

ASSISTANCE SCHEMES FOR INDIVIDUALS & FAMILIES IN SOCIAL & FINANCIAL NEED



Compiled by: Children, Youth & Family Services Department,
Service Development Division, NCSS

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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.org.sg/home/index.asp>
- 2) At the top of the page, select "Social Services"
- 3) Scroll down the menu and select "Seek Social Services"
- 4) Under "Overview of All Services", you will see a link to the list of schemes

Kindly contact Ms Amily Goh at Amily_Goh@ncss.gov.sg for new schemes and comments.

1) Financial Assistance

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
ComCare Transitions Scheme / CDCs	<p>For those with household members who are temporarily unable to work and need assistance for the medium term.</p> <p>Depending on your household's situation, one or more of the following types of assistance may be provided:</p> <ul style="list-style-type: none"> • Rental, utilities, and/or service and conservancy charges vouchers • Monthly cash grant to meet basic needs • Educational assistance • Medical assistance 	<ul style="list-style-type: none"> • Singapore Citizen or Permanent Resident • If the applicant is a PR, then at least one of the immediate family members must be a Singapore citizen <p>The applicant's household must:</p> <ul style="list-style-type: none"> • Have a monthly household income of \$1,700 and below or a Per Capita Household income of \$550 and below • Satisfy a needs test • Have little or no savings • Have inadequate family and community support 	<p>Apply for the scheme at the CDC in your district.</p> <p>Refer to Annex A for list of CDCs.</p>
Public Assistance (PA) Scheme / CDCs	<p>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.</p> <ul style="list-style-type: none"> • Cash Grants - Monthly cash grants to help with basic living expenses. • Medical Assistance - Free treatment at polyclinics and government/restructured hospitals. • Education Assistance - Education assistance for your children to help with schooling expenses. • A single elderly recipient living alone gets \$400/month. • 4-person household will receive up to \$1,050/month • PA families with children will receive additional assistance of up to \$150 per child per month. Hence a household of 4 comprising 2 adults and 2 children may receive a monthly allowance of up to \$1,350 per month <p>For more information, please visit http://www.cdc.org.sg/index.php?option=com_content&view=article&id=7&Itemid=18</p>	<ul style="list-style-type: none"> • Singapore Citizens • Unable to work owing to old age, illness or unfavourable family circumstances • Have no means of subsistence and little or no family support 	<p>Apply for the scheme at the CDC in your district.</p> <p>Refer to Annex A for list of CDCs</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
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.	<ul style="list-style-type: none"> Granted on a needs basis to residents of South West district 	Apply for the scheme at South West District. For enquiries, please contact: Tel: 6316 1616
Special Grant (SG) / CDCs	The Special Grant is a parallel scheme to PA, catering to needy permanent residents of Singapore.	<ul style="list-style-type: none"> Singapore Permanent Residents Other eligibility criteria and amount are similar to the PA Scheme. 	Refer to Annex A for list of CDCs.
Home Ownership Plus Education (HOPE) Fund / CDCs	<p>HOPE is an incentive scheme to help low-income families keep their family small, so that resources can be focused on the children to help them break out of the poverty cycle.</p> <ul style="list-style-type: none"> Educational bursaries for the children from pre-school up to university-level education. Educational bursaries for pre-schoolers whose mothers work have been increased from \$250 to \$2,000 to encourage mothers to work. A housing grant of \$50,000 to help the family pay for the home mortgage. The grant will be disbursed in annual instalments into the mother's CPF account. A training grant of up to \$10,000 per family to enable the parents to attend skills training. This grant will be divided equally between the parents in order to encourage the mother to acquire new skills and enhance her employability. A one-off utilities grant of \$1,000 to help the family offset utilities bills upon joining the scheme. Mentoring and family support from a social service agency to guide and follow-up on the family, and link them to other community resources if required. Cash incentives of \$6,000 - \$10,000 to help the couple with family planning. <p>For more information, please visit http://www.cdc.org.sg/index.php?option=com_content&view=article&id=7&Itemid=18</p>	<ul style="list-style-type: none"> Married couples with one or two children This scheme will also be extended to widows and divorced mothers. Either husband or wife must be a Singapore citizen, and the spouse must either be a citizen or a permanent resident of Singapore (PR) Have a monthly household* income of \$1,500 or below Age of the wife is 35** years or below Husband is employed <p>* For families where at least one spouse has post-secondary education, neither spouse earns more than \$1,000 per month each</p> <p>** For families where at least one spouse has post-secondary qualification, the wife must be aged 30-35 years old. This also applies to divorced mothers with post-secondary education.</p>	Refer to Annex A for list of CDCs.

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
CDAC-SFCCA Hardship Assistance Fund Scheme / CDAC	Provides short-term hardship grants to individuals or families facing financial hardship.	<ul style="list-style-type: none"> • Chinese Singapore Citizens or Permanent Residents • Single-persons or families with none of the member is able to work • Monthly gross household income not exceeding \$1,500 or per capita income not exceeding \$375 <p>* Applications are assessed on case-by-case basis</p>	<p>For enquiries, please contact:</p> <p>Hotline: 6603 5599</p> <p>Fax: 6743 5240</p> <p>Email: socialservices@cdac.org.sg</p>
SLF Hardship Grant / NTUC Care & Share Department	<p>For families of union members who have passed away, suffer from chronic illness or become incapacitated.</p> <p>Quantum of award is \$1000.</p> <p>For more details, visit http://www.slf.gov.sg</p>	<ul style="list-style-type: none"> • Union members who are sole or main breadwinners whose gross family income does not exceed \$1,800 per month or \$500 per capita income in accordance to the Workmen's Compensation Act 	<p>Contact NTUC Customer Service Centre at 62138008 to request for an application form.</p>
SLF Special Relief Fund / NTUC Care & Share Department	<p>A financial assistance to victims of industrial accidents during interim period before they receive Workmen's Compensation. The fund provides the family up to \$4000.</p> <p>For more details, visit http://www.slf.gov.sg</p>	<ul style="list-style-type: none"> • Singapore Citizens or Permanent Residents in the process of claiming for Workmen's Compensation • Members who are sole or main breadwinners whose gross family income does not exceed \$1,800 per month or \$500 per capita income 	<p>Contact NTUC Customer Service Centre at 62138008 to request for an application form.</p>
Tabung Amal Aidilfitri - Charity Fund / Various organisations	<p>Tabung Amal Aidilfitri is a charity initiative to commemorate the spirit of goodwill and sharing amongst Muslims during the fasting month of Ramadhan. As one-off assistance, ranging from \$150 to \$250, depending on household income and size of household and presenting issues.</p>	<ul style="list-style-type: none"> • Singapore Citizens or Permanent Residents • At least 21 years old • Needy applicants suffering from critical illnesses will now be given priority • maximum monthly per capita income should not exceed \$350 	<p>There will be several centres of distribution, to be announced prior to Ramadhan.</p> <p>For more details, please contact Sarjona at 67488177</p>

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Financial Assistance / Majlis Ugama Islam Singapura (MUIS)</p>	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Muslims who are Singapore Citizens or Permanent Residents • Single parent, widow or divorcee in need • Head of family in prison or drug rehabilitation centre • Head of family or persons suffering from chronic illness, kidney failure, mental illness or physical/mental handicap • Maximum monthly per capita income should not exceed \$300 	<p>For enquiries, please contact:</p> <p>Tel: 63591112 or 63591115 Fax: 62591735</p> <p>Applicants are advised to approach CDCs first for their social assistance schemes prior to applying for MUIS’ assistance.</p>
<p>YMCA FACES – Y Financial Assistance / YMCA Singapore @ 1 Orchard Road</p>	<p>The Y Financial Assistance scheme is set up to assist families and individuals who are in emergency financial crisis.</p> <p>a) Provide short-term and supplementary financial assistance for families and individuals who are in emergency financial crisis.</p> <p>b) Fill in the current gaps in the range of assistance schemes available by</p> <ul style="list-style-type: none"> • Targeting those who don’t qualify for other assistance schemes • Providing speedy response and assistance • Client must be facing short-term emergency financial crisis with the possibility of turnaround outcome desired <p>c) Assistance in the form of NTUC voucher & Top up for transport only</p>	<ul style="list-style-type: none"> • Singapore citizen or permanent resident • Gross household income not exceeding \$500 per capita per month • A social worker’s assessment report on the family background. Hence YMCA FACES will refer applicants to their partnering agencies for assessment 	<p>For enquiries, Please contact: YMCA FACES Secretariat.</p> <p>kelvinlim@ymca.org.sg</p> <p>Tel: 65862205</p>

2) Employment & Training Assistance

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Work Support programme / CDCs</p>	<p>Depending on your household's situation, one or more of the following types of assistance may be provided:</p> <ul style="list-style-type: none"> • Employment assistance and training-related services • Vouchers for rent, utilities, PAYU and service & conservancy charges (if applicable); • Monthly cash grant to meet basic needs; • Educational assistance; • Medical assistance <p>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.</p> <p>For more information, please visit : http://www.cdc.org.sg/index.php?option=com_content&view=article&id=7&Itemid=18</p>	<ul style="list-style-type: none"> • Singapore Citizens or Permanent Residents of Singapore • If the applicant is a PR, then at least one of the immediate family members must be a Singapore Citizen • Applicant is work capable <p>The applicant must:</p> <ul style="list-style-type: none"> • Have a household income which is \$1,700 and below per month or a Per Capita Household income of \$550 and below • Satisfy a needs test • Have little or no savings • Have little or no family and community support • Demonstrate the willingness to take steps to become self-reliant 	<p>Refer to Annex A for list of CDCs.</p>
<p>Temporary Estate Inspector Scheme (TEIS) / North East CDC</p>	<p>Provides an opportunity for unemployed residents to clear their arrears in service & conservancy charges by working as Town Council Estate Inspectors.</p>	<ul style="list-style-type: none"> • Singapore Citizens or Permanent Residents living within Northeast CDC District 	<p>For enquiries, please contact:</p> <p>North East CDC 300 Tampines Avenue 5 #06-01 NTUC Income Tampines Junction Singapore 529653 Tel: 6424 4000</p>
<p>Applications may be made with Pasir Ris-Punggol & Tampines Town Council offices</p>			

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
Distributed Careerlink Centres / WDA, CDCs, NTUC	<p>Each centre maintains a database of job seekers and provides services such as:</p> <ul style="list-style-type: none"> Personalised job matching career counselling Training advice for job seekers Some centres also help businesses organise walk-in interviews and job fairs. <p>For more information, please visit http://ele.ecitizen.gov.sg</p>	<ul style="list-style-type: none"> Singapore Citizens or Permanent Residents 	<p>Approach CDCs in your area to register or visit CareerLink@ntuc & WDA at:</p> <p>1 Marina Boulevard #B1-03 One Marina Boulevard S(018989)</p>
CDAC Skills Training Award Scheme / CDAC	<p>To help needy workers upgrade their skills and in turn improve their earning capabilities and enhance their job security.</p> <p>The Scheme sponsors up to 95% of course fees for approved courses. Eligible trainees are required to pay upfront 5% of the course fees.</p>	<ul style="list-style-type: none"> Chinese Singapore Citizens or Permanent Residents Primary or Secondary education, not exceeding GCE 'O' Levels Personal monthly gross income not exceeding \$1,700 <p>Or</p> <ul style="list-style-type: none"> Gross Monthly Total household income (MHI) not exceeding \$2,700 Or Per Capita Income (PCI) not exceeding \$700 	<p>For enquiries, please contact:</p> <p>Hotline: 6603 5566 Fax: 6841 4424 Email: stg@cdac.org.sg</p>
Skills Training Loan / MENDAKI	<p>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.</p> <p>For more information, please visit : http://www.mendaki.org.sg/search.aspx?q=skill%20training%20loan</p>	<ul style="list-style-type: none"> 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 	<p>Please call the customer service officers at</p> <p>Tel: 6245 5710</p>

