are to be then sent or delivered to their respective student offices for endorsements. |
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<tr>
<td><strong>Kindergarten Financial Assistance Scheme (KiFAS) / CDCs</strong></td>
<td>Helps needy parents from lower-income families pay for school fees for their children who attend qualifying non-profit kindergartens. For families with a monthly household income of $1,500 and below, KiFAS subsidizes 95% of the school fees, subject to a cap. For families with a monthly household income of $1,501-$1,800, KiFAS subsidizes school fees, subject to cap of $90 (kindergarten) or $70 (nursery). For very needy families earning a monthly income of $1,000 or less, a Start-Up Grant of up to $200 may be provided, to help with their start-up costs such as registration fee, uniforms and insurance.</td>
<td>• The child is a Singapore citizen or permanent resident of Singapore (PR). If the child is a PR, then at least one immediate family member of the child (parent or sibling) must be a Singapore citizen. • For kindergarten: The child is in a K1 or K2 programme, which is at least 3 hours long, and conducted in an eligible, non-profit kindergarten. • For nursery: The child is in a nursery programme, which is at least 2 hours long, and conducted in an eligible, non-profit kindergarten. • The family’s monthly household income is $1,800 or below.</td>
<td>Applications may be made at the child’s kindergarten. You may also approach CDCs for more information.</td>
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<td><strong>Kids-Up @ South West / South West CDC</strong></td>
<td>Provides a one-time start up grant of $100 to help defray upfront expenses such as uniforms, shoes, books, supplementary fees for worksheets, insurance fee, transport and other expenses related to the kindergarten education.</td>
<td>Singapore citizens or Permanent Residents living within South West CDC District</td>
<td>For enquiries, please contact: South West CDC (Service Centre) The JTC Summit 8 Jurong Town Hall Road, #03-11 Singapore 609434 Tel: 6316 1616 Fax: 6316 7251 For more information please visit: <a href="http://www.southwestcdc.org.sg">www.southwestcdc.org.sg</a></td>
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<td><strong>CDC &amp; CCC-ITE Bursary Scheme / CDCs &amp; CCC-ITE</strong></td>
<td>The CDC &amp; CCC-ITE Bursary Scheme is a financial assistance scheme aimed at encouraging secondary school leavers from lower-income families to take up ITE training before joining the workforce. Subsidy entitled: • $800 per year for gross monthly household per capita income &lt; $300 • $600 per year for gross monthly household per capita income between $301 and $500</td>
<td>Singapore Citizens • Not a recipient of the CDC &amp; CCC-ITE Scholarship or any other ITE or other government-funded scholarship/bursary • Applicant is not in receipt of a monthly training allowance as a sponsored student • Gross monthly household income per capita is not more than $500 (includes gross income of parents and siblings living with applicant)</td>
<td>Complete a Family Income Declaration Form obtainable from the Administration Office of ITE College. For more information please visit: <a href="http://www.ite.edu.sg/admission/ft/awards_bursaries.htm">http://www.ite.edu.sg/admission/ft/awards_bursaries.htm</a></td>
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## Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2010)

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| **The Wan Boo Sow Charity Fund / NCSS** | The Fund is provided by the Wan Boo Sow Charity Fund Limited. The objective of the fund is to provide financial assistance to needy students studying in polytechnics, persons with disability, and homebound elderly. The Fund provides financial assistance to persons in the following categories:  
  - Able-bodied students from single parent families for their education expenses in a polytechnic. Exception can be considered for students pursuing GCE 'O' Level  
  - Persons with disability for their expenses on education, medical needs, therapy, transport, and purchase of assistive equipment  
  - Homebound frail seniors for their expenses on personal care, meals, housekeeping, laundry and escort services. | Applicants should be Singapore citizens and referred by a VWO or a medical social work department in a hospital. Referring VWOs / hospitals need to provide social report and supporting documents to justify the application  
  - Applicant should be from low-income families, that is, families with monthly per capita household income less than $1,000, who need help to pay for the needed services / equipment  
  - The percentage of subsidy is tiered based on monthly per capita household income and capped at maximum of $5,000 per annum | Applications should be made through a VWO or a hospital's medical social work department. Referring agencies must ensure and verify that all information provided is true and correct. For enquiries, please contact: Tel: 6210 2500 Email: ncss_rad@ncss.gov.sg |

**This scheme is also listed under Elderly Care and Disability Care**

For more information please visit: [http://www.ncss.org.sg/vwocorner/wbscf.asp](http://www.ncss.org.sg/vwocorner/wbscf.asp)

| **School Pocket Money Fund / NCSS** (funds are disbursed by FSCs, Special Education/Vocational Schools, Disability VWOs and Children's Homes) | Straits Times charity project with the aim of helping children from low-income families to pay for basic daily school-related expenses.  
Quantum of assistance per month:  
- i) Primary Level: $45  
- ii) Secondary Level: $80 | Singapore Citizens or Permanent Residents  
- Full-time student studying in mainstream school, special education school, SADeaf Vocational School for the Handicapped or religious school  
- Have not yet completed secondary school education  
- Living in HDB 4-room flats or smaller  
- Per cap income $450 per household member per month | Refer to the respective disbursing agencies  
For enquiries, please contact:  
Tel: 1800-838-0100  
This number will automatically connect you to the family service centre nearest to you when you call from home.  
Daniel Tai  
Tel: 6319 5153  
or  
Lynn Seow  
Tel: 6210 2505 |

For more information please visit: [http://www.straitstimes.com/School+Pocket+Money+Fund/About+SPMF/About+SPMF.html](http://www.straitstimes.com/School+Pocket+Money+Fund/About+SPMF/About+SPMF.html) or Email: stfund@sph.com.sg
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| **SMU Financial Grant** / Singapore Management University (SMU)** | The Scheme seeks to assist newly admitted financially needy undergraduate students in coping with their educational expenses during their course of studies at SMU. The quantum of award is up to $2000 (tenable for 1 year). | Applicants must be/have:  
- Needy full-time first year undergraduate student who has used all available loan schemes or subsidies up to 90% of the tuition fees payable by Singaporean students  
- Monthly household per capita income of no more than $2,400 (Singapore Citizen/Permanent Resident) and $1,200 (student of foreign nationality)  
- Evidence of family financial difficulties  
- Student in receipt of scholarship, study award/grant or bursary may be considered only on a case-by-case basis | SMU students should apply via their student portal.  
For enquiries, please contact:  
Centre for Student Financial Assistance  
Office of Dean of Students  
81 Victoria Street  
Level 7  
Administration Building  
Singapore 188065  
Tel: 6828 0453 / 6828 0486 / 6828 0596 / 6828 0501 / 6828 0160  
Fax: 6828 0647 |

For more information, please visit [http://www.smu.edu.sg/financial/assistance_schemes/bursary.asp](http://www.smu.edu.sg/financial/assistance_schemes/bursary.asp)  
Email: finasst@smu.edu.sg

| **SMU Bursary** / Singapore Management University (SMU)** | The Scheme seeks to assist needy full-time SMU undergraduate students in meeting some of their educational expenses during their course of studies. The quantum of award is up to $750 (tenable for 1 year). | Applicants must be/have:  
- Needy full-time undergraduate student who has used all available loan schemes or subsidies up to 90% of the tuition fees  
- Monthly household per capita income of no more than $2,400 (Singapore Citizen/Permanent Resident) and $1,200 (student of foreign nationality) or evidence of family financial difficulties  
- Student in receipt of scholarship, study award/grant or bursary may be considered only on a case-by-case basis | SMU students should apply via their student portal.  
For enquiries, please contact:  
Same as above |

For more information, please visit [http://www.smu.edu.sg/financial/assistance_schemes/bursary.asp](http://www.smu.edu.sg/financial/assistance_schemes/bursary.asp)  
Email: finasst@smu.edu.sg
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| **Ong Angie Bursary / Singapore Management University (SMU)** | The Ong Angie Bursary is an annual donation by the Ong Angie Memorial Fund. The bursary is for a deserving Bachelor of Accountancy student of SMU meeting the eligibility criteria. The quantum of award is $2,500 (tenable for 1 year). | Applicants must be/have:  
- Full-time undergraduate Accountancy student  
- Singapore Citizen or Permanent Resident  
- Satisfactory academic results  
- Good character records  
- Preference will be given to students with monthly household per capita income of no more than $1,000 and/or with evidence of financial difficulties | SMU students should apply via their student portal.  
For enquiries, please contact:  
Centre for Student Financial Assistance  
Office of Dean of Students  
81 Victoria Street  
Level 7  
Administration Building  
Singapore 188065  
Tel: 6828 0453 / 6828 0486 / 6828 0596 / 6828 0501 / 6828 0160  
Fax: 6828 0647 |

For more information, please visit [http://www.smu.edu.sg/financial/assistance_schemes/Ong_Angie.asp](http://www.smu.edu.sg/financial/assistance_schemes/Ong_Angie.asp)  
Email: finasst@smu.edu.sg

| **SMU Student Life Financial Grant / Singapore Management University (SMU)** | This is a one-off emergency financial grant to assist students facing unforeseen financial crisis. The quantum is between $500 to $1,500, depending on the circumstances of each case. | Applicant must be:  
- Full-time undergraduate students of SMU who have used all available loan schemes or subsidies up to 100% of the tuition fees.  
- Requirement may be waived in exceptional circumstances. | SMU students should apply via their student portal.  
For enquiries, please contact:  
Same as above |

For more information, please visit [http://www.smu.edu.sg/financial/assistance_schemes/grant.asp](http://www.smu.edu.sg/financial/assistance_schemes/grant.asp)  
Email: finasst@smu.edu.sg

| **Dou Yee Enterprises Bursary / Singapore Management University (SMU)** | The bursaries are aimed at providing financial assistance to and motivating full-time undergraduates in any degree programme at SMU. Each bursary is tenable for up to four years of the recipient's studies, subject to good academic performance. Each bursary is valued at $5,000 per year. The bursary is used to pay the recipient's tuition fees. | Full-time first year undergraduates in any degree programme  
- Singapore Citizens or Singapore Permanent Residents  
- Good academic results  
- Active CCA or community involvement with proven leadership qualities  
- With demonstrated financial needs | SMU students should apply online via their student portal during the application period. |
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| **School of Law Book Allowance / Singapore Management University (SMU)** | Supported by funds contributed by the School's faculty, members of the legal fraternity and the community at large, the book allowance scheme is available to Bachelor of Laws undergraduates studying full-time at the Singapore Management University. Up to 10 book allowance grants may be awarded annually. The quantum is $500 per award, tenable for one year. | Applicant must be/have:  
- Full-time undergraduate LL.B students of SMU of any nationality  
- Students currently studying in SMU must have an overall GPA of at least 3.0  
- Gross monthly per capita (average) household income not exceeding $2,400  
- Not in receipt of scholarships awarded by SMU or other organisations | For more information, please visit [http://www.smu.edu.sg/financial/assistance_schemes/grant.asp](http://www.smu.edu.sg/financial/assistance_schemes/grant.asp)  
For enquiries, please contact:  
Mr Tan Teck Kiang  
School of Law  
Tel: 6828 0363  
Email: tktan@smu.edu.sg |
| **NUS Bursary / National University of Singapore (NUS)** | The bursary quantum is up to $1,650 and is offered dependent on the assessed level of neediness of the applicant. Award is tenable for one year. A fresh application is required each academic year. | Needy undergraduates who have obtained 100% financing from Tuition Fee Loan and/or CPF Education Scheme and/or Mendaki Tertiary Tuition Fee Subsidy and the NUS Study Loan (with living allowance). Recipient may not concurrently hold any other scholarship/bursary/free aid without prior approval of the Office of Financial Aid. | NUS students may apply online through their student portal.  
Request to apply for NUS Financial Aid after deadline as stipulated should be sent to financialaid@nus.edu.sg stating full name, student number and reasons for late application.  
For more information, please visit: [http://admissions.nus.edu.sg/financial-bursaries-nus.html](http://admissions.nus.edu.sg/financial-bursaries-nus.html) |
| **Andy Chua Bursary / National University of Singapore (NUS)** | Varies according to the assessed neediness of the applicant. Award is tenable for one year. | Needy undergraduates who have obtained 100% financing from Tuition Fee Loan and/or CPF Education Scheme and/or Mendaki Tertiary Tuition Fee Subsidy and the NUS Study Loan (with living allowance). Recipient may not concurrently hold any other award without approval. | Separate application is necessary.  
Download the form submit to Office of Financial Aid.  
For more information, please visit: [http://admissions.nus.edu.sg/financial-bursaries-andychua.html](http://admissions.nus.edu.sg/financial-bursaries-andychua.html) |
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<td><strong>NUS Students’ Fund Bursary / National University of Singapore (NUS) Students’ Union</strong></td>
<td>Award is worth $1000 - $1,500. Award is tenable for one year.</td>
<td>• Needy undergraduates who have applied for Tuition Fee Loan. • Recipient may not concurrently hold any other award.</td>
<td>Separate application is necessary. Copies of the form can also be obtained from NUSSU Secretariat. Completed forms should be returned to NUSSU Secretariat in September.</td>
</tr>
<tr>
<td><strong>NTU Bursary / Nanyang Technological University (NTU)</strong></td>
<td>The bursary seeks to assist needy full-time NTU undergraduates in defraying some of their living expenses. The quantum of the award is $800 and above per award and is tenable for 1 academic year.</td>
<td>• Full Time Programme: Only Singaporean students pursuing their first undergraduate degree • Must not concurrently hold other bursaries or scholarships • NIE trainee teachers who are drawing salary/stipend from MOE are not eligible to apply • Gross monthly Per Capita household Income (PCI) of less than or equal to $1,700 per month. • A bursary may be awarded to you depending on your financial situation and criteria set down by NTU / MOE.</td>
<td>NTU students should apply online via their student portal during the application period. Funds will be disbursed to successful awardees within 4 weeks after offer acceptance.</td>
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<tr>
<td><strong>NP- Administered Bursaries / Ngee Ann Polytechnic</strong></td>
<td>To assist needy full-time Ngee Ann Polytechnic students to defray their living and tuition fees. Awards are valued from $500 up to $1940.</td>
<td>• Full-time students with monthly income per household member of $1,200 and below. • Applicants must not be in receipt of any scholarship, bursary or study grant for tuition fees.</td>
<td>Interested students may submit an online application via their student portal during this application period. Please print a copy of your online application and attach documents to support your application to: Student Services Office at BLK 4, #01-07</td>
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| **Study Aids Assistance Scheme / Singapore Polytechnic** | Helps needy students to purchase a compulsory textbook or a scientific calculator. Successful applicants would be reimbursed up to a maximum of $200 for purchase of study aids. | • Full time Singapore Polytechnic students  
• Gross household monthly per capita income is below $500 | For enquiries, please contact:  
Ms Doris Lee  
Tel: 67721143.  
Apply via the Student Administrative Service (SAS). |
| **The Needy Fund / Singapore Polytechnic** | The Needy Fund is a financial assistance scheme to help students with pressing financial needs not met by the other schemes. | • Singapore Polytechnic students will be evaluated on a needs basis | Students encountering acute financial hardship may approach their Personal Tutor.  
For the application of the SPSU Needy Fund, forms are available at SP Student Union (SPSU) office situated at Level 1, SAC Building. |
| **Temasek Polytechnic Administered Bursary / Temasek Polytechnic** | To assist TP students in financing their tuition fee loan. | • Singapore Citizens and Singapore PRs  
• Students are on the Tuition Fee Loan Scheme from DBS  
• Students are required to be interviewed | For enquiries, please contact:  
Student Wellness & Counselling Centre (SWCC)  
Student Development  
Blk 30-2-6/3  
Tel: 6780 5959 |
| **Campus Care Network Financial Schemes / Temasek Polytechnic (TP)** | Various schemes to assist TP students such as:  
- Crisis Assistance Scheme  
- Education Help Scheme  
- Emergency Scheme  
- TP Care Fund | • Students facing financial difficulties  
• For Education Help Scheme, monthly household income should not exceed $2000 or monthly household per capita income should not exceed $500 | For enquiries, please contact:  
Students should approach their Care Person for assistance or visit:  
Student Wellness & Counselling Centre (SWCC)  
Student Development  
Blk 30-2-6/3  
Tel: 6780 5959 |

