ASSISTANCE SCHEMES FOR INDIVIDUALS & FAMILIES IN SOCIAL & FINANCIAL NEED

Compiled by: Children, Youth & Family Services, Service Planning & Development Group, NCSS

Updated: January 2015
Index

<table>
<thead>
<tr>
<th>No</th>
<th>Scheme Type</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Financial Assistance</td>
<td>3</td>
</tr>
<tr>
<td>2</td>
<td>Employment &amp; Training Assistance</td>
<td>8</td>
</tr>
<tr>
<td>3</td>
<td>Housing Loan / Grant</td>
<td>12</td>
</tr>
<tr>
<td>4</td>
<td>Family Care</td>
<td>14</td>
</tr>
<tr>
<td>5</td>
<td>Childcare / Student Care Assistance</td>
<td>19</td>
</tr>
<tr>
<td>6</td>
<td>Educational Assistance</td>
<td>22</td>
</tr>
<tr>
<td>7</td>
<td>Elderly Care</td>
<td>47</td>
</tr>
<tr>
<td>8</td>
<td>Medical Bills Assistance</td>
<td>51</td>
</tr>
<tr>
<td>9</td>
<td>Transport Assistance</td>
<td>55</td>
</tr>
<tr>
<td>10</td>
<td>Disability Care</td>
<td>60</td>
</tr>
<tr>
<td>11</td>
<td>Infocomm Assistance</td>
<td>73</td>
</tr>
<tr>
<td>12</td>
<td>Legal Assistance</td>
<td>77</td>
</tr>
<tr>
<td>13</td>
<td>Schemes Administered by Community Development Councils</td>
<td>80</td>
</tr>
<tr>
<td>14</td>
<td>Additional Resources</td>
<td>81</td>
</tr>
<tr>
<td>Annexe A</td>
<td>List of CDCs</td>
<td>82</td>
</tr>
<tr>
<td>Annexe B</td>
<td>List of Social Service Offices</td>
<td>83</td>
</tr>
<tr>
<td>Annexe C</td>
<td>List of Family Service Centres &amp; Single-Parent Family Service Centres</td>
<td>84</td>
</tr>
<tr>
<td>Annexe D</td>
<td>List of Self-Help Groups</td>
<td>87</td>
</tr>
<tr>
<td>Annexe E</td>
<td>List of Contributors</td>
<td>87</td>
</tr>
</tbody>
</table>

Further Information

Updated version can be found at www.ncss.org.sg/documents/AssistanceSchemes.pdf

Tips on how to find the document:
1) Visit our NCSS homepage at http://www.ncss.gov.sg
2) At the top of the page, select “Social Services”
3) Scroll down the menu and select “Social Services”

Kindly contact Ms Amily Goh at Amily_Goh@ncss.gov.sg for new schemes and comments.
1) Financial 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>
| ComCare Public Assistance (PA) Scheme / Ministry of Social & Family Development (MSF) | 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 assistance – The amount of cash grant depends on the size of your household  
- Additional assistance for children – To support a school-going child’s out-of-pocket expenses, up to $150 per child per month.  
- Secondary assistance - To help those with recurring hygiene essentials or consumables e.g. adult diapers, stoma bags, diabetic consumables and nutritional milk supplements.  
- Discretionary assistance - To help those with one-off special needs e.g. commode of household appliances.  
- Medical assistance - PA recipients receive free medical treatment at polyclinics and government/restructured hospitals.  
- Education assistance - School-going children of PA recipients receive help for school and miscellaneous fees as well as school books.  
- Supplementary community assistance - PA recipients receive free or highly subsidised access to a range of social support services e.g. home help, senior activity centres and day activity centres funded by the government. | - Singapore Citizen or a Permanent Resident  
- unable to work due to old age, illness or unfavourable family circumstances  
- have no means of stable income  
- elderly persons who receive only a small monthly payout from CPF Minimum Sum/CPF Life, Pension, Eldershield, Lease Buyback Scheme, and the monthly payout is lower than the prevailing PA rates  
- elderly persons whose children are low income themselves and unable to support their parents. The children must be supporting their own families and each have household income $1,700 or below | Go to your nearest Social Service Office (SSO) to find out more.  
Refer to Annex B for list of SSOs.  
Each SSO delivers ComCare financial assistance and links residents up with other forms of assistance they might need, for instance, employment assistance or family services. The Social Assistance Officers at the CDC will assess your application to determine if you qualify for the scheme.  
For enquiries, Tel: 1800-2220000  
Email: comcare@msf.gov.sg |
<table>
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<th>Scheme Name / Administered by</th>
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</tr>
</thead>
</table>
| ComCare Short-to-Medium Term Assistance / Ministry of Social & Family Development (MSF) | Provides financial help for a temporary period for individuals who are unable to find job or work for a period of time. The amount and duration of the assistance depend on many factors and will vary.  | - Singapore Citizen or Permanent Resident (at least one immediate family member in the same household must be a Singapore Citizen)  
- looking for work or temporarily unable to work due to illness or have to care for children, elderly or other dependents  
- have a monthly household income of $1,900 and below or a per capita income of $650.  
- have little or no family support, savings or assets to rely on for your daily needs | Go to your nearest Social Service Office (SSO) to find out more.  
Refer to Annex B for list of SSOs.  
For enquiries, Tel: 1800-2220000  
Email: comcare@msf.gov.sg  
For more information, please visit http://app.msf.gov.sg/ComCare/Find-The-Assistance-You-Need/Temporarily-Unable-to-Work |
| Urgent Financial Assistance / Citizens’ Consultative Committees (CCCs). | Provides immediate help for less than 3 months for family going through a difficult period.  | - Singapore Citizen or Permanent Resident (at least one immediate family member in the same household must be a Singapore Citizen)  
- have a household income of $1,700 and below, or a per capita household income of $550  | Go to your nearest Community Centre or Community Club.  
You can also approach your grassroots leader for help.  
For more information, please visit http://app.msf.gov.sg/ComCare/Find-The-Assistance-You-Need/Urgent-Financial-Assistance |
<p>| 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 | For enquiries, please contact: Tel: 6316 1616 |</p>
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</tr>
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<tr>
<td>Home Ownership Plus Education (HOPE) Fund / Social Service Offices (SSO)</td>
<td>The HOPE scheme was introduced in 2004 to help young 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. Families are provided with benefits in the form of a housing grant, training grant and bursaries for their children’s education as well as incentives for employment and upgrading themselves. They also receive mentoring support.</td>
<td>• Married couple or widowed/divorced mother with child custody&lt;br&gt;• Gross household income is $1,700 or lower per month&lt;br&gt;• In families where at least one spouse or the widowed/divorced mother has a post secondary education, the individual income of each spouse or widowed/divorced mother should not be more than $1,200 per month to qualify&lt;br&gt;• the wife/mother is aged 35 years or below&lt;br&gt;• in families where at least one spouse or the widowed/divorced mother has a post secondary education, the wife/mother should be aged 30 to 35 years old to qualify&lt;br&gt;• both husband and wife must be Singapore Citizens; if one spouse is a Permanent Resident, the other must be a Singapore Citizen; if you are a widowed/divorced mother, you must be a Singapore Citizen&lt;br&gt;• you have up to 2 children who must be Singapore Citizens&lt;br&gt;• the husband or widowed/divorced mother is employed</td>
<td>Go to your nearest Social Service Office (SSO) to apply. Refer to Annex B for list of SSOs.</td>
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**Housing and Utilities**
- Conditional Housing Grant - $60,000 housing grant disbursed in annual instalments of $3,000 to mother’s CPF account
- Utilities Grant - $1,000 once-off grant to offset utilities charges

**Training and Employment**
- Training Advice and Employment Support - Ongoing advice provided on training courses, job placement and career counselling
- Training Incentives - Up to $6,000 worth of incentives for families who make efforts to do better and complete training courses that lead to better employment
- Employment Incentives - Up to $10,000 worth of employment incentives for full time working mothers.

**Support for children and Families**
- Education Bursaries - Annual bursaries of up to $3,000 for each child attending pre-school to university to help pay for their educational expenses. This includes the savings to each child’s Child Development Account (CDA) and Post Secondary Education Account (PSEA) for their future educational needs

**Mentoring and Family Support**
- Ongoing mentoring support and guidance to strengthen families as they work towards upgrading themselves and their families.

For more information, please visit [http://app.msf.gov.sg/Assistance/Home-Ownership-Plus-Education-HOPE-Scheme](http://app.msf.gov.sg/Assistance/Home-Ownership-Plus-Education-HOPE-Scheme)
<table>
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<th>Eligibility</th>
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</table>
| CDAC-SFCCA Hardship Assistance Fund Scheme / CDAC | Provides short-term hardship grants to individuals or families facing financial hardship. | • Chinese Singapore Citizens or Singapore Permanent Residents  
• Single-persons or families with none of the member is able to work  
• Monthly gross household income not exceeding $1,900 or per capita income not exceeding $650  
* Application and type of assistance will be assessed and determined on a case-by-case basis | Please call CDAC at Tel: 6603 5599 for an appointment |
| SLF Hardship Grant / NTUC Care & Share Department | The SLF Hardship Grant aims to provide assistance to low-income union members in the event that the member suffers hardship arising from one of the following circumstances which is of a non-industrial nature:  
a. Death  
b. Total and permanent incapacity  
c. Chronic medical condition  
d. Registered fire or flood victim | • Members who are sole or main breadwinners  
• Members whose gross family income does not exceed $1,800 a month or $500 per capita income | If you are an Ordinary Branch (OB) member, please apply through your union  
If you are a General Branch (GB) member, please contact NTUC Member Services Centre at Tel: 6213 8008 for assistance. |
| | | **Quantum**  
$1000 one-off pay-off | |
| SLF Special Relief Fund / National Transport Workers’ Union (NTWU) | A financial assistance to victims of industrial accidents during interim period before they receive Workmen’s Compensation.  
Successful applicants will receive a one-time payout of up to $5,000 (for death cases) or $1,250 (for Permanent Incapacity / Long MC cases) | • Singapore Citizens or Singapore Permanent Residents  
• Members who are sole or main breadwinners whose gross family income does not exceed $1,800 per month or $500 per capita income  
• Suffer permanent incapacity of 50% or more, death, or extended medical leave of beyond 60 days as a result of the accident | Contact NTWC office or branch union offices.  
For further queries, you may approach your branch officials, IRO or contact us at 6743 0822 or email: ntwu@ntuc.org.sg |
### Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2015)

<table>
<thead>
<tr>
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</table>
| Tabung Amal Aidilfitri - Charity Fund / Various organisations | Tabung Amal Aidilfitri is a charity initiative that fosters the spirit of giving in our multi-racial community, especially during the month of Ramadhan. As one-off assistance, ranging from $200 to $250, depending on household income and size of household and presenting issues. | • Singapore Citizens or Singapore Permanent Residents  
• At least 28 years old  
• Needy applicants suffering from critical illnesses will be given priority  
• maximum monthly per capita income should not exceed $500 | There will be several centres of form distribution, to be announced prior to Ramadhan.  
For more details, please contact Ms Sulimah at 67488177 |
| 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 Singapore 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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<thead>
<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
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</tr>
</thead>
</table>
| Work Support Programme / CDCs | 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 living needs  
- Educational assistance  
- Medical assistance  
- Employment assistance and training-related services  
- Referral to other agencies such as hospitals, HDB, schools and Family Service Centres (FSCs) for casework and counseling and/or placement on the School Pocket Money Fund for school-going children.  
The period of assistance will depend on the circumstances of your household; assistance may be provided for a period of up to 6 months at a time, and may be reviewed. The maximum duration of this short-term assistance is 24 months. You will be informed of your period of assistance when your application is approved.  
For more information, please visit: [http://app.msf.gov.sg/Assistance/WorkSupport(WS)Programme](http://app.msf.gov.sg/Assistance/WorkSupport(WS)Programme) | Singapore Citizens or Singapore Permanent Residents  
If the applicant is a PR, then at least one of the immediate family members must be a Singapore Citizen  
The applicant must:  
- Have a household income which is $1,700 and below per month or a Per Capita Household income of $550 and below  
- Unemployed or in low-wage employment, and your household has financial difficulties and needs  
- Have little or no savings  
- Have little support from family and the community  
- Demonstrate the willingness to take steps to become self-reliant | Refer to Annex A for list of CDCs. |

| WDA Career Centres / Singapore Workforce Development Agency | To provide career and training advisory to facilitate skills upgrading and employment | Singapore Citizens  
Permanent Residents | You may visit any one of our 5 Career Centres located in 5 regions (Central, North East, South East, North West, South West) island-wide.  
Do call 6883 5885 to locate the nearest Career Centre and make an appointment.  
With your SingPass account, you can use our Jobs Bank portal to get instant access to jobs.  
Visit: [www.jobsbank.gov.sg](http://www.jobsbank.gov.sg) |
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</tr>
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<tbody>
<tr>
<td>Temporary Estate Inspector Scheme (TEIS) / North East CDC</td>
<td>Provides an opportunity for unemployed residents to clear their arrears in service &amp; conservancy charges by working as Town Council Estate Inspectors.</td>
<td>• Singapore Citizens or Singapore Permanent Residents living within Northeast CDC District</td>
<td>For enquiries, please contact: North East CDC 300 Tampines Avenue 5 #06-01 NTUC Income Tampines Junction Singapore 529653 Tel: 6424 4000</td>
</tr>
<tr>
<td>CDAC Skills Training Award Scheme / CDAC</td>
<td>To help needy workers upgrade their skills and in turn improve their earning capabilities and enhance their job security. The Scheme sponsors up to 95% of course fees for approved courses. Eligible trainees are required to pay upfront 5% of the course fees.</td>
<td>• Chinese Singapore Citizens or Singapore Permanent Residents • Primary or Secondary education, not exceeding GCE 'O' Levels • Personal monthly gross income not exceeding $1,700 Or • Gross Monthly Total household income (MHI) not exceeding $2,700 Or Per Capita Income (PCI) not exceeding $700</td>
<td>For enquiries, please contact: Hotline: 6603 5566 Fax: 6841 4424 Email: <a href="mailto:stg@cdac.org.sg">stg@cdac.org.sg</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 • Full-time employees at the start of the course • Gross total family income per month must not exceed $1,500 or a household per capita income of $250 • 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</td>
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<th>To Apply / Further Information</th>
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| **Micro Business Project / AMP** | 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.                                                                 | • Malay/Muslim Singapore Citizens 21-50 years old  
• Total household income of the family should not exceed $3,500 or $500 per capita                                                                                                                                 | For enquiries, please contact:  
Tel: 6416 3974  
Application fee is 100 dollars  
To register for the Micro-Business project, e-mail fauziah@amp.org.sg  
For more information, please visit:  
http://www.amp.org.sg/subindex.asp?id=A037_10 |
| **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 Singapore 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:  
| **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                                                                                                                                                                                                                                                                 |