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
Micro Business Project / AMP	<p>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.</p> <p>To register for the Micro-Business project, e-mail fauziah@amp.org.sg</p> <p>For more information, please visit: http://www.scribd.com/doc/46752106/Social-Enterprise-SG-Directory-26Aug10 or http://www.amp.org.sg/subindex.asp?id=A037_10</p>	<ul style="list-style-type: none"> • Malay/Muslim Singapore Citizens 21-50 years old • Total household income of the family should not exceed \$3,500 or \$500 per capita 	<p>For enquiries, please contact: Tel: 6416 3974</p> <p>Application fee is 100 dollars</p>
Surrogate Employer Programme / AMP	<p>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.</p> <p>For more information, visit: http://www.amp.org.sg/subindex.asp?id=A049_10&keyword=surrogate%20employer%20programme</p>	<ul style="list-style-type: none"> • Singapore Citizens or Permanent Residents • Aged 18 to 50 years • All races • 'A' Level or below educational qualifications • Salary below \$2,500 • Working adult who has CPF contributions 	<p>Contact Ms Mariam at 6416-1426 or email : mariam@amp.org.sg.</p>
Empowerment Partnership Scheme / MUIS	<p>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.</p> <p>For more details, visit http://app.mcys.gov.sg/web/corp_speech_story.asp?szMod=corp&szSubMod=speech&qid=762</p>	<ul style="list-style-type: none"> • 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 	<p>For enquiries, please contact:</p> <p>DISBURSEMENT & EMPOWERMENT Department Tel: 6359 1111 - 115 Fax: 6253 1576</p>

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Prophet Muhammad's Birthday Memorial Scholarship Fund/ LBKM</p>	<p>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.</p>	<ul style="list-style-type: none"> • 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. 	<p>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).</p> <p>For enquiries, please contact: Tel: 6447 4770/ 3152 0998 Fax: 6447 4469</p>
<p>Union Leader Training Awards / NTUC Leadership Development Department</p>	<p>Financial assistance to union leaders who want to pursue diploma / degree courses offered by local institutions / universities</p>	<ul style="list-style-type: none"> • 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 	<p>Please call NTUC Leadership Development Department at Tel: 6213 8265/6 or Email: OTCILS@ntuc.org.sg.</p>

3) Housing Loan / Grant

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
Lease Buyback Scheme / HDB Branch Offices	<p>LBS is a special scheme that provides an additional option for low-income elderly Singaporeans in 3-room and smaller flats to cash out part of the money locked up in their HDB flats, for their old age.</p> <p>For more information, please visit: http://www.hdb.gov.sg/fi10/fi10325p.nsf/w/MaxFinancesOverviewLeaseBuyback?OpenDocument</p>	<ul style="list-style-type: none"> • Singapore citizens owning 3-room (except terrace flats) or smaller flats where the outstanding mortgage loan is \$5,000 or lower • Age of youngest lessee is 62 years or older • Gross household income (lessees and occupiers) of \$3,000 or less • Not owning any private residential property • Have not previously owned a 4-room or larger flat or private property • Have only enjoyed one housing subsidy • Have owned the existing flat for 5 years or more 	<p>For enquiries, please contact:</p> <p>Toll-free hotline between 8am to 5pm from Mondays to Fridays:</p> <ul style="list-style-type: none"> • Lease Buyback Scheme 1800-5556363 • HDB Branch Office Service 1800-2255432
Financial Assistance for those living in rental flats / HDB Branch Offices	<p>Allow payment of the rent arrears by instalments within a reasonable period.</p> <p>For more information, please visit: http://www.hdb.gov.sg/_4825707B001F863E.nsf/0/99A00E0A5F5258FC4825707C00175522?Open</p>	<ul style="list-style-type: none"> • Each case is considered on its own merits 	<p>For enquiries, please contact:</p> <p>Toll-free hotline between 8am to 5pm from Mondays to Fridays:</p> <ul style="list-style-type: none"> • HDB Branch Office Service 1800-2255432
Financial Assistance Measures for Upgrading Costs / HDB Branch Offices	<p>For individuals facing financial difficulties in meeting the monthly instalments for upgrading cost.</p> <p>For more information, please visit: http://www.hdb.gov.sg/fi10/fi10328p.nsf/w/UpgradeFinancialAssistance?OpenDocument</p>	<ul style="list-style-type: none"> • Flat owners whose gross monthly income does not exceed \$2,000 • Aged 55 years and above • In financial hardship 	<p>For enquiries, please contact:</p> <p>Toll-free hotline between 8am to 5pm from Mondays to Fridays:</p> <ul style="list-style-type: none"> • HDB Branch Office Service 1800-2255432

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
Financial Assistance Measures for Mortgage Loans / HDB Branch Offices	<p>To allow deferment of mortgage payments.</p> <p>For more information, please visit: http://www.hdb.gov.sg/fi10/fi10325p.nsf/w/MLFinAssist?OpenDocument or http://www.hdb.gov.sg/fi10/fi10325p.nsf/w/MLApplyFinAssist?OpenDocument</p>	<ul style="list-style-type: none"> • 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 	<p>For enquiries, please contact: Toll-free hotline between 8am to 5pm from Mondays to Fridays:</p> <ul style="list-style-type: none"> • HDB Branch Office Service 1800-2255432
Additional Central Provident Fund Housing Grant / HDB Branch Offices	<p>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.</p> <p>For more information, please visit: http://www.hdb.gov.sg/fi10/fi10321p.nsf/w/BuyResaleFlatCPFGrantAHG?OpenDocument</p>	<ul style="list-style-type: none"> • Monthly household income ceiling of \$5,000 • The revised AHG applies to both new and resale flat purchases 	<p>For enquiries, please contact: Toll-free hotline between 8am to 5pm from Mondays to Fridays:</p> <ul style="list-style-type: none"> • HDB Branch Office Service 1800-2255432

4) Family Care

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
FairPrice Million Dollar Food Voucher Scheme / CDCs	The Million Dollar Food Voucher Scheme was first launched in June 2002 to help needy families in Singapore. The food vouchers are distributed to the beneficiaries through the Community Development Councils and Citizens' Consultative Committees in Singapore.	<ul style="list-style-type: none"> Granted on a needs basis 	Please visit the CDC in your area
NTUC U-Stretch Voucher / NTUC	<p>Aims to provide relief to low income union members to reduce hardship during the downturn.</p> <p>Union members can buy a \$5 item at \$2.50 with the U-Stretch Voucher.</p>	<ul style="list-style-type: none"> Union members whose total gross household monthly income of \$1,800 or below, or per capita income not exceeding \$500 (if household income is more than \$1,800) Must have at least 6 months of continuous paid-up membership 	For enquiries, please contact: NTUC Hotline : 6213 8008 To apply, please visit NTUC Customer Service Centre at: No. 1 Marina Boulevard, Basement, NTUC Centre.
Power Up @ South West / South West CDC	Provides interim assistance via Pay-As-You-Use vouchers to help low-income families whose utilities are disconnected or are facing disconnection.	<ul style="list-style-type: none"> 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
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.	<ul style="list-style-type: none"> Singapore Citizen or PR with one Singaporean Family Member South West District Resident Total gross household income ≤ \$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

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
General Assistance Fund (Food) / Northeast CDC	To provide needy families with vouchers for redemption of essential provisions	<ul style="list-style-type: none"> Singapore Citizens or 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.
General Assistance Fund (Household) / NECDC	To assist needy families with the purchase of basic household furnishings / necessities.		North East CDC 300 Tampines Avenue 5 #06-01 NTUC Income Tampines Junction Singapore 529653 Tel: 64244000 Fax :64244077
Temporary Assistance Package (TAP) / AMP	<ul style="list-style-type: none"> 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 <p>Through the scheme, the families will receive, depending on the varying needs of the families, the following:</p> <ul style="list-style-type: none"> Financial Assistance and Management Economic Empowerment Socio-Educational Development <p>For more information, please visit: http://www.amp.org.sg</p>	<ul style="list-style-type: none"> 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 	<p>For enquiries, please contact: AMP Helpline at Tel: 6416 3960</p> <p>Operating Hours: Mondays to Fridays – 10.00am to 6.00pm</p> <p>Contact AMP at 6416 3966/3 or walk-in to the office at AMP @ Pasir Ris</p> <p>Operating Hours: Mondays to Fridays – 9.00am to 6.00pm</p> <p>Saturdays – 9.00am to 1.00pm</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Compassion Fund / MILK Fund & Students Care Services (SCS)</p>	<p>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.</p> <p>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.</p> <p>For more information, please visit http://www.compassionfund.sg/ Email: ranjana@milk.org.sg / toh_choryan@students.org.sg or download application form at http://compassionfund.sg/wp-content/uploads/2010/12/compassion_fund_application_form.pdf</p>	<ul style="list-style-type: none"> • Students who are Singapore Citizens or Permanent Residents • Students in Primary and Secondary levels in mainstream schools • Students or family members who are in any of the following crises: death of a breadwinner, accidents or sudden illnesses 	<p>For enquiries, please contact: Tel: 67596821</p>
<p>Adopt A Family & Youth Scheme / AMP</p>	<p>Aimed at helping families to be self-reliant through a comprehensive assistance programme for disadvantaged families.</p> <p>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.</p> <p>Youths-at-risk under the scheme are supported through tuition and life skills programme with the objective of keeping them in the school system.</p> <p>For more information, please visit: http://www.amp.org.sg/subindex.asp?id=A018_10</p>	<ul style="list-style-type: none"> • 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 	<p>For enquiries, please contact: AMP's Al-Hijrah Division at Tel: 6416 3963</p>
<p>Family Support Services / Eurasian Association</p>	<p>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.</p> <p>For more details, visit http://www.eurasians.org.sg/family-elder-support/ Email: fss@eurasians.org</p>	<ul style="list-style-type: none"> • 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 	<p>For enquiries, please contact: The Eurasian Association at Tel: 64471578</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
CDAC Workfare Programme / CDAC	<p>Helps low-income families, including single-parent families, to become self-reliant through employment.</p> <p>Assistance schemes may include:</p> <ul style="list-style-type: none"> - 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. 	<ul style="list-style-type: none"> • Chinese Singapore Citizens or Permanent Residents (<i>or at least one family member is a Chinese</i>) • 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 <p>Applications are assessed on case-by-case basis</p>	<p>For enquiries, please contact:</p> <p>Hotline: 6603 5599</p> <p>Fax: 6743 5240</p> <p>Email: socialservices@ cdac.org.sg</p>

