

Higher Education Finance and Cost-Sharing in Singapore

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

Singapore is a city country with an area of 647.5 square kilometers (Singapore Infomap, 2000b). As in June 1998, the resident population, comprising Singapore citizens and permanent residents, is estimated at 3,163,500 (Singapore Infomap, 2000a). Singapore is a rich country, whose GDP per capita in 1993 was US\$19,769 (compared to \$24,279 of the U.S. in the same year) (World Resources 1996-97).

Singapore has an educational system similar to that of the UK. At tertiary level it has two universities (National University of Singapore and Nanyang Technological University) and four polytechnics, which are all public. The full-time enrollment of the two universities was 32,109 in 1998, of which 15,820 were female. The full-time enrollment of the 4 polytechnics was 48,734 in 1998, of which 22,388 were female (Ministry of Education of Singapore, 2000).

II. Tuition and Fees

Tuition and fees of the two universities and four polytechnics are moderate and do not vary much. Tuition for international students is generally 10% more than that for Singapore students.

Tuition: At the National University of Singapore (NUS) the tuition for medicine and dentistry is Singapore dollar (S\$) 15,450 for 1999-2000 academic year (all the tuition and fees in this paper refer to those of this year), and the tuition for all other programs is S\$5,000 (US\$1=S\$1.68 as of May, 2000). At Nanyang Technological University the tuition is S\$5,500 for all students. The tuition for the four polytechnics is the same, which is S\$1,800.

Other Fees: Other fees apart from tuition charged by universities and polytechnics are low and do not vary much either. They range from S\$108 to S\$160, and S\$140 is the average. The items of fees are similar across campuses, and usually include the following, as illustrated in the case of Temasek Polytechnic (2000).

Living Expenses

Living in Singapore is inexpensive, compared to their income. According to Wei Wang (personal communication, April 25, 2000), the average income of Singaporeans is between S\$2,000 to S\$3,000 a month. The moderate total living expenses is around S\$4300 per academic year (8 months).

Lodging: About half of the students live at home with their parents, and the other half live in university dormitory or hostel (Andrew Yap Yap, personal communication, April

22, 2000). Hostel charges at Nanyang Technological University is S\$115-140 a month for double occupancy and S\$140-170 for single occupancy (Nanyang Technological University, 2000). Off-campus living is about S\$200 a month for double occupancy, which is common in Singapore (Wei Wang, personal communication, April 25, 2000).

Food: Eating in the university canteen is cheap, usually S\$2-3 a meal, and average students spend S\$250-300 a month on food (Wei Wang, personal communication, April 25, 2000). Eating at home is cheaper.

Transportation: Due to its population density, Singapore exercises firm control over the amount of private cars. Most students do not own a car; instead, they use public transportation, which is very convenient. A one-way ticket for bus or subway costs S\$0.6-1.6, and two buses can take you almost wherever you want to go (Wei Wang, personal communication, April 25, 2000). The average expenses for transportation is S\$50 a month (Andrew Yap, personal communication, April 22, 2000).

Other Personal Expenses: Health insurance is about S\$90 a month (Andrew Yap, personal communication, April 22, 2000). 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\$200 a month (Wei Wang, personal communication, April 25, 2000).

The Singaporean government highly subsidizes its higher education through the tuition grant. The Tuition Fee Loan Scheme helps students pay 75-80% of their tuition, which makes higher education accessible to almost everyone. Living in Singapore is inexpensive compared to their income, and it seems higher education in Singapore is affordable to all able students.

II. Estimated Expenses of Higher Education

Singapore

Higher Education Expenses Borne by Parents and Students First Degree, Academic Year 1999-00

[National currency Singaporean dollar (S\$) converted to \$US by 1999 Purchasing Power Parity
\$1 = S\$1.76]

		<i>Public</i>		
		<i>Low</i>	<i>Moderate</i>	<i>High</i>
<i>Instructional Expenses</i>	One Time Fees	n.a.	n.a.	n.a.
	Tuition	S\$1,800 \$1,023	S\$5,500 \$3,125	S\$15,450 \$8,778
	Other Fees	S\$100 \$57	S\$120 \$68	S\$140 \$80
	Books & Other Educational Expenses	S\$200 \$114	S\$300 \$170	S\$400 \$227
	Subtotal Costs of Instruction	S\$2,100 \$1,193	S\$5,920 \$3,364	S\$15,990 \$9,085
<i>Student Living Expenses</i>	Lodging	S\$400 \$227	S\$920 \$523	S\$1,360 \$773
	Food	S\$600 \$341	S\$1,200 \$682	S\$1,440 \$818
	Transportation	S\$240 \$136	S\$400 \$227	S\$800 \$455
	Other Personal Expenses	S\$1,200 \$682	S\$1,800 \$1,023	S\$2,500 \$1,420
	Subtotal Cost of Student Living	S\$2,440 \$1,386	S\$4,320 \$2,455	S\$6,100 \$3,466
Total	S\$4,540 \$2,580	S\$10,240 \$5,818	S\$22,090 \$12,551	

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