For more enquiries please visit: [http://www.tp.edu.sg/home/admissions/schemes.htm](http://www.tp.edu.sg/home/admissions/schemes.htm)
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<td><strong>Special Student Assistance Scheme / ITE</strong></td>
<td>An exigency scheme to provide financial support to needy full-time ITE students. The assistance could take the form of: - A cash award; or - Remission of course fees; or - Both cash award and remission of course fees.</td>
<td>- For remission of fees - Per Capita Income (PCI) must not exceed $500, and gross monthly income of the family is below $1,500 for cash award. Only Singapore Citizens are eligible for remission of fees while cash award can be extended to all needy students regardless of citizenship. - The applicant is not in receipt of the CDC &amp; CCC-ITE Scholarship or Bursary. - The applicant is not a sponsored student. - The applicant has at least 3 months' training to undergo till the end of the academic year.</td>
<td>Complete a Family Income Declaration Form obtainable from the Administration Office of ITE College.</td>
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<td><strong>ITE Alumni Study Support Grant (SSG) / ITE Alumni</strong></td>
<td>Provides financial assistance through a ‘pocket money’ scheme, to help ITE students whose families encounter sudden financial hardship. This may enable the students to continue their studies in ITE. The quantum of each SSG is $100 per semester.</td>
<td>- Open to all full-time ITE students, including students from the Vocational Training Centres, who are faced with sudden financial hardship. - The hardship must result in the student not being given pocket money by those who support him/her.</td>
<td>Application must be made using the prescribed SSG Application Form. For more information and application form please visit: <a href="http://www.itealumni.org.sg">www.itealumni.org.sg</a></td>
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<tr>
<td><strong>Preschool Assistance and Support Scheme / CDAC</strong></td>
<td>Subsidies for low-income families to send their children to kindergarten.</td>
<td>- Child must be a Singapore citizen or Permanent Resident. - One of the child’s parents must be Chinese. - The child must be enrolled in K1/K2 at least 3 hrs daily in a eligible non-profit kindergarten. - Monthly household income not exceeding $1,500 or per capita income of $450.</td>
<td>Tel: 68435555 Download the application form at <a href="http://www.cdac.org.sg/cdac_corp/resource/application_form/Application%20Form%20-%20FAS.pdf">http://www.cdac.org.sg/cdac_corp/resource/application_form/Application%20Form%20-%20FAS.pdf</a></td>
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<td>SFCCA Hardship Assistance Fund Bursary / CDAC and SFCCA</td>
<td>1. To complement the role and function of Ministry of Education (MOE)'s financial assistance scheme for needy students; 2. To provide needy Chinese students with financial assistance to purchase textbooks, workbooks and uniforms before the commencement of an academic year so as to encourage them to continue their education in Singapore; and 3. To motivate Chinese students to strive for greater achievements benefiting themselves and the community.</td>
<td>• Chinese students who are Singapore Citizens or Permanent Residents  • Those who are attending a government school, government-aided school, autonomous school, independent school, ITE, JC or centralised institute in Singapore  • Those whose family’s monthly gross household income or per capita income does not exceed $1000 or $300, respectively  • Applicant must possess good conduct and obtain satisfactory academic results  • Applicant must not be in receipt of any other scholarship or bursary (excluding Edusave Scholarship and Merit Bursary) or the school pocket money fund scheme within the same academic year</td>
<td>For enquiries, please contact:  Hotline: 6843 5599  Fax: 6743 5240  Email: <a href="mailto:vol@cdac.org.sg">vol@cdac.org.sg</a>  For more information and application form please visit: <a href="http://www.cdac.org.sg/eng/programmes/vss/ss_programme/sfcc_bursary.htm">http://www.cdac.org.sg/eng/programmes/vss/ss_programme/sfcc_bursary.htm</a> or</td>
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<td>CDAC Study Loan / CDAC</td>
<td>To provide study loans of up to 75% of the course fees for eligible full-time Diploma students in LaSalle-SIA College of the Arts, Nanyang Academy of Fine Arts (NAFA) &amp; Singapore Hotel &amp; Tourism Education Centre (SHATEC).</td>
<td>• Chinese Singapore Citizens/ Permanent Residents  • Total household income not exceeding $2,000  • Recommended by the Student Affairs Department of the respective training institute</td>
<td>For enquiries, please contact:  Hotline: 6843 5566  Fax: 6841 4424  Please contact CDAC Secretariat or the respective training institute.  For more information please visit: <a href="http://www.lasalle.edu.sg/index.php/admissions/financial-assistance#loans">http://www.lasalle.edu.sg/index.php/admissions/financial-assistance#loans</a>  Email: <a href="mailto:stg@cdac.org.sg">stg@cdac.org.sg</a></td>
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| CDAC Tuition Programmes / CDAC | • Aims to organise quality and affordable tuition classes for students from low-income families who are not performing well in school | • Singapore Citizens or Permanent Residents  
• One of the parents is Chinese  
• Monthly gross household income does not exceed $2,500 or whose monthly gross per capita income does not exceed $650 | For enquiries, please contact:  
Hotline: 6843 5555  
Fax: 6841 4881  
For more information and application form please visit:  
http://www.cdac.org.sg/eng/programmes/tuition/about_us.htm or  
Email: education@cdac.org.sg |
| Collaborative Tuition Programme / CDAC, MENDAKI, SINDA, EA and AMP | Offers tuition to students of all races from Primary 1 to Primary 6. This programme is offered at selected tuition centres only. | • Students of all races who are Singapore Citizens or Permanent Residents  
• Those P1 - P3 should score 75% and below. Those P4 - P6 69% / Band 3 and below  
• Monthly gross household income: below $2,500 or monthly gross per capita income below $650 | Please contact any of the 5 self-help groups |
| Eurasian Community Fund (ECF) Bursary Awards / Eurasian Association | To encourage all Eurasian students — primary, secondary, junior college, polytechnic, ITE or university — to be the best they can be by providing assistance as well as encouragement. | • Eurasian or with Eurasian parent or grandparent  
• Singapore citizen or permanent resident  
• Full-time student  
• Monthly gross per capita income not exceeding $750 | Please obtain application forms from  
EA Secretariat,  
Level 3 Eurasian Community House.  
For enquiries, please contact:  
Jacqueline Peeris  
Tel: 6447-1578 |

For more information, please visit: [http://www.eurasians.org.sg/education/](http://www.eurasians.org.sg/education/)  
Email: [jacqueline@eurasians.org](mailto:jacqueline@eurasians.org)
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| **Mendaki Tertiary Tuition Fee Subsidy for Malays (TTFS) / Mendaki** | Helps needy Malay students cover their tuition fees. | • Malay students who are Singapore Citizens  
• Students who had previously enjoyed free secondary and pre-university education  
• Have a monthly income not exceeding $3,000.  
• Students who receive 100% subsidy from Mendaki are not eligible for CPF Approved Education Scheme or Tuition Fee Loan Scheme | For enquiries, please contact:  
Yayasan Mendaki Subsidy Hotline  
Tel: 6245 5855  
Mendaki will process your application form and if successful, Mendaki will pay your tuition fee directly to your school.  
For more information please visit: [http://www.mendaki.org.sg/index.jsp](http://www.mendaki.org.sg/index.jsp) or Email: mendaki@mendaki.org.sg |
| **Mendaki Study Loan Scheme (Local) / MENDAKI** | Aimed at uplifting the educational performance of the Malay/Muslim Community by providing interest-free loans to needy Malay/Muslim students pursuing full-time course of study leading to a diploma and degree preferably in areas of Biomedical and Health Sciences, Telecommunication and Social Work conducted at reputable institutions of higher learning. It is also aimed to assist needy Muslim students of NAFA and LaSalle-SIA to obtain financial assistance in the form of an interest-free loan scheme to pay for their course fees. The applicants must be pursuing a full-time course of study leading to the award of a diploma. | • Malay Muslim Singapore Citizens  
• Gained an unconditional admission to do a full-time course of study leading to the award of a diploma or degree at local government tertiary institutions:  
  • Singapore, Ngee Ann, Nanyang, Republic and Temasek Polytechnics or National University of Singapore, Nanyang Technological University/NIE, Singapore Management University, NAFA or LaSalle-SIA  
• Are not under the Mendaki’s Tertiary Tuition Fee Subsidy or Supplementary Assistance Scheme  
• Family income will be taken into consideration in ranking applicants for the loans; i.e. other requirements being equal, applicants whose family income is lower will be given priority  
• Monthly per capita household income of equal or less than $800 | For enquiries, please contact:  
Mendaki’s Customer Service  
Tel: 62455710  
The application must be made on prescribed forms obtainable at reception counter Wisma MENDAKI, 51 Kee Sun Ave, Off Tay Lian Teck Road Singapore 457056. The processing will take 3 weeks to 1 month from the date the application form is received.  
Successful applicants are required to pay an administrative fee of $50.00.  
For more information please visit: [http://www.mendaki.org.sg/category.jsp?cont_cat_id=36#SLS](http://www.mendaki.org.sg/category.jsp?cont_cat_id=36#SLS) or Email: kamariah@mendaki.org.sg |
### Supplementary Assistance Loan Scheme / MENDAKI

**Objective:** Financial assistance in the payment of tuition fees to Malay students, studying full-time in local tertiary institutions. The loans are for the purpose of assisting Malay students who do not qualify for Tertiary Tuition Fee Subsidy, for financial reason is unable to meet the payment of their tuition fees. The maximum amount of loan shall not exceed 80% of the tuition fees.

- Those not in receipt of subsidy are allowed to borrow up to 80% of their tuition fees, and
- Those in receipt of the 70% subsidy are allowed to borrow up to 30% of their tuition fees.

**Eligibility:**
- Applicants must not be receiving any subsidy or are in receipt of partial (70%) subsidy under the Tertiary Tuition Fee Subsidy
- Applicants must be Malay Singapore citizens or children of Malay Singapore citizens
- Applicants must been admitted to do a full-time course of study leading to the award of a first degree or Diploma at one of the government universities or polytechnics

**To Apply / Further Information:**
For enquiries, please contact: 
Mendaki
Tel: 6245 5710
The application must be made on prescribed forms obtainable at reception counter Wisma MENDAKI, 51 Kee Sun Ave, Off Tay Lian Teck Road Singapore 457056. The processing will take 3 weeks to 1 month from the date the application form is received.


### Open University and Distance Learning Programme (OUDP) Loan Scheme / MENDAKI

**Objective:** The loan is meant to assist needy Muslim students to study full-time or part-time at the Open University or reputable local distance learning providers and overseas universities, leading to the award of a degree. The scheme is aimed at uplifting the educational performance of the Malay/Muslim community by providing interest-free loans.