5) Childcare / Student Care Assistance

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>ComCare Child Care Subsidy (Also known as the <i>Centre Based Financial Assistance for Child Care, CFAC</i>) / CDCs</p>	<p>ComCare's Child Care Subsidy makes 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. Children in child care centres get the chance to learn; play and grow through the childcare programme.</p> <p>These subsidies are provided over and above the universal government subsidies for Child Care.</p> <p>This subsidy is also available to children with disabilities in Integrated Child Care Centres. For more information on this service, please refer to the Centre for Enabled Living at www.cel.sg.</p>	<ul style="list-style-type: none"> • The child must be a Singapore citizen or permanent resident of Singapore (PR). If the child is a PR, then at least one immediate family member of the child must be a Singapore citizen; • The child is below 7 years of age and is attending a licensed child care centre. • 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*. 	<p>Application can be made at licensed Child Care Centres.</p>
<p>With effect from April 2012, to make Child Care affordable for large families, larger families with per capita income of up to \$875 can also qualify for these subsidies.</p> <p>For more information, please visit: http://app1.mcys.gov.sg/Assistance/CentrebasedFinancialAssistanceSchemeForChild.aspx</p>			
<p>ComCare Student Care Subsidy (Also known as the <i>Student Care Fee Assistance, SCFA</i>) / CDCs</p>	<p>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.</p> <p>This subsidy is also available to children with disabilities in Special Student Care Centres. For more information on this service, please refer to the Centre for Enabled Living at www.cel.sg.</p>	<ul style="list-style-type: none"> ▪ The child must be a Singapore citizen or permanent resident of Singapore (PR). If the child is a PR, then at least one immediate family member of the child must be a Singapore citizen; ▪ The child is between 7 and 14 years of age and is attending an eligible Student Care Centre ▪ The parents of the child are both working ▪ The family's gross monthly household income is \$2,500 or below. 	<p>Application can be made at eligible Student Care Centres.</p>
<p>With effect from July 2012, to make affordable Student Care accessible to a larger number of families, the ComCare Student Care subsidy will be extended to households with gross monthly income of up to \$3,500 or per capita income of up to \$875.</p> <p>For more information, please visit: http://app1.mcys.gov.sg/Assistance/StudentCareFeeAssistanceSCFAScheme.aspx</p>			

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>PCF Headstart Fund / PCF</p>	<p>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.</p> <p>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</p> <p>Two Types of Assistance Available:</p> <ol style="list-style-type: none"> 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. <p>For more information, please visit : http://www.pcf.org.sg/ViewSubArticle.aspx?wfc=FINANCIALASSISTANCE&id=34</p>	<ol style="list-style-type: none"> 1. The child must be a Singapore citizen 2. At least one parent must be a Singapore citizen 3. The child must be enrolled in PCF Kindergarten / Childcare Centre / Student Care Centre / primary school / special needs school that is registered or licensed with either MCYS or MOE 4. The Net per capita income is less than or equal to \$500 5. For special needs cases, child must be attending a therapy programme in a hospital, special schools or agencies that are registered / licensed with MOH, MCYS or MOE 	<p>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</p>
<p>The Bright Horizons Fund / NTUC Childcare</p>	<p>The fund provides assistance to children enrolled in NTUC Childcare centres in the following areas:</p> <ul style="list-style-type: none"> • Subsidy for childcare fees • Purchase of books and other items • Special programmes for identified children to provide them with an additional boost in laying the proper foundations to learning <p>Period of financial assistance is 6 months. Extension of scheme would have to be re-applied.</p> <p>For more info, visit http://www.ntuc-childcare.com/bright-horizonsfund.html</p>	<ul style="list-style-type: none"> • Monthly household income below \$2,220 or \$600 per capita. Children from families with monthly household exceeding the criteria would be considered on a case-by-case basis • All other eligible financial assistance schemes have been applied for 	<p>Applications for the schemes should be made through the centre principal.</p> <p>For enquiries, please contact:</p> <p>Tel: (65) 6509 7888</p> <p>email: info@brighthorizonsfund.com.sg</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
CDAC Activity Fee Subsidy Scheme / CDAC	<p>Enable needy students to participate in programmes offered at CDAC Centres to enhance their self-esteem and confidence and to help promising ones to excel in their studies or in Science, Arts or personal talent</p>	<ul style="list-style-type: none"> Chinese Singapore Citizens or Permanent Residents Monthly household income not exceeding \$2,700 or per capita income not exceeding \$700 	<p>Application form is obtainable from CDAC centres or download from CDAC website: www.cdac.org.sg</p> <p>For enquiries, please contact: Hotline: 6603 5588 Fax: 6841 4881 Email: education@cdac.org.sg</p>
Before and After School Care Subsidy / SINDA	<p>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.</p> <p>*SCFS – Student Care Full Subsidy *SCTS – Student Care Training Subsidy</p>	<ul style="list-style-type: none"> Singapore citizen or permanent resident of Indian origin Child aged 7 –14 years old Child must be enrolled in a Student Care Centre. Parent should have applied for and be receiving MCYS, CDC, *SCFS or Centre-based subsidy before being eligible for SINDA's BASC subsidy. If child is enrolled at a private student care centre than the parent must have applied for and be receiving MCYS, CDC, *SCTS or Centre based subsidy before being eligible for SINDA's BASC subsidy. Gross per capita household income not exceeding \$1500. 	<p>The completed application form, together with all documents must be submitted to:</p> <p>Admin Support Unit SINDA 1 Beatty Road Singapore 209943</p> <p>For enquiries, please contact: Ms P.Valarmathi Tel: 6393 7286 Email: valarmathi@sinda.org.sg</p>

6) Educational Assistance

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>ComCare Kindergarten Subsidy (Also known as the Kindergarten Financial Assistance Scheme. KiFAS) / CDCs</p>	<p>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.</p> <p>If you require help with your child's fees, ComCare's subsidies are available to offset your child's monthly kindergarten fees.</p>	<ul style="list-style-type: none"> ▪ Children who are Singapore citizens. Children who are permanent residents of Singapore (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*. 	<p>Application can be made at eligible Kindergartens.</p>
<p>With effect from April 2012, to make Kindergartens affordable for large families, larger families with per capita income of up to \$875 can also qualify for these subsidies.</p>			
<p>For more information, please visit:</p>			
<p>http://app1.mcys.gov.sg/Assistance/KindergartenFinancialAssistanceSchemeKiFAS.aspx</p>			
<p>Ministry of Education Financial Assistance Scheme (MOE-FAS) / MOE</p>	<p>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.</p> <p>Needy primary and secondary school students will be entitled to free textbooks and school uniforms.</p> <p>\$750 bursaries will be distributed to needy pre-university students to help cover textbooks, stationery and other schooling expenses.</p> <p>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.</p>	<ul style="list-style-type: none"> • 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 	<p>Approach your child's/ward's school for the application form.</p>
<p>For more information please visit: http://www.moe.gov.sg/initiatives/financial-assistance/ or</p>			
<p>Email: contact@moe.edu.sg</p>			

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
Ministry of Education (MOE) Independent School Bursary (ISB) Scheme / MOE	<p>This Independent School Bursary (ISB) scheme is meant for student studying in independent school, who satisfies either of the criteria stated.</p> <p>Monthly gross household income not exceeding \$7200 or Per Capita Income (PCI) not exceeding \$1800.</p> <p>For more information: please visit http://www.moe.gov.sg/initiatives/financial-assistance/</p>	<ul style="list-style-type: none"> • Singapore Citizen only • Child must be studying in an independent school 	<p>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</p>
Ministry of Education Bursary/ MOE	<p>Aimed to assist students in full-time courses at tertiary levels.</p> <p>For polytechnics students, the award is valued at \$1350 and \$450 for Tier 1 and Tier 2 respectively.</p> <p>For full time university undergraduates, the award is valued at \$2150 and \$800 for Tier 1 and Tier 2 respectively.</p> <p>For part-time university undergraduates, the award is valued at \$1080 and \$360 for Tier 1 and Tier 2 respectively.</p>	<p><u>For polytechnic students</u></p> <ul style="list-style-type: none"> • Full-time students • Singapore Citizen • <u>Tier 1</u>: Monthly household per capita income of no more than \$1,200 • <u>Tier 2</u>: 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 <p><u>For university undergraduates</u></p> <ul style="list-style-type: none"> • Full-time undergraduate student • Singapore Citizen • <u>Tier 1</u>: Monthly household per capita income of no more than \$1,200 • <u>Tier 2</u>: Monthly household per capita income of between \$1,201 and \$1,700 • Must not concurrently hold other scholarship, study award/grant or bursary 	<p>Students should apply via their student portal during the application period.</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
Edusave Merit Bursary / MOE	<p>The Edusave Merit Bursary is meant for pupils whose household income is less than \$4,000 a month.</p> <p>The value of this award for each level is as follows:</p> <p>\$200 for Primary 1 to 3</p> <p>\$250 for Primary 4 to 6</p> <p>\$300 for Secondary 1 to 5</p> <p>\$400 for Junior Colleges/Centralised Institute (JCs/CI)</p> <p>\$500 for Institute of Technical Education (ITE)</p> <p>For more information please visit http://www.moe.gov.sg/initiatives/edusave/funds-grants-awards/</p>	<ul style="list-style-type: none"> • Child must be studying in either a primary or secondary school, or in a JC/CI or ITE, and is not a recipient of any Edusave Scholarship • Must be within the top 25% of each level and stream in his school • Gross monthly household income is below \$4,000 	<p>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.</p>
Short-Term Study Assistance Scheme / Ministry of Education	<p>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.</p> <p>Students can also apply for a one-year suspension of the repayment of Tuition Fee Loan and Study Loan</p>	<ul style="list-style-type: none"> • 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. 	<p>Approach your institution for the application form and more information.</p>
CDC/CCC University Bursary / Community Development Council, Citizens' Consultative Committee	<p>The bursary seeks to assist needy full-time undergraduates in defraying some of their living expenses and tuition fees. The quantum of the award is \$1600 and above per award and is tenable for 1 academic year</p>	<ul style="list-style-type: none"> • Full Time Programme: Only Singaporean students • Must not concurrently hold other bursaries or scholarships • NIE trainee teachers who are drawing salary/stipend from MOE are not eligible to apply • Gross monthly Per Capita household Income (PCI) of less than or equal to \$1,700 per month. 	<p>Students should download the application forms via their student portal during the application period.</p> <p>The completed forms are to be then sent or delivered to their respective student offices for endorsements.</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
CDC/CCC Polytechnic Bursary / Community Development Council, Citizens' Consultative Committee	<p>The CDC/CCC-Polytechnic Bursary is a bursary scheme for needy students in the polytechnics.</p> <p>The value of the award is \$1800 per annum</p>	<ul style="list-style-type: none"> • 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 	<p>Students should apply via their student portal during the application period.</p>
CDC & CCC-ITE Bursary Scheme / CDCs & CCC-ITE	<p>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.</p> <p>Subsidy entitled:</p> <ul style="list-style-type: none"> • \$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 	<ul style="list-style-type: none"> • 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) 	<p>Complete a Family Income Declaration Form obtainable from the Administration Office of ITE College.</p>
General Assistance Fund (Education) / North East CDC	<p>To provide needy families with educational assistance needs by subsidizing part of the costs incurred</p>	<ul style="list-style-type: none"> • Singapore Citizens or Permanent Residents living within Northeast CDC District 	<p>To apply, please approach the respective PGE location listed on the website or contact NECDC to make an appointment.</p> <p>North East CDC 300 Tampines Avenue 5 #06-01 NTUC Income Tampines Junction Singapore 529653</p> <p>Tel: 64244000 Fax :64244077</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>The Wan Boo Sow Charity Fund / NCSS</p>	<p>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.</p> <p>The Fund provides financial assistance to persons in the following categories:</p> <ul style="list-style-type: none"> • 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. <p>This scheme is also listed under Elderly Care and Disability Care</p> <p>For more information please visit: http://www.ncss.org.sg/vwocorner/wbscf.asp</p>	<ul style="list-style-type: none"> • Applicants should be Singapore citizens and referred by a VWO or a medical social work department in a hospital. Referring VWOs / hospitals need to provide social report and supporting documents to justify the application • Applicant should be from low-income families, that is, families with monthly per capita household income less than \$1,000, who need help to pay for the needed services / equipment • The percentage of subsidy is tiered based on monthly per capita household income and capped at maximum of \$5,000 per annum 	<p>Applications should be made through a VWO or a hospital's medical social work department. Referring agencies must ensure and verify that all information provided is true and correct.</p> <p>For enquiries, please contact:</p> <p>Tel: 6210 2500</p> <p>Email: ncss_rad@ncss.gov.sg</p>
<p>School Pocket Money Fund / NCSS (funds are disbursed by FSCs, Special Education/Vocational Schools/Assumption Pathway School, Disability VWOs and Children's Homes)</p>	<p>Straits Times charity project with the aim of helping children from low-income families to pay for basic daily school-related expenses.</p> <p>Quantum of assistance per month:</p> <p>i) Primary Level: \$55 ii) Secondary Level: \$90</p> <p>For more information please visit: http://www.straitstimes.com/spmf/School+Pocket+Money+Fund.html or Email: stfund@sph.com.sg</p>	<ul style="list-style-type: none"> • Singapore Citizens or 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) • Have not yet completed secondary school education • Living in HDB 4-room flats or smaller • Per capita nett household income \$450 or less per month 	<p>Refer to the respective disbursing agencies</p> <p>For enquiries, please contact:</p> <p>Tel: 1800-838-0100</p>