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| 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 or http://www.bursary.org/bursary/terms.php |
| Union Leader Training Awards / NTUC Leadership Development Department | Financial assistance to union leaders who want to pursue diploma / degree courses offered by local institutions / universities | • 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 | 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 |
### 3) Housing Loan / Grant

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<th>To Apply / Further Information</th>
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| **Enhanced Lease Buyback Scheme / HDB Branch Offices** | Enhanced LBS Scheme (LBS) is an additional monetisation option to help low-income elderly households in 3-room and smaller flats to unlock part of their housing equity while continue living in their homes, and receive a lifelong income stream to supplement their retirement income. | • All flat owners at CPF Drawdown Age (currently age 64) or older  
• At least one owner is a Singapore Citizen  
• Gross monthly household income of $3,000 or less  
• 3-room or smaller HDB flat  
• no concurrent ownership of second property  
• All owners have lived in flat for at least 5 years | 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:  

| **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:  

| **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:  
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| **Financial Assistance Measures for Mortgage Loans / HDB Branch Offices** | To allow deferment of mortgage payments. | • Flat owner(s) must exhaust their CPF balance in their CPF Ordinary Accounts  
• To apply for Reduced Repayment Scheme, flat owner(s) must have insufficient monthly CPF contributions to service their mortgage instalments | 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:  
| **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  
• The revised AHG applies to both new and resale flat purchases | 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:  
## 4) Family Care

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<td><strong>FairPrice Food Voucher Scheme / NTUC FairPrice Foundation</strong></td>
<td>The FairPrice Food Voucher Scheme was first launched in 2002 to help needy families in Singapore. The food vouchers are distributed to the beneficiaries through the Citizens' Consultative Committees (CCC) in Singapore.</td>
<td>• Granted on a needs basis</td>
<td>Please visit the Citizens’ Consultative Committees (CCC) within your constituency.</td>
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</table>
| **NTUC U-Stretch Voucher / NTUC** | Aims to provide relief to eligible union members by helping to stretch their dollar on daily necessities. | • Member must have a minimum of 6 months continuous paid-up membership at the point of application and must not be in arrears. • For Members with Dependents Staying in Same Household in Singapore:  
  i. Total Monthly Gross Household Income of $2,800 and below  
  OR  
  ii. Per Capita Income of $725 and below if Gross Household Income exceeds $2,800 • For Members with No Dependents staying in Same Household in Singapore  
  i. Monthly Gross Personal Income of $1,400 and below | For enquiries, please contact: NTUC Hotline: 6213 8008. To apply, please visit NTUC Customer Service Centre at: No. 1 Marina Boulevard, Basement, NTUC Centre. |
<p>| <strong>Power Up @ South West CDC</strong> | Provides interim assistance via Pay-As-You-Use vouchers to help low-income families whose utilities are disconnected or are facing disconnection. | • Singaporean or at least one immediate family member is a Singapore Citizen • Residing in South West District • Has a gross household income of $2,500 and below • Household need to be installed with a PAYU meter. | For enquiries, please contact:: South West CDC Tel: 6316 1616 Fax: 6316 7251 |</p>
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| South West Water Voucher Scheme / South West CDC | Provides interim assistance via Water Vouchers to help low-income families to defray water-related arrears. Scheme promotes self-help and ownership by requiring residents to install water-saving devices. | - Singapore Citizen or PR with one Singaporean Family Member  
- South West District Resident  
- Total gross household income \( \leq \$2,500 \) per month.  
- Residents facing problems with utilities arrears  
- Willing to install water-saving devices | For enquiries, please contact:  
South West CDC  
Tel: 6316 1616  
Fax: 6316 7251 |
| General Assistance Fund (Food) / Northeast CDC | To provide needy families with vouchers for redemption of essential provisions | Singapore Citizens or Singapore Permanent Residents living within Northeast CDC District | To apply, please approach the respective PGE location listed on the website or contact NECDC to make an appointment.  
North East CDC  
300 Tampines Avenue 5 #06-01  
NTUC Income Tampines Junction  
Singapore 529653  
Tel: 64244000  
Fax: 64244077 |
| General Assistance Fund (Household) / Northeast CDC | To assist needy families with the purchase of basic household furnishings / necessities. | | |
| Temporary Assistance Package (TAP) / AMP | - 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  
Through the scheme, the families will receive, depending on the varying needs of the families, the following:  
- Financial Assistance and Management  
- Economic Empowerment  
- Socio-Educational Development | - 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 | For enquiries, please contact:  
AMP Helpline at Tel: 6416 3960  
Operating Hours:  
Mon to Fri – 10.00am to 6.00pm  
Contact AMP at 6416 3966/3 or walk-in to the office at AMP @ Pasir Ris  
Operating Hours:  
Mon to Fri – 9.00am to 6.00pm  
Saturdays – 9.00am to 1.00pm |

For more information, please visit:  
http://www.amp.org.sg
## Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2015)

<table>
<thead>
<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
</tr>
</thead>
</table>
| **Compassion Fund / MILK Fund & Students Care Services (SCS)** | 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. Duration of assistance will be short term, hence not more than 6 months. For longer term assistance, the SCS will work with the school and family involved to develop holistic support for the family in the longer run. | - Students who are Singapore Citizens or Singapore 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 | For more information, please visit [http://www.compassionfund.sg/](http://www.compassionfund.sg/)  
Email: ranjana@milk.org.sg / toh_choryan@students.org.sg  

| **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. | - 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  
For more information, please visit: [http://www.amp.org.sg/subindex.asp?id=A018_10](http://www.amp.org.sg/subindex.asp?id=A018_10) |

| **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 |
### Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2015)

<table>
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| **CDAC Workfare Programme / CDAC** | Helps low-income families, including single-parent families, to become self-reliant through employment. Assistance schemes may include:  
- Job-matching and subsidies for skills training courses;  
- Subsidies for childcare and/or student-care fees;  
- Subsidies for rental, utilities and/or service and conservancy charges; and  
- Food vouchers. | • Chinese Singapore Citizens or Singapore Permanent Residents *(or at least one family member is a Chinese)*  
• Willing to engage in full-time or part-time employment  
• Family with dependents (e.g. school-going children, aged sick parents or disabled siblings)  
• Gross monthly household income not exceeding $1,500 or per capita income not exceeding $450  

Applications are assessed on case-by-case basis | For enquiries, please contact:  
Hotline: 6603 5599  
Fax: 6743 5240  
Email: socialservices@cdac.org.sg |
| **Food Rations Distribution Scheme/ Shan You Counselling Centre (SYCC)** | Provides short or long-term assistance to needy individuals and families with the supply of food rations. The period of assistance range from 3 to 12 months. Priority for those living in 1-2 rooms rental flats who are unable to work due to old age, illness or unfavourable family circumstances; with very young children in the family; have no means of subsistence and little or no family support; financial or family crisis. | The applicant’s household must:  
• Have a monthly household income of Per Capita Household income of $600 and below  
• Have little or no savings  
• Have inadequate family and community support  
• Cases whereby income exceed stated criteria will be considered on a case by case basis | For enquiries, please contact:  
Shan You Counselling Centre  
Location: Wellness Community, Blk 3 Eunos Crescent #01-2591/3/5 S’pore 400003  
Tel: 6745 9216  
Fax: 6745 9351 |

For more details, visit [www.shanyou.org.sg](http://www.shanyou.org.sg)  
Email: shanyou@shanyou.org.sg
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<th>Eligibility</th>
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</tr>
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| Free Meals Scheme / Shan You Counselling Centre (SYCC) | Provides short or long-term assistance to needy individuals and families with the supply of free meals. The period of assistance range from 1 month to 12 months. Priority for those living in 1-2 rooms rental flats who are unable to work due to old age, illness or unfavourable family circumstances; with very young children in the family; have no means of subsistence and little or no family support; financial or family crisis. | The recipient of free meals must fulfil one of the following reasons.  
- Unable to work owing to old age or medical reason  
- Have mental / health conditions or unfavourable family circumstances  
- Have no means of subsistence and little or no family support, experiencing financial hardship  
- Unemployed but demonstrate the willingness to take steps to be employed  
- Elderly for the purpose of improving social wellbeing | For enquiries, please contact: Shan You Counselling Centre  
Location: Wellness Community, Blk 3 Eunos Crescent #01-2591/3/5 S’pore 400003  
Tel: 6745 9293  
Fax: 6745 9351 |

For more details, visit [www.shanyou.org.sg](http://www.shanyou.org.sg)  
Email: shanyou@shanyou.org.sg
5) Childcare / Student Care Assistance

<table>
<thead>
<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>ComCare Child Care Subsidy</strong> (Also known as the Centre Based Financial Assistance for Child Care, CFAC) / CDCs</td>
<td>From 1 April 2013, the ComCare Child Care Subsidies (also known as the Centre Based Financial Assistance for Child Care, CFAC) will be combined with the universal working mother subsidy, into one subsidy framework. This simplifies the application process for parents and Child Care Operators.</td>
<td>All parents will continue to receive a Basic Subsidy. Families with a gross monthly income of up to $7,500 will receive an Additional Subsidy depending on the monthly income.</td>
<td>Application can be made at licensed Child Care Centres.</td>
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<td><strong>ComCare Student Care Subsidy</strong> (Also known as the Student Care Fee Assistance, SCFA) / CDCs</td>
<td>Student Care Centres (SCCs) provide before- or after-school care for children aged 7 to 14. ComCare’s Student Care Subsidy makes student care services more affordable for lower income families. For more information, please approach the Student Care Centres directly.</td>
<td>The child must be a Singapore Citizen or Singapore Permanent Resident of Singapore (PR). If the child is a PR, then at least one immediate family member of the child must be a Singapore Citizen; - The child is between 7 and 14 years (18 years old for students with special needs) of age and is attending an eligible Student Care Centre or Special Student Care Centre - The child is attending a mainstream or special education school - The parents of the child are both working - The family’s monthly household income is S$3,500 or below, or the family’s per capita income is $875 or below. - (For students with special needs only) Certified by a medical doctor confirming student’s disability</td>
<td>Application can be made at eligible Student Care Centres and Special Student Care Centres.</td>
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This subsidy is also available to children with disabilities in Special Student Care Centres. For more information in this area, please refer to SG Enable at https://www.sgenable.sg/for-youths/special-student-care-centres/. For more information, please visit: http://app.msf.gov.sg/Assistance/ComCare-Student-Care-Subsidies
## Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2015)

<table>
<thead>
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<tr>
<td><strong>PCF Headstart Fund / PCF</strong></td>
<td>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. <strong>Two Types of Assistance Available:</strong> 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.</td>
<td>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 MSF 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, MSF or MOE</td>
<td>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. For more information, please visit: <a href="http://www.pcf.org.sg/PRESCHOOL-SERVICES/Financial-Assistance/Content">http://www.pcf.org.sg/PRESCHOOL-SERVICES/Financial-Assistance/Content</a></td>
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| **CDAC Activity Fee Subsidy Scheme / CDAC** | Enable needy students to participate in programmes offered at CDAC Centres to develop their characters and enhance self-esteem, as well as to help promising ones to excel in their studies or in Science, Arts or individual talent | • Students or the parents must be a Chinese Singapore Citizen or Singapore Permanent Resident • Monthly gross household income not exceeding $3,300 or monthly gross per capita income not exceeding $900 | Application form is obtainable from CDAC centres. For enquiries, please contact: Tel: 6603 5555 Email: education@cdac.org.sg Alternatively, the application form is downloadable here: [download from CDAC website](http://www.cdac.org.sg/application-forms) |


### Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2015)

<table>
<thead>
<tr>
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</table>
| **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 Singapore 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 MSF, 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 MSF, 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 |