**Eligibility:**
- Possess acceptable academic qualifications, ie good GCE ‘A’ passes with at least a C grading and a pass in General Paper OR a polytechnic qualification OR university degree, where appropriate
- An unconditional admission to do a full-time or part-time course of study leading to the award of a degree at a reputable distance learning providers/ universities
- Pursue a discipline where the community is underrepresented
- Family income will be taken into consideration in ranking applicants for the loans; i.e. other requirements being equal, applicants whose family income is lower will be given priority

**To Apply / Further Information:**
For enquiries, please contact: 
Tel: 6245 5710
For more information please visit: [http://www.mendaki.org.sg/content.jsp?cont_id=583](http://www.mendaki.org.sg/content.jsp?cont_id=583) or Email: rahmah@mendaki.org.sg
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| **Harun Ghani Education Fund / MENDAKI** | Full-time polytechnic and university students whose parents were drug offenders can now apply for financial aid to complete their studies. The assistance given by HGEF targets the most needy of recipients. The HGEF shall assist any child of drug offenders and their volunteer counsellors, who need and want to be helped, to improve their lives through education. | - Applicants should be of good character and come from homes where the per capita income is under $375  
- Applicants must be studying full-time at the local schools or universities, pass the final examinations and be promoted to the next level. | Get form from MENDAKI office.  
51 Kee Sun Avenue  
S(457056)  
Application is once a year in September.  
For more information, please visit: [http://www.mendaki.org.sg/content_files/hgefinfo.pdf](http://www.mendaki.org.sg/content_files/hgefinfo.pdf) or Email: admin@harun-ghani.org |

| **MENDAKI Tuition Scheme / MENDAKI** | To help academically-weak students from less well-to-do families to improve their studies | - Muslim students who are Singapore Citizens / Permanent Residents  
- Students who cannot afford the fees can apply for waiver  
- Obtained 75 marks and below in at least one tuition subject (English, Mathematics or Science) at 2009 year-end examination (SA2)  
Criteria for wee waiver:  
- Household income less than $1,800 or average income per capita is below $450  
- Applicant must first obtain the subsidy or financial aid from existing financial assistance schemes available before an application can be made for ETF School Assistance Scheme (ETF-SAS). Students with overall results less than 75% MUST register for MTS in order to be eligible for ETF-SAS.  
- Parents are required to attend the Financial Literacy Workshop (Core Module) conducted by Yayasan MENDAKI and to produce the certificate of attendance when collecting vouchers. | For enquiries, please contact:  
Tel: 6245 5794/5795/5796/5747/5813/5816/6248 5959  
Monday to Friday  
8.30am-6.00pm  
For more information and application form please visit: [http://www.mendaki.org.sg/content_files/mtsetfform2010.pdf](http://www.mendaki.org.sg/content_files/mtsetfform2010.pdf) or Email: mts@mendaki.org.sg |
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| Education Trust Fund School Assistance Scheme (ETF-SAS) / MENDAKI | To provide financial assistance for children in low-income Malay/Muslim families studying in primary, secondary or madrasah schools in cases where existing schemes are unable to provide. The Fund will also be used to provide additional funding to augment the amount provided by existing schemes, which may not be sufficient. Students from the lower secondary will be receiving book vouchers valued $200 each. | To be eligible the child must be:  
- Muslim Singapore Citizen or a Permanent Resident. At least one of the child’s parents must also be a Singapore Citizen or PR  
- Studying full-time in primary 1 to Secondary 5, in local government or government-aided schools or madrasahs  
- Net total family income of applicant must not be more than $1,800 or the family’s per capita income (PIC) must not be more than $450  
- Applicant must first obtain the subsidy or financial aid from existing financial assistance schemes available before an application can be made for ETF School Assistance Scheme (ETF-SAS). Students with overall results less than 75% MUST register for MTSin order to be eligible for ETF-SAS.  
- Parents are required to attend the Financial Literacy Workshop (Core Module) conducted by Yayasan MENDAKI and to produce the certificate of attendance when collecting vouchers. | For enquiries, please contact:  
Tel: 6245 5835  
Application is once a year in October-November |

For more information and application form, please visit:  
http://www.mendaki.org.sg/category.jsp?cont_cat_id=33 or  
Email: etf@mendaki.org.sg
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| **MUIS Postgraduate Scholarship Scheme / Majlis Ugama Islam Singapura (MUIS)** | The MUIS Postgraduate Scholarship Scheme aims to develop local Muslim scholars specialising in various fields of study relevant to the progress and development of the Singapore Muslim community. It is hoped that they will be a catalyst of change and progress for the Muslim community and the nation. The postgraduate scholarships are offered to those with keen interest to pursue one of the following fields of study: Islamic Sciences (Quranic Exegesis, Qur'an & Sunnah, Islamic Jurisprudence, etc) Contemporary Islamic Thought Studies Comparative Religion & Interfaith Studies Islamic and World Civilisational Studies | Applicants must:  
- Be Muslim Singapore citizens or permanent residents or children of Singapore citizens or permanent residents (who have resided in Singapore for at least 5 years before the date of application)  
- Have obtained outstanding Bachelors Degree or its equivalent in any field of study  
- Preferably between 21 and 40 years old at time of application  
- Eligible applicants will be assessed based on the following (not in order of importance):  
  - Academic achievement, track record in religious and/or community activities and relevant experience  
  - Applicant’s potential and commitment to contributing towards the development of the Muslim community in Singapore  
  - Benefit and value of the training to the applicant and to the development of the Muslim community in Singapore  
  - Financial background of the applicant | All applications must be made on the prescribed application form available from: Reception Counter Majlis Ugama Islam Singapura 1, Lorong 6 Toa Payoh, Singapore 319376 |


| Study Grant / Majlis Ugama Islam Singapura (MUIS) | Meant for education-related expenses incurred by children of MUIS’ FA recipients, eg. transport, meals, stationery. Given on a monthly basis for a period of 3 months to 1 year, and includes partial payment for certain examination fees (case-by-case basis). Priority is given to full-time madrasahs students. | Poor and needy Muslims who are Singapore Citizens or Permanent Residents  
- Single parent, widow or divorcee in need  
- Head of family in prison or drug rehabilitation centre  
- Head of family or persons suffering from chronic illness, kidney failure, mental illness or physical/mental handicap | For enquiries, please contact:  
Tel: 63591115  
Fax: 62591735  
Applicants are advised to approach CDCs first for their social assistance schemes prior to applying for MUIS’ assistance. |

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| **NG LAO CHIK –SINDA SECONDARY STUDY AWARD / SINDA** | The NLC-SINDA award is specially for deserving Indian students studying in mainstream secondary schools in Singapore. The study award will support students financially to pursue excellence in education and in the areas of sports or the arts. The quantum of the award is $500. | • Singapore citizen or permanent resident in a mainstream local school  
• Indian or have at least one parent belonging to an Indian sub-ethnic group  
• Be in Secondary 2 or 3 in the Express or Normal Academic stream  
• Attain a good pass in all subjects attempted at the school's examinations  
• Obtain significant awards for achievement in the area of sports or the arts  
• Gross per capita household monthly income not exceeding S$450. | For enquiries, please contact:  
Nithya  
Tel: 6393 7230  
Hema  
Tel: 6393 7282  
Email: scholarships@sinda.org.sg |

| Preschool Bursary Scheme / SINDA | SINDA will subsidise up to 75% or a maximum of $120 per month for child care fees, whichever is lower, and up to $200 for the start-up cost. This subsidy applies after taking into account all Government and CFAC subsidies.  
SINDA will also assist with up to $200 for the start-up cost (if the CFAC subsidy does not cover the cost). Payment will be made directly to the Child Care Centres. | Child must:  
• Be a Singaporean Citizen / Permanent Resident of Indian Origin  
• Have enrolled in a childcare centre registered with MCYS  
• Be aged between 18 months and 6 years  
• Be the first to fourth child.  
Parent must:  
• Have applied for CFAC and received approval for subsidy | The childcare centre your child attends will be able to apply for the SINDA Preschool Bursary on behalf of the child.  
For enquiries, please contact:  
Ms P. Valarmathi  
Tel: 6393 7286  
Email: valarmathi@sinda.org.sg  
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| **Community Tuition Fee Subsidy Scheme** | The scheme is to provide financial assistance for needy students to attend tuition classes organised by the participating Grassroots’ Organisations (GROs) such as Residents Committees (RCs) and Community centres/ clubs (CCs). | • Student must be a Singapore citizen or Permanent Resident.  
• Full-time student attending a government school, government-aided school, autonomous school, independent school; or Institute of Technical Education (ITE). The student must attend a tuition class at a participating grassroots organisation that meets the curricula guidelines set by the Ministry of Education (MOE). The tutor must meet the qualifying requirements set by People’s Association (PA).  
• Monthly gross household income not exceeding $2,500; OR monthly per capita income not exceeding $650. | Please approach the staff at the tuition centres administered by the respective Self-Help Groups, Grassroots Organisation, Resident committees, Community Centres for application form and procedure. |
| **Foo Clan Association Bursary / Foo Clan Association.** | The bursary aims to provide financial assistance to children from less well-off families and the underprivileged in the Foo Clan, for purpose of pursuing and completing their academic studies until university or higher level studies. It also seeks to encourage children from the Foo Clan to strive for higher academic performance so as to bring forth benefits to themselves and the nation. The quantum of award varies according to the assessed neediness of the applicant. | Applicant must be/have:  
• Singapore Citizen who has the Chinese surname “符”.  
• Monthly household income is not more than $2,500.  
• Family members who are currently supporting large sum of medical expenses or encountering other difficulties  
• Good moral character  
• Priority will be given to existing Foo Clan Association members.  
• Non-members who are successful in their applications shall join the Association as members in order to receive the bursary funds. | Applicants shall download the Application Forms from the Association Office, duly completed and attached with photocopies of the academic results slips. |

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| Hope Centre (Singapore) Student Bursary Award / Hope Centre Singapore | Hope Centre has been giving out annual bursary awards to students in the community who are in financial need. The award quantum values for the respective education levels are as follows: Primary - $150, Secondary - $300, ITE - $500, JC - $350, Polytechnic - $1,200, University - $2,500 | • Singapore Citizens or Singapore Permanent Residents  
• Full-time students in a local institution (Primary / Secondary / JC / ITE / Polytechnic / University)  
• From families with gross monthly household income of $1,500 or below  
• With good conduct & satisfactory academic performance  
• Students not receiving any other government/ company/charity funded scholarship or bursary award will be given priority | For enquiries, please contact:  
Hope Centre (Singapore), 410A Joo Chiat Road  
Singapore (427636)  
Tel/Fax: 63485479  
For more information and application form, please visit: [http://www.hopecentre.org.sg](http://www.hopecentre.org.sg)  
Email: office@hopecentre.org.sg |
| Prophet Muhammad’s Birthday Memorial Scholarship Fund/ LBKM | LBKM awards bursaries on behalf of organisations and individuals to needy students. LBKM also provides financial grants to groups carrying out research projects of an educational, cultural, economic, social or religious nature. | • Singapore Citizen or either parent is a Singapore Citizen (for applicants under 21 years)  
• Attending full-time classes/courses  
• Only 1 sibling in a family may apply  
• If applicant is married, only applicant or spouse may apply | The application for bursaries are open in February for Primary (Madrasah only), Secondary, Pre U and JC (Secular and Religious; in June for Polytechnic and Diploma levels (Secular and Religious) and in September for Local and overseas universities (Secular and Religious).  
For enquiries, please contact:  
Tel: 6447 4770/3152 0998  
Fax: 6447 4469  
For more information, please visit: [http://www.bursary.org/index.html](http://www.bursary.org/index.html)  
### MILK Education Fund / Mainly I Love Kids (MILK)

**Objective**
To provide disadvantaged children with the opportunity to reach their full potential through tertiary education. The coverage of the Fund will be based on the needs of the case presented.

**Eligibility**
- a) Singapore citizen or permanent resident
- b) Applicant should have successfully gained enrolment in any of local tertiary institution.
- c) Financial background:
  - i. For those with gross monthly per capita income less than $500, the MILK Education Fund can cover tuition, education related or living expenses of the student.
  - ii. For those with per capita income more than $500, the educational assistance offered will be decided on a case by case basis depending on the needs of the family.
- d) A social worker’s report about the family background from a VWO or a letter of recommendation about the applicant’s conduct from a teacher/lecturer.

For enquiries, please contact:
- 1 Kaki Bukit Road 1
- #02-10 Enterprise One, Singapore 415934
- Tel: 6222 4123 / 8128 6864
- Students may also approach their respective financial aid offices.

For more information, please visit:
- Email: educationfund@milk.org.sg

### NAC Arts Bursary (Local) / National Arts Council (NAC)

**Objective**
NAC Arts Bursary (Local) This provides assistance to arts students pursuing degree and postgraduate courses in visual arts (fine art courses only), performing and literary arts, as well as arts management, technical design & production in the arts at local universities or the Nanyang Academy of Fine Arts (NAFA) and LASALLE College of the Arts, taught in association with international tertiary institutions. The bursary is renewable annually, up to a maximum of four years.

N.B. Students who are eligible for MOE subsidies in the first three years (up to Diploma level), should apply for Georgette Chen Arts Scholarship (Local) instead as the NAC Arts Bursary (Local) will only be applicable in their final year.

Grant quantum is between $8,000 to $15,000 per year.

For more information please visit:

**Eligibility**
All applicants must be Singapore citizens or Singapore permanent residents.

Assessment will be based on:
- Applicant's artistic achievement, track record of arts activities and relevant experience
- Applicant's creative potential and commitment to contributing towards the development of the arts in Singapore
- Benefits and value of the arts training to the applicant and to the development of the arts in Singapore
- All other factors remaining equal, financial background of the applicant.