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>SMU Financial Grant / Singapore Management University (SMU)</p>	<p>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).</p>	<p>Applicants must be/have:</p> <ul style="list-style-type: none"> • Needy full-time first year undergraduate student who has used all available loan schemes or subsidies up to 90% of the tuition fees payable by Singaporean students • Monthly household per capita income of no more than \$2,400 (Singapore Citizen/Permanent Resident) and \$1,200 (student of foreign nationality) • Evidence of family financial difficulties • Student in receipt of scholarship, study award/grant or bursary may be considered only on a case-by-case basis 	<p>SMU students should apply via their student portal.</p> <p>For enquiries, please contact:</p> <p>Centre for Student Financial Assistance Office of Dean of Students 81 Victoria Street Level 7 Administration Building Singapore 188065</p> <p>Tel: 6828 0453 / 6828 0486 / 6828 0596 / 6828 0501 / 6828 0160</p> <p>Fax: 6828 0647</p>
<p>SMU Bursary / Singapore Management University (SMU)</p>	<p>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).</p>	<p>Applicants must be/have:</p> <ul style="list-style-type: none"> • Needy full-time undergraduate student who has used all available loan schemes or subsidies up to 90% of the tuition fees • Monthly household per capita income of no more than \$2,400 (Singapore Citizen/Permanent Resident) and \$1,200 (student of foreign nationality) or evidence of family financial difficulties • Student in receipt of scholarship, study award/grant or bursary may be considered only on a case-by-case basis 	<p>SMU students should apply via their student portal.</p> <p>For enquiries, please contact:</p> <p>Same as above</p>

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Ong Angie Bursary / Singapore Management University (SMU)</p>	<p>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).</p>	<p>Applicants must be/have:</p> <ul style="list-style-type: none"> • Full-time undergraduate Accountancy student • Singapore Citizen or Permanent Resident • Satisfactory academic results Good character records • Preference will be given to students with monthly household per capita income of no more than \$1,000 and/or with evidence of financial difficulties 	<p>SMU students should apply via their student portal.</p> <p>For enquiries, please contact:</p> <p>Centre for Student Financial Assistance Office of Dean of Students 81 Victoria Street Level 7 Administration Building Singapore 188065</p> <p>Tel: 6828 0453 / 6828 0486 / 6828 0596 / 6828 0501 / 6828 0160</p> <p>Fax: 6828 0647</p>
	<p>For more information, please visit http://www.smu.edu.sg/financial/assistance_schemes/Ong_Angie.asp Email: finasst@smu.edu.sg</p>		
<p>SMU Student Life Financial Grant / Singapore Management University (SMU)</p>	<p>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.</p>	<p>Applicant must be:</p> <ul style="list-style-type: none"> • 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. 	<p>SMU students should apply via their student portal.</p> <p>For enquiries, please contact:</p> <p>Same as above</p>
	<p>For more information, please visit http://www.smu.edu.sg/financial/assistance_schemes/grant.asp Email: finasst@smu.edu.sg</p>		
<p>Dou Yee Enterprises Bursary / Singapore Management University (SMU)</p>	<p>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.</p> <p>Each bursary is valued at \$5,000 per year. The bursary is used to pay the recipient's tuition fees.</p>	<ul style="list-style-type: none"> • 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 	<p>SMU students should apply online via their student portal during the application period.</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>School of Law Book Allowance / Singapore Management University (SMU)</p>	<p>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.</p> <p>Up to 10 book allowance grants may be awarded annually.</p> <p>The quantum is \$500 per award, tenable for one year.</p> <p>For more information, please visit http://www.smu.edu.sg/financial/assistance_schemes/grant.asp</p>	<p>Applicant must be/have:</p> <ul style="list-style-type: none"> • 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 	<p>For enquiries, please contact:</p> <p>Mr Tan Teck Kiang School of Law Tel: 6828 0363</p> <p>Email: tktan@smu.edu.sg</p>
<p>NUS Bursary / National University of Singapore (NUS)</p>	<p>The bursary quantum is up to \$1,650 and is offered dependent on the assessed level of neediness of the applicant.</p> <p>Award is tenable for one year. A fresh application is required each academic year.</p> <p>Request to apply for NUS Financial Aid after deadline as stipulated should be sent to financialaid@nus.edu.sg stating full name, student number and reasons for late application.</p> <p>For more information, please visit: http://admissions.nus.edu.sg/financial-bursaries-nus.html</p>	<p>Needy undergraduates who have obtained 100% financing from Tuition Fee Loan and/or CPF Education Scheme and/or Mendaki Tertiary Tuition Fee Subsidy and the NUS Study Loan (with living allowance).</p> <p>Recipient may not concurrently hold any other scholarship/bursary/free aid without prior approval of the Office of Financial Aid.</p>	<p>NUS students may apply online through their student portal.</p>
<p>Andy Chua Bursary / National University of Singapore (NUS)</p>	<p>Varies according to the assessed neediness of the applicant.</p> <p>Award is tenable for one year.</p> <p>For more information, please visit: http://admissions.nus.edu.sg/financial-bursaries-andychua.html</p>	<p>Needy undergraduates who have obtained 100% financing from Tuition Fee Loan and/or CPF Education Scheme and/or Mendaki Tertiary Tuition Fee Subsidy and the NUS Study Loan (with living allowance).</p> <p>Recipient may not concurrently hold any other award without approval.</p>	<p>Separate application is necessary.</p> <p>Download the form submit to Office of Financial Aid.</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
NUS Students' Fund Bursary / National University of Singapore (NUS) Students' Union	Award is worth \$1000 - \$1,500. Award is tenable for one year.	<ul style="list-style-type: none"> • Needy undergraduates who have applied for Tuition Fee Loan. • Recipient may not concurrently hold any other award. 	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://community.nus.edu.sg/nussf/ http://admissions.nus.edu.sg/financial-bursaries-fund.html			
NTU Bursary / Nanyang Technological University (NTU)	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.	<ul style="list-style-type: none"> • Full Time Programme: Only Singaporean students pursuing their first undergraduate degree • Must not concurrently hold other bursaries or scholarships • NIE trainee teachers who are drawing salary/stipend from MOE are not eligible to apply • Gross monthly Per Capita household Income (PCI) of less than or equal to \$1,700 per month. • A bursary may be awarded to you depending on your financial situation and criteria set down by NTU / MOE. 	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.
NP-Administered Bursaries / Ngee Ann Polytechnic	To assist needy full-time Ngee Ann Polytechnic students to defray their living and tuition fees. Awards are valued from \$500 up to \$2500.	<ul style="list-style-type: none"> • Full-time students with monthly income per household member of \$1,200 and below. • Applicants must not be in receipt of any scholarship, bursary or study grant for tuition fees. 	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
For more information please visit: http://www.np.edu.sg/ss/financial/fulltime/bursaries/np/Pages/default.aspx			