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

<table>
<thead>
<tr>
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<th>Objective</th>
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</tr>
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| ComCare Kindergarten Subsidy (Also known as the Kindergarten Financial Assistance Scheme. KiFAS) / CDCs | ComCare’s Kindergarten Subsidy make preschool education more affordable for low and lower middle-income families so that their children can have an early start to preschool education and development. If you require help with your child’s fees, ComCare’s subsidies are available to offset your child’s monthly kindergarten fees. | - Children who are Singapore Citizens. Children who are Singapore Permanent Residents (PR) can apply if at least one member of their immediate family is a Singapore Citizen;.
- Children attending a nursery programme (at least 2 hours long), or a K1 or K2 programme (at least 3 hours long) in an eligible non-profit kindergarten.
- Families with monthly gross household income of S$3,500 or below, or monthly per capita income of up to $875. | Application can be made at eligible Kindergartens. |

For more information, please visit: [http://app.msf.gov.sg/Assistance/ComCare-Kindergarten-Subsidies](http://app.msf.gov.sg/Assistance/ComCare-Kindergarten-Subsidies)

Enhanced KIFAS will take effect from from Jan 2015. Please visit Early Childhood Development Agency Website: [https://www.childcarelink.gov.sg/ccls/home/CCLS_HomeParentsSubsidies.jsp](https://www.childcarelink.gov.sg/ccls/home/CCLS_HomeParentsSubsidies.jsp)

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</tr>
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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 $2,500 per month or Per Capita Income (PCI) does not exceed $625 per month | Approach your child’s/ward’s school for the application form. |

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
<table>
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| Ministry of Education (MOE) Independent School Bursary (ISB) Scheme / MOE | This Independent School Bursary (ISB) scheme is meant for student studying in independent school, who satisfies either of the criteria stated. Monthly gross household income not exceeding $7200 or Per Capita Income (PCI) not exceeding $1800. | • Singapore Citizen only  
• Child must be studying in an independent school. | Applicants who wish to apply for the scheme can obtain the application form from their schools. They are to submit the application form together with the relevant documents to their schools.  
| Ministry of Education Bursary/ MOE | Aimed to assist students in full-time courses at tertiary levels.  
For polytechnics students, the award is valued at $1350 and $450 for Tier 1 and Tier 2 respectively.  
For full time university undergraduates, the award is valued at $2600 and $1300 for Tier 1 and Tier 2 respectively.  
For part-time university undergraduates, the award is valued at $1190 and $620 for Tier 1 and Tier 2 respectively. | For polytechnic students  
• Full-time students  
• 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  
• Applicants must not be in receipt of any scholarship, bursary or study grant for tuition fees  
For university undergraduates  
• Full-time undergraduate student  
• Singapore Citizen  
• Tier 1: Monthly household per capita income of no more than $1,400  
• Tier 2: Monthly household per capita income of between $1,401 and $1,900  
• Must not concurrently hold other scholarship, study award/grant or bursary | Students should apply via their student portal during the application period. |
<table>
<thead>
<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Edusave Merit Bursary / MOE</td>
<td>The Edusave Merit Bursary is meant for pupils whose household income is less than $5,000 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 $350 for Secondary 1 to 5 $400 for Pre-University 1 to 3 $500 for Institute of Technical Education (ITE)</td>
<td>• 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 $5,000 or per capita household income not exceeding $1,250</td>
<td>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.</td>
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<tr>
<td>Short-Term Study Assistance Scheme / Ministry of Education</td>
<td>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</td>
<td>• 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.</td>
<td>Approach your institution for the application form and more information.</td>
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<tr>
<td>CDC/CCC University Bursary / Community Development Council, Citizens’ Consultative Committee</td>
<td>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 $3600 and above per award and is tenable for 1 academic year</td>
<td>• 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 $950 per month.</td>
<td>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.</td>
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<tr>
<td>Scheme Name / Administered by</td>
<td>Objective</td>
<td>Eligibility</td>
<td>To Apply / Further Information</td>
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| CDC/CCC Polytechnic Bursary / Community Development Council, Citizens’ Consultative Committee | The CDC/CCC-Polytechnic Bursary is a bursary scheme for needy students in the polytechnics. The value of the award is $1800 per annum. | - Singapore Citizen  
- PCI S$850 and below  
- Not in receipt of scholarship or study grant in the current academic year  
- Students in receipt of CDC/CCC-Polytechnic Bursary may hold additional bursary from the polytechnics, if they are assessed to be in need for financial aid.  
- However, students should not be in receipt of other scholarship or study grant in the current academic year. | Students should apply via their student portal during the application period. |
| CDC & CCC-ITE Bursary Scheme / CDCs & CCC-ITE | The CDC & 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 < $300  
- $600 per year for gross monthly household per capita income between $301 and $500 | - Singapore Citizens  
- Not a recipient of the CDC & 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) | Complete a Family Income Declaration Form obtainable from the Administration Office of ITE College. |
| General Assistance Fund (Education) / North East CDC | To provide needy families with educational assistance needs by subsidizing part of the costs incurred. | - Singapore Citizens or Singapore Permanent Residents living within Northeast CDC District | To apply, please approach the respective PGE location listed on the website or contact NECDC to make an appointment. North East CDC 300 Tampines Avenue 5 #06-01 NTUC Income Tampines Junction Singapore 529653 Tel: 64244000 Fax :64244077 |

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</tr>
</thead>
</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. | • 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,  
• 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. Referring agencies must ensure and verify that all information provided is true and correct.  
For enquiries, please contact:  
Tel: 6210 2677  
Email: michelle_lim@ncss.gov.sg |

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

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

| **School Pocket Money Fund / NCSS** | Strats 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: $60  
ii) Secondary Level: $95  
iii) Post Secondary Level: $120 | • Singapore Citizens or Singapore Permanent Residents  
• Full-time student studying in mainstream school, special education school, Mountbatten Vocational School, Northlight School, Assumption Pathway School or religious school (such as madrasah)  
• Living in HDB 4-room flats or smaller  
• Per capita nett household income $450 or less per month | To apply for the pocket money assistance, call the ComCare helpline on 1800-222-0000.  
This will connect the caller to the nearest family service centre which would advise you on how to apply. |

email: emailus@spmf.org.sg or call 6319-2121
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<th>Scheme Name / Administered by</th>
<th>Objective</th>
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</tr>
</thead>
</table>
| **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/Singapore 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/Singapore 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 Singapore 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. |

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
<table>
<thead>
<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
</tr>
</thead>
</table>
| **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 minimally $1,050 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 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 portal.  
For more information, please visit: [http://www.nus.edu.sg/financialaid](http://www.nus.edu.sg/financialaid) |
| **NUS Students’ Fund Bursary / National University of Singapore (NUS) Students’ Union** | Award is worth $1000 each. Award is tenable for one year. | Needy undergraduates who have applied for Tuition Fee Loan. Recipient may not concurrently hold any other award without prior approval from the University. | 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.  
For more information and application form, visit: [http://www.nussu.org.sg/nussf/bursary_award/application](http://www.nussu.org.sg/nussf/bursary_award/application) |
<table>
<thead>
<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
</tr>
</thead>
<tbody>
<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&lt;br&gt;• Must not concurrently hold other bursaries or scholarships&lt;br&gt;• NIE trainee teachers who are drawing salary/stipend from MOE are not eligible to apply&lt;br&gt;• Gross monthly Per Capita household Income (PCI) of less than or equal to $1,700 per month.&lt;br&gt;• 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>
</tr>
<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 $2500.</td>
<td>• Full-time students with monthly income per household member of $1,200 and below.&lt;br&gt;• 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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For more information please visit: [http://www.np.edu.sg/ss/financial/fulltime/bursaries(np/Pages/default.aspx](http://www.np.edu.sg/ss/financial/fulltime/bursaries(np/Pages/default.aspx)
<table>
<thead>
<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>CJ Koh Bursary / Nanyang Polytechnic</td>
<td>The CJ Koh Bursary is awarded to students with financial needs studying a full time Diploma in Nursing in Nanyang Polytechnic.</td>
<td>Singapore Citizens &amp; PRs from Diploma in Nursing only. Students with financial need, good academic performance and commitment to nursing career.</td>
<td>Application can be made via the Nanyang Polytechnic student portal. For more information: please visit <a href="http://www.nyp.edu.sg/NYPStudents/financialmatters_bursaries.html">http://www.nyp.edu.sg/NYPStudents/financialmatters_bursaries.html</a></td>
</tr>
<tr>
<td>Rotary Club of Queenstown Award / Nanyang Polytechnic</td>
<td>The Rotary Club of Queenstown Award is awarded to students with financial needs studying a full time diploma in Nanyang Polytechnic</td>
<td>Singapore Citizens &amp; PRs Financial need and good academic performance</td>
<td>Application can be made via the Nanyang Polytechnic student portal during Oct/Nov annually. For more information: please visit <a href="http://www.nyp.edu.sg/NYPStudents/financialmatters_bursaries.html">http://www.nyp.edu.sg/NYPStudents/financialmatters_bursaries.html</a></td>
</tr>
</tbody>
</table>
| 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 |
## Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2015)

<table>
<thead>
<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
</tr>
</thead>
</table>
| **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 enquires please visit: [http://www.tp.edu.sg/home/admissions/schemes.htm](http://www.tp.edu.sg/home/admissions/schemes.htm) |
| **ITE Special Student Assistance Scheme / ITE** | The ITE Special Student Assistance Scheme (SSAS) aims to provide financial assistance to help full-time students who require financial support after the application period for the CDC & CCC-ITE Bursary.  
The ITE SSAS is an exigency scheme to provide support to needy students, so that they can continue with their technical training.  
Financial assistance under the ITE SSAS could comprise waiver of fees and/or cash award. | A full-time student studying at the ITE  
Has gross monthly household per capita income (PCI) ≤ $500 at the time of application;  
Is not in receipt of the CDC & CCC-ITE Scholarship or Bursary;  
Is not a sponsored student or a trainee; and  
Has at least 3 months’ study to undergo till the end of the academic year.  
Only Singapore Citizens are eligible for waiver of fees while cash award can be extended to all needy students regardless of citizenship. | To apply for financial assistance under the scheme, applicants will be required to complete a prescribed application form and submit it with supporting income documents to the college where he/she is studying.  
For more information: please visit [http://www.ite.edu.sg/admission/ft/awards_bursaries.htm](http://www.ite.edu.sg/admission/ft/awards_bursaries.htm) |
| **Special Student Assistance Scheme / ITE** | 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. | • 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 & 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 | Complete a Family Income Declaration Form obtainable from the Administration Office of ITE College. |
### Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2015)

<table>
<thead>
<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
</tr>
</thead>
</table>
| ITE Alumni Study Support Grant (SSG) / ITE Alumni | 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. | • 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 | Application must be made using the prescribed SSG Application Form |
| CDAC-SFCCA Bursary / CDAC | Helps students from lower income families in their educational expenses | • Chinese Singapore Citizens or Singapore Permanent Residents  
• Full-time Primary, Secondary, JC/Pre-U & ITE students attending government / government-aided / autonomous / independent / ITE / JC / Centralised Institute  
• Not receiving School Pocket Money Fund/any other scholarship or bursary in the same academic year (excluding Edusave Scholarship and Merit Bursary); JC/CI MOE-FAS; and HOPE Scheme  
• Gross monthly household income not exceeding $1,500 or per capita income not exceeding $375  
• Has good conduct and regular attendance in school | Application form is obtainable from schools, CDAC centres or download from CDAC website: www.cdac.org.sg from July every year. Different deadlines will be given for different levels.  
For enquiries, please contact:  
Hotline: 6603 5588  
Fax: 6841 4881  
Email: education@cdac.org.sg |
<table>
<thead>
<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDAC Tuition Programme/CDAC</td>
<td>Aims to organise quality and affordable tuition classes for students from low-income families who are not performing well in school</td>
<td>• Chinese Singapore Citizens or Singapore Permanent Residents. (tuition centres under Collaborative Tuition Programme accepts students of all races) • Gross monthly household income not exceeding $2,700 or per capita income not exceeding $700 • Results criteria apply: P1-3 (≤75%), P4-6 (≤69%), P5 &amp; 6 Foundation Eng &amp; Math (No restriction) Sec Exp English and Math : C5 or 60% and below Chinese : B3 or 69 % and below Sec Normal (A) and Normal (T) : No Restriction</td>
<td>Further information: • Levels: P1 to ‘O’ Levels • Subjects: Chinese, Eng, Math &amp; Science • Venue/Timing: Conducted in selected tuition centres in the evenings or weekends • Fee: Pri Level: $8 per subject per month Sec Level: $12 per subject per month For enquiries, please contact: Hotline: 6603 5555</td>
</tr>
<tr>
<td>CDAC Tuition Fee Waiver /CDAC</td>
<td>Helps students from lower income families who genuinely cannot afford to pay for the fee to attend CDAC Tuition Programme and Collaborative Tuition Programme</td>
<td>• Chinese Singapore Citizens or Singapore Permanent Residents • Monthly household income not exceeding $1,500 or per capita income not exceeding $375</td>
<td>Application forms are obtainable from CDAC centres or download from CDAC website: <a href="http://www.cdac.org.sg">www.cdac.org.sg</a> For enquiries, please contact: Hotline: 6603 5588 Fax: 6841 4881 Email: <a href="mailto:education@cdac.org.sg">education@cdac.org.sg</a></td>
</tr>
<tr>
<td>Eurasian Community Fund (ECF) Bursary Awards / Eurasian Association</td>
<td>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.</td>
<td>• Eurasian or with Eurasian parent or grandparent • Singapore Citizen or Singapore Permanent Resident • Full-time student • Monthly gross per capita income not exceeding $750</td>
<td>Please obtain application forms from EA Secretariat, Level 3 Eurasian Community House. For enquiries, please contact: Jacqueline Peeris Tel: 6447-1578</td>
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</tbody>
</table>