For enquiries, please contact:
- Ms Jerene Chua
- Tel: 6837 9513
- Email: jerene_chua@nac.gov.sg

For more information please visit:
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| **Ngee Ann Kongsi Tertiary Bursary / Ngee Ann Kongsi** | The Ngee Ann Kongsi gives out bursaries and scholarships annually to deserving Teochew students who qualify. Scholarships are given to students with excellent academic results, strong in co-curricular activities, and exhibit leadership qualities. Students with good academic results in need of financial assistance may apply for the bursaries. | • Singapore Citizens / Permanent Residents  
• Buddhist / Taoist Teochew  
• A pass grade in all subjects  
• Applicants should not be in receipt of any other scholarship, bursary or grant from any organisation for the current academic year | Application available only during the stipulated period. |


| **SLF Bursaries Award for ITE Students / SLF & NTUC Membership Department** | Provides annual bursaries for application by full-time ITE students, whose family members are union members.  
Quantum of each award is $400. | • Applicant is a Singapore Citizen  
• Student whose parents, siblings or grandparents are members of NTUC affiliated unions  
• Applicant is not a recipient of the CDC & CCC-ITE Scholarship / Bursary or any other scholarship / bursary / financial assistance  
• Applicant is not a sponsored student  
• Gross household monthly income of below $1,500 at the time of application  
• Have at least 3 months training until the end of the year | For enquiries, please contact: NTUC Membership Department, NTUC Centre No. 1 Marina Boulevard #B1-01 One Marina Boulevard S(018989)  
Tel: 6213 8008  
For more information please visit: [http://www.slf.gov.sg](http://www.slf.gov.sg) or Email: general@slf.gov.sg |

| **Ong Teng Cheong Education Trust Fund Award / NTUC Leadership Development Department** | It is a sponsorship towards full-time/part-time degree studies in local or overseas tertiary institutions for Ong Teng Cheong Institute of Labour Studies (OTCILS) graduates in Diploma in Industrial Relations. | • Only for union leaders who are OTCILS graduates in Diploma in Industrial Relations and do not have a degree qualification | For enquiries, please contact: Tel: 62138585  
Fax: 63273700  
or NTUC Centre No. 1 Marina Boulevard #11-01 One Marina Boulevard S(018989)  
For more information please visit: [http://www.slf.gov.sg](http://www.slf.gov.sg) or Email: general@slf.gov.sg |
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<tr>
<td>NTUC Back To School Voucher / NTUC Community Development Department</td>
<td>To assist union members who are in financial hardship, in particular the low-income workers, to help them defray partial cost of school related expenses for their school going children. Successful applicants with 1 school-going children will receive $125 worth of NTUC Back To School Vouchers.</td>
<td>• Union member whose total gross household monthly income equal or below $1,800 or whose per capital income is no more than $500 (if household income is more than $1,800) is eligible  • Each eligible member may now apply for every school-going child he/she has in the family</td>
<td>For enquiries, please contact: NTUC Customer Service Centre Tel: 6213 8008. For more information please visit: <a href="http://www.ntuc.org.sg/ntucunions/statements/statements_270909.asp">http://www.ntuc.org.sg/ntucunions/statements/statements_270909.asp</a></td>
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<tr>
<td>Singapore Buddhist Lodge Bursary / Singapore Buddhist Lodge</td>
<td>With charitable undertakings as the Lodge's main objectives, the Bursary Award aims to provide assistance to students from low-income families, enabling them to continue with their education, in the hope that they may become useful members of the community</td>
<td>• Full-time diploma students who pass their examinations  • Singapore Citizens / Permanent Residents  • Applicants should not be in receipt of any other scholarship, bursary or grant from any organisation for the current academic year</td>
<td>For enquiries, please contact: Mr Lee Bock Guan, President of SBL Tel: 6737 2635 Fax: 6737 0877 Or contact your school directly.</td>
</tr>
<tr>
<td>SBPWA Fellowship Award / Singapore Business &amp; Professional Women’s Association (SBPWA)</td>
<td>SBPWA aim to give their best to the business and professional women community and inspire others to do the same to develop a caring and responsible society for all women. In providing the Fellowship Award, their objective is to encourage women to acquire education and skills; and use them to help themselves and others.</td>
<td>• Full-time diploma female students  • Singaporean / PR  • Academic excellence  • Financial needy  • Demonstrated leadership qualities  • Contribution to community, society or school  • Applicants should not be in receipt of any other scholarship, bursary or grant from any organisation for the current academic year</td>
<td>Students should apply via their student portal during the application period. Shortlisted candidates are required to submit a 500-word essay on their ambitions and goals and how they can help contribute to women’s causes as well as being interviewed by SBPWA’s Selection Panel. For enquiries, please contact: SBPWA Secretariat Tanglin P.O. Box 218 Singapore 912408 Telephone &amp; Fax: 6220-6867</td>
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| **Courage Fund Bursary Awards** / Singapore Nurses Association | The bursary provides financial assistance to nurses and allied health professionals seeking to upgrade their professional knowledge through formal education. The awards are open to those already serving in the healthcare sector and applicable for diploma, degree and postgraduate courses in healthcare disciplines. |  | 30 awards will be available each year between 1Jan - 31 March  
Please submit your applications form to:  
Secretariat Courage Fund  
Bursary Awards  
(For Nurses & Allied Health Professionals)  
SNA House  
77 Maude Rd  
Singapore 208353  
For enquiries, please contact:  
Tel: 6392-0770  
For more information and application form, please visit:  
| **SPD Education Bursary** / Society for the Physically Disabled | This bursary is aimed to help people with disabilities learn crucial skills and seek open employment later in life. The SPD Bursary Award is given to students from low-income families studying in mainstream schools. The quantum of award ranges from $300 per year for primary level to $6,000 per year for university level.  
**This scheme is also listed under Disability Care.**  
For more information please visit:  
http://www.cel.sg/AssistanceScheme9.aspx  
Email: information@spd.org.sg |  |  
For more information please visit:  
http://www.cel.sg/AssistanceScheme9.aspx  
Email: information@spd.org.sg |
| **United Indian Muslims Association – MUIS Bursaries** / UIMA | These bursaries are given out to children from poor and needy families, regardless of their racial, religious and cultural background.  
• Singapore Citizen or at least one of the parents must be a Singapore Citizen  
• A full-time student of one of the following Institutions of Singapore:  
  - Primary School  
  - Secondary School  
  - ITE, Junior College, Polytechnic  
  - University |  |  
For more information please visit:  
http://www.uima.org.sg/?page_id=9 |
## 7) Elderly Care

### Scheme Name / Administered by

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| *The Wan Boo Sow Charity Fund / NCSS* | The Fund is provided by the Wan Boo Sow Charity Fund Limited. The objective of the fund is to provide financial assistance to needy students studying in polytechnics, persons with disability, and homebound elderly. The Fund provides financial assistance to persons in the following categories:  
  • Able-bodied students from single parent families for their education expenses in a polytechnic. Exception can be considered for students pursuing GCE ‘O’ Level  
  • Persons with disability for their expenses on education, medical needs, therapy, transport, and purchase of assistive equipment  
  • Homebound frail seniors for their expenses on personal care, meals, housekeeping, laundry and escort services. |  
  • Applicants should be Singapore citizens and referred by a VWO or a medical social work department in a hospital. Referring VWOs / hospitals need to provide social report and supporting documents to justify the application  
  • Applicant should be from low-income families, that is, families with monthly per capita household income less than $1,300, who need help to pay for the needed services / equipment  
  • The percentage of subsidy is tiered based on monthly per capita household income and capped at maximum of $5,000 per annum | Applications should be made through a VWO or a hospital's medical social work department. Referring agencies must ensure and verify that all information provided is true and correct. For enquiries, please contact: Schemes & Provisions Dept of National Council of Social Service (NCSS) at Tel: 6210 2500 |

This scheme is also listed under Educational Assistance and Disability Care  
For more information, please visit: [http://www.ncss.org.sg/vwocorner/wbscf.asp](http://www.ncss.org.sg/vwocorner/wbscf.asp) or Email: ncss_rad@ncss.gov.sg

| Home Care Assist / Northeast CDC | To help needy ill or bed-bound elderly patients who have been discharged from hospital with a range of services which include provision for homecare items and home modifications. | Singapore Citizen or Permanent Resident living within Northeast CDC District | To apply, please collect the application form at the nearest CC or CDC.  
Main Office North East CDC, 3 Tampines Grande, #01-02, AIA Tampines S(528799)  
Tel: 64244000  
Fax: 64244077 |

### Scheme Name / Administered by

- **Home Help Services / various VWOs**

### Objective

Home Help provides various services such as provision of meals, laundry service, housekeeping and assistance in personal hygiene.

It also provides an escort service for medical appointments, for elderly who are unable to utilise public transport due to his/her semi or non-ambulant status.

**This scheme is also listed under Transport Assistance.**

### Eligibility

- Aged 55 and above
- Singapore Citizens or Permanent Residents
- Living alone or with another frail service user/caregiver or is without a caregiver in the day
- Requires assistance in activities of daily living such as grooming, bathing, toileting and walking, and/or
- Requires regular medical check-ups and follow-ups (applicable only to Escort Service)

### To Apply / Further Information

For enquiries, please contact:

Agency for Integrated Care Pte Ltd
11 Lor 3 Toa Payoh
Blk B Level 3, Jackson Square
#03-22/23/24
Singapore 319579

(Mon-Fri, between 8.30am-5.30pm, exclude Public Holidays)

General Line: 6478 2422
Fax: 6259 9142

### Scheme Name / Administered by

- **MCYS Transportation Subsidy For Users of Day Care Centres for Seniors / DCCs**

### Objective

The subsidy is for clients of MCYS funded Day Care Centres for Seniors (DCCs) who are using the DCCs in-house or outsourced transportation.

**This scheme is also listed under Transport Assistance.**

### Eligibility

The subsidy amount would be determined by:

- Means tested subsidy level that the respective client is eligible for. This is as per MCYS Means Test Framework for Elderly Services
- Monthly transportation fee of the client (up to $150/mth)

### To Apply / Further Information

For more information please visit:
[http://www.aic.sg/AIC/Content/Content.aspx?id=53f38ce1-2444-4642-89ee-00d94e385371](http://www.aic.sg/AIC/Content/Content.aspx?id=53f38ce1-2444-4642-89ee-00d94e385371)

### Scheme Name / Administered by

- **Caregivers Training Grant / CEL**

### Objective

The objective of the Caregivers Training Grant is to help caregivers build their capabilities so that they are able to better cope and care for the physical and socio-emotional needs of persons with disability or the elderly (age 65 and above).

A training grant to help caregivers defray the cost of training and enable them to acquire the necessary knowledge would contribute to the resilience and stability of their families.

For more details, please visit [http://www.cel.sg/AssistanceScheme6.aspx](http://www.cel.sg/AssistanceScheme6.aspx) or email: awwacfc@awwa.org.sg / email: information@cel.sg
## Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2010)

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<tr>
<td>ElderCare Trust / NTUC ElderCare</td>
<td>ElderCare Trust was first set up in 1999 by NTUC ElderCare with an objective to establish, support and promote the material, emotional, psychological and physical welfare of the elderly.</td>
<td>• Applicant with a monthly per capita income below $1,000 may apply for subsidy from ElderCare Trust.</td>
<td>Application forms are available at the Day Care Centres. Forms must be accompanied with supporting documents such as income tax, pay slips or declarations of the immediate family members. For more information, please visit: <a href="http://www.ntuceldercare.org.sg/services_dayCare.html">http://www.ntuceldercare.org.sg/services_dayCare.html</a></td>
</tr>
<tr>
<td>Interim Disability Assistance Programme for the Elderly (IDAPE) / MOH &amp; NTUC Income</td>
<td>IDAPE is a government assistance scheme to provide financial help to needy Singapore Citizens who become disabled and need some cash to cope with expenses. IDAPE is for Singapore Citizens who are not eligible for ElderShield because of their age or pre-existing disabilities. <strong>This scheme is also listed under Disability Care.</strong></td>
<td>IDAPE is for Singapore citizens: • Aged 70 and above as at 30 September 2002, and • Aged 40 to 69 as at 30 September 2002 who are unable to join ElderShield at its launch in September 2002 due to pre-existing disabilities • Unable to perform 3 or more of the 6 Activities of Daily Living (washing, feeding, dressing, toileting, mobility and transferring) • Per capita monthly household income of $1,000 and below</td>
<td>For enquiries, please contact: NTUC Income 24-hour hotline at 6246 2663 Claim forms can be downloaded available at the website below. Email: <a href="mailto:idape@income.com.sg">idape@income.com.sg</a> For more information please visit: <a href="http://www.income.coop/insurance/idape/">http://www.income.coop/insurance/idape/</a> or <a href="http://www.moh.gov.sg/mohcorp/hcfinancing.aspx?id=312">http://www.moh.gov.sg/mohcorp/hcfinancing.aspx?id=312</a></td>
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<tr>
<td>Home Care Assist Programme / Home Nursing Foundation</td>
<td>The programme aims to assist needy ill or bedridden patients who need help to stay at home with their family after being discharged from hospital. Adopting a holistic approach, the programme provides a basket of assistance according to their needs during the initial period after discharge, such as home modification, medical equipment, consumables, transport fare, and respite care.</td>
<td>• Both locals and foreigners may apply</td>
<td>For enquiries, please contact: 6854 5555 / 6845 5500 Please also fax a referral letter from your doctor to 6256 1371 or email to the address stated below. For more information please visit: <a href="http://www.hnf.org.sg/ContentDetail.aspx?head=5">http://www.hnf.org.sg/ContentDetail.aspx?head=5</a> or Email referral letter to: <a href="mailto:referral@hnf.org.sg">referral@hnf.org.sg</a></td>
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## 8) Medical Bills Assistance

