

# Singapore

## I. A Brief Description of Singapore's Higher Education System

Singapore is a city country with an area of 682.7 square kilometers (Singapore Infomap, 2009). As of 2009, the resident population, comprising Singapore citizens and permanent residents, is estimated at almost 4 million (Statistics Singapore). Singapore is a rich country, whose GDP per capita in 2008 was US\$37,597 (compared to US\$46,716 in the U.S.A in the same year).

Singapore has a three part higher education system with three public *universities* (the National University of Singapore, the Nanyang Technological University and the Singapore Management University), five *polytechnics* (Singapore Polytechnic, Ngee Ann Polytechnic, Temasek Polytechnic, Nanyang Polytechnic and Republic Polytechnic), and an Institute of Technical Education (ITE) system composed of the ITE Headquarters and three regional campuses (which will not be dealt with in this country profile), all of which are public. There is also a privately-funded university, SIM University (UniSIM) that is targeted at adult learners<sup>1</sup>. Only the universities offer degree programs, but polytechnic graduates (and a selected few ITE graduates) may go on to pursue their undergraduate degrees at universities. There is also the National Institute of Education, an autonomous part of Nanyang Technical University that offers undergraduate and graduate degrees in Education. Enrollments in 2007 are summarized by type of institution in table 1.

**Table 1. Enrollments in Public Higher Education in Singapore**

Type of institution	Enrollments in 2007
Institute of Technical Education	24,370
Polytechnics	67,290
Nanyang Academy of Fine Arts (diploma only)	2,114
LASALLE College of the Arts (diploma only)	1,948
National Institute of Education	2,725
Universities	48,962

Source: Ministry of Education 2008.

## II. Cost of Attending Higher Education

The Tuition Grant Scheme (TGS) was introduced by the Government to subsidize the high cost of tertiary education in Singapore. The TGS is currently open to all students enrolled for full time undergraduate/diploma courses (subject to guidelines under existing policy) in the following institutions: National University of Singapore, Nanyang Technological University, Singapore Management University, Singapore Polytechnic, Ngee Ann Polytechnic, Temasek Polytechnic, Nanyang Polytechnic, Republic Polytechnic, Institute of Technical Education, LaSalle College of the Arts and Nanyang Academy of Fine Arts.

<sup>1</sup> SIM University is the only comprehensive private university, but there are also a number of foreign universities such as the University of Chicago, DigiPen Institute of Technology and ESSEC Business School that have branch campuses in Singapore.

Students must apply for the tuition grant or the university will charge them the non-subsidized tuition fees. Those who accept the tuition grant will be required to execute a deed with the Government of Singapore, in the presence of two sureties. The sureties act as guarantors and can be of any nationality between the ages of 21 and 65. They must be physically present at the institution for the signing of the deed. For Singaporeans there is no obligation attached to this scheme but Singapore permanent residents and foreign students must sign a bond with the Government to work for 3 years for a Singapore-registered company upon completion of their course. Students who receive the tuition grant are required to pay the difference, referred to as the *direct payment*, between the non-subsidized tuition fee and the tuition grant. Those who are not eligible for the tuition grant, because they have previously obtained a degree or have taken the number of semesters normally required to obtain a degree or they have been admitted on a full fee paying basis, have to pay the non-subsidized tuition fee.

**Tuition:** At the National University of Singapore (NUS), students who are citizens of Singapore pay about 18 to 26 percent of total instructional fees depending on their course of study, with the remaining instructional costs covered by the Ministry of Education's tuition grant. Permanent residents pay tuition fees that are about 10 percent higher and international students pay tuition fees that are 50 percent higher. The tuition fees charged to Singaporean students range from S\$6,620 (US\$6,129) for Arts and Social Sciences to S\$18,960 (US\$17,555) for dentistry and medicine. At the Singapore Management University (SMU) tuition fees (2008-09) range from S\$9,130 to 10,050 (US\$8,453-9,727) for Singapore citizens. At Nanyang Technological University, the tuition fee for Singaporeans is S\$6,620 (US\$6,129) for all programs with the exception of business and computing. The tuition for the five polytechnics is the same, which is S\$2,100 (US\$1,944).

**Other Fees:** Other fees such as examination fees, sports fees, and student union fees charged by universities and polytechnics are low and do not vary much. They average around S\$190 (US\$176) annually but depend on course of study.

### **Living Expenses**

Living in Singapore is inexpensive, compared to the average income. The average monthly income of Singaporeans is S\$7,090 (US\$6,564), while the annual per student living cost is estimated at around S\$4,700 (US\$4,352) (Singapore Department of Statistics 2009).

**Lodging:** About half of Singapore's tertiary students live at home with their parents and the other half live in a university dormitory or hostel. Hostel charges at Nanyang Technological University (NTU) are S\$155-200 (US\$144-185) a month for double occupancy (Nanyang Technological University, 2009). Hostel charges at NUS range from \$70 to \$408 per week for double occupancy (National University of Singapore 2009).