For more information, please visit: [http://www.eurasians.org.sg/education/](http://www.eurasians.org.sg/education/) Email: jacqueline@eurasians.org
<table>
<thead>
<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
</tr>
</thead>
</table>
| 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/tertiary-tuition-fee-subsidy /tertiary-tuition-fee-subsidy.aspx](http://www.mendaki.org.sg/tertiary-tuition-fee-subsidy/tertiary-tuition-fee-subsidy.aspx) 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/study-loan-scheme/study-loan-scheme-full-time--local.aspx](http://www.mendaki.org.sg/study-loan-scheme/study-loan-scheme-full-time-local.aspx) or  
Email: kamariah@mendaki.org.sg |
### Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2015)

<table>
<thead>
<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Supplementary Assistance Loan Scheme / MENDAKI</strong></td>
<td>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.</td>
<td>• 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</td>
<td>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. For more information visit: <a href="http://www.mendaki.org.sg/study-loan-scheme/supplementary-assistance-loan-scheme-sas.aspx">http://www.mendaki.org.sg/study-loan-scheme/supplementary-assistance-loan-scheme-sas.aspx</a></td>
</tr>
<tr>
<td><strong>Open University and Distance Learning Programme (OUDP) Loan Scheme / MENDAKI</strong></td>
<td>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.</td>
<td>• Possess acceptable academic qualifications, i.e. 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</td>
<td>For enquiries, please contact: Tel: 6245 5710 For more information please visit: <a href="http://www.mendaki.org.sg/study-loan-scheme/supplementary-assistance-loan-scheme-sas.aspx">http://www.mendaki.org.sg/study-loan-scheme/supplementary-assistance-loan-scheme-sas.aspx</a> or Email: <a href="mailto:rahmah@mendaki.org.sg">rahmah@mendaki.org.sg</a></td>
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</tbody>
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<table>
<thead>
<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
</tr>
</thead>
</table>
| **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. |
| **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 / Singapore 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 fee 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 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 5794/ 5795/ 5796/ 5747/ 5813/ 5816/ 6248 5959  
Monday to Friday  
8.30am-6.00pm  
For more information and application form please visit: [http://mts.mendaki.org.sg/](http://mts.mendaki.org.sg/) or Email: mts@mendaki.org.sg |
## Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2015)

<table>
<thead>
<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
</tr>
</thead>
</table>
| 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 Singapore 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://mts.mendaki.org.sg/ or  
Email: etf@mendaki.org.sg
### Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2015)

<table>
<thead>
<tr>
<th>Scheme Name / Administered by</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
</tr>
</thead>
</table>
| **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 Singapore Permanent Residents or children of Singapore Citizens or Singapore 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 Singapore 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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<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>
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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 Singapore 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 / Singapore Permanent Resident of Indian Origin  
Have enrolled in a childcare centre registered with MSF  
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 | |

### Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2015)

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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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| 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. For more information and application form, visit: [http://admissions.nus.edu.sg/financial-bursaries-fooclan.html](http://admissions.nus.edu.sg/financial-bursaries-fooclan.html) |
| DreamPACT Bursary / 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 value ranges from $250 - $400 to selected applicants who fulfill the requirement. |  
- Singapore Citizens or Singapore Permanent Residents  
- Full-time students in Primary / Secondary Schools  
- Household per capital income of less than $650 a month  
- Short listed applicants must attend at least 80% of DreamPACT Mentorship/Lifeskill sessions to be fully eligible for the award. | For enquiries, please contact:  
Hope Centre  
(Singapore)  
466 Crawford Lane,  
#03-06 Singapore  
(190466)  
Tel: 6348 5479  
Fax: 6294 0870  
For more information and application form, please visit: [http://www.hopecentre.org.sg/bursary-awards/#sthash.P3GqNh0q.dpuf](http://www.hopecentre.org.sg/bursary-awards/#sthash.P3GqNh0q.dpuf)  
Email: office@hopecentre.org.sg |
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| 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  
| NAC Arts Bursary (Local) / National Arts Council (NAC) | 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: [http://www.nac.gov.sg/](http://www.nac.gov.sg/) or Apply online at [http://app.cischolarship.sg](http://app.cischolarship.sg) | 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](mailto:jerene_chua@nac.gov.sg)  
For more information please visit: [http://www.nac.gov.sg/](http://www.nac.gov.sg/) or Apply online at [http://app.cischolarship.sg](http://app.cischolarship.sg) |
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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. | • Student must be a Singapore Citizen or Permanent Resident of Singapore.  
• Student must be a Teochew.  
• Student is currently studying or has been admitted into a local university or polytechnic  
a) NUS / NTU / SMU / SUTD / SIT  
b) Singapore / Ngee Ann / Temasek / Nanyang / Republic Polytechnic  
• Student must not concurrently receive other scholarship or bursary.  
• Student must be of good character and conduct.  
• Student applying for bursary must attain a minimum of C6 per subject. | 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
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<th>Scheme Name / Administered by</th>
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<th>To Apply / Further Information</th>
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<tr>
<td><strong>Ong Teng Cheong-Education Trust Fund Award / NTUC Leadership Development Department</strong></td>
<td>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.</td>
<td>• Only for union leaders who are OTCILS graduates in Diploma in Industrial Relations and do not have a degree qualification</td>
<td>For enquiries, please contact: Tel: 62138585 Fax: 63273700 or NTUC Centre No. 1 Marina Boulevard #11-01 One Marina Boulevard S(018989)</td>
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<td><strong>NTUC Back To School Voucher / NTUC Community Development Department</strong></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.</td>
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<td><strong>Singapore Buddhist Lodge Bursary / Singapore Buddhist Lodge</strong></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 / Singapore 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>
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For more information please visit: [http://www.slf.gov.sg](http://www.slf.gov.sg) or Email: general@slf.gov.sg
**Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2015)**

<table>
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<th>Scheme Name / Administered by</th>
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<th>Eligibility</th>
<th>To Apply / Further Information</th>
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| **SBPWA Fellowship Award / Singapore Business & Professional Women’s Association (SBPWA)** | 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. | • 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 | 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 SPBWA’s Selection Panel.  
For enquiries, please contact:  
SBPWA Secretariat  
Tanglin P.O. Box 218  
Singapore 912408  
Telephone & Fax: 6220-6867 |
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<tr>
<td><strong>Courage Fund</strong>&lt;br&gt;Bursary Awards&lt;br&gt;Singapore Nurses Association</td>
<td>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.&lt;br&gt;&lt;br&gt;The award quantum values for the respective levels are as follows:&lt;br&gt;- Diploma - S$ 5000&lt;br&gt;- Advanced/Graduate Diploma - S$ 3000&lt;br&gt;- Bachelor - S$ 7000&lt;br&gt;- Master - S$ 9000&lt;br&gt;- PhD - S$ 12000</td>
<td>• Have a minimum of 1 year (Singapore Citizens and Singapore Permanent Residents) of employment in the healthcare sector&lt;br&gt;• Have a good performance record in the previous and present employments (testimonial from the current or last employer)&lt;br&gt;• Have the relevant professional qualification&lt;br&gt;• Undertake an area of study related to healthcare</td>
<td>30 awards will be available each year between 1Jan - 31 March&lt;br&gt;Please submit your applications form to:&lt;br&gt;Secretariat&lt;br&gt;Courage Fund Bursary Awards (For Nurses &amp; Allied Health Professionals)&lt;br&gt;SNA House&lt;br&gt;77 Maude Rd&lt;br&gt;Singapore 208353&lt;br&gt;&lt;br&gt;For enquiries, please contact:&lt;br&gt;Tel: 6392-0770&lt;br&gt;&lt;br&gt;For more information and application form, please visit:&lt;br&gt;&lt;a href=&quot;http://www.sna.org.sg/site/newsroom/courage-fund-bursary-award-3.html&quot;&gt;<a href="http://www.sna.org.sg/site/newsroom/courage-fund-bursary-award-3.html">http://www.sna.org.sg/site/newsroom/courage-fund-bursary-award-3.html</a>&lt;/a&gt;</td>
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<td><strong>SPD Education Bursary</strong>&lt;br&gt;Society for the Physically Disabled</td>
<td>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.&lt;br&gt;&lt;br&gt;This scheme is also listed under Disability Care.&lt;br&gt;&lt;br&gt;For more information please visit: &lt;a href=&quot;http://www.sgenable.sg/AssistanceScheme9.aspx&quot;&gt;<a href="http://www.sgenable.sg/AssistanceScheme9.aspx">http://www.sgenable.sg/AssistanceScheme9.aspx</a>&lt;/a&gt;&lt;br&gt;Email: <a href="mailto:information@spd.org.sg">information@spd.org.sg</a></td>
<td>• Students from low-income background in mainstream schools&lt;br&gt;• Students have to be physically disabled or have parent(s) with disabilities.</td>
<td>For enquiries, please contact:&lt;br&gt;Tel: 6579 0753&lt;br&gt;Fax: 6323 7008</td>
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<td><strong>United Indian Muslims Association – MUIS Bursaries</strong>&lt;br&gt;UIMA</td>
<td>These bursaries are given out to children from poor and needy families, regardless of their racial, religious and cultural background.&lt;br&gt;&lt;br&gt;• Singapore Citizen or at least one of the parents must be a Singapore Citizen&lt;br&gt;• A full-time student of one of the following Institutions of Singapore:&lt;br&gt;  - Primary School&lt;br&gt;  - Secondary School&lt;br&gt;  - ITE, Junior College, Polytechnic&lt;br&gt;  - University</td>
<td>For enquiries, please contact:&lt;br&gt;Mr Farihullah&lt;br&gt;587, Geylang Road, #03-01&lt;br&gt;Tel: 97716493/67486187&lt;br&gt;Fax: 67486334</td>
<td>For more information please visit: &lt;a href=&quot;http://uima.org.sg/?page_id=9&quot;&gt;<a href="http://uima.org.sg/?page_id=9">http://uima.org.sg/?page_id=9</a>&lt;/a&gt;</td>
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### 7) Elderly Care

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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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</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 $1,300,  
• 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. Referring agencies must ensure and verify that all information provided is true and correct.  
For enquiries, please contact:  
Tel: 6210 2677  
Email: michelle_lim@ncss.gov.sg |

**This scheme is also listed under Educational Assistance and Disability Care**  
For more information please visit: [http://www.ncss.gov.sg/VWOcorner/wbscf.asp](http://www.ncss.gov.sg/VWOcorner/wbscf.asp)
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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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| Senior Home Care / various VWOs | Senior Home Care offers a variety of personal care options to support caregivers in looking after their frail elderly at home. Caregivers can choose from dedicated service packages (e.g. for meals delivery or escort), or an ensuite package, which includes a range of personal care services like housekeeping and personal hygiene. **This scheme is also listed under Transport Assistance.** | The care recipient must:  
- Be aged 55 and above  
- Be a Singapore Citizen or Singapore Permanent Resident  
- Require assistance in his/ her Activities of Daily Living (ADL) and/or Instrumental Activities of Daily Living (IADL), and lacks the functional and/ or cognitive ability to perform any of the service components  
For the meals delivery and escort service packages, he/ she must also lack caregiver support.  
Note: Persons with Disabilities who do not meet the age criteria will be considered on a case-by-case basis. | For more information:  
Visit AlCare Hub at City Square Mall, #B2-19/20  
11am – 8.30pm (daily)  
Call the Singapore Silver Line at 1800-650-6060:  
8.30am – 8.30pm (Mon to Fri)  
8.30am – 4.00pm (Sat)  
For more information, please visit [www.silverpages.sg/SHC](http://www.silverpages.sg/SHC)  
For more information please visit: [http://www.sgenable.sg/](http://www.sgenable.sg/) |
| Caregivers Training Grant / Agency for Integrated Care (AIC) | The Caregivers Training Grant (CTG) allows you to tap on an annual $200 subsidy to attend approved training courses to better care for your loved ones.  
Note: The amount of $200 is allocated to each care recipient every financial year (starting from April to March the following year). For example, if there are two caregivers caring for one care recipient, the total grant eligible is $200 per year and not $400, as there is only one care recipient. However, if you care for two eligible loved ones, you can tap on $400 worth of training subsidy. | The care recipient must:  
- Be a Singapore Citizen or Permanent Resident  
- Be aged 65 and above OR has a disability as certified by a Singapore-registered doctor  
The caregiver must:  
- Be the main caregiver looking after your loved one. Caregivers may be family members or foreign domestic workers  
- Complete the CTG-training course and receive a certificate of attendance (if any) | For more information:  
Visit AlCare Hub at City Square Mall, #B2-19/20  
11am – 8.30pm (daily)  
Call the Singapore Silver Line at 1800-650-6060:  
8.30am – 8.30pm (Mon to Fri)  
8.30am – 4.00pm (Sat)  
For more information and application forms, please visit [www.silverpages.sg/CTG](http://www.silverpages.sg/CTG) |
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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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| **Pioneer Generation Disability Assistance Scheme (PioneerDAS)** / Agency for Integrated Care (AIC) | The Pioneer Generation Disability Assistance Scheme (PioneerDAS) provides $100 a month to help Pioneers with their care needs. **This scheme is also listed under Disability Care** | The care recipient must:  
  - Be a Pioneer living in Singapore  
  - Permanently need help in at least three Activities of Daily Living (ADL) | For more information:  
  - Visit AlCare Hub at City Square Mall, #B2-19/20  
  - 11am – 8.30pm (daily)  
  - Call the Singapore Silver Line at 1800-650-6060:  
    - 8.30am – 8.30pm (Mon to Fri)  
    - 8.30am – 4.00pm (Sat)  
  - For more information and application forms, please visit [www.silverpages.sg/pioneerDAS](http://www.silverpages.sg/pioneerDAS) |