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| **Subsidy Framework for Intermediate and Long-Term Care (ILTC)** / Ministry of Health (MOH) | To provide subsidies to needy people seeking treatment/care in Intermediate to Long-term Care (ILTC) institution. | • Singapore citizen or permanent resident  
• Level of subsidy dependant on family size and income | Approach the staff from the ILTC institution for application form and procedures.  
| **Medifund Scheme** / Ministry of Health (MOH) | Medifund is an endowment fund set up by the Government as a safety net to help poor and indigent Singaporeans pay for their medical care.  
Singapore Citizens who are unable to pay for their medical treatment in approved hospitals and medical institutions on or after 1 April 1993, either by themselves or with the help of their family, can benefit from Medifund. | • Singapore citizen  
• Unable to pay for their medical bills in a Medifund approved institution  
• Applicable for patients staying in subsidised Class C or B2 services only | Approach the staff from the medical institution or welfare assistance officers.  
| **Neighbourhood Medical Assistance Scheme** / Northeast CDC | To provide subsidised basic medical care for needy residents at participating private clinics in the district. Successful applicants are entitled to 6 visits to these clinics yearly. There is a co-payment of $4 per visit. | • Singapore citizens or Permanent Residents living within Northeast CDC District | To apply, please collect the application form at the nearest CC or CDC.  
Main Office North East CDC, 3 Tampines Grande, #01-02, AIA Tampines S(528799)  
Tel: 64244000  
Fax: 64244077  
| **Neighbourhood Dental Assistance Scheme** / Northeast CDC | To provide dental care for needy residents at neighbourhood dental clinics. There is a co-payment of $5 for each visit. | | |
| **Northeast Eye Wear Scheme** / Northeast CDC | To provide free eyewear and educate on proper eye-care amongst the needy in the community. Needy residents placed will receive a free eye examination and a pair of spectacles (if deemed necessary). | | |

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Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2010)
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<td>South West Eye Wear Scheme / South West CDC</td>
<td>To provide free eyewear and educate on proper eye-care amongst the needy in the community.</td>
<td>• Singapore citizens or Permanent Residents living within South West CDC District</td>
<td>For enquiries, please contact: South West CDC (Service Centre) The JTC Summit 8 Jurong Town Hall Road #03-11 Singapore 609434 Tel: 6316 1616 Fax: 6316 7251</td>
</tr>
<tr>
<td>Primary Care Partnership Scheme / CCs &amp; CDCs</td>
<td>Ministry of Health has engaged private practitioners (GPs) and dentists to provide common outpatient medical services and basic dental services to the needy elderly and disabled. From 1 January 2009, the scheme also covers treatment for 3 chronic diseases: diabetes, high blood pressure and high cholesterol. The needy elderly or disabled will be presented with a Community Medical Benefits Cards, which they can use at the participating GPs and dentist to get the subsidised treatment.</td>
<td>• Currently under the Public Assistance (PA) Scheme; or • A Singapore Citizen who is 65 years old or above, with a per capita household monthly income of $800 or below; or • A Singapore Citizen who is disabled with a per capita household monthly income of $800 and below and unable to perform at least one of the 6 activities of daily living (ADLs) such as washing/bathing; feeding; toileting; transferring; dressing; and mobility</td>
<td>To apply for the Community Medical Benefits Card, collect the application form at the nearest CC or CDC. For more information, please visit <a href="http://www.cdc.org.sg/1169432840229.html">http://www.cdc.org.sg/1169432840229.html</a> or <a href="http://www.moh.gov.sg/mohcorp/hcfinancing.aspx?id=314">http://www.moh.gov.sg/mohcorp/hcfinancing.aspx?id=314</a></td>
</tr>
<tr>
<td>Medical Fee Exemption Card (MFEC)/Sheltered/Disability Homes</td>
<td>To provide free medical and hospitalisation treatment at government/ restructured hospitals and polyclinics for needy residents of sheltered and disability homes.</td>
<td>• Singapore Citizens or Permanent Residents of Singapore • Residents of sheltered or disability homes managed by VWOs • Those who do not have an immediate family, Medisave, and savings above $1,000 or • Those who have an immediate family but whose family members do not have Medisave, and whose total family income qualifies for subsidy in residential fees, under the prevailing means-testing framework</td>
<td>Application is available through the sheltered or disability home of resident. Please email Schemes &amp; Provisions Department at the email address stated below. For more information please email to: <a href="mailto:ncss_rad@ncs.gov.sg">ncss_rad@ncs.gov.sg</a></td>
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**Patient Welfare Fund** / Parkinson’s Disease Society

Parkinson’s Disease Society (Singapore) recognizes the financial constraints faced by its members to cope with expensive medication and even daily maintenance, especially those who have to give up their jobs as a result of their medical condition. The Patient Welfare Subcommittee is thus formed to provide financial assistance (in cash and in kind) for this group of needy patients.

- Members of the Parkinson’s Disease Society, who are facing genuine financial difficulties, with their medical expenses and illness-related expenses.
- Singapore Citizens and Singapore Permanent Residents who do not qualify for government financial assistance schemes.
- In addition to meeting the above-stated criteria, the professional assessment of the Subcommittee reserves the final right to decide if the applicant qualifies for the Patient Welfare fund.

Doctors can refer needy patients to the Medical Social Worker (MSW) in government hospitals for financial assessment. The MSW will send the original application form to the following address:

**Chairperson**
Patient Welfare Fund Subcommittee
Parkinson’s Disease Society (Singapore)
C/O SNSA
26 Dunearn Road
Singapore 309423

For enquiries, please contact:
Tel: 63535338
Fax: 63584139

For more information, please visit:
http://www.parkinsonsingapore.com/about-society/about-society.html
Email: pdsspore@gmail.com
## 9) Transport Assistance

<table>
<thead>
<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
</tr>
</thead>
</table>
| **MCYS Transportation Subsidy For Users of Day Care Centres for Seniors / DCCs** | The subsidy is for clients of MCYS funded Day Care Centres for Seniors (DCCs) who are using the DCCs in-house or outsourced transportation. *This scheme is also listed under Elderly Care.* | The subsidy amount would be determined by:  
- Means tested subsidy level that the respective client is eligible for. This is as per MCYS Means Test Framework for Elderly Services  
- Monthly transportation fee of the client (up to $150/mth) | For enquiries, please contact:  
Agency for Integrated Care Pte Ltd  
11 Lor 3 Toa Payoh  
Blk B Level 3, Jackson Square  
#03-22/23/24  
Singapore  
319579  
(Mon-Fri, between 8.30am-5.30pm, exclude Public Holidays)  
General Line:  
6478 2422  
Fax: 6259 9142 |
| **Opportunity Fund / Self-Help Groups & MCYS** | One-off subsidy of up to $500 for enrichment programmes, to help buy stationery and personal computers, or pay for transport costs to attend classes at tuition centres. *This scheme is also listed under Transport Assistance.* | • The family's monthly household income must be lower than $1,500 or per capita income below $375 | Please refer to Annex C for list of self-help groups. All self-help groups except AMP will administer the scheme to members of their ethnic community. |
| **Dedicated Northeast Ambulance Service / Northeast CDC** | To provide needy residents subsidized rates for ambulance services, sending and fetching them to and from polyclinics and hospitals. | • Singapore Citizen or Permanent Resident living within Northeast CDC District  
• Lower income group living within the North East district who are immobile, disabled or elderly, and needs to visit medical institutions for therapy or medical appointments (i.e. within the North East district) | To apply, please collect the application form North East CDC Service Counter.  
3 Tampines Grande,  
#01-02, AIA Tampines  
S(528799)  
Tel: 64244000  
Fax: 64244077 |
<table>
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<tr>
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<th>Eligibility</th>
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</table>
| **LTA Cares Fund (Taxi Subsidy)** / NCSS | Provides taxi subsidy to needy persons with disability who can only commute to their workplace (open employment) or mainstream school by taxi. | • Singapore Citizens or Permanent Residents  
• Be totally dependent on taxis for transportation to work or school (to be certified by qualified medical professionals)  
• Be already employed or have been accepted for employment (for adults) or be already attending school or have gained admission to a school (for students)  
• Per capita nett monthly household income of $1,300 or below  
• Not own any vehicle; and  
• Not be using any other form of transportation services provided by NCSS and its affiliates | All applications are to be submitted to:  
The Executive-in-Charge 'LTA Cares' Fund  
Schemes and Provisions  
Department National Council of Social Services  
170 Ghim Moh Road, #01-02  
Singapore 279621  
For more information and application form, please visit:  
| **SPACE TRANSPORT SUBSIDY SCHEME** / CDAC | To provide subsidies for physically disabled children from Chinese needy families to cover their transport costs when they go for tuition classes and/or enrichment programmes organized by CDAC | • Chinese Singapore Citizens/ Permanent Residents  
• Total household income not exceeding $1500 or per capita income of $450  
• The student is attending kindergarten, mainstream or special education schools  
• The student must be certified by a qualified medical professional that he/she is totally dependent on taxis as the only mode of transport. | For enquiries, please contact:  
Tel: 6843 5555  
For more information and application form, please visit:  
<table>
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<tr>
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</table>
| **Home Help Services / various VWOs** | Home Help provides various services such as provision of meals, laundry service, housekeeping and assistance in personal hygiene. It also provides an escort service for medical appointments, for elderly who are unable to utilise public transport due to his/her semi or non-ambulant status. **This scheme is also listed under Elderly Care.** | • Aged 55 and above  
• Singapore Citizens or Permanent Residents  
• Living alone or with another frail service user/caregiver or is without a caregiver in the day  
• Requires assistance in activities of daily living such as grooming, bathing, toileting and walking, and/or  
• Requires regular medical check-ups and follow-ups (applicable only to Escort Service) | For enquiries, please contact:  
Agency for Integrated Care Pte Ltd  
11 Lor 3 Toa Payoh  
Blk B Level 3, Jackson Square  
#03-22/23/24  
Singapore 319579  
(Mon-Fri, between 8.30am-5.30pm, exclude Public Holidays)  
General Line: 6478 2422  
Fax: 6259 9142 |
| **HANDICARE CAB SCHEME / Handicaps Welfare Association** | The scheme aims to meet the mobile needs of clients of the Handicaps Welfare Association (HWA) who are certified with permanent physical disability, and depend on taxis as a form of transport to places of employment, education, medical treatment/consultation, rehabilitation and dialysis treatment. **This scheme is also listed under Disability Care.** | • Be Singaporeans/ Permanent Residents  
• Have a permanent physical disability  
• Be totally dependent on taxis for transportation to employment, education, medical appointments, rehabilitation and dialysis treatment  
• Have a monthly gross per capita household income of less than S$700.00  
• Not own any vehicle | For enquiries, please contact:  
Handicaps Welfare Association  
16 Whampoa Drive,  
Singapore 327725  
Tel. 6254-3006  
Fax. 6253-7375 |

For more information and application form please visit: [http://www.hwa.org.sg/content/handicare-cab-scheme](http://www.hwa.org.sg/content/handicare-cab-scheme)
### 10) Disability Care

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</table>
| **The Wan Boo Sow Charity Fund / NCSS** | The Fund is provided by the Wan Boo Sow Charity Fund Limited. The objective of the fund is to provide financial assistance to needy students studying in polytechnics, persons with disability, and homebound elderly. The Fund provides financial assistance to persons in the following categories:  
• Able-bodied students from single parent families for their education expenses in a polytechnic. Exception can be considered for students pursuing GCE ‘O’ Level  
• Persons with disability for their expenses on education, medical needs, therapy, transport, and purchase of assistive equipment  
• Homebound frail seniors for their expenses on personal care, meals, housekeeping, laundry and escort services. | • Applicants should be Singapore citizens and referred by a VWO or a medical social work department in a hospital. Referring VWOs / hospitals need to provide social report and supporting documents to justify the application  
• Applicant should be from low-income families, that is, families with monthly per capita household income less than $1,000, who need help to pay for the needed services / equipment  
• The percentage of subsidy is tiered based on monthly per capita household income and capped at maximum of $5,000 per annum | Applications should be made through a VWO or a hospital's medical social work department. Referring agencies must ensure and verify that all information provided is true and correct. For enquiries, please contact:  
Tel: 6210 2500 |

This scheme is also listed under Elderly Care and Educational Assistance

For more information please visit: [http://www.ncss.org.sg/vwocorner/wbscf.asp](http://www.ncss.org.sg/vwocorner/wbscf.asp)