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
CJ Koh Bursary / Nanyang Polytechnic	<p>The CJ Koh Bursary is awarded to students with financial needs studying a full time Diploma in Nursing in Nanyang Polytechnic.</p> <p>For more information: please visit http://www.nyp.edu.sg/NYPStudents/financialmatters_bursaries.html</p>	<p>Singapore Citizens & PRs from Diploma in Nursing only.</p> <p>Students with financial need, good academic performance and commitment to nursing career.</p>	<p>Application can be made via the Nanyang Polytechnic student portal</p>
Rotary Club of Queenstown Award / Nanyang Polytechnic	<p>The Rotary Club of Queenstown Award is awarded to students with financial needs studying a full time diploma in Nanyang Polytechnic</p> <p>For more information: please visit http://www.nyp.edu.sg/NYPStudents/financialmatters_bursaries.html</p>	<p>Singapore Citizens & PRs</p> <p>Financial need and good academic performance</p>	<p>Application can be made via the Nanyang Polytechnic student portal during Oct/Nov annually</p>
Study Aids Assistance Scheme / Singapore Polytechnic	<p>Helps needy students to purchase a compulsory textbook or a scientific calculator.</p> <p>Successful applicants would be reimbursed up to a maximum of \$200 for purchase of study aids.</p>	<ul style="list-style-type: none"> • Full time Singapore Polytechnic students • Gross household monthly per capita income is below \$500 	<p>For enquiries, please contact: Ms Doris Lee Tel: 67721143.</p> <p>Apply via the Student Administrative Service (SAS).</p>
The Needy Fund / Singapore Polytechnic	<p>The Needy Fund is a financial assistance scheme to help students with pressing financial needs not met by the other schemes.</p>	<ul style="list-style-type: none"> • Singapore Polytechnic students will be evaluated on a needs basis 	<p>Students encountering acute financial hardship may approach their Personal Tutor.</p> <p>For the application of the SPSU Needy Fund, forms are available at SP Student Union (SPSU) office situated at Level 1, SAC Building.</p>
Temasek Polytechnic Administered Bursary / Temasek Polytechnic	<p>To assist TP students in financing their tuition fee loan.</p>	<ul style="list-style-type: none"> • Singapore Citizens and Singapore PRs • Students are on the Tuition Fee Loan Scheme from DBS • Students are required to be interviewed 	<p>For enquiries, please contact: Student Wellness & Counselling Centre (SWCC) Student Development Blk 30-2-6/3 Tel: 6780 5959</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Campus Care Network Financial Schemes / Temasek Polytechnic (TP)</p>	<p>Various schemes to assist TP students such as:</p> <ul style="list-style-type: none"> • Crisis Assistance Scheme • Education Help Scheme • Emergency Scheme • TP Care Fund 	<ul style="list-style-type: none"> • 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 	<p>For enquiries, please contact:</p> <p>Students should approach their Care Person for assistance or visit:</p> <p>Student Wellness & Counselling Centre (SWCC) Student Development Blk 30-2-6/3 Tel: 6780 5959</p>
<p>ITE Special Student Assistance Scheme / ITE</p>	<p>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.</p> <p>The ITE SSAS is an exigency scheme to provide support to needy students, so that they can continue with their technical training.</p> <p>Financial assistance under the ITE SSAS could comprise waiver of fees and/or cash award.</p> <p>For more information: please visit http://www.ite.edu.sg/admission/ft/awards_bursaries.htm</p>	<p>A full-time student studying at the ITE</p> <p>Has gross monthly household per capita income (PCI) ≤ \$500 at the time of application;</p> <p>Is not in receipt of the CDC & CCC-ITE Scholarship or Bursary;</p> <p>Is not a sponsored student or a trainee; and</p> <p>Has at least 3 months' study to undergo till the end of the academic year.</p> <p>Only Singapore citizens are eligible for waiver of fees while cash award can be extended to all needy students regardless of citizenship.</p>	<p>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.</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
Special Student Assistance Scheme / ITE	<p>An exigency scheme to provide financial support to needy full-time ITE students. The assistance could take the form of:</p> <ul style="list-style-type: none"> - A cash award; or - Remission of course fees; or - Both cash award and remission of course fees. <p>For more information please visit: http://www.ite.edu.sg/admission/ft/awards_bursaries.htm#ssas</p>	<ul style="list-style-type: none"> • 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 	<p>Complete a Family Income Declaration Form obtainable from the Administration Office of ITE College.</p>
ITE Alumni Study Support Grant (SSG) / ITE Alumni	<p>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.</p>	<ul style="list-style-type: none"> • 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 	<p>Application must be made using the prescribed SSG Application Form</p>
CDAC-SFCCA Bursary / CDAC	<p>Helps students from lower income families in their educational expenses</p>	<ul style="list-style-type: none"> • Chinese Singapore Citizens or Permanent Residents • Full-time Primary, Secondary, JC/Pre-U & ITE students attending govt / govt-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 	<p>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.</p> <p>For enquiries, please contact: Hotline: 6603 5588 Fax: 6841 4881 Email: education@cdac.org.sg</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
CDAC Tuition Programme/ CDAC	Aims to organise quality and affordable tuition classes for students from low-income families who are not performing well in school	<ul style="list-style-type: none"> Chinese Singapore Citizens or 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 ($\leq 75\%$), P4-6 ($\leq 69\%$), P5 & 6 Foundation Eng & 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 	Further information: <ul style="list-style-type: none"> Levels: P1 to 'O' Levels Subjects: Chinese, Eng, Math & 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
CDAC Tuition Fee Waiver / CDAC	Helps students from lower income families who genuinely cannot afford to pay for the fee to attend CDAC Tuition Programme and Collaborative Tuition Programme	<ul style="list-style-type: none"> Chinese Singapore Citizens or Permanent Residents Monthly household income not exceeding \$1,500 or per capita income not exceeding \$375 	Application forms are obtainable from CDAC centres or download from CDAC website: www.cdac.org.sg For enquiries, please contact: Hotline: 6603 5588 Fax: 6841 4881 Email: education@cdac.org.sg
Eurasian Community Fund (ECF) Bursary Awards / Eurasian Association	To encourage all Eurasian students — primary, secondary, junior college, polytechnic, ITE or university — to be the best they can be by providing assistance as well as encouragement. For more information, please visit: http://www.eurasians.org.sg/education/ Email: jacqueline@eurasians.org	<ul style="list-style-type: none"> Eurasian or with Eurasian parent or grandparent Singapore citizen or permanent resident Full-time student Monthly gross per capita income not exceeding \$750 	Please obtain application forms from EA Secretariat, Level 3 Eurasian Community House. For enquiries, please contact: Jacqueline Peeris Tel: 6447- 1578

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
Mendaki Tertiary Tuition Fee Subsidy for Malays (TTFS) / Mendaki	<p>Helps needy Malay students cover their tuition fees.</p> <p>For more information please visit: http://www.mendaki.org.sg/tertiary-tuition-fee-subsidy/tertiary-tuition-fee-subsidy.aspx or Email: mendaki@mendaki.org.sg</p>	<ul style="list-style-type: none"> • 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 	<p>For enquiries, please contact: Yayasan Mendaki Subsidy Hotline Tel: 6245 5855</p> <p>Mendaki will process your application form and if successful, Mendaki will pay your tuition fee directly to your school.</p>
Mendaki Study Loan Scheme (Local) / MENDAKI	<p>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.</p> <p>For more information please visit: http://www.mendaki.org.sg/study-loan-scheme/study-loan-scheme-full-time--local.aspx or Email: kamariah@mendaki.org.sg</p>	<ul style="list-style-type: none"> • 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 	<p>For enquiries, please contact: Mendaki's Customer Service Tel: 62455710</p> <p>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.</p> <p>Successful applicants are required to pay an administrative fee of \$50.00.</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
Supplementary Assistance Loan Scheme / MENDAKI	<p>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.</p> <p>The maximum amount of loan shall not exceed 80% of the tuition fees.</p> <ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • 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 be 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 	<p>For enquiries, please contact: Mendaki Tel: 6245 5710</p> <p>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.</p>
Open University and Distance Learning Programme (OUDP) Loan Scheme / MENDAKI	<p>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.</p>	<ul style="list-style-type: none"> • Possess acceptable academic qualifications, ie good GCE 'A' passes with at least a C grading and a pass in General Paper OR a polytechnic qualification OR university degree, where appropriate • An unconditional admission to do a full-time or part-time course of study leading to the award of a degree at a reputable distance learning providers/ universities • Pursue a discipline where the community is underrepresented • Family income will be taken into consideration in ranking applicants for the loans; i.e. other requirements being equal, applicants whose family income is lower will be given priority 	<p>For enquiries, please contact: Tel: 6245 5710</p>

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
Harun Ghani Education Fund / MENDAKI	<p>Full-time polytechnic and university students whose parents were drug offenders can now apply for financial aid to complete their studies.</p> <p>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.</p> <p>For more information, please visit: http://www.mendaki.org.sg/edu-trust-fund/edu-trust-fund.aspx or Email: admin@harun-ghani.org</p>	<ul style="list-style-type: none"> • 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. 	<p>Get form from MENDAKI office.</p> <p>51 Kee Sun Avenue S(457056)</p> <p>Application is once a year in September.</p>
MENDAKI Tuition Scheme / MENDAKI	<p>To help academically-weak students from less well-to-do families to improve their studies</p>	<ul style="list-style-type: none"> • Muslim students who are Singapore Citizens / Permanent Residents • Students who cannot afford the fees can apply for waiver • Obtained 75 marks and below in at least one tuition subject (English, Mathematics or Science) at 2009 year-end examination (SA2) <p>Criteria for fee waiver:</p> <ul style="list-style-type: none"> • 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. <p>For more information and application form please visit: http://mts.mendaki.org.sg/ or Email: mts@mendaki.org.sg</p>	<p>For enquiries, please contact:</p> <p>Tel: 6245 5794/ 5795/ 5796/ 5747/ 5813/ 5816/ 6248 5959</p> <p>Monday to Friday 8.30am-6.00pm</p>

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Education Trust Fund School Assistance Scheme (ETF-SAS) / MENDAKI</p>	<p>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.</p> <p>Students from the lower secondary will be receiving book vouchers valued \$200 each.</p>	<p>To be eligible the child must be:</p> <ul style="list-style-type: none"> • Muslim Singapore Citizen or a Permanent Resident. At least one of the child's parents must also be a Singapore Citizen or PR • Studying full-time in primary 1 to Secondary 5, in local government or government-aided schools or madrasahs • Net total family income of applicant must not be more than \$1,800 or the family's per capita income (PIC) must not be more than \$450 • Applicant must first obtain the subsidy or financial aid from existing financial assistance schemes available before an application can be made for ETF School Assistance Scheme (ETF-SAS). Students with overall results less than 75% MUST register for MTSin order to be eligible for ETF-SAS. • Parents are required to attend the Financial Literacy Workshop (Core Module) conducted by Yayasan MENDAKI and to produce the certificate of attendance when collecting vouchers. 	<p>For enquiries, please contact: Tel: 6245 5835</p> <p>Application is once a year in October-November</p>

For more information and application form, please visit:
<http://mts.mendaki.org.sg/> or
 Email: etf@mendaki.org.sg

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>MUIS Postgraduate Scholarship Scheme / Majlis Ugama Islam Singapura (MUIS)</p>	<p>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.</p> <p>The postgraduate scholarships are offered to those with keen interest to pursue one of the following fields of study :</p> <p>Islamic Sciences (Quranic Exegesis, Qur'an & Sunnah, Islamic Jurisprudence, etc)</p> <p>Contemporary Islamic Thought Studies</p> <p>Comparative Religion & Interfaith Studies</p> <p>Islamic and World Civilisational Studies</p> <p>For more information, please visit: http://www.muis.gov.sg/cms/careers/Scholarships.aspx?id=11646</p> <p>Alternatively, the application form is downloadable here: http://www.muis.gov.sg/cms/uploadedFiles/MuisGovSG/Careers/Scholarships/scholarshipform09(1).doc</p>	<p>Applicants must:</p> <ul style="list-style-type: none"> • Be Muslim Singapore citizens or permanent residents or children of Singapore citizens or permanent residents (who have resided in Singapore for at least 5 years before the date of application) • Have obtained outstanding Bachelors Degree or its equivalent in any field of study • Preferably between 21 and 40 years old at time of application • Eligible applicants will be assessed based on the following (not in order of importance): • Academic achievement, track record in religious and/or community activities and relevant experience • Applicant's potential and commitment to contributing towards the development of the Muslim community in Singapore • Benefit and value of the training to the applicant and to the development of the Muslim community in Singapore • Financial background of the applicant 	<p>All applications must be made on the prescribed application form available from :</p> <p>Reception Counter Majlis Ugama Islam Singapura 1, Lorong 6 Toa Payoh, Singapore 319376</p>
<p>Study Grant / Majlis Ugama Islam Singapura (MUIS)</p>	<p>Meant for education-related expenses incurred by children of MUIS' FA recipients, eg. transport, meals, stationery.</p> <p>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.</p>	<ul style="list-style-type: none"> • Poor and needy Muslims who are Singapore Citizens or Permanent Residents • Single parent, widow or divorcee in need • Head of family in prison or drug rehabilitation centre • Head of family or persons suffering from chronic illness, kidney failure, mental illness or physical/mental handicap 	<p>For enquiries, please contact:</p> <p>Tel: 63591115 Fax: 62591735</p> <p>Applicants are advised to approach CDCs first for their social assistance schemes prior to applying for MUIS' assistance.</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>NG LAO CHIK –SINDA SECONDARY STUDY AWARD / SINDA</p>	<p>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.</p> <p>The quantum of the award is \$500.</p>	<ul style="list-style-type: none"> • Singapore citizen or permanent resident in a mainstream local school • Indian or have at least one parent belonging to an Indian sub-ethnic group • Be in Secondary 2 or 3 in the Express or Normal Academic stream • Attain a good pass in all subjects attempted at the school's examinations • Obtain significant awards for achievement in the area of sports or the arts • Gross per capita household monthly income not exceeding S\$450. 	<p>For enquiries, please contact:</p> <p>Nithya Tel: 6393 7230</p> <p>Hema Tel: 6393 7282</p>
<p>Preschool Bursary Scheme / SINDA</p>	<p>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.</p> <p>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.</p>	<p>Child must:</p> <ul style="list-style-type: none"> • Be a Singaporean Citizen / Permanent Resident of Indian Origin • Have enrolled in a childcare centre registered with MCYS • Be aged between 18 months and 6 years • Be the first to fourth child. <p>Parent must:</p> <ul style="list-style-type: none"> • Have applied for CFAC and received approval for subsidy 	<p>The childcare centre your child attends will be able to apply for the SINDA Preschool Bursary on behalf of the child.</p> <p>For enquiries, please contact:</p> <p>Ms P. Valarmathi Tel: 6393 7286 Email: valarmathi@sinda.org.sg</p>
<p>For more information please visit: http://www.sinda.org.sg/index.php/education/scholarships/ng-lao-chik-sinda-secondary-study-nlc-sss-award/ Email: scholarships@sinda.org.sg</p>			
<p>For more information and application form, please visit: http://www.sinda.org.sg/index.php?cID=162</p>			