| **ElderCare Trust** / NTUC ElderCare | 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. | Applicant with a monthly per capita income below $1,000 may apply for subsidy from ElderCare Trust. | 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: [http://ageinggracefully.asia/project/ntuc-elder-trust/](http://ageinggracefully.asia/project/ntuc-elder-trust/)
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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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| **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 6332 1133  
Claim forms can be downloaded available at the website below.  
Email: idape@income.com.sg  

| **Home Care Assist Programme / Home Nursing Foundation** | 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. | • Both locals and foreigners may apply | 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: [http://www.hnf.org.sg/whatwedo/ihpc](http://www.hnf.org.sg/whatwedo/ihpc) or Email referral letter to: referral@hnf.org.sg |
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 Singapore 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. |
| **Home Care Assist / Northeast CDC** | To help needy ill or bed-bound patients who have been discharged from hospitals with a range of services which include provision for homecare items and home modification. | • Singapore Citizen or Singapore Permanent Resident living within Northeast CDC District | To apply, please enquire at the Medical Social Work department, Changi General Hospital.  
Tel: 68502875  
Fax: 67844984 |
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<th>Scheme Name / Administered by</th>
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<th>To Apply / Further Information</th>
</tr>
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<tr>
<td>General Assistance Fund (Healthcare) / Northeast CDC</td>
<td>To provide medical care, medical consumable and dental assistance for needy residents at by subsidizing part of the costs incurred.</td>
<td>Singapore Citizen or Singapore Permanent Resident</td>
<td>To apply, please approach the respective PGE location listed on the website or contact NECDC to make an appointment. North East CDC 300 Tampines Avenue 5 #06-01 NTUC Income Tampines Junction Singapore 529653 Tel: 64244000 Fax::64244077</td>
</tr>
</tbody>
</table>


| EyeWear @ South West / South West CDC | Provide free eye screening and eyewear vouchers (if required) for school-going children and senior citizens of needy families. | • South West District Residents  
• Total gross household income is $2,500 or less  
• Singapore Citizen or at least one immediate family member is a Singapore Citizen  
• School-going children or senior citizen aged 50 years and above | 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: [www.southwestcdc.org.sg](http://www.southwestcdc.org.sg)
### Community Health Assist Scheme (CHAS) / Agency for Integrated Care (AIC)

The Community Health Assist Scheme (CHAS) provides lower to middle income Singaporeans of all ages with healthcare subsidies at participating General Practitioners (GPs) and dental clinics island-wide.

Singapore Citizens who qualify for CHAS will receive an individual blue or orange Health Assist card. Health Assist cardholders will also enjoy subsidised referrals to Specialist Outpatient Clinics (SOCs) located at Public Hospitals or National Dental Centre when required.

#### Objective
The Community Health Assist Scheme (CHAS) provides lower to middle income Singaporeans of all ages with healthcare subsidies at participating General Practitioners (GPs) and dental clinics island-wide.

#### Eligibility
- Singapore Citizens
- All ages can qualify
- For households with income, the household monthly income per person must be $1,800 and below.
- For households with no income, the Annual Value (AV) of residence as reflected on the NRIC must be $21,000 and below.

#### To Apply / Further Information
For enquiries, please call: CHAS hotline 1800-275-2427 from Mon – Fri (8.30am – 6.00pm), excluding Public Holidays

Application forms are available from:
- Public Hospitals
- Polyclinics
- Community Centres or Clubs (CC)
- Community Development Council (CDC)
- CHAS website [www.chas.sg](http://www.chas.sg)

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

### Medical Fee Exemption Card (MFEC)/Sheltered/Disability Homes

To provide free medical and hospitalisation treatment at government/restructured hospitals and polyclinics for needy residents of sheltered and disability homes.

- Singapore Citizens or Singapore Permanent Residents
- 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

#### Application is available through the sheltered or disability home of resident.

Please email to NCSS, Schemes & Provisions Department at the email address stated below.

For more information please email to: ncss_rad@ncss.gov.sg
<table>
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<tr>
<td><strong>Subsidy for the needy / National Kidney Foundation</strong></td>
<td>To ensure that only needy patients are admitted into the NKF’s dialysis programme, which is heavily supported by public donations, all applicants will undergo financial assessment through a comprehensive means test. Under the NKF’s co-payment scheme, patients and their families pay a part of the treatment cost with the NKF providing high subsidies from public donations. This is based on the philosophy of shared responsibility and is aimed at maintaining the viability of the NKF’s dialysis programme.</td>
<td>The NKF will carefully consider each individual applicant’s family, • his/her financial and social circumstances, • his/her medical condition, and his/her suitability for satellite-based haemodialysis treatment Before admission into the NKF Dialysis Programme.</td>
<td>For further enquiries, to call the NKF Admission Hotline 6506 2187 or email us at <a href="mailto:contact_us@nkfs.org">contact_us@nkfs.org</a> For more information: please visit <a href="http://www.nkfs.org/dc_subsidy-for-the-needy.html">http://www.nkfs.org/dc_subsidy-for-the-needy.html</a></td>
</tr>
<tr>
<td><strong>Patient Welfare Fund / Parkinson’s Disease Society</strong></td>
<td>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.</td>
<td>• 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.</td>
<td>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 Parkinson’s Disease Society (For enquiries, please contact: Tel: 63535338 Fax: 63584139) For more information, please visit: <a href="http://ageinggracefully.asia/project/patient-welfare-fund/">http://ageinggracefully.asia/project/patient-welfare-fund/</a> Email: <a href="mailto:pdsspore@gmail.com">pdsspore@gmail.com</a></td>
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9) **Transport Assistance**

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<tr>
<td><strong>Workfare Transport Concession Scheme (WTCS) / Ministry of Transport</strong></td>
<td>A new concession scheme for Lower-Wage Workers (LWWs), which will allow users to enjoy 15% discount off adult fares</td>
<td>Anyone receiving the Workfare Income Supplement (WIS) payouts from CPF Board from 1 December 2013</td>
<td>Application packages will be sent to the eligible WIS recipient inviting them to apply. Application packages will be sent out by 6 April 2014 to those that receive WIS payouts between 1 December 2013 and 1 March 2014. Applications for the Workfare Transport Concession Card can be made from 6 April 2014, and will take about 2 months to process</td>
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<p>| Interim assistance - Workfare Transport Concession Scheme (WTCS) / Ministry of Transport | Financial assistance for those who qualify for the Workfare Transport Concession Scheme a to help them defray the increase in their travel expenditure over 3 months from the implementation of the revised fares to the day before the two new concession schemes take effect, i.e. from 6 April 2014 to 5 July 2014. The interim assistance is redeemable at any time within 6 months and can be used to top up any CEPAS contactless smartcards used for travel on public transport -(EZ-Link, NETS FlashPay or Concession Cards) | $30 for those who qualify for the Workfare Transport Concession Scheme based on their receipt of WIS payouts from 1 December 2013 to 1 July 2014. Those receiving WIS after 1 July 2014 will not be entitled to the interim assistance | Details on how to claim the interim assistance will be sent together with the application packages inviting eligible WIS recipients to apply for the new Concession Card |</p>
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</table>
| Persons with Disabilities Fare Concession Scheme / Ministry of Transport | A concession scheme for persons with disabilities, giving 25% discount off Adult Fares, with fares capped for distances beyond 7.2km (Adult Fares). Persons with disabilities also have the option to purchase Monthly Concession Pass with unlimited bus and train rides at $60 per month. **This scheme is also listed under Disability Care Assistance** | Persons aged less than 60 years of age, who are Singapore Citizens and Permanent Residents, and who are any of the following:  
  a) Are beneficiaries of existing disability schemes and services and members (with permanent disability) of relevant Voluntary Welfare Organisation (VWO); or  
  b) Attended Special Education (SPED) schools operated by a VWO; or  
  c) Are certified by a medical practitioner to have a permanent disability of one or more of the following:  
     i. A physical disability; or  
     ii. A visual impairment; or  
     iii. A hearing impairment; or  
     iv. Autism Spectrum Disorder; or  
     v. Intellectual Disability | If you are automatically eligible* for the concession, you will receive a notification letter informing you of your eligibility, details of the scheme, and how to apply for the PWD concession card. Other persons will need to submit their application through SG Enable, to determine if they are eligible for the scheme. For any enquiries, please call the TransitLink hotline at 1800-2255 663 or refer to the TransitLink website (www.transitlink.com.sg) for more information. |
| VWO Transport Subsidies / SG Enable | VWO Transport Subsidies supports up to 80%* for persons with disabilities who need to take dedicated transport provided by Voluntary Welfare Organisations (VWOs) to access school and care services. **This scheme is also listed under Disability Care Assistance** | Singapore Citizen or Permanent Residents  
Persons with disabilities attending Early Intervention Programme for Infants and Children (EIPIC), Day Activity Centres, Sheltered Workshops or Special Education (SPED) schools where transport services are provided by VWOs.  
From families with a per capita monthly household income of $2,600 and below Singapore Citizens, or $1,800 and below for Permanent Residents. | Apply through VWOs where person with disabilities is receiving services or attending programmes  
For more information, please visit www.sgenable.sg or call 1800-8585 885. |
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<td>Dedicated Northeast Ambulance Service / Northeast CDC</td>
<td>To provide needy residents subsidized rates for ambulance services, sending and fetching them to and from polyclinics and hospitals.</td>
<td>• Singapore Citizen or Singapore Permanent Resident living within Northeast CDC District&lt;br&gt;• Lower income group living within the North East district who are immobile, disabled or elderly, and needs to visit medical institutions for medical appointments (i.e. within the North East district)</td>
<td>To apply, please approach the respective PGE location listed on the website or contact NECDC to make an appointment. North East CDC 300 Tampines Avenue 5 #06-01 NTUC Income Tampines Junction Singapore 529653 Tel: 64244000 Fax:64244077</td>
</tr>
<tr>
<td>General Assistance Fund (Transport) / North East CDC</td>
<td>To assist needy families or individuals by providing assistance for their transportation costs.</td>
<td>Singapore Citizen or Singapore Permanent Resident</td>
<td>To apply, please approach the respective PGE location listed on the website or contact NECDC to make an appointment. North East CDC 300 Tampines Avenue 5 #06-01 NTUC Income Tampines Junction Singapore 529653 Tel: 64244000 Fax:64244077</td>
</tr>
<tr>
<td><strong>Taxi Subsidy Scheme / SG Enable</strong></td>
<td><strong>This scheme is also listed under Disability Care Assistance</strong></td>
<td>Persons with disabilities medically certified as unable to take public transport and totally dependent on taxis for travelling to school or work. From families with a per capita monthly household income of $1,800 and below and are Singapore Citizens or Permanent Residents. Currently working or schooling. Not currently owning a vehicle.</td>
<td>Apply online with your Singpass at <a href="http://www.sgenable.sg">www.sgenable.sg</a>. Or, send the application form by post to: SG Enable 141 Redhill Road Singapore 158828 Application form is available online at <a href="http://www.sgenable.sg">www.sgenable.sg</a>.</td>
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* Beneficiaries of existing disability schemes and services and members (with permanent disability) of relevant VWOs will be automatically eligible for the scheme.