Email: ncss_rad@ncss.gov.sg

| Special Assistance Fund / NCSS | Provide financial assistance to persons with disability from low-income families to purchase assistive equipment or technical aids for mobility or rehabilitative purposes. | • Singapore Citizens or Permanent Residents  
• Per capita gross monthly household income of $1,300 or below  
• Referred by a voluntary welfare organisation (VWO) or a medical social work department in the hospital  
• Applicants should be from low-income families who, because of financial difficulties, cannot afford to purchase the equipment or retrofit homes for mobility or rehabilitative purposes | Applications should be made through a VWO or a hospital's medical social work department using the Special Assistance Fund application form. Referring agencies must ensure and verify that all information is true and correct.  
For more information and application form, please visit: [http://www.ncss.org.sg/vwocorner/saf.asp](http://www.ncss.org.sg/vwocorner/saf.asp) |
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| LTA Cares Fund (Taxi Subsidy) / NCSS | Provides taxi subsidy to needy persons with disability who can only commute to their workplace (open employment) or mainstream school by taxi. **This scheme is also listed under Transport Assistance.** | • Singapore Citizens or Permanent Residents  
• Be totally dependent on taxis for transportation to work or school (to be certified by qualified medical professionals)  
• Be already employed or have been accepted for employment (for adults) or be already attending school or have gained admission to a school (for students)  
• Per capita nett monthly household income of $1,300 or below  
• Not own any vehicle; and  
• Not be using any other form of transportation services provided by NCSS and its affiliates | All applications are to be submitted to:  
The Executive-in-Charge ‘LTA Cares’ Fund Schemes and Provisions  
Department  
National Council of Social Services  
170 Ghim Moh Road  
#01-02  
Singapore 279621  
For more information and application form, please visit:  
| Computer Access Trust Fund / NCSS | Provide financial assistance to students in special education (SPED) schools from low-income families to purchase computers and computer-related assistive technology for education use at home. Funding will be for one-off requirement of equipment costing more $100. **This scheme is also listed under Infocomm Assistance.** | • Singapore Citizens or Permanent Residents  
• Students 4-18 years with disability/disabilities and studying in SPED schools. For applicants beyond this age group, applications will be evaluated on a case-by-case basis  
• Per capita nett monthly household income should not be more than $1,300 | All applications will be assessed on a case-by-case basis.  
For enquiries, please contact:  
Tel: 6210 2500  
For more information please visit: http://www.ncss.org.sg/vwocorner/computeraccesstrust.asp |
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</table>
| Interim Disability Assistance Programme for the Elderly (IDAPE) / MOH & NTUC Income | IDAPE is a government assistance scheme to provide financial help to needy Singapore Citizens who become disabled and need some cash to cope with expenses. IDAPE is for Singapore Citizens who are not eligible for ElderShield because of their age or pre-existing disabilities. **This scheme is also listed under Disability Care.** | IDAPE is for Singapore citizens:  
• Aged 70 and above as at 30 September 2002, and  
• Aged 40 to 69 as at 30 September 2002 who are unable to join ElderShield at its launch in September 2002 due to pre-existing disabilities  
• Unable to perform 3 or more of the 6 Activities of Daily Living (washing, feeding, dressing, toileting, mobility and transferring)  
• Per capita monthly household income of $1,000 and below | For enquiries, please contact:  
NTUC Income 24-hour hotline at 6246 2663  
Claim forms can be downloaded available at the website below.  
Email: idape@income.com.sg  
| Enhanced Open Door Fund / Singapore National Employers Federation | Encourages businesses to hire persons with disabilities by providing subsidies to implement job redesign and workplace modification, or run integration or apprenticeship programmes for persons with disabilities. The subsidies can be up to 60 to 90% of additional costs to hire persons with disabilities. | Singapore-registered or Singapore-based companies committed to hiring at least 1 person with disability:  
• who are Singapore Citizens or Permanent Residents; and  
• on at least 1-year employment contracts or longer | For enquiries, please contact:  
Singapore National Employers Federation  
Tel: (65) 6827 6944  
Fax: (65) 6737 7587  
For more information, please visit: [http://www.business.gov.sg/EN/Government/GovernmentAssistance/TypeOfAssistance/Grants/CashGrants/gp_snef_odf.htm]  
Email: opendoor@snef.org.sg |
| Special Talent Fund / North East CDC | The fund encourages people with disabilities but show talents in arts, music, academic, sports or any other fields to apply for the fund to enhance their talents. | Singapore Citizens regardless of age.  
• Must not be receiving any other governmental funding.  
• Shortlisted applicants would be required to attend an interview with the evaluation panel, and they would be required to display their talents during this session.  
• Submit written proof of the acknowledgement or recognition of their talents if available. | For enquiries, please contact:  
Ms Tan Sushan Tel: 64244 024  
Application forms are available at:  
North East Community Development Council  
3 Tampines Grande #01-02  
AIA Tampines  
Singapore 528799  
For more information please visit: [http://www.northeastcdc.org.sg/1257413564240.html]  
Email: tan_su_shan@pa.gov.sg |
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</table>
| Foreign Domestic Worker (FDW) Levy Concession (Persons with disability) / CEL | Persons with disability or their caregivers can apply for the levy concession when employing a foreign domestic worker. | • The person with disability (PWD): must be a Singapore Citizen and requires assistance in at least one of six Activities of Daily Living (ADL), as certified by an appointed medical practitioner  
• The PWD can be the FDW employer himself/herself, or is of any of the following relations to the employer: child, grandchild, spouse, sibling, sibling-in-law, parent, parent-in-law, grandparent, and grandparent-in-law.  
• The PWD must be staying with the employer at the same NRIC-registered address  
• For each PWD, the employer is eligible for levy concession for one FDW only. Further, each household is only eligible for levy concession for up to a total of two FDWs at any one time, including levy concession granted based on criteria pertaining to young children/aged persons  
• Meeting the eligibility criteria for FDW Levy Concession does not automatically qualify the applicant to employ a FDW; approval to employ a FDW is subject to the Ministry of Manpower (MOM)’s criteria for FDW employment | For enquiries, please contact:  
Tel: 6593-6437  
Fax: 6270-7024 |

For more information and application form, please visit:  
http://www.cel.sg/AssistanceScheme11.aspx
<table>
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<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
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</thead>
</table>
| Assistive Technology Fund / CEL | Provides persons with disability with financial assistance in purchasing assistive technology (AT) devices, to pursue mainstream education or gain open employment. | • Singapore Citizens or Permanent Residents with at least one immediate family member of the applicant a Singapore citizen  
• Per capita gross monthly household income of $1,300 or below  
• Pre-school children (E.g., registered kindergarten, early intervention centre, childcare centre)  
• Students in mainstream education courses (E.g., PSLE, ‘O’, ‘A’ level, ITE, diploma, degree)  
• Persons offered or working in an open market job  
• Students or adults with disabilities in other educational institutions (eg. special schools & private institutions) who have a good prognosis of pursuing mainstream education or employment will be considered on a case by case basis  
• Referred by a voluntary welfare organisation (VWO) or a medical social work department in the hospital | Please send your application forms to:  
Centre for Enabled Living  
298 Tiong Bahru Road  
#03-01 Central Plaza  
Singapore 168730  
For enquiries, please contact:  
Tel: 6593-6437  
Fax: 6270-7024  
E-mail: information@cel.sg |

For more information and application form, please visit:  
http://www.cel.sg/AssistanceScheme4.aspx
## Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2010)

<table>
<thead>
<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
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</thead>
</table>
| Traffic Accident Fund / CEL | The Fund is an assistance scheme, fund-raised by the National Safety Council and the Traffic Police, to support low income families whose love ones have survived a road accident but have acquired a permanent or temporary disability or passed away as a result traffic accidents. The fund can be used:  
   a) to purchase equipment or technical aids for activities of daily living, education and employment  
   b) to retrofit homes to make them more accessible for persons with disabilities for mobility and rehabilitative purposes.  
   c) to cover taxi/ambulance expenses between home and rehabilitation centres.  
   d) for families whose loved ones have passed away or are suffering from brain damage due to the accident. | • Singapore Citizens or Permanent Residents  
   • Per capita gross monthly household income of $1,300 or below  
   • Referred by a voluntary welfare organisation (VWO) or a medical social work department in the hospital  
   • Applicants should be from low-income families who, because of financial difficulties, cannot afford to purchase the equipment or retrofit homes for mobility or rehabilitative purposes | For enquiries, please contact:  
   Tel: 6593-6437  
   Fax: 6270-7024  
   Email: information@cel.sg |

| Schemes for Waiver of Additional Registration Fee (ARF) and Certificate of Entitlement for Disabled Persons (DPS) / LTA | To assist disabled persons who need assistance to buy a car to earn a living. Disabled persons can apply for waiver of additional registration fee (ARF) and requirement of a Certificate Of Entitlement (COE) in respect of the registration of a car for their personal use. | • Singapore Citizens  
   • Gainfully employed and need a car to earn a living  
   • Possess a valid driving license | Apply at the following department to waive the ARF and COE:  
   Vehicles Registration and Licensing, Vehicle and Transit Licensing Division, 10 Sin Ming Drive Singapore 575701  
   For enquiries, please contact:  
   Tel: 1800 - CALL LTA (1800 - 2255 582)  
   Fax: 6553 5329 |

## Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2010)

<table>
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<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
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</thead>
</table>
| **Handicare Cab Scheme / Handicaps Welfare Association** | The scheme aims to meet the mobile needs of clients of the Handicaps Welfare Association (HWA) who are certified with permanent physical disability, and depend on taxis as a form of transport to places of employment, education, medical treatment/consultation, rehabilitation and dialysis treatment. **This scheme is also listed under Transport Assistance** | • Be Singaporeans/ Permanent Residents  
• Have a permanent physical disability  
• Be totally dependent on taxis for transportation to employment, education, medical appointments, rehabilitation and dialysis treatment  
• Have a monthly gross per capita household income of less than S$700.00  
• Not own any vehicle | For enquiries, please contact:  
Handicaps Welfare Association  
16 Whampoa Drive, Singapore 327725  
Tel. 6254-3006  
Fax. 6253-7375  
For more information and application form please visit: [http://www.hwa.org.sg/content/handicare-cab-scheme](http://www.hwa.org.sg/content/handicare-cab-scheme) |
| **SPD Education Bursary / Society for the Physically Disabled** | This bursary is aimed to help people with disabilities learn crucial skills and seek open employment later in life. The SPD Bursary Award is given to students from low-income families studying in mainstream schools. The quantum of award ranges from $300 per year for primary level to $6,000 per year for university level. **This scheme is also listed under Educational Assistance** | • Students from low-income background in mainstream schools  
• Students have to be physically disabled or have parent(s) with disabilities. | For enquiries, please contact:  
Tel: 6579 0753  
Fax: 6323 7008  
For more information please visit: [http://www.cel.sg/AssistanceScheme9.aspx](http://www.cel.sg/AssistanceScheme9.aspx)  
Email: information@spd.org.sg |
| **Space Transport Subsidy Scheme / CDAC** | To provide subsidies for physically disabled children from Chinese needy families to cover their transport costs when they go for tuition classes and/or enrichment programmes organized by CDAC **This scheme is also listed under Transport Assistance** | • Chinese Singapore Citizens/ Permanent Residents  
• Total household income not exceeding $1500 or per capita income of $450  
• The student is attending kindergarten, mainstream or special education schools  
• The student must be certified by a qualified medical professional that he/she is totally dependent on taxis as the only mode of transport. | For enquiries, please contact:  
Tel: 6843 5555  
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</table>
| Microsoft Unlimited Potential Professional Certification Training Grant / Infocomm Accessibility Centre, Society for the Physically Disabled | To enable people with disabilities (PWDs) to undergo Microsoft professional training for employment opportunities in IT related work. The grant will fund 50% of the total course fee, examination fee and other compulsory fee relating to the course or up to $3,000 per year whichever is lower. Applicant is allowed one grant per every two years. **This scheme is also listed under Infocomm Assistance** | • Singapore citizen or permanent resident  
• Have a permanent disability (medical certification is required)  
• Satisfy the admission criteria of the Microsoft Professional Certification Training courses  
• Capita household income of S$700 or less based on means testing  
• Prove relevance of training to employment opportunities | Application periods:  
1 February – 31 March  
1 May – 30 June  
1 August – 30 September  
1 November – 31 December  
For enquiries, please contact:  
Infocomm Accessibility Centre  
Tel: 6579 0710  
For more information and application form, please visit:  
Email: enquiry@iacentre.org.sg |
| Microsoft Unlimited Potential Professional Certification Examination Grant / Infocomm Accessibility Centre, Society for the Physically Disabled | To enable people with disabilities (PWDs) from low income family to take Microsoft certification examination so as to enhance their employment opportunities in IT related work. The grant will fund 100% of the examination fee capped at S$300 per trainee per year. **This scheme is also listed under Infocomm Assistance** | • Singapore citizen or permanent resident  
• Have a permanent disability (medical certification is required)  
• Satisfy the admission criteria of the Microsoft Certification Examination  
• Have a capita household income of S$700 or less based on means testing | For enquiries, please contact:  
Infocomm Accessibility Centre  
Tel: 6579 0710  
For more information and application form, please visit:  
Email: enquiry@iacentre.org.sg |
11) Infocomm Assistance

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<th>Scheme Name / Administered by</th>
<th>Objective</th>
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<th>To Apply / Further Information</th>
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</table>
| Computer Access Trust Fund / NCSS | Provide financial assistance to students in special education (SPED) schools from low-income families to purchase computers and computer-related assistive technology for education use at home. Funding will be for one-off requirement of equipment costing more $100. **This scheme is also listed under Disability Assistance.** | • Singapore Citizens or Permanent Residents  
• Students 4-18 years with disability/disabilities and studying in SPED schools. For applicants beyond this age group, applications will be evaluated on a case-by-case basis  
• All applications must be referred by a social worker from a SPED School, and assessed as being unable to afford the purchase of computers and computer-related assistive technology for educational use at home  
• Per capita nett monthly household income should not be more than $1,300 | All applications will be assessed on a case-by-case basis. For enquiries, please contact:  
Tel: 6210 2500 |