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Foo Clan Association Bursary / Foo Clan Association.</p>	<p>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.</p> <p>The quantum of award varies according to the assessed neediness of the applicant.</p>	<p>Applicant must be/have:</p> <ul style="list-style-type: none"> • 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. 	<p>Applicants shall download the Application Forms from the Association Office, duly completed and attached with photocopies of the academic results slips</p>
<p>For more information and application form, visit: http://admissions.nus.edu.sg/financial-bursaries-fooclan.html</p>			
<p>Hope Centre (Singapore) Student Bursary Award / Hope Centre Singapore</p>	<p>Hope Centre has been giving out annual bursary awards to students in the community who are in financial need.</p> <p>The award quantum values for the respective education levels are as follows:</p> <p>Primary - \$150 Secondary - \$300 ITE - \$500 JC - \$350 Polytechnic - \$1,200 University - \$2,500</p>	<ul style="list-style-type: none"> • Singapore Citizens or Singapore Permanent Residents • Full-time students in a local institution (Primary / Secondary / JC / ITE / Polytechnic / University) • From families with gross monthly household income of \$1,500 or below • With good conduct & satisfactory academic performance • Students not receiving any other government/ company/charity funded scholarship or bursary award will be given priority 	<p>For enquiries, please contact:</p> <p>Hope Centre (Singapore), 410A Joo Chiat Road Singapore (427636)</p> <p>Tel/Fax: 63485479</p>
<p>For more information and application form, please visit: http://www.hopecentre.org.sg Email: office@hopecentre.org.sg</p>			

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Prophet Muhammad's Birthday Memorial Scholarship Fund/ LBKM</p>	<p>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.</p>	<ul style="list-style-type: none"> • 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. 	<p>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).</p> <p>For enquiries, please contact: Tel: 6447 4770/ 3152 0998 Fax: 6447 4469</p>
<p>For more information, please visit: http://www.bursary.org/index.html http://www.bursary.org/bursary/terms.php</p>			
<p>NAC Arts Bursary (Local) / National Arts Council (NAC)</p>	<p>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.</p> <p>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.</p> <p>For more information please visit: http://www.nac.gov.sg/ or Apply online at http://app.cischolarship.sg</p>	<p>All applicants must be Singapore citizens or Singapore permanent residents.</p> <p>Assessment will be based on:</p> <ul style="list-style-type: none"> • 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. 	<p>For enquiries, please contact: Ms Jerene Chua Tel: 6837 9513</p> <p>Email : jerene_chua@nac.gov.sg</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Ngee Ann Kongsi Tertiary Bursary / Ngee Ann Kongsi</p>	<p>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.</p> <p>For more information please visit http://www.ngeeann.com.sg/webtop/education.phtml?pageinfo=scholar or Email: nakongsi@singnet.com.sg</p>	<ul style="list-style-type: none"> • Singapore Citizens / Permanent Residents • Teochew • A pass grade in all subjects • Applicants should not be in receipt of any other scholarship, bursary or grant from any organisation for the current academic year 	<p>Application available only during the stipulated period.</p>
<p>SLF Bursaries Award for ITE Students/ SLF & NTUC Membership Department</p>	<p>Provides annual bursaries for application by full-time ITE students, whose family members are union members.</p> <p>Quantum of each award is \$400.</p> <p>For more information please visit: http://www.slf.gov.sg or Email: general@slf.gov.sg</p>	<ul style="list-style-type: none"> • 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 	<p>For enquiries, please contact:</p> <p>NTUC Membership Department, NTUC Centre No. 1 Marina Boulevard #B1-01 One Marina Boulevard S(018989) Tel: 6213 8008</p>
<p>Ong Teng Cheong-Education Trust Fund Award / NTUC Leadership Development Department</p>	<p>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.</p> <p>For more information please visit: http://www.slf.gov.sg or Email: general@slf.gov.sg</p>	<ul style="list-style-type: none"> • Only for union leaders who are OTCILS graduates in Diploma in Industrial Relations and do not have a degree qualification 	<p>For enquiries, please contact:</p> <p>Tel: 62138585 Fax: 63273700 or NTUC Centre No. 1 Marina Boulevard #11-01 One Marina Boulevard S(018989)</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
NTUC Back To School Voucher / NTUC Community Development Department	<p>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.</p> <p>For more information please visit: http://www.ntuc.org.sg/ntucunions/statements/statements_270909.asp</p>	<ul style="list-style-type: none"> • 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 	<p>For enquiries, please contact: NTUC Customer Service Centre Tel: 6213 8008.</p>
Singapore Buddhist Lodge Bursary / Singapore Buddhist Lodge	<p>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</p>	<ul style="list-style-type: none"> • Full-time diploma students who pass their examinations • Singapore Citizens / Permanent Residents • Applicants should not be in receipt of any other scholarship, bursary or grant from any organisation for the current academic year 	<p>For enquiries, please contact: Mr Lee Bock Guan, President of SBL Tel: 6737 2635 Fax: 6737 0877 Or contact your school directly.</p>
SBPWA Fellowship Award / Singapore Business & Professional Women's Association (SBPWA)	<p>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.</p>	<ul style="list-style-type: none"> • 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 	<p>Students should apply via their student portal during the application period.</p> <p>Shortlisted candidates are required to submit a 500-word essay on their ambitions and goals and how they can help contribute to women's causes as well as being interviewed by SBPWA's Selection Panel.</p> <p>For enquiries, please contact: SBPWA Secretariat Tanglin P.O. Box 218 Singapore 912408 Telephone & Fax: 6220-6867</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Courage Fund Bursary Awards/ Singapore Nurses Association</p>	<p>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.</p> <p>The award quantum values for the respective levels are as follows:</p> <p>Diploma - S\$ 5000 Advanced/Graduate Diploma - S\$ 3000 Bachelor - S\$ 7000 Master - S\$ 9000 PhD - S\$ 12000</p> <p>For more information and application form, please visit: http://www.sna.org.sg/site/newsroom/courage-fund-bursary-award-3.html</p>	<ul style="list-style-type: none"> • Have a minimum of 1 year (Singapore citizens and Permanent Residents) of employment in the healthcare sector • Have a good performance record in the previous and present employments (testimonial from the current or last employer) • Have the relevant professional qualification • Undertake an area of study related to healthcare 	<p>30 awards will be available each year between 1Jan - 31 March</p> <p>Please submit your applications form to: Secretariat Courage Fund Bursary Awards (For Nurses & Allied Health Professionals) SNA House 77 Maude Rd Singapore 208353</p> <p>For enquiries, please contact: Tel: 6392-0770</p>
<p>SPD Education Bursary / Society for the Physically Disabled</p>	<p>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.</p> <p>This scheme is also listed under Disability Care.</p> <p>For more information please visit: http://www.cel.sg/AssistanceScheme9.aspx Email: information@spd.org.sg</p>	<ul style="list-style-type: none"> • Students from low-income background in mainstream schools • Students have to be physically disabled or have parent(s) with disabilities. 	<p>For enquiries, please contact: Tel: 6579 0753 Fax: 6323 7008</p>
<p>United Indian Muslims Association – MUIS Bursaries / UIMA</p>	<p>These bursaries are given out to children from poor and needy families, regardless of their racial, religious and cultural background.</p>	<ul style="list-style-type: none"> • Singapore Citizen or at least one of the parents must be a Singapore Citizen • A full-time student of one of the following Institutions of Singapore: • Primary School • Secondary School • ITE, Junior College, Polytechnic • University 	<p>For enquiries, please contact: Mr Farihullah 587, Geylang Road, #03-01 Tel: 97716493/ 67486187 Fax: 67486334</p> <p>For more information please visit: http://uima.org.sg/?page_id=9</p>

7) Elderly Care

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>The Wan Boo Sow Charity Fund / NCSS</p>	<p>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.</p> <p>The Fund provides financial assistance to persons in the following categories:</p> <ul style="list-style-type: none"> • 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. <p>This scheme is also listed under Educational Assistance and Disability Care For more information, please visit: http://www.ncss.org.sg/vwocorner/wbscf.asp or Email: ncss_rad@ncss.gov.sg</p>	<ul style="list-style-type: none"> • Applicants should be Singapore citizens and referred by a VWO or a medical social work department in a hospital. Referring VWOs / hospitals need to provide social report and supporting documents to justify the application • Applicant should be from low-income families, that is, families with monthly per capita household income less than \$1,300, who need help to pay for the needed services / equipment • The percentage of subsidy is tiered based on monthly per capita household income and capped at maximum of \$5,000 per annum 	<p>Applications should be made through a VWO or a hospital's medical social work department. Referring agencies must ensure and verify that all information provided is true and correct.</p> <p>For enquiries, please contact: Schemes & Provisions Dept of National Council of Social Service (NCSS) at Tel: 6210 2500</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Home Help Services / various VWOs</p>	<p>Home Help provides various services such as provision of meals, laundry service, housekeeping and assistance in personal hygiene.</p> <p>It also provides an escort service for medical appointments, for elderly who are unable to utilise public transport due to his/her semi or non-ambulant status.</p> <p>This scheme is also listed under Transport Assistance.</p>	<ul style="list-style-type: none"> • Aged 55 and above • Singapore Citizens or Permanent Residents • Living alone or with another frail service user/caregiver or is without a caregiver in the day • Requires assistance in activities of daily living such as grooming, bathing, toileting and walking, and/or • Requires regular medical check-ups and follow-ups (applicable only to Escort Service) 	<p>For enquiries, please contact:</p> <p>Centre for Enabled Living</p> <p>No. 7 Maxwell Road, #05-08, Annexe B MND Complex, Singapore 069111</p> <p>Infoline: 1800-8585 885</p>
<p>MCYS Transportation Subsidy For Users of Day Care Centres for Seniors / DCCs</p>	<p>The subsidy is for clients of MCYS funded Day Care Centres for Seniors (DCCs) who are using the DCCs in-house or outsourced transportation.</p> <p>This scheme is also listed under Transport Assistance.</p>	<p>The subsidy amount would be determined by:</p> <ul style="list-style-type: none"> • Means tested subsidy level that the respective client is eligible for. This is as per MCYS Means Test Framework for Elderly Services • Monthly transportation fee of the client (up to \$150/mth) 	<p>(Infoline operating hours: Monday to Friday, 8.30am to 5.30pm)</p> <p>Fax: 6226 2366</p>
<p>Caregivers Training Grant / CEL</p>	<p>The objective of the Caregivers Training Grant is to help caregivers build their capabilities so that they are able to better cope and care for the physical and socio-emotional needs of persons with disability or the elderly (age 65 and above).</p> <p>A training grant to help caregivers defray the cost of training and enable them to acquire the necessary knowledge would contribute to the resilience and stability of their families.</p>	<p>The caregiver must:</p> <ul style="list-style-type: none"> • Be looking after a PWD or senior, who is a Singapore Citizen or Permanent Resident • Be the main caregiver of the PWD or senior • Attend a training course/courses pre-approved for the purpose of this Training Grant • Complete the training course and receive the Certificate of Attendance 	<p>For enquiries, please contact:</p> <p>For caregivers, AWWA Centre for Caregivers at Tel: 1800-2992-992</p> <p>Or</p> <p>Centre for Enabled Living (CEL) at Tel: 1800-8585 885</p>
<p>For more information please visit: http://www.cel.sg/</p> <p>For more details, please visit http://www.cel.sg/AssistanceScheme6.aspx or email: awwacfc@awwa.org.sg / email: schemes@cel.sg</p>			