^ National means-tested

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| **Senior Home Care / various VWOs** | Senior Home Care offers a variety of personal care options to support caregivers in looking after their frail elderly at home. Caregivers can choose from dedicated service packages (e.g., for meals delivery or escort), or an ensuite package, which includes a range of personal care services like housekeeping and personal hygiene. **This scheme is also listed under Elderly Care** | The care recipient must:  
- Be aged 55 and above  
- Be a Singapore Citizen or Singapore Permanent Resident  
- Require assistance in his/her Activities of Daily Living (ADL) and/or Instrumental Activities of Daily Living (IADL), and lacks the functional and/or cognitive ability to perform any of the service components  
For the meals delivery and escort service packages, he/she must also lack caregiver support. 
Note: Persons with Disabilities who do not meet the age criteria will be considered on a case-by-case basis. | For more information:  
Visit AICare Hub at City Square Mall, #B2-19/20  
11am – 8.30pm (daily)  
Call the Singapore Silver Line at 1800-650-6060:  
8.30am – 8.30pm (Mon to Fri)  
8.30am – 4.00pm (Sat) |
| **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/Singapore 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)
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<tr>
<td>Carpark Label Scheme for Persons with Physical Disabilities / SG Enable</td>
<td>The Car Park Label Scheme provides for persons with physical disabilities who have mobility constraints and require the wider car park space, to embark and disembark from their vehicles arising from their use of bulky mobility aids.</td>
<td>Class 1: The applicant should be a driver who has been certified by a Singapore registered medical doctor as having physical disabilities which require the use of bulky mobility aids. The applicant should require the use of a larger parking space for getting in/out of the vehicle arising from the use of the bulky mobility aids. Class 2: The applicant should be a passenger who has been certified by a Singapore registered medical doctor as having physical disabilities which require the use of bulky mobility aids. The passenger should require the use of a larger parking space for getting in/out of the vehicle arising from the use of the bulky mobility aids. Voluntary welfare organisations (VWOs) with registered vehicles used to regularly ferry clients with physical disabilities can also apply for the Class 2 Parking Label.</td>
<td>Submit the application form and supporting documents to SG Enable via email or post: Email: <a href="mailto:carparklabels@sgenable.sg">carparklabels@sgenable.sg</a> Post: SG Enable 141 Redhill Road Singapore 158828 For more information, please visit <a href="http://www.sgenable.sg">www.sgenable.sg</a> or call 1800-8585 885.</td>
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## 10) Disability Care

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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 open 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,  
  - 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. Referring agencies must ensure and verify that all information provided is true and correct. For enquiries, please contact:  
Tel: 6210 2677  
Email: michelle_lim@ncss.gov.sg |

This scheme is also listed under Elderly Care and Educational Assistance  
For more information please visit: [http://www.ncss.gov.sg/VWOcorner/wbscf.asp](http://www.ncss.gov.sg/VWOcorner/wbscf.asp)

| Special Assistance Fund / SG Enable | The Special Assistance Fund (SAF) provides financial assistance to persons with disabilities, with low or no income, to purchase assistive equipment, technical aids or home retrofits. The items or retrofits subsidised should have the purpose of improving mobility, increasing independence or helping in rehabilitation. | • Singapore Citizen or Permanent Resident  
• Per capita nett monthly household income of up to $1,500  
• All required equipment has to be recommended by a therapist or doctor. The application has to be supported by a social worker  
• The fund does not cover cases that are eligible for funding under:  
  - Traffi  
  - Senior’s Mobility and Enabling Fund  
• Any other fund administered by NCSS, SG Enable, or Agency for Integrated Care (AIC) for the same purpose | Speak to a social worker or medical social worker for assistance in submitting the application form to SG Enable.  
For more information, please visit [www.sgenable.sg](http://www.sgenable.sg) or call 1800-8585 885. |
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<tr>
<td>Persons with Disabilities Fare Concession Scheme / Ministry of Transport</td>
<td>A concession scheme for persons with disabilities, giving 25% discount off Adult Fares, with fares capped for distances beyond 7.2km (Adult Fares). Persons with disabilities also have the option to purchase Monthly Concession Pass with unlimited bus and train rides at $60 per month. <strong>This scheme is also listed under Transport Assistance</strong></td>
<td>Persons aged less than 60 years of age, who are Singapore Citizens and Permanent Residents, and who are any of the following: a) Are beneficiaries of existing disability schemes and services and members (with permanent disability) of relevant Voluntary Welfare Organisation (VWO); or b) Attended Special Education (SPED) schools operated by a VWO; or c) Are certified by a medical practitioner to have a permanent disability of one or more of the following: i. A physical disability; or ii. A visual impairment; or iii. A hearing impairment; or iv. Autism Spectrum Disorder; or v. Intellectual Disability</td>
<td>If you are automatically eligible* for the concession, you will receive a notification letter informing you of your eligibility, details of the scheme, and how to apply for the PWD concession card. Other persons will need to submit their application through SG Enable, to determine if they are eligible for the scheme. For any enquiries, please call the TransitLink hotline at 1800-2255 663 or refer to the TransitLink website (<a href="http://www.transitlink.com.sg">www.transitlink.com.sg</a>) for more information.</td>
</tr>
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<td>VWO Transport Subsidies / SG Enable</td>
<td>VWO Transport Subsidies supports up to 80% for persons with disabilities who need to take dedicated transport provided by Voluntary Welfare Organisations (VWOs) to access school and care services. <strong>This scheme is also listed under Transport Assistance</strong></td>
<td>Singapore Citizen or Permanent Residents Persons with disabilities attending Early Intervention Programme for Infants and Children (EIPIC), Day Activity Centres, Sheltered Workshops or Special Education (SPED) schools where transport services are provided by VWOs. From families with a per capita monthly household income of $2,600 and below Singapore Citizens, or $1,800 and below for Permanent Residents.</td>
<td>Apply through VWOs where person with disabilities is receiving services or attending programmes For more information, please visit <a href="http://www.sgenable.sg">www.sgenable.sg</a> or call 1800-8585 885.</td>
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### Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2015)

<table>
<thead>
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<th>Scheme Name / Administered by</th>
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<td><strong>Taxi Subsidy Scheme / SG Enable</strong></td>
<td>Taxi subsidy scheme supports up to 50% subsidy for persons with disabilities who are only able to travel by taxi for school or work purposes. <strong>This scheme is also listed under Transport Assistance</strong></td>
<td>Persons with disabilities medically certified as unable to take public transport and totally dependent on taxis for travelling to school or work. From families with a per capita monthly household income of $1,800 and below and are Singapore Citizens or Permanent Residents. Currently working or schooling. Not currently owning a vehicle.</td>
<td>* Beneficiaries of existing disability schemes and services and members (with permanent disability) of relevant VWOs will be automatically eligible for the scheme. ^ National means-tested</td>
</tr>
</tbody>
</table>
| **Computer Access Trust Fund / SG Enable** | Provides subsidies to students in special education (SPED) schools to purchase computers and computer-related assistive equipment. This equipment is to be used for educational use at home. The subsidy of up to 100% of the equipment’s cost will be determined based on each applicant’s household income. **This scheme is also listed under Infocomm Assistance.** | • Singapore Citizen or Permanent Resident  
• Studying in a Special EdLTAcution school  
• Per capita nett monthly household income of up to $1,300  
• All applications must be referred by a social worker from a Special Education school | Speak to a social worker from a SPED school for assistance in submitting the application form to the SG Enable.  
For more information, please visit www.sgenable.sg or call 1800-8585 885. |
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| 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  
| Open Door Programme / SG Enable | The Open Door Programme (ODP) is an initiative that supports employers in enhancing the employment and employability of persons with disabilities. Under the ODP, Singapore-based or registered companies can apply for funding support to hire, train and integrate persons with disabilities. | Singapore-based or registered companies committed to hiring at least 1 person with disability who are Singapore Citizens or Singapore Permanent Residents | For more information, please visit [www.sgenable.sg](http://www.sgenable.sg), or contact us at 6505 9748 or opendoor@sgenable.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 Nurashikin Mutalip  
Tel: 64244 038  
Email: Nurashikin_mutalip@pa.gov.sg |
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| **Foreign Domestic Worker (FDW) Levy Concession for Persons with Disabilities / Agency for Integrated Care (AIC)** | Families who employ full-time foreign domestic workers (FDWs) to look after their loved ones with disabilities can pay a lower monthly concessionary FDW levy of $120 (instead of $265) if they are eligible for this scheme. Note: The levy concession is only applicable for up to two FDWs at any one time, including concession granted under the other levy concession schemes administered by Ministry of Manpower (MOM). | The care recipient must:  
- Be a Singapore Citizen  
- Permanently need help in at least one Activity of Daily Living (ADL), as certified by a Singapore-registered doctor  

The FDW employer must be:  
- The care recipient OR  
- A family member. He/ she must live together at the same NRIC-registered address  

Note: 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 MOM’s criteria for FDW employment. | For more information:  
Visit AICare Hub at City Square Mall, #B2-19/20  
11am – 8.30pm (daily)  
Call the Singapore Silver Line at 1800-650-6060:  
8.30am – 8.30pm (Mon to Fri)  
8.30am – 4.00pm (Sat)  
For more information and application forms, please visit [www.silverpages.sg/FDWLC](http://www.silverpages.sg/FDWLC) |

For more information and application forms, please visit [www.silverpages.sg/FDWLC](http://www.silverpages.sg/FDWLC)
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| Foreign Domestic Worker (FDW) Grant / Agency for Integrated Care (AIC) | The Foreign Domestic Worker (FDW) Grant is a monthly grant of $120 to support families who need to hire an FDW to care for their loved ones with at least moderate disability. Note: The grant is only applicable for one domestic helper per family member who needs care. It is capped at two domestic helpers caring for two different family members per household at any one time. | The care recipient must:  
- Be a Singapore Citizen. He/she may be a Permanent Resident (PR), if aged 65 and above.  
- Permanently need help in at least 3 Activities of Daily Living (ADL), as certified by a Singapore-registered doctor  
The FDW employer must:  
- Be a Singapore Citizen if your care recipient is a PR aged 65 and above  
- Be a family member living together with your loved one at the same NRIC-registered address  
- Have a household monthly income per person of $2,600 and less. If your household has no income, the Annual Value of your property should be less than $13,000  
The FDW must:  
- Have attended an AIC approved caregiver training course  
Note: You can tap on AIC’s Caregivers Training Grant to offset the caregiver course fees. | For more information:  
Visit AICare Hub at City Square Mall, #B2-19/20  
11am – 8.30pm (daily)  
Call the Singapore Silver Line at 1800-650-6060:  
8.30am – 8.30pm (Mon to Fri)  
8.30am – 4.00pm (Sat)  
For more information and application forms, please visit [www.silverpages.sg/FDWG](http://www.silverpages.sg/FDWG) |
| Pioneer Generation Disability Assistance Scheme (PioneerDAS) / Agency for Integrated Care (AIC) | The Pioneer Generation Disability Assistance Scheme (PioneerDAS) provides $100 a month to help Pioneers with their care needs. This scheme is also listed under Elderly Care | The care recipient must:  
- Be a Pioneer living in Singapore  
- Permanently need help in at least three Activities of Daily Living (ADL) | For more information:  
Visit AICare Hub at City Square Mall, #B2-19/20  
11am – 8.30pm (daily)  
Call the Singapore Silver Line at 1800-650-6060:  
8.30am – 8.30pm (Mon to Fri)  
8.30am – 4.00pm (Sat)  
For more information and application forms, please visit [www.silverpages.sg/pioneerDAS](http://www.silverpages.sg/pioneerDAS) |
<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>
<tbody>
<tr>
<td>Assistive Technology Fund / SG Enable</td>
<td>Persons with disability can get subsidies to purchase, replace, upgrade or repair assistive technology (AT) devices. The devices should aid in the person’s work or education.</td>
<td>- Singapore Citizen or Permanent Resident*&lt;br&gt;  - *Applicants who are Permanent Residents should have at least one immediate family member who is a Singapore Citizen.&lt;br&gt;  - Per capita gross monthly household income of $1,500 and below&lt;br&gt;  - The applicant^ should be:&lt;br&gt;    - A child in pre-school; or&lt;br&gt;    - A student in special education or mainstream school; or&lt;br&gt;    - An individual in open employment; or&lt;br&gt;    - A person in National Service&lt;br&gt;  - ^Students or adults with disabilities in other educational institutions who have a good chance of entering mainstream schools or getting employed will be considered on a case-by-case basis.</td>
<td>Speak to a social worker or medical social worker for assistance in submitting the application form to SG Enable. For more information, please visit <a href="http://www.sgenable.sg">www.sgenable.sg</a> or call 1800-8585 885.</td>
</tr>
<tr>
<td>Traffic Accident Fund / SG Enable</td>
<td>The Fund is an assistance scheme, fund-raised by the National Safety Council and the Traffic Police, to support low income families whose loved ones have acquired a permanent or temporary disability or have passed away as a result traffic accidents. The fund can be used:&lt;br&gt;  a) to purchase assistive equipment or technical aids for daily living, education and employment&lt;br&gt;  b) to retrofit homes to enhance accessibility, mobility and rehabilitation&lt;br&gt;  c) to reimburse transport fees between the home and rehabilitation centre</td>
<td>- Singapore Citizen or Permanent Resident&lt;br&gt;  - Per capita gross monthly household income of up to $1,300&lt;br&gt;  - Individuals who have suffered a permanent or temporary disability due to a road traffic accident, or&lt;br&gt;  - Family members of individuals who have passed away or suffered brain damage resulting in mental incapacity due to a road traffic accident</td>
<td>Speak to a social worker or medical social worker for assistance in submitting the application form to SG Enable. For more information, please visit <a href="http://www.sgenable.sg">www.sgenable.sg</a> or call 1800-8585 885.</td>
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</table>
### Handicare Cab Scheme / Handicaps Welfare Association

**Objective:**
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.

**Eligibility:**
- Be Singaporeans/ Singapore 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

**Objective:**
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.

**Eligibility:**
- 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.sgenable.sg/AssistanceScheme9.aspx](http://www.sgenable.sg/AssistanceScheme9.aspx)
Email: information@spd.org.sg
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<th>Scheme Name / Administered by</th>
<th>Objective</th>
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| 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 Singapore 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://iacentre.org.sg/pdfs/Training_Grant1.pdf](http://iacentre.org.sg/pdfs/Training_Grant1.pdf)  
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 Singapore 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: [http://www.iacentre.org.sg/pdfs/Exam_Grant1.pdf](http://www.iacentre.org.sg/pdfs/Exam_Grant1.pdf)  
Email: enquiry@iacentre.org.sg |
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| Microsoft Unlimited Potential Scholarship/Infocomm Accessibility Centre, Society for the Physically Disabled | ▪ To motive people with disabilities to pursue higher level of learning in IT  
▪ To nurture outstanding students with disabilities in the IT field so that they can serve as good role models in encouraging other students with disabilities to strive for success | ▪ Singapore Citizen or Singapore Permanent Resident  
▪ Have a permanent disability (medical certification is required)  
▪ Have good academic records  
▪ Satisfy the admission criteria of the tertiary institutions  
▪ Prove relevance of training to employment opportunities  
▪ Demonstrate ability to handle both academic studies and work commitments, if any  
▪ Demonstrate commitment to serve the disabled community upon completion of course  
▪ Continuation of scholarship will be dependent on the scholar’s academic performance at the registered tertiary institution at point of the award of scholarship | Application periods: 1 April – 31 July  
For enquiries, please contact: Infocomm Accessibility Centre Tel: 6579 0710 |

The scholarship funds complete course fees, and all related examination fees up to a cap of S$7,500 per annum. In addition the scholarship provides S$750 per annum for purchase of textbooks and related study materials.