For more information please visit: [http://www.ncss.org.sg/vwocorner/computeraccesstrust.asp](http://www.ncss.org.sg/vwocorner/computeraccesstrust.asp)

| Opportunity Fund / Self-Help Groups & MCYS | One-off subsidy of up to $400 for enrichment programmes, to help buy stationery and personal computers, or pay for transport costs to attend classes at tuition centres. **This scheme is also listed under Transport Assistance.** | • The family's monthly household income must be lower than $1,500 or per capita income below $375 | Please refer to Annex C for list of self-help groups. All self-help groups except AMP will administer the scheme to members of their ethnic community. |

| Notebook PC Rental Scheme / Singapore Polytechnic | Singapore Polytechnic offers a Notebook PC Rental Scheme to all full-time diploma students when the use of a notebook PC is required by the course they are enrolled in. | • Singapore Polytechnic students  
• Household Gross Monthly Income does not exceed $2,000 or whose Household Per Capita Monthly Income does not exceed $500 | For enquiries, please contact:  
Mdm Rosmaria Bte Mohamed  
Tel: 6772 1707  
Email: rosmaria@sp.edu.sg  
Apply via the Student Administrative Service (SAS). |
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| **NEU PC Plus Programme / Self-help Groups & The Society for the Physically Disabled** | The NEU PC Plus programme offers students from low-income household and disabled people a brand new computer bundled with 3 years of free broadband access and software at an affordable price starting from $136 for a Desktop Package or $214 for a Laptop Package. | • Singapore Citizens or Permanent Residents  
• Monthly gross household income does not exceed $2,500 or $625 per capita or $875 per capita if household member is permanently disabled  
• Applicant or at least 1 member of the Applicant’s household must be a full-time student in a Government or Government-aided school, Independent school, Junior College, Centralised Institute, Institute of Technical Education, Polytechnic or MOE-funded Special Education School or must have a permanently disabled member in the household  
• The applicant household should not have a working PC with system specifications that can satisfy school’s learning needs | You may apply with the following Lead Agencies through your schools:  
1. AMP  
2. CDAC  
3. ITE  
4. SPD  
5. Central Sikh Gurdwara Board  
6. Eurasian Association  
7. SINDA  
8. Mendaki  

| Microsoft Unlimited Potential Professional Certification Training Grant / Infocomm Accessibility Centre, Society for the Physically Disabled | To enable people with disabilities (PWDs) to undergo Microsoft professional training for employment opportunities in IT related work. The grant will fund 50% of the total course fee, examination fee and other compulsory fee relating to the course or up to $3,000 per year whichever is lower. Applicant is allowed one grant per every two years. | • Singapore citizen or permanent resident  
• Have a permanent disability (medical certification is required)  
• Satisfy the admission criteria of the Microsoft Professional Certification Training courses  
• Capita household income of S$700 or less based on means testing  
• Prove relevance of training to employment opportunities | Application periods:  
1 February – 31 March  
1 May – 30 June  
1 August – 30 September  
1 November – 31 December  
For enquiries, please contact: Infocomm Accessibility Centre  
Tel: 6579 0710  
For more information and application form, please visit: [http://www.iacentre.org.sg/pdfs/Training_Grant.pdf](http://www.iacentre.org.sg/pdfs/Training_Grant.pdf)  
Email: enquiry@iacentre.org.sg |
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</thead>
</table>
| Microsoft Unlimited Potential Professional Certification Examination Grant / Infocomm Accessibility Centre, Society for the Physically Disabled | To enable people with disabilities (PWDs) from low income family to take Microsoft certification examination so as to enhance their employment opportunities in IT related work. The grant will fund 100% of the examination fee capped at S$300 per trainee per year. | • Singapore citizen or permanent resident  
• Have a permanent disability (medical certification is required)  
• Satisfy the admission criteria of the Microsoft Certification Examination  
• Have a capita household income of S$700 or less based on means testing | For enquiries, please contact: Infocomm Accessibility Centre  
Tel: 6579 0710  
Email: enquiry@iacentre.org.sg  
For more information and application form, please visit: [http://www.iacentre.org.sg/pdfs/Exam_Grant.pdf](http://www.iacentre.org.sg/pdfs/Exam_Grant.pdf) |
| iNSPIRE Fund / Singapore Children’s Society | To address the needs of some low-income families who are unable to co-pay for the subsidised computer bundle under the NEU PC Plus programme, the iNSPIRE Fund is offering this group an extra helping hand. The fund complements the NEU PC Plus programme to ensure that no households with school-going children are denied a computer due to financial difficulties. | • Application will only be considered for successful applicant of NEU PC Plus Programme  
• Open to full-time students below 21 years old only  
• Total household monthly income must not exceed $1,800 or per capita income must not exceed $450  
• Application must be recommended by the student’s school teacher/lecturer or principal  
• The needy students should render six to 12 hours of community service, such as helping out at old folks and children’s homes, in order to receive a fully-paid desktop PC  
• Those who are aged below 15 (Sec 2 and below) will need to perform six hours of community work, while those aged 15 years old and above (Sec 3 and above) will need to do 12 hours | Your application package should include your community service records endorsed by your teacher or the staff of the voluntary welfare organisations which you volunteered at.  
Fill in the Appendix 4 of the main application form.  
Next, ask your school teacher or principal to fill in the recommendation section and submit Appendix 4 together with your NEU PC Plus main application form to your school.  
Thereafter, your school will submit the package to the Singapore Children's Society for processing.  
For more information and application form, please visit: [http://www.ida.gov.sg/Sector%20Development/20061208103800.aspx](http://www.ida.gov.sg/Sector%20Development/20061208103800.aspx) |
### 12) Legal Assistance

<table>
<thead>
<tr>
<th>Scheme Name / Administered By</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
</tr>
</thead>
</table>
| Various schemes / Legal Aid Bureau | The mission of the LAB is to provide quality legal aid and advice to persons of limited means. They provide legal advice and assistance in a range of areas, such as divorces, deeds of separations, road accidents, adoption, wills and probate. The Bureau does not handle criminal matters. | • Singapore citizen or permanent resident and is present in Singapore  
• Satisfy the "Means Test" – client’s disposable income (income for the past 12 months before the date of application for legal aid and after deducting prescribed allowances) must not exceed $10,000/-, and client’s disposable capital must not exceed $10,000/-  
• There must be merits in client’s case (The “Merits Test”) | For enquiries, please contact:  
Tel: 1800-325-1424 (toll-free)  
6325-1533  
Fax: 6325-1402  
To apply for legal aid, client should go to the Bureau during office hours to make an application, with their Identity Card and $1.00 for the registration fee. Customer Service Officers will take the client through the Means test by asking them questions about their income and assets. A legal officer assigned to handle the case will also assess the merits of their case. If client is a minor (ie. below 21 years of age), his/her parent or guardian must apply on his/her behalf.  
Address:  
The Legal Aid Bureau,  
45 Maxwell Road,  
#08-12,  
The URA Centre East Wing, Singapore 069118  
For more information please visit: [http://app2.lab.gov.sg/](http://app2.lab.gov.sg/)  
Email: lab_enquiry@lab.gov.sg |

For more information please visit: [http://app2.lab.gov.sg/](http://app2.lab.gov.sg/)  
Email: lab_enquiry@lab.gov.sg
<table>
<thead>
<tr>
<th>Scheme Name / Administered By</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
</tr>
</thead>
</table>
| **Criminal Legal Aid Scheme / The Law Society** | Legal aid in respect of non-capital offences offered by volunteer lawyers. The scheme also takes on cases involving clients with mental conditions. | • Non-Singapore citizens may apply  
• A person who is single must not earn more than $1,300  
• For those who are married, the household should earn no more than $1,700. For each dependent, $160 is added to the maximum value  
• Single individuals should have a total savings of not more than $3,000. Those who are married should have not more than $5,000  
• Must be charged in Court with a criminal offence under 15 specific statutes  
• Must claim trial | For enquiries, please contact:  
Law Society of Singapore Pro Bono Services Office  
at 39 South Bridge Road Singapore 058673  
Tel: 6536-0650  
Fax: 653-5237  
For more information, please visit: [http://www.lawsoc.org.sg/CLAS.html#1](http://www.lawsoc.org.sg/CLAS.html#1)  
Email: clas@lawsoc.org.sg |

| **Community Legal Clinics / The Law Society** | Free legal clinics providing basic legal advice and information to individuals. Two volunteer lawyers are in attendance at each clinic to provide legal advice to clients on a one-to-one basis. Each session with a lawyer does not exceed 20 minutes. | • Needy Singaporeans and Permanent Residents  
• Applicant must not be currently legally represented  
• Wide scope of advice but must be for personal matters (not for business/corporate/professional matters  
• No financial means test will be administered  
• In the event that you do not qualify for other Community Legal Clinic, please visit the website below for information on other clinics where you may seek free legal advice from the website stated below. | Registration is required before an appointment is made for consultation at the Community Legal Clinic.  
To register, call 65360650 or send an email or visit the Pro Bono Services Office  
Alternatively, you may register at any Family Service Centre. After registration, an appointment will be arranged for you to meet the lawyer at one of the Community Legal Clinics.  
For more information, please visit: [http://www.lawsociety.org.sg/probono/CLC/aboutCLC.aspx](http://www.lawsociety.org.sg/probono/CLC/aboutCLC.aspx)  
Email: ProBonoServices@lawsoc.org.sg |
13) Schemes Administered by CDCs

CDCs administer various government programmes and schemes to help the needy residents, by providing social and job assistance. Through the Community Care Endowment Fund (ComCare), various assistance schemes are administered by CDCs under the following pillars:

<table>
<thead>
<tr>
<th>ComCare Grow</th>
<th>ComCare Enable</th>
<th>ComCare Self-Reliance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Centre-based Financial Assistance Scheme for Childcare (CFAC)</td>
<td>Public Assistance (PA)</td>
<td>Work Support</td>
</tr>
<tr>
<td>CFAC helps those who need to put their children in a childcare centre because they have to work, but have difficulties paying the fees.</td>
<td>PA assists those who are unable to work due to old age, illness or disability, have no means of subsistence and no one to depend on.</td>
<td>Helps households with no working members find employment.</td>
</tr>
<tr>
<td>Kindergarten Financial Assistance Scheme (KiFAS)</td>
<td>Special Grant (SG)</td>
<td>ComCare Transitions</td>
</tr>
<tr>
<td>KiFAS provides monthly fee subsidies for those who cannot afford the fees to place a child in a kindergarten.</td>
<td>SG is a parallel scheme to PA, catering to needy permanent residents of Singapore.</td>
<td>New scheme providing assistance for those temporarily unable to work.</td>
</tr>
<tr>
<td>Student Care Fee Assistance Scheme (SCFA)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SCFA provides fee subsidies for those who cannot afford the fees to place a child aged 7 to 14 in before- or after-school care.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: The local CDCs have different programmes under the three broad ComCare categories. Service users should also check with individual CDC for local schemes available to residents in the individual CDC districts.
### 14) Annex A – List of Community Development Councils (CDCs)

<table>
<thead>
<tr>
<th>Name / Address of CDC</th>
<th>Mayor / General Manager</th>
<th>Website / E-mail</th>
<th>Tel No. / Fax No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>HDB Hub Biz Three, 490, Lorong 6 Toa Payoh, #04-10, Singapore 310490 (Lift Lobby 1)</td>
<td></td>
<td><a href="mailto:feedback@centralsingapore.org.sg">feedback@centralsingapore.org.sg</a></td>
<td></td>
</tr>
<tr>
<td>North East CDC</td>
<td>Mayor Teo Ser Luck / Mr Khairulnizam Bin Massuan</td>
<td><a href="http://www.northeast.org.sg/">http://www.northeast.org.sg/</a></td>
<td>6424 4000 / 6424 4077</td>
</tr>
<tr>
<td>3 Tampines Grande, #01-02, AIA Tampines, Singapore 528799</td>
<td></td>
<td><a href="mailto:ask@northeast.org.sg">ask@northeast.org.sg</a></td>
<td></td>
</tr>
<tr>
<td>North West CDC</td>
<td>Mayor Teo Ho Pin / Ms Toh Lay Hoon</td>
<td><a href="http://www.northwestcdc.org.sg/">http://www.northwestcdc.org.sg/</a></td>
<td>6767 2288 / 6219 1176</td>
</tr>
<tr>
<td>900 South Woodlands Drive, #01-04, Woodlands Civic Centre, Singapore 730900</td>
<td></td>
<td><a href="mailto:northwest_cdc@pa.gov.sg">northwest_cdc@pa.gov.sg</a></td>
<td></td>
</tr>
<tr>
<td>South East CDC</td>
<td>Mayor Matthias Yao Chih / Mr Stanley Fong</td>
<td><a href="http://www.southeastcdc.org.sg/">http://www.southeastcdc.org.sg/</a></td>
<td>6243 8753 / 6243 3130</td>
</tr>
<tr>
<td>10 Eunos Road 8, #02-01, Singapore Post Centre, Singapore 408600</td>
<td></td>
<td><a href="mailto:southeast_cdc@pa.gov.sg">southeast_cdc@pa.gov.sg</a></td>
<td></td>
</tr>
<tr>
<td>SWCDC Corporate HQ, The JTC Summit, 8 Jurong Town Hall Road, #26-06, Singapore 609434</td>
<td></td>
<td><a href="mailto:southwest_cdc@pa.gov.sg">southwest_cdc@pa.gov.sg</a></td>
<td></td>
</tr>
</tbody>
</table>

For residents who are unsure of which CDC they belong to, visit [http://www.cdc.org.sg/](http://www.cdc.org.sg/) and use the District Detector function.
### Annex B – List of Family Service Centres (FSCs) & Single-Parent Family Service Centres

#### (A) FAMILY SERVICE CENTRES

<table>
<thead>
<tr>
<th>Agency Name</th>
<th>Address</th>
<th>Website / E-mail</th>
<th>Tel. / Fax No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ang Mo Kio Family Service Centres, The (Sengkang)</td>
<td>223D Compassvale Walk, #01-873, S’pore 544223</td>
<td><a href="http://www.amkfsc.org.sg/sengkang@amkfsc.org.sg">http://www.amkfsc.org.sg/sengkang@amkfsc.org.sg</a></td>
<td>6312-8100 / 6312-5631</td>
</tr>
<tr>
<td>AWWA Family Service Centre</td>
<td>Blk 107 Towner Rd, #01-356, S’pore 321107</td>
<td><a href="http://www.awwa.org.sg/family.htm">http://www.awwa.org.sg/family.htm</a> <a href="mailto:awwafsc@awwa.org.sg">awwafsc@awwa.org.sg</a></td>
<td>6291-1712 / 6291-6639</td>
</tr>
<tr>
<td>Bukit Ho Swee Family Service Centre</td>
<td>Blk 5 Delta Avenue, #01-1647, S’pore 160005</td>
<td><a href="http://www.beyond.org.sg/mail@beyond.org.sg">http://www.beyond.org.sg/mail@beyond.org.sg</a></td>
<td>6274-2646 / 6272-1923</td>
</tr>
<tr>
<td>Care Corner Family Service Centre (Admiralty)</td>
<td>Blk 718 Woodlands Ave 6, #01-658, S’pore 730718</td>
<td><a href="http://www.carecorner.org.sg/am.fsc@carecorner.org.sg">http://www.carecorner.org.sg/am.fsc@carecorner.org.sg</a></td>
<td>6356-5620 / 6356-1623</td>
</tr>
<tr>
<td>Care Corner Family Service Centre (Queenstown)</td>
<td>Blk 88, Tanglin Halt Road, #05-01, S’pore 141088</td>
<td><a href="http://www.carecorner.org.sg/qt.fsc@carecorner.org.sg">http://www.carecorner.org.sg/qt.fsc@carecorner.org.sg</a></td>
<td>6476-1481 / 6476-1483</td>
</tr>
<tr>
<td>Care Corner Family Service Centre (Toa Payoh)</td>
<td>Blk 158 Lorong 1 Toa Payoh, #01-1522, S’pore 310158</td>
<td><a href="http://www.carecorner.org.sg/tp.fsc@carecorner.org.sg">http://www.carecorner.org.sg/tp.fsc@carecorner.org.sg</a></td>
<td>6356-1622 / 6356-1623</td>
</tr>
<tr>
<td>Care Corner Family Service Centre (Woodlands)</td>
<td>Blk 345 Woodlands St 32, #01-198, S’pore 730345</td>
<td><a href="http://www.carecorner.org.sg/wl@carecorner.org.sg">http://www.carecorner.org.sg/wl@carecorner.org.sg</a></td>
<td>6362-2481 / 6362-4824</td>
</tr>
<tr>
<td>Covenant Family Service Centre</td>
<td>Blk 613 Hougang Ave 8, #01-432, S’pore 530613</td>
<td><a href="http://www.covenantfsc.mws.org.sg/admin@covenant.mws.org.sg">http://www.covenantfsc.mws.org.sg/admin@covenant.mws.org.sg</a></td>
<td>6282-8558 / 6283-6361</td>
</tr>
<tr>
<td>Daybreak Family Service Centre</td>
<td>Blk 855 Yishun Ring Road, #01-3539, S’pore 760855</td>
<td><a href="http://www.daybreak.mws.org.sg/admin@daybreak.mws.org.sg">http://www.daybreak.mws.org.sg/admin@daybreak.mws.org.sg</a></td>
<td>6756-4995 / 6752-4709</td>
</tr>
<tr>
<td>Fei Yue Family Service Centre (Bt Batok)</td>
<td>Blk 185 Bt Batok West Ave 6, #01-187, S’pore 650185</td>
<td><a href="http://www.lycs.org/admin@lycs.org">http://www.lycs.org/admin@lycs.org</a></td>
<td>6569-0381 / 6569-5868</td>
</tr>
<tr>
<td>Fei Yue Family Service Centre (Choa Chu Kang)</td>
<td>Blk 280 Choa Chu Kang Ave 3, #01-360, S’pore 680280</td>
<td><a href="http://www.lycs.org/admin@lycs.org">http://www.lycs.org/admin@lycs.org</a></td>
<td>6762-5215 / 6762-8120</td>
</tr>
<tr>
<td>Fei Yue Family Service Centre (Yew Tee)</td>
<td>Blk 604 Choa Chu Kang St 62, #01-53, S’pore 680604</td>
<td><a href="http://www.lycs.org/admin@lycs.org">http://www.lycs.org/admin@lycs.org</a></td>
<td>6416-2162 / 6416-2182</td>
</tr>
<tr>
<td>Hougang Sheng Hong Family Service Centre</td>
<td>Blk 237 Hougang Street 21, #01-406, S’pore 530237</td>
<td><a href="mailto:fsc@shenghong.org.sg">fsc@shenghong.org.sg</a></td>
<td>6289-5022 / 6289-8242</td>
</tr>
<tr>
<td>Kampong Kapor Family Service Centre</td>
<td>Blk 2 Kitchener Road, #03-89, S’pore 200002</td>
<td><a href="http://www.mws.org.sg/fam-intro.htm">http://www.mws.org.sg/fam-intro.htm</a> <a href="mailto:admin@KampongKapor.mws.org.sg">admin@KampongKapor.mws.org.sg</a></td>
<td>6299-7662 / 6294-2116</td>
</tr>
<tr>
<td>Lakeside Family Centre (Jurong East)</td>
<td>Blk 302 Jurong East St 32, #01-22, S’pore 600302</td>
<td><a href="http://www.lakeside.org.sg/lfcje@starhub.net.sg">http://www.lakeside.org.sg/lfcje@starhub.net.sg</a></td>
<td>6554-9722 / 6554-9422</td>
</tr>
<tr>
<td>Lakeside Family Centre (Jurong West)</td>
<td>Blk 516 Jurong West St 52, #01-73, S’pore 640516</td>
<td><a href="http://www.lakeside.org.sg/lfcjw@starhub.net.sg">http://www.lakeside.org.sg/lfcjw@starhub.net.sg</a></td>
<td>6567-1908 / 6565-6435</td>
</tr>
<tr>
<td>Marine Parade Family Service Centre</td>
<td>Blk 53 Marine Terrace, #01-227, S’pore 440053</td>
<td><a href="mailto:contact@mpfsc.org.sg">contact@mpfsc.org.sg</a></td>
<td>6445-0100 / 6446-0100</td>
</tr>
<tr>
<td>Moral Family Service Centre (Bedok North)</td>
<td>Blk 534 Bedok North St. 3, #01-814, S’pore 460534</td>
<td><a href="http://www.thkms.org.sg/MMFSC(BN).htm">http://www.thkms.org.sg/MMFSC(BN).htm</a> <a href="mailto:mfscbn@thkms.org.sg">mfscbn@thkms.org.sg</a></td>
<td>6449-1440 / 6242-2040</td>
</tr>
<tr>
<td>Moral Family Service Centre (Bt Panjjang)</td>
<td>Blk 139 Petir Road, #01-448, S’pore 670139</td>
<td><a href="http://www.thkms.org.sg/MMFSC(BP).htm">http://www.thkms.org.sg/MMFSC(BP).htm</a> <a href="mailto:mfscbp@thkms.org.sg">mfscbp@thkms.org.sg</a></td>
<td>6767-1740 / 6767-2771</td>
</tr>
</tbody>
</table>
## Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2010)

<table>
<thead>
<tr>
<th>Agency Name</th>
<th>Address</th>
<th>Website / E-mail</th>
<th>Tel. / Fax No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pasir Ris Family Service Centre</td>
<td>Blk 256 Pasir Ris Street 21, #01-289, S’pore 510256</td>
<td><a href="http://www.goodnews.org.sg/prfsc/prfsc@pacific.net.sg">http://www.goodnews.org.sg/prfsc/prfsc@pacific.net.sg</a></td>
<td>6581-2159 / 6584-3560</td>
</tr>
<tr>
<td>PPIS-Jurong Family Service Centre</td>
<td>Blk 301 Bukit Batok St 31, #01-01, S’pore 650301</td>
<td><a href="mailto:jurongfsc@ppis.sg">jurongfsc@ppis.sg</a></td>
<td>6561-3462 / 6560-5852</td>
</tr>
<tr>
<td>REACH Family Service Centre</td>
<td>Blk 187 Bishan St 13, #01-475, S’pore 570187</td>
<td><a href="http://www.reachfsc.com/contact@reachfsc.com">http://www.reachfsc.com/contact@reachfsc.com</a></td>
<td>6252-2566 / 6252-2445</td>
</tr>
<tr>
<td>Rotary Family Service Centre</td>
<td>Blk 346 Clementi Ave 5, #01-10, S’pore 120346</td>
<td><a href="http://www.rotaryfoundationsing.org/fsc.html">http://www.rotaryfoundationsing.org/fsc.html</a></td>
<td>6779-9477 / 6776-2673</td>
</tr>
<tr>
<td>Serangoon Moral Family Service Centre</td>
<td>Blk 238 Serangoon Ave 2, #01-47, S’pore 550238</td>
<td><a href="http://www.chkmps.org.sg/smfsc@singnet.com.sg">http://www.chkmps.org.sg/smfsc@singnet.com.sg</a></td>
<td>6284-7123 / 6284-5221</td>
</tr>
<tr>
<td>SINDA Family Service Centre</td>
<td>1 Beatty Road, S’pore 209943</td>
<td><a href="http://www.sinda.org.sg/programmes/family.htm#caseworkfeedback@sinda.org.sg">http://www.sinda.org.sg/programmes/family.htm#caseworkfeedback@sinda.org.sg</a></td>
<td>6295-4554 / 62947293</td>
</tr>
<tr>
<td>Singapore Children’s Society (Yishun FSC)</td>
<td>Blk 107 Yishun Ring Road, #01-233, S’pore 760107</td>
<td><a href="http://www.childrensociety.org.sg">http://www.childrensociety.org.sg</a></td>
<td>6753-7331 / 6753-2697</td>
</tr>
<tr>
<td>Tanjong Pagar Family Service Centre</td>
<td>Blk 18 Jalan Membina, #04-01, S’pore 164018</td>
<td><a href="http://www.thkms.org.sg/TPFSC.htm">http://www.thkms.org.sg/TPFSC.htm</a> <a href="mailto:tpfsc@thkms.org.sg">tpfsc@thkms.org.sg</a></td>
<td>6270-6711 / 6270-9663</td>
</tr>
<tr>
<td>TRANS Centre (Bukit Timah)</td>
<td>Blk 1 Toh Yi Drive, #01-143, S’pore 591501</td>
<td><a href="http://www.transcentre.org.sg/">http://www.transcentre.org.sg/</a></td>
<td>6466-2287 / 6469-2790</td>
</tr>
<tr>
<td>Whispering Hearts Family Service Centre</td>
<td>Blk 646 Jurong West St 61, #01-142, S’pore 640646</td>
<td><a href="http://www.viriya.org.sg/WHFSC/default.htm">http://www.viriya.org.sg/WHFSC/default.htm</a> <a href="mailto:whfsc@viriya.org.sg">whfsc@viriya.org.sg</a></td>
<td>6795-1008 / 6795-8970</td>
</tr>
</tbody>
</table>

**(B) SINGLE PARENT FAMILY SERVICE CENTRES**

<table>
<thead>
<tr>
<th>Agency Name</th>
<th>Address</th>
<th>Website / E-mail</th>
<th>Tel. / Fax No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS-SALAAM YWMA Family Support Centre (for single parents)</td>
<td>Blk 322 Ubi Ave 1, #01-591, S’pore 400322</td>
<td><a href="mailto:azita@as-salaamppis.org">azita@as-salaamppis.org</a> <a href="http://www.as-salaampis.org">http://www.as-salaampis.org</a></td>
<td>6745-5862 / 6743-2749</td>
</tr>
<tr>
<td>HELP Family Service Centre (for single parents)</td>
<td>Blk 570 Ang Mo Kio Ave 3, #01-3317, S’pore 560570</td>
<td><a href="mailto:ed@helpfsc.org.sg">ed@helpfsc.org.sg</a></td>
<td>6457-5188 / 6457-5343</td>
</tr>
</tbody>
</table>
16) Annex C – List of Self-Help Groups

<table>
<thead>
<tr>
<th>Agency Name</th>
<th>Address</th>
<th>Website / E-mail</th>
<th>Tel. / Fax No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yayasan Mendaki (Council for the Development of Singapore Muslim Community)</td>
<td>51 Kee Sun Avenue, S’pore 457058</td>
<td><a href="http://www.mendaki.org.sg/mendaki@mendaki.org.sg">http://www.mendaki.org.sg/mendaki@mendaki.org.sg</a></td>
<td>6245 5710 / 6449 4492</td>
</tr>
<tr>
<td>Association of Muslim Professionals</td>
<td>AMP @ Pasir Ris, 1 Pasir Ris Drive 4, #05-11, S’pore 519457</td>
<td><a href="http://www.amp.org.sg/anuar@amp.org.sg">http://www.amp.org.sg/anuar@amp.org.sg</a></td>
<td>6416 3966 / 6583 8028</td>
</tr>
<tr>
<td>Chinese Development Assistance Council</td>
<td>65 Tanjong Katong Road, S’pore 436957</td>
<td><a href="http://www.cdac.org.sg/feedback@cdac.org.sg">http://www.cdac.org.sg/feedback@cdac.org.sg</a></td>
<td>6841 4889 / 6743 5240</td>
</tr>
<tr>
<td>SINDA (Singapore Indian Development Association)</td>
<td>No. 1 Beatty Road, Singapore 209943</td>
<td><a href="http://www.sinda.org.sg/feedback@sinda.org.sg">http://www.sinda.org.sg/feedback@sinda.org.sg</a></td>
<td>1800 295 4554 / 6392 4355</td>
</tr>
<tr>
<td>Eurasian Association</td>
<td>139 Ceylon Road, Eurasian Community House, Singapore 429744</td>
<td><a href="http://www.eurasians.org/pat@eurasians.org">http://www.eurasians.org/pat@eurasians.org</a></td>
<td>64471578 / 64473189</td>
</tr>
</tbody>
</table>

17) Annex D – List of Contributors

Association of Muslim Professionals
Chinese Development Assistance Council
Community Development Councils
Eurasian Association
Home Nursing Foundation
Housing & Development Board
Institute of Technical Education
Majlis Ugama Islam Singapura (MUIS)
Ministry of Community Development, Youth and Sports
Ministry of Education
Ministry of Health
National Council of Social Service
National Trade Union Congress (NTUC) Income
Ngee Ann Kongsi
Singapore Buddhist Lodge
Singapore Indian Development Association
Singapore Labour Foundation
Singapore Polytechnic
The Society for the Physically Disabled
The Law Society
Yayasan MENDAKI