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>ElderCare Trust / NTUC ElderCare</p>	<p>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.</p>	<ul style="list-style-type: none"> Applicant with a monthly per capita income below \$1,000 may apply for subsidy from ElderCare Trust. 	<p>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.</p>
<p>Interim Disability Assistance Programme for the Elderly (IDAPE) / MOH & NTUC Income</p>	<p>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.</p> <p>This scheme is also listed under Disability Care.</p>	<p>IDAPE is for Singapore citizens:</p> <ul style="list-style-type: none"> 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 	<p>For enquiries, please contact:</p> <p>NTUC Income 24-hour hotline at 6332 1133</p> <p>Claim forms can be downloaded available at the website below.</p> <p>Email: idape@income.com.sg</p>
<p>Home Care Assist Programme / Home Nursing Foundation</p>	<p>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.</p> <p>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.</p>	<ul style="list-style-type: none"> Both locals and foreigners may apply 	<p>For enquiries, please contact: 6854 5555 / 6845 5500</p> <p>Please also fax a referral letter from your doctor to 6256 1371 or email to the address stated below.</p>

8) Medical Bills Assistance

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
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. For more information please visit: http://www.pqms.moh.gov.sg/apps/fcd_faqlmain.aspx	<ul style="list-style-type: none"> • Singapore citizen or permanent resident • Level of subsidy dependant on family size and income 	Approach the staff from the ILTC institution for application form and procedures.
Medifund Scheme / Ministry of Health (MOH)	Medifund is an endowment fund set up by the Government as a safety net to help poor and indigent Singaporeans pay for their medical care. Singapore Citizens who are unable to pay for their medical treatment in approved hospitals and medical institutions on or after 1 April 1993, either by themselves or with the help of their family, can benefit from Medifund. For more information please visit: http://www.pqms.moh.gov.sg/apps/fcd_faqlmain.aspx	<ul style="list-style-type: none"> • 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.	<ul style="list-style-type: none"> • Singapore Citizen or Permanent Resident living within Northeast CDC District 	To apply, please enquire at the Medical Social Work department, Changi General Hospital. Tel: 68502875 Fax: 67844984

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>General Assistance Fund (Healthcare) / Northeast CDC</p>	<p>To provide medical care, medical consumable and dental assistance for needy residents at by subsidizing part of the costs incurred.</p>		<p>To apply, please approach the respective PGE location listed on the website or contact NECDC to make an appointment.</p> <p>North East CDC 300 Tampines Avenue 5 #06-01 NTUC Income Tampines Junction Singapore 529653</p> <p>Tel: 64244000 Fax::64244077</p>
<p>EyeWear @ South West / South West CDC</p>	<p>Provide free eye screening and eyewear vouchers (if required) for school-going children and senior citizens of needy families.</p>	<ul style="list-style-type: none"> • 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 	<p>For enquiries, please contact::</p> <p>South West CDC(Service Centre) The JTC Summit 8 Jurong Town Hall Road #03-11 Singapore 609434</p> <p>Tel: 6316 1616 Fax: 6316 7251</p>
<p>For more information please visit: http://www.northeastcdc.org.sg/index.php?option=com_content&view=article&id=24&Itemid=109</p>		<p>For more information, please visit:www.southwestcdc.org.sg</p>	

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Primary Care Partnership Scheme / CCs & CDCs</p>	<p>Ministry of Health has engaged private practitioners (GPs) and dentists to provide common outpatient medical services and basic dental services to the needy elderly and disabled. From 1 January 2009, the scheme also covers treatment for 3 chronic diseases: diabetes, high blood pressure and high cholesterol.</p> <p>The needy elderly or disabled will be presented with a Community Medical Benefits Cards, which they can use at the participating GPs and dentist to get the subsidised treatment.</p> <p>For more information, please visit http://www.cdc.org.sg/index.php?option=com_content&view=article&id=7&Itemid=18 or http://www.moh.gov.sg/mohcorp/hcfinancing.aspx?id=314</p>	<ul style="list-style-type: none"> • Currently under the Public Assistance (PA) Scheme; or • A Singapore Citizen who is 65 years old or above, with a per capita household monthly income of \$800 or below; or • A Singapore Citizen who is disabled with a per capita household monthly income of \$800 and below and unable to perform at least one of the 6 activities of daily living (ADLs) such as washing/bathing; feeding; toileting; transferring; dressing; and mobility 	<p>To apply for the Community Medical Benefits Card, collect the application form at the nearest CC or CDC.</p>
<p>Medical Fee Exemption Card (MFEC)/ Sheltered/ Disability Homes</p>	<p>To provide free medical and hospitalisation treatment at government/ restructured hospitals and polyclinics for needy residents of sheltered and disability homes.</p>	<ul style="list-style-type: none"> • Singapore Citizens or Permanent Residents of Singapore • Residents of sheltered or disability homes managed by VWOs • Those who do not have an immediate family, Medisave, and savings above \$1,000 or • Those who have an immediate family but whose family members do not have Medisave, and whose total family income qualifies for subsidy in residential fees, under the prevailing means-testing framework 	<p>Application is available through the sheltered or disability home of resident.</p> <p>Please email to NCSS, Schemes & Provisions Department at the email address stated below.</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Subsidy for the needy / National Kidney Foundation</p>	<p>Benefits kidney patients with financial difficulties by bringing down dialysis charge since July 2007.</p> <p>The new NKF Board has also brought down the dialysis charge by 35% in less than two years, making it one of the lowest rates in Singapore.</p> <p>For more information: please visit http://www.nkfs.org/index.php?option=com_content&task=view&id=8&Itemid=9#Application_Process</p>	<p>The NKF will carefully consider each individual applicant's family,</p> <ul style="list-style-type: none"> • his/her financial and social circumstances, • his/her medical condition, • and his/her suitability for satellite-based haemodialysis treatment <p>Before admission into the NKF Dialysis Programme.</p>	<p>For further enquiries, to call the NKF Admission Hotline 6506 2187 or email us at contact_us@nkfs.org</p>
<p>Patient Welfare Fund / Parkinson's Disease Society</p>	<p>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.</p>	<ul style="list-style-type: none"> • 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. 	<p>Doctors can refer needy patients to the Medical Social Worker (MSW) in government hospitals for financial assessment.</p> <p>The MSW will send the original application form to the following address:</p> <p>Chairperson Patient Welfare Fund Subcommittee Parkinson's Disease Society (Singapore) C/O SNSA 26 Dunearn Road Singapore 309423</p> <p>For enquiries, please contact: Tel: 63535338 Fax: 63584139</p>
<p>For more information, please visit: http://www.parkinsonsingapore.com/about-society/about-society.html Email: pdsspore@gmail.com</p>			

9) Transport Assistance

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>MCYS Transportation Subsidy For Users of Day Care Centres for Seniors / DCCs</p>	<p>The subsidy is for clients of MCYS funded Day Care Centres for Seniors (DCCs) who are using the DCCs in-house or outsourced transportation.</p> <p>This scheme is also listed under Elderly Care.</p>	<p>The subsidy amount would be determined by:</p> <ul style="list-style-type: none"> • Means tested subsidy level that the respective client is eligible for. This is as per MCYS Means Test Framework for Elderly Services • Monthly transportation fee of the client (up to \$150/mth) 	<p>For enquiries, please contact:</p> <p>Agency for Integrated Care Pte Ltd</p> <p>11 Lor 3 Toa Payoh Blk B Level 3, Jackson Square #03-22/23/24 Singapore 319579</p> <p>(Mon-Fri, between 8.30am-5.30pm, exclude Public Holidays)</p> <p>General Line: 6478 2422 Fax: 6259 9142</p>
<p>Dedicated Northeast Ambulance Service / Northeast CDC</p>	<p>To provide needy residents subsidized rates for ambulance services, sending and fetching them to and from polyclinics and hospitals.</p>	<ul style="list-style-type: none"> • Singapore Citizen or Permanent Resident living within Northeast CDC District • Lower income group living within the North East district who are immobile, disabled or elderly, and needs to visit medical institutions for medical appointments (i.e. within the North East district) 	<p>To apply, please approach the respective PGE location listed on the website or contact NECDC to make an appointment.</p> <p>North East CDC 300 Tampines Avenue 5 #06-01 NTUC Income Tampines Junction Singapore 529653</p> <p>Tel: 64244000 Fax :64244077</p>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>General Assistance Fund (Transport) / North East CDC</p>	<p>To assist needy families or individuals by providing assistance for their transportation costs.</p>	<p>Singapore Citizen or Permanent Resident</p>	<p>To apply, please approach the respective PGE location listed on the website or contact NECDC to make an appointment.</p> <p>North East CDC 300 Tampines Avenue 5 #06-01 NTUC Income Tampines Junction Singapore 529653</p> <p>Tel: 64244000 Fax :64244077</p>
<p>LTA Cares Fund (Taxi Subsidy) / Centre for Enabled Living (CEL)</p>	<p>Provides taxi subsidy to needy persons with disability who can only commute to their workplace (open employment) or mainstream school by taxi.</p> <p>This scheme is also listed under Disability Care.</p>	<ul style="list-style-type: none"> • Singaporeans or Permanent Residents from families with per cap household income of less than \$1,400 per month • Medically/professionally certified to be totally dependent on taxis for transportation to work or school • Do not own any vehicle • Do not use any other form of transportation services provided by the National Council of Social Services (NCSS) or its member VWOs • Be already employed or have been accepted for employment (for adults) or be already attending school or have gained admission to a mainstream school (for students) 	<p>All applications are to be submitted with the required supporting documents to the CEL via fax, email or post</p> <p>Address: No. 7 Maxwell Road, #05-08, Annexe B MND Complex, Singapore 069111</p> <p>Tel: 800-8585 885 Fax: 6226 2366 Email : schemes@cel.sg.</p>