Scholars from low income family (per capita household income not exceeding $700 per month) may apply for Microsoft Specific Assistance of up to S$3,000 per annum, subject to means testing and the approval of the Microsoft Potential Scholarship and Certification Training Grant Review Panel.

There will be no bond attached to this Scholarship.

**This scheme is also listed under Infocomm Assistance**

For more information and application form, please visit: [http://iacentre.org.sg/pdfs/Scholarship_Grant1.pdf](http://iacentre.org.sg/pdfs/Scholarship_Grant1.pdf)  
Email: enquiry@iacentre.org.sg

| Employment Placement Programme/Bizlink | The objectives of the Bizlink job placement and job support programme are to promote the employment and retention of people with disabilities in the open job market.  
Bizlink Centre runs a centralised vocational assessment and job placement service for people with disabilities.  
Employment assistance for people with disabilities is co-ordinated by the Bizlink Centre Singapore Limited with the support of the Government and the National Council of Social Service. Bizlink Centre assesses a candidate's suitability for employment and helps with job placement. Follow-up services and  
This programme is provided free for Singapore Citizens and Singapore Permanent Residents with disabilities aged 16-65. | To apply, contact Bizlink at Employment for People with Disabilities  
Bizlink Centre  
Blk 512 Chai Chee Lane#01-09 Bedok Industrial Estate  
Singapore 469028  
Tel: (65) 6449 5652  
Fax: (65) 6449 5694  
Website: [www.bizlink.org.sg](http://www.bizlink.org.sg) |  
| | | | |
### Movement for the Intellectually Disabled of Singapore (MINDS) Job Placement and Job Support Programme/MINDS

**Objective:**

The objectives of the MINDS job placement and job support programme are to promote the employment and retention of people with intellectual disabilities in the open job market.

MINDS runs a specialised job placement and support service for persons with intellectual disabilities. Job support is provided by the agency according to clients’ needs.

The programme is coordinated by MINDS with the support of the Singapore Government and the National Council of Social Service.

For more information on this agency, please visit their website at [http://www.minds.org.sg/](http://www.minds.org.sg/)

**Eligibility:**

This programme is provided free for Singapore Citizens and Singapore Permanent Residents with intellectual disability aged 16-45.

For enquiries please contact MINDS Headquarters:

- Address: 800 Margaret Drive, Singapore 149310
- Tel: 6479 5655
- Fax: 6479 0706
- Email: minds@minds.org.sg

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### Society for the Physically Disabled (SPD) Employment Support Programme/SPD

**Objective:**

The objectives of the SPD Employment Support Programme are to promote the employment and retention of people with physical and sensory (hearing and visual) disabilities in the open job market.

The programme aims to assist people with disabilities to secure open employment so that they can be a contributing member of the society. Job support of up to six months is provided to ensure that clients whom we have placed in open employment are able to adapt and cope with the job and working environment.

The programme is coordinated by MINDS with the support of the Singapore Government and the National Council of Social Service.

For more information on this programme and the agency, please visit their website at [http://www.spd.org.sg/](http://www.spd.org.sg/)

**Eligibility:**

This programme is provided free for Singapore Citizens and Singapore Permanent Residents with physical and/or sensory disabilities aged 16-65. Eligible applicants will be interviewed for job matching and job placements.

For enquiries, please contact SPD at:

- Email Address: information@spd.org.sg
- Enquiry Hotline: 6579 0700
- Fax: 6323 7008
- Address: 2 Peng Nguan Street SPD Ability Centre Singapore 168955

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### Integrated Child Care Program (ICCP) / SG

**Objective:**

The integrated childcare program caters for children with mild to moderate disabilities who are aged between 2 and 6 years old

**Eligibility:**

Children with mild to moderate disabilities aged between 2 and 6 years old

Parents may approach SG Enable for more information.
<table>
<thead>
<tr>
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<tr>
<td><strong>Enable</strong></td>
<td>6 years old. It provides them with an opportunity to learn alongside their peers in an inclusive programme offered in existing child care centres. With a natural environment for a child to play, learn, socialise and grow up in, the child can be better prepared to transit into primary education at a later stage. The Integrated Child Care Programme (ICCP) is funded by the Ministry of Social and Family Development.</td>
<td>information on enrolment procedures. Medical social workers at the Child Development Unit (CDU) of KKH, NUH, and SGH will also be at hand to refer parents to SG Enable with the relevant documents:  • Standard ICCP referrals forms  • Social report &amp; medical report  • Psychological report for children with autism For more information, please visit <a href="http://www.sgenable.sg">www.sgenable.sg</a> or call 1800-8585 885.</td>
<td></td>
</tr>
<tr>
<td><strong>Special Needs Saving Scheme / Special Needs Trust Company Ltd</strong></td>
<td>The Special Needs Savings Scheme (SNSS) enable parents to set aside their CPF savings for the long term care of their children with special needs. Under this scheme, parents can nominate their loved one with special needs to receive a regular stream of fixed payouts upon their demise. <em>The six ADLs are – washing, dressing, feeding, toileting, mobility, and transferring.</em>*</td>
<td>The nominating applicant and the person with disabilities have to be Singaporeans or Singapore Permanent Residents at the time of application. For the person with disabilities, he/she should:  • Require assistance in at least 1 Activity of Daily Living (ADL)*; OR  • Have attended or is attending a Special Education (SPED) school.</td>
<td>Parents may approach Special Needs Trust Company Ltd for more information. Special Needs Trust Company Ltd 298 Tiong Bahru Road, #03-05 Central Plaza, Singapore 168730 Hotline: 6278 9598 Email: <a href="mailto:enquiries@sntc.org.sg">enquiries@sntc.org.sg</a> Website: <a href="http://www.sntc.org.sg">www.sntc.org.sg</a></td>
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## 11) Infocomm Assistance

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| **Computer Access Trust Fund / SG Enable** | Provides subsidies to students in special education (SPED) schools to purchase computers and computer-related assistive equipment. This equipment is to be used for educational use at home. The subsidy of up to 100% of the equipment’s cost will be determined based on each applicant’s household income. This scheme is also listed under Disability Care Assistance. | • Singapore Citizen or Permanent Resident  
• Studying in a Special Education school  
• Per capita nett monthly household income of up to $1,300  
• All applications must be referred by a social worker from a Special Education school | Speak to a social worker from a SPED school for assistance in submitting the application form to the SG Enable.  
For more information, please visit www.sgenable.sg or call 1800-8585 885. |
| **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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<tr>
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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 $146 for a Desktop Package or $214 for a Laptop Package. | • Singapore Citizens or Singapore Permanent Residents  
• Monthly gross household income does not exceed $2,700 or $700 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 |


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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 (P WDs) 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 Singapore 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://iacentre.org.sg/pdfs/Training_Grant1.pdf](http://iacentre.org.sg/pdfs/Training_Grant1.pdf)  
Email: enquiry@iacentre.org.sg
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| **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 Disability Care** | • Singapore Citizen or Singapore 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:  

| **Microsoft Unlimited Potential Scholarship** / Infocomm Accessibility Centre, Society for the Physically Disabled | ▪ To motive people with disabilities to pursue higher level of learning in IT  
▪ To nurture outstanding students with disabilities in the IT field so that they can serve as good role models in encouraging other students with disabilities to strive for success  
The scholarship funds complete course fees, and all related examination fees up to a cap of S$6,500 per annum. In additional the scholarship provides S$750 per annum for purchase of textbooks and related study materials.  
Scholars from low income family (per capita household income not exceeding $700 per month) may apply for Microsoft Specific Assistance of up to S$3,000 per annum, subject to means testing and the approval of the Microsoft Potential Scholarship and Certification Training Grant Review Panel.  
There will be no bond attached to this Scholarship. **This scheme is also listed under Disability Care** | ▪ Singapore Citizen or Singapore Permanent Resident  
▪ Have a permanent disability (medical certification is required)  
▪ Have good academic records  
▪ Satisfy the admission criteria of the tertiary institutions  
▪ Prove relevance of training to employment opportunities  
▪ Demonstrate ability to handle both academic studies and work commitments, if any  
▪ Demonstrate commitment to serve the disabled community upon completion of course  
▪ Continuation of scholarship will be dependent on the scholar’s academic performance at the registered tertiary institution at point of the award of scholarship | Application periods:  
1 April – 30 June 2010  
For enquiries, please contact:  
Infocomm Accessibility Centre  
Tel: 6579 0710  
Email: enquiry@iacentre.org.sg  
For more information and application form, please visit:  
Email: enquiry@iacentre.org.sg |
## Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2015)

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</table>
| **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 25 years old only  
• Total household monthly income must not exceed $1,800 or per capita income must not exceed $500  
• 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.  
Next, ask your school teacher or principal to fill in page 5 of the PC Bundle application form.  
Together with your NEU PC Plus main application form, 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/doc/Programmes/Programmes_Level2/20060419155649/NEUPCPlus_PCBundleForm.pdf

| Project GAPc @ South West (Giving Away Personal Computers) / South West CDC | Provides IT-assistance package that bridges IT divide for low-income families by helping them own a PC. | • School-going children at MOE Approved Institutions  
• Total household income is $2,500 or less  
• Family should not be on any PC Reuse Scheme and not owned a PC | For enquiries, please contact:  
Tel: 6316 1616 Fax: 6316 7250 |


### 12) Legal Assistance

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</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 Singapore 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
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<th>Scheme Name / Administered By</th>
<th>Objective</th>
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</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 Singapore 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 |
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Legal Clinic /</strong>&lt;br&gt;Association of Women for Action and Research</td>
<td>Provide women with free legal information and advice.</td>
<td></td>
<td>The AWARE Helpline, 1800 774 5935, is open Monday to Friday from 3pm to 9.30pm. The Legal Clinic is open on the 2&lt;sup&gt;nd&lt;/sup&gt; and 4&lt;sup&gt;th&lt;/sup&gt; Thursday of each month. Call our Helpline to find out more.</td>
</tr>
<tr>
<td><strong>Maintenance Support Central /</strong>&lt;br&gt;Singapore Council of Women’s Organisations</td>
<td>A one-stop centre for the provision of services for the effective enforcement of maintenance orders</td>
<td>• For Claimants who did not receive maintenance from spouse or ex-spouse</td>
<td>For enquiries, please contact: 96 Waterloo Street Singapore 187967 Tel: 6571-0185 Fax: 6338-3648</td>
</tr>
</tbody>
</table>

For more information: please visit http://www.aware.org.sg/direct-services/legal-services/<br>email: helpline@aware.org.sg

For more information: please visit http://scwo.org.sg/index.php/maintenance-support-central<br>email: mscentral@scwo.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 Pre-school and Student Care Assistance</th>
<th>ComCare Long Term Assistance</th>
<th>ComCare Short- and Medium-Term Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>ComCare Child Care Subsidy (Also known as the Centre Based Financial Assistance for Child Care, CFAC)</td>
<td>Public Assistance (PA)</td>
<td>Work Support</td>
</tr>
<tr>
<td>ComCare Child Care Subsidy 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 little or no means of living and minimal or no family support.</td>
<td>ComCare short-term assistance through the Work Support Programme is available to low-income families to support them as they take steps to become self-reliant through work. A Community Development Council (CDC) Officer will work with the family to develop an action plan to help the family move towards employment and self-reliance.</td>
</tr>
<tr>
<td>ComCare Kindergarten Subsidy (Also known as the Kindergarten Financial Assistance Scheme, KiFAS)</td>
<td>Special Grant (SG)</td>
<td>ComCare Transitions</td>
</tr>
<tr>
<td>ComCare Kindergarten Subsidy 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 Singapore Permanent Residents.</td>
<td>This scheme provides assistance for those temporarily unable to work or support themselves and their family, due to temporary illness, disability or other extenuating circumstances.</td>
</tr>
<tr>
<td>ComCare Student Care Subsidy (Also known as the Student Care Fee Assistance, 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) Additional Resources

<table>
<thead>
<tr>
<th>Scheme Name / Administered By</th>
<th>Objective</th>
<th>Eligibility</th>
<th>To Apply / Further Information</th>
</tr>
</thead>
</table>
| **Debt Management Programme / Credit Counselling Singapore** | • To promote the responsible use of credit and money management through education  
• To assist consumers recover from serious debt problems by providing general credit management information, credit counselling and where applicable, put up a debt repayment plan for suitable consumers | • Singapore Citizen or Singapore Permanent Resident  
• Non-Singapore Citizens may apply  
• The consumer is requested to attend a compulsory free info talk that is being conducted on a weekly basis.  
• If the consumer wished to seek further assistance after he has attended the free info talk, he needs to collect the Counselling Session Request Package at the end of the talk, complete and submit it with photocopy of the necessary documents to CCS. | For enquiries, please contact:  
Tel: 1800-2255-227 (toll-free)  
6338-2663  
Fax: 6338-6586  
E-mail: enquiry@ccs.org.sg  
Address: Credit Counselling Singapore, 20 Maxwell Road, #12-01, Singapore 069113  
Operating Hours: Mondays – Fridays 9am – 6pm |