**Food:** Eating in the university canteen is inexpensive, usually S\$3 (US\$2.77) a meal, and average students spend S\$300 to \$400 (US\$277-370) a month on food (Nanyang Technological University website). Eating at home is less expensive.

**Transportation:** Due to its population density, Singapore exercises firm control over the number of private cars. Most students do not own a car; instead, they use public transportation, which is very convenient. The average expenses for transportation are S\$100 (US\$) a month (Nanyang Technological University website).

**Other Personal Expenses and Books:** Recreation activities usually include going to movies, restaurants, beaches, or travel to neighboring countries like Malaysia, Thailand, Indonesia and Australia. These expenses usually do not exceed S\$1,550 (US\$1,435) per year (Nanyang Technological University website).

**Table 2. Singapore**  
Higher Education Expenses Borne by Parents and Students  
First Degree, Academic Year 2009-10 (9 month academic year)

[National currency Singaporean dollar (S\$) converted to \$US by 2005 ICP Purchasing Power Parity Estimate of US\$1 = S\$1.08]

		<i>Public</i>		
		<i>Low</i>	<i>Moderate</i>	<i>High</i>
<i>Instructional Expenses</i>	One Time Fees	S\$20 US\$18	S\$20 US\$18	S\$20 US\$18
	Tuition	S\$2100 US\$1,944	S\$6,620 US\$6,130	S\$10,050 US\$9,305
	Other Fees	S\$190 US\$176	S\$200 US\$185	S\$600 US\$555
	Books & Other Educational Expenses	S\$500 US\$463	S\$550 US\$509	S\$550 US\$509
	Subtotal Costs of Instruction	S\$2,810 US\$2,601	S\$7,390 US\$6,842	S\$11,220 US\$10,387
<i>Student Living Expenses</i>	Lodging	S\$0 \$	S\$0 \$	S\$1,920 \$1,780
	Food	S\$2,000 \$1,852	S\$2,500 \$2,315	S\$3,300 \$3,055
	Transportation	S\$1,080 \$1,000	S\$1,200 \$1,110	S\$1,200 \$1,110
	Other Personal Expenses	S\$1,000 \$926	S\$1,000 \$926	S\$1,500 \$1,388
	Subtotal Cost of Student Living	S\$4,080 \$3,778	S\$4,700 \$4,351	S\$7,920 \$7,333
	<b>Total</b>	S\$6,890 \$6,379	S\$12,090 \$11,193	S\$19,140 \$17,720

Low: Polytechnic student living at home  
Moderate: University student living at home  
High: University student living in student residence

### III. Financial Assistance

In addition to the Tuition Grant Scheme, students may also be eligible for a Tuition Fee Loan, a Study Loan and a Central Provident Fund Board loan. The parameters of each are summarized in table 3 below.

**Table 3. Student Loans in Singapore**

	<b>Tuition Fee Loan</b>	<b>Study Loan</b>	<b>Central Provident Fund Board (Social Security Scheme) Loan</b>
<b>Eligibility</b>	All full-time undergraduate students including polytechnic students (not full fee paying). Not means tested.	Full-time undergraduates (including polytechnic students) who hold the Tuition Fee Loan, the CFP Education Loan &/or other grant or loan from a registered government agency. Means tested.	All full time undergraduate can use their own, their spouses or their parents' CPF Savings.
<b>Source of Capital and Risk</b>	Government funds loan. Development Bank of Singapore (DBS) and Oversea-Chinese Banking Corporation (OCBC) originate and administer. Student must provide one guarantor.	Government funds loan. Student applies through their higher education institution. Students must provide one guarantor.	CPF No guarantor required if student is a Singapore citizen or permanent resident.
<b>Loan Amounts</b>	Up to 90 percent of subsidized tuition fees payable by student.	Based on household income, students borrow either 10 or 20 percent of subsidized tuition fees & annual living allowance of \$3,600 (US\$3,333).	Up to 100 percent of subsidized tuition fee payable by student.
<b>Terms</b>	Interest rate is the average of the prime rates of the DBS, OCBC and UOB (currently 4.75 percent). No interest is accumulated during course of study. Repayment begins two years after completion or upon securing employment. Minimum payment amount of \$100/month. Maximum repayment period of 20 years.	Interest free during study years then based on prime lending rate of three local banks. Interest may be waived up to five years after graduation if PCI is less than S\$500 (US\$463). Repayment begins two years after completion or upon securing employment, whichever comes first. Minimum payment amount of \$100/month (US\$93). Maximum repayment period of 5 years (if interest waived) or 20 years (if interest bearing).	Prevailing CPF interest rate (as of 2009 it is 2.5 percent) computed from the date of withdrawal. Grace period of not more than 1 year after graduation. Repayment of \$100 (US\$93) per month. Maximum repayment period of 12 years.

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