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Home Help Services / various VWOs</p>	<p>Home Help provides various services such as provision of meals, laundry service, housekeeping and assistance in personal hygiene.</p> <p>It also provides an escort service for medical appointments, for elderly who are unable to utilise public transport due to his/her semi or non-ambulant status.</p> <p>This scheme is also listed under Elderly Care.</p>	<ul style="list-style-type: none"> • Aged 55 and above • Singapore Citizens or Permanent Residents • Living alone or with another frail service user/caregiver or is without a caregiver in the day • Requires assistance in activities of daily living such as grooming, bathing, toileting and walking, and/or • Requires regular medical check-ups and follow-ups (applicable only to Escort Service) 	<p>For enquiries, please contact:</p> <p>Centre for Enabled Living</p> <p>No. 7 Maxwell Road, #05-08, Annexe B MND Complex, Singapore 069111</p> <p>Infoline: 1800-8585 885</p> <p>(Infoline operating hours: Monday to Friday, 8.30am to 5.30pm)</p> <p>Fax: 6226 2366</p>
<p>HANDICARE CAB SCHEME / Handicaps Welfare Association</p>	<p>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.</p> <p>This scheme is also listed under Disability Care</p> <p>For more information and application form please visit: http://www.hwa.org.sg/content/handicare-cab-scheme</p>	<ul style="list-style-type: none"> • Be Singaporeans/ Permanent Residents • Have a permanent physical disability • Be totally dependent on taxis for transportation to employment, education, medical appointments, rehabilitation and dialysis treatment • Have a monthly gross per capita household income of less than S\$700.00 • Not own any vehicle 	<p>For enquiries, please contact:</p> <p>Handicaps Welfare Association 16 Whampoa Drive, Singapore 327725 Tel. 6254-3006 Fax. 6253-7375</p>

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Carpark Label Scheme for Persons with Physical Disabilities / Centre for Enabled Living (CEL)</p>	<p>Under the Car Park Label Scheme, persons with physical disabilities with mobility constraints who drive their own vehicles or are ferried by their family members can obtain car park labels that will enable them to park at designated parking lots which have larger space for the use of mobility aids.</p>	<p>Class 1: The applicant should be a driver who has been certified by a medical practitioner (with MBBS) as having physical disabilities with mobility constraints.</p> <p>The applicant should require the use of a mobility aid and need a larger parking space for getting in/out of the vehicle arising from the use of mobility aid.</p> <p>Class 2: The applicant should be a passenger who has been certified by a medical practitioner (with MBBS) as having physical disabilities with mobility constraints.</p> <p>The passenger should require the use of a mobility aid and need a larger parking space for getting in/out of the vehicle arising from the use of the mobility aid.</p> <p>Voluntary welfare organisations (VWOs) with registered vehicles used to transport clients with physical disabilities or mobility constraints can also apply for the Class 2 Parking Label.</p>	<p>Applications submitted to:</p> <p>Centre for Enabled Living No. 7 Maxwell Road, #05-08, Annexe B MND Complex, Singapore 069111</p>

10) Disability Care

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>The Wan Boo Sow Charity Fund / NCSS</p>	<p>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.</p> <p>The Fund provides financial assistance to persons in the following categories:</p> <ul style="list-style-type: none"> • 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. <p>This scheme is also listed under Elderly Care and Educational Assistance</p> <p>For more information please visit: http://www.ncss.org.sg/vwocorner/wbscf.asp Email: ncss_rad@ncss.gov.sg</p>	<ul style="list-style-type: none"> • Applicants should be Singapore citizens and referred by a VWO or a medical social work department in a hospital. Referring VWOs / hospitals need to provide social report and supporting documents to justify the application • Applicant should be from low-income families, that is, families with monthly per capita household income less than \$1,000, who need help to pay for the needed services / equipment • The percentage of subsidy is tiered based on monthly per capita household income and capped at maximum of \$5,000 per annum 	<p>Applications should be made through a VWO or a hospital's medical social work department. Referring agencies must ensure and verify that all information provided is true and correct.</p> <p>For enquiries, please contact: Tel: 6210 2500</p>
<p>Special Assistance Fund / Centre for Enabled Living (CEL)</p>	<p>Provides financial assistance to low-income families in purchasing assistive equipment to aid persons with disabilities in their mobility or rehabilitation.</p>	<ul style="list-style-type: none"> • Singapore Citizens or Permanent Residents • Per capita gross monthly household income of \$1,300 or below • The fund will not be granted to individuals who have qualified for the Assistive Technology Fund, or any other funds administered by the Centre for Enabled Living (CEL) for the same purpose. • Referred by a voluntary welfare organisation (VWO) or a medical social work department in the hospital <p>For more information and application form, please visit: http://www.cel.sg/Schemes__Special-Assistance-Fund.aspx</p>	<p>Speak to a social worker or medical social worker for assistance in submitting the application form to CEL.</p> <p>For more information, you may contact CEL at 1800-8585 885 or schemes@cel.sg.</p>

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>LTA Cares Fund (Taxi Subsidy) / Centre for Enabled Living (CEL)</p>	<p>Provides taxi subsidy to needy persons with disability who can only commute to their workplace (open employment) or mainstream school by taxi.</p> <p>This scheme is also listed under Transport Assistance.</p>	<ul style="list-style-type: none"> • Singaporeans or Permanent Residents from families with per cap household income of less than \$1,400 per month • Medically/professionally certified to be totally dependent on taxis for transportation to work or school • Do not own any vehicle • Do not use any other form of transportation services provided by the National Council of Social Services (NCSS) or its member VWOs • Be already employed or have been accepted for employment (for adults) or be already attending school or have gained admission to a mainstream school (for students) 	<p>All applications are to be submitted with the required supporting documents to the CEL via fax, email or post</p> <p>Address: No. 7 Maxwell Road, #05-08, Annexe B MND Complex, Singapore 069111</p> <p>Tel: 800-8585 885 Fax: 6226 2366 Email : schemes@cel.sg.</p>
<p>Computer Access Trust Fund / Centre for Enabled Living (CEL)</p>	<p>Provide financial assistance to students in special education (SPED) schools from low-income families to purchase computers and computer-related assistive technology for education use at home. Funding will be for one-off requirement of equipment costing more \$100.</p> <p>This scheme is also listed under Infocomm Assistance.</p>	<ul style="list-style-type: none"> • Singapore Citizens or Permanent Residents • Students 4-18 years with disability/disabilities and studying in SPED schools. For applicants beyond this age group, applications will be evaluated on a case-by-case basis • All applications must be referred by a social worker from a SPED School, and assessed as being unable to afford the purchase of computers and computer-related assistive technology for educational use at home • Per capita nett monthly household income should not be more than \$1,300 	<p>Speak to a social worker from a SPED school for assistance in submitting the application form to the Centre for Enabled Living (CEL).</p> <p>For more information, you may contact CEL at 1800-8585 885 or schemes@cel.sg.</p>

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Interim Disability Assistance Programme for the Elderly (IDAPE) / MOH & NTUC Income</p>	<p>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.</p> <p>This scheme is also listed under Disability Care.</p>	<p>IDAPE is for Singapore citizens:</p> <ul style="list-style-type: none"> • 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 	<p>For enquiries, please contact:</p> <p>NTUC Income 24-hour hotline at 6246 2663</p> <p>Claim forms can be downloaded available at the website below.</p> <p>Email: idade@income.com.sg</p>
<p>For more information please visit: http://www.income.com.sg/insurance/idade/index.asp</p>			
<p>Enhanced Open Door Fund / Singapore National Employers Federation</p>	<p>Encourages businesses to hire persons with disabilities by providing subsidies to implement job redesign and workplace modification, or run integration or apprenticeship programmes for persons with disabilities. The subsidies can be up to 60 to 90% of additional costs to hire persons with disabilities.</p>	<ul style="list-style-type: none"> • Singapore-registered or Singapore-based companies committed to hiring at least 1 person with disability: • who are Singapore Citizens or Permanent Residents; and • on at least 1-year employment contracts or longer 	<p>For enquiries, please contact:</p> <p>Singapore National Employers Federation</p> <p>Tel: (65) 6827 6944 Fax: (65) 6737 7587</p>
<p>For more information, please visit:</p>			
<p>http://www.business.gov.sg/EN/Government/GovernmentAssistance/TypeOfAssistance/Grants/CashGrants/gp_snef_odf.htm</p>			
<p>Email: opendoor@snef.org.sg</p>			
<p>Special Talent Fund / North East CDC</p>	<p>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.</p>	<ul style="list-style-type: none"> • 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. 	<p>For enquiries, please contact:</p> <p>Ms Nurashikin Mutalip</p> <p>Tel: 64244 038</p>
<p>For more information please visit:</p>			
<p>http://www.northeastcdc.org.sg/index.php?option=com_content&view=article&id=33&Itemid=131</p>			
<p>Email: Nurashikin_mutalip@pa.gov.sg</p>			

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
Foreign Domestic Worker (FDW) Levy Concession (Persons with disability) / CEL	<p>Persons with disability or their caregivers can apply for the levy concession when employing a foreign domestic worker.</p>	<ul style="list-style-type: none"> • The person with disability (PWD): must be a Singapore Citizen and requires assistance in at least one of six Activities of Daily Living (ADL), as certified by an appointed medical practitioner • The PWD can be the FDW employer himself/herself, or is of any of the following relations to the employer: child, grandchild, spouse, sibling, sibling-in-law, parent, parent-in-law, grandparent, and grandparent-in-law. • The PWD must be staying with the employer at the same NRIC-registered address • For each PWD, the employer is eligible for levy concession for one FDW only. Further, each household is only eligible for levy concession for up to a total of two FDWs at any one time, including levy concession granted based on criteria pertaining to young children/aged persons • Meeting the eligibility criteria for FDW Levy Concession does not automatically qualify the applicant to employ a FDW; approval to employ a FDW is subject to the Ministry of Manpower (MOM)'s criteria for FDW employment 	<p>For enquiries, please contact:</p> <p>Infoline: 1800-8585 885</p> <p>email: schemes@cel.sg.</p>
<p>For more information and application form, please visit: http://www.cel.sg/Schemes_Foreign-Domestic-Worker-Levy-Concession-for-Persons-with-Disabilities.aspx</p>			

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
Assistive Technology Fund/ CEL	<p>Provides persons with disability with financial assistance in purchasing assistive technology (AT) devices, to pursue mainstream education or gain open employment.</p>	<ul style="list-style-type: none"> • Singapore Citizens or Permanent Residents with at least one immediate family member of the applicant a Singapore citizen • Per capita gross monthly household income of \$1,300 or below • Pre-school children (E.g., registered kindergarten, early intervention centre, childcare centre) • Students in mainstream education courses (E.g., PSLE, 'O', 'A' level, ITE, diploma, degree) • Persons offered or working in an open market job • Students or adults with disabilities in other educational institutions (eg. special schools & private institutions) who have a good prognosis of pursuing mainstream education or employment will be considered on a case by case basis • Referred by a voluntary welfare organisation (VWO) or a medical social work department in the hospital 	<p>Speak to a social worker or medical social worker for assistance in submitting the application form to the Centre for Enabled Living (CEL).</p> <p>For enquiries, please contact:</p> <p>Tel: 