### 15) 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:pa_centralssingapore@pa.gov.sg">pa_centralssingapore@pa.gov.sg</a></td>
<td></td>
</tr>
<tr>
<td>300 Tampines Ave 5, #06-01, NTUC Income Tampines Junction, Singapore 529653</td>
<td></td>
<td><a href="mailto:ask@northeast.org.sg">ask@northeast.org.sg</a></td>
<td></td>
</tr>
<tr>
<td>900 South Woodlands Drive, #06-01, 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>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>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.
## 16) Annex B – List of Social Service Offices

<table>
<thead>
<tr>
<th>Agency Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSO @ Kreta Ayer</td>
<td>4 Sago Lane, #03-101&lt;br&gt;Singapore 050004</td>
</tr>
<tr>
<td>SSO @ Jalan Besar</td>
<td>Jalan Besar Community Club&lt;br&gt;69 Jellicoe Road, Singapore 208737</td>
</tr>
<tr>
<td>SSO @ Boon Lay</td>
<td>Blk189 Boon Lay Drive&lt;br&gt;Singapore 640189</td>
</tr>
<tr>
<td>SSO @ Chua Chu Kang</td>
<td>Blk 8A Teck Whye Lane&lt;br&gt;Singapore 681008</td>
</tr>
<tr>
<td>SSO @ Bukit Merah</td>
<td>Blk 105 Jalan Bukit Merah&lt;br&gt;#01-1942, Singapore 160105</td>
</tr>
<tr>
<td>SSO @ Toa Payoh</td>
<td>Lorong 6 Toa Payoh, HDB Hub BizThree 490&lt;br&gt;#07-10, Singapore 310490</td>
</tr>
<tr>
<td>SSO @ Tampines</td>
<td>300 Tampines Ave 5, NTUC Income Tampines Junction&lt;br&gt;#06-01, Singapore 529653</td>
</tr>
<tr>
<td>SSO @ Woodlands</td>
<td>900 South Woodlands Drive, Woodlands Civic Centre&lt;br&gt;#06-07, Singapore 730900</td>
</tr>
<tr>
<td>SSO @ Geylang Serai</td>
<td>10 Eunos Road 8, Singapore Post Centre&lt;br&gt;#02-01, Singapore 408600</td>
</tr>
<tr>
<td>SSO @ Jurong East</td>
<td>8 Jurong Town Hall Road&lt;br&gt;The JTC Summit, #03-11, Singapore 609434</td>
</tr>
<tr>
<td>SSO @ Ang Mo Kio</td>
<td>Ang Mo Kio 3G Centre, 6A Ang Mo Kio Street 53&lt;br&gt;Singapore 569208</td>
</tr>
<tr>
<td>SSO @ Bedok</td>
<td>Blk 426 Bedok North Road&lt;br&gt;#01-515, Singapore 460426</td>
</tr>
<tr>
<td>SSO @ Sengkang</td>
<td>261C Sengkang East Way&lt;br&gt;#01-506, Singapore 543261</td>
</tr>
<tr>
<td>SSO @ Queenstown</td>
<td>402 Commonwealth Drive&lt;br&gt;Blk A #01-01, Singapore 149599</td>
</tr>
<tr>
<td>SSO @ Serangoon</td>
<td>Blk 332 Serangoon Ave 3&lt;br&gt;Singapore 550332</td>
</tr>
</tbody>
</table>
## Annex C – 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>@27 Family Service Centre</td>
<td>Blk 27 Telok Blangah Way, #01-1018, S'pore 090027</td>
<td><a href="http://www.27fsc.org.sg/contact@27fsc.org.sg">http://www.27fsc.org.sg/contact@27fsc.org.sg</a></td>
<td>6270-8327/6276-0441</td>
</tr>
<tr>
<td>Ang Mo Kio Family Service Centre</td>
<td>Blk 230 Ang Mo Kio Ave 3, #01-1264, S'pore 560230</td>
<td><a href="http://www.amkfsc.org.sg/amkfsc230@amkfsc.org.sg">http://www.amkfsc.org.sg/amkfsc230@amkfsc.org.sg</a></td>
<td>6453-5349/6455-6183</td>
</tr>
<tr>
<td>Cheng San Family Service Centre</td>
<td>Blk 445 Ang Mo Kio Ave 10, #01-1647, S'pore 560445</td>
<td><a href="http://www.amkfsc.org.sg/chengsan@amkfsc.org.sg">http://www.amkfsc.org.sg/chengsan@amkfsc.org.sg</a></td>
<td>6454-6678/6454-7995</td>
</tr>
<tr>
<td>Punggol Family Service Centre</td>
<td>Blk 616 Punggol Drive, #01-01, S'pore 820616</td>
<td><a href="http://www.amkfsc.org.sg/punggol@amkfsc.org.sg">http://www.amkfsc.org.sg/punggol@amkfsc.org.sg</a></td>
<td>6435-5323/6444-0311</td>
</tr>
<tr>
<td>Sengkang Family Service Centre</td>
<td>Blk 223D Compassvale Walk, #01-673, 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/awwafsc@awwa.org.sg">http://www.awwa.org.sg/awwafsc@awwa.org.sg</a></td>
<td>6511-9456/6291-6639</td>
</tr>
<tr>
<td>South Central Community Family Service Centre (formerly Bukit Ho Swee FSC)</td>
<td>Blk 5 Delta Avenue, #01-09, S'pore 160005</td>
<td><a href="mailto:mary@sccfsc.org.sg">mary@sccfsc.org.sg</a></td>
<td>6461-9200/6272-1923</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/fsadmiralty.html">http://www.carecorner.org.sg/fsadmiralty.html</a></td>
<td>6365-8751/6365-6267</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/fsqueenstown.html">http://www.carecorner.org.sg/fsqueenstown.html</a></td>
<td>6476-1481/6476-1483</td>
</tr>
<tr>
<td>Care Corner Family Service Centre (Toa Payoh)</td>
<td>Blk 158 Lor 1 Toa Payoh, #01-1522, S'pore 310158</td>
<td><a href="http://www.carecorner.org.sg/fsctoapayoh.html">http://www.carecorner.org.sg/fsctoapayoh.html</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/fswoodlands.html">http://www.carecorner.org.sg/fswoodlands.html</a></td>
<td>6362-2481/6362-4824</td>
</tr>
<tr>
<td>Care Corner Family Service Centre (Tampines)</td>
<td>Blk 299B Tampines Street 22, #01-670 Singapore 522299</td>
<td><a href="http://www.carecorner.org.sg/fsstamping.html">http://www.carecorner.org.sg/fsstamping.html</a></td>
<td>6786-6225/6786-6077</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.mws.org.sg/admin@covemtnfsc.org.sg">http://www.mws.org.sg/admin@covemtnfsc.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.mws.org.sg/admin@daybreak.mws.org.sg">http://www.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.fycs.org/admin@fycs.org">http://www.fycs.org/admin@fycs.org</a></td>
<td>6569-0381/6569-5868</td>
</tr>
<tr>
<td>Fei Yue Family Service Centre (Champions Way)</td>
<td>569B Champions Way, #01-380, S'pore 732569</td>
<td><a href="http://www.fycs.org/admin@fycs.org">http://www.fycs.org/admin@fycs.org</a></td>
<td>6690-1000/6570-0797</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.fycs.org/admin@fycs.org">http://www.fycs.org/admin@fycs.org</a></td>
<td>6762-5215/6762-8120</td>
</tr>
<tr>
<td>Agency Name</td>
<td>Address</td>
<td>Website / E-mail</td>
<td>Tel. / Fax No.</td>
</tr>
<tr>
<td>-------------</td>
<td>---------</td>
<td>-----------------</td>
<td>----------------</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/">http://www.lakeside.org.sg/</a></td>
<td>6567-1908 / 6565-6435</td>
</tr>
<tr>
<td>Pasir Ris Family Service Centre</td>
<td>Blk 256 Pasir Ris St 21, #01-289, S'pore 510256</td>
<td><a href="http://www.goodnews.org.sg/prfsc/prfsc@goodnews.org.sg">http://www.goodnews.org.sg/prfsc/prfsc@goodnews.org.sg</a></td>
<td>6581-2159 / 6584-3580</td>
</tr>
<tr>
<td>PPIS Family Service Centre (East)</td>
<td>Blk 41 Chai Chee Street, #01-16, S'pore 461041</td>
<td><a href="http://web.ppis.sg/?cat=55/fscwest@ppis.sg">http://web.ppis.sg/?cat=55/fscwest@ppis.sg</a></td>
<td>6848 4661 / 6848 4752</td>
</tr>
<tr>
<td>PPIS Family Service Centre (West)</td>
<td>Blk 301 Bukit Batok St 31, #01-01, S'pore 650301</td>
<td><a href="http://web.ppis.sg/?cat=11/fscwest@ppis.sg">http://web.ppis.sg/?cat=11/fscwest@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.reach.org.sg/index.php/our-services/reach-family-service-centre/contact@reachfsc.com">http://www.reach.org.sg/index.php/our-services/reach-family-service-centre/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.rotaryfsc.org/enquiry@rotaryfsc.org">http://www.rotaryfsc.org/enquiry@rotaryfsc.org</a></td>
<td>6779-9488 / 6776-2673</td>
</tr>
<tr>
<td>SBL Vision Family Service Centre, The</td>
<td>Blk 946 Tampines Ave 4, #01-338, S'pore 520946</td>
<td><a href="http://www.sblvisionfsc.org.sg/sbl@sblvisionfsc.org">http://www.sblvisionfsc.org.sg/sbl@sblvisionfsc.org</a></td>
<td>6544-2263 / 6544-2253</td>
</tr>
<tr>
<td>Sembawang Family Service Centre</td>
<td>Blk 326 Sembawang Crescent, #01-52, S'pore 750326</td>
<td><a href="http://www.sfsc.org.sg/admin@sfsc.org">http://www.sfsc.org.sg/admin@sfsc.org</a></td>
<td>6754-7050 / 6754-0112</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/parents/family-service-centre/feedback@sinda.org.sg">http://www.sinda.org.sg/parents/family-service-centre/feedback@sinda.org.sg</a></td>
<td>6298-5911 / 6392-4300</td>
</tr>
<tr>
<td>Singapore Children's Society Family Service Centre (Yishun)</td>
<td>Blk 107 Yishun Ring Road, #01-233, S'pore 760107</td>
<td><a href="http://www.childrensociety.org.sg/info@childrensociety.org.sg">http://www.childrensociety.org.sg/info@childrensociety.org.sg</a></td>
<td>6753-7331 / 6753-2697</td>
</tr>
<tr>
<td>Tampines Family Service Centre</td>
<td>Blk 470 Tampines St 44, #01-194, S'pore 520470</td>
<td><a href="http://www.mws.org.sg/admin@tampines.mws.org.sg">http://www.mws.org.sg/admin@tampines.mws.org.sg</a></td>
<td>6787-2001 / 6787-4459</td>
</tr>
</tbody>
</table>
## Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2015)

<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>TRANS Family Service Centre  (Bukit Timah)</td>
<td>Blk 1 Toh Yi Drive, #01-143, S’pore 591501</td>
<td><a href="http://www.transfamilyservices.org.sg/">http://www.transfamilyservices.org.sg/</a></td>
<td>6466-2287 / 6469-2790</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>
</table>
17) Annex D – 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">http://www.mendaki.org.sg</a> / <a href="mailto:mendaki@mendaki.org.sg">mendaki@mendaki.org.sg</a></td>
<td>6245 5555 / 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">http://www.amp.org.sg</a> / <a href="mailto:corporate@amp.org.sg">corporate@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">http://www.cdac.org.sg</a> / <a href="mailto:feedback@cdac.org.sg">feedback@cdac.org.sg</a></td>
<td>6841 4889 / 6743 5240</td>
</tr>
<tr>
<td>The Eurasian Association, Singapore</td>
<td>139 Ceylon Road, Eurasian Community House, Singapore 429744</td>
<td><a href="http://www.eurasians.org/secretariat@eurasians.org">http://www.eurasians.org/secretariat@eurasians.org</a></td>
<td>64471578 / 64473189</td>
</tr>
</tbody>
</table>

18) Annex E – List of Contributors

Agency for Integrated Care
Association of Muslim Professionals
Chinese Development Assistance Council
Community Development Councils
Home Nursing Foundation
Housing & Development Board
Institute of Technical Education
Majlis Ugama Islam Singapura (MUIS)
Ministry of Social & Family Development
Ministry of Education
Ministry of Health
National Council of Social Service
National Trade Union Congress (NTUC) Income
Ngee Ann Kongsi
SG Enable
Singapore Buddhist Lodge
Singapore Council of Women’s Organisation
Singapore Indian Development Association
Singapore Labour Foundation
Singapore Polytechnic
Singapore Workforce Development Agency
The Eurasian Association, Singapore
The Law Society
The Society for the Physically Disabled
Yayasan MENDAKI
YMCA Singapore
Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: January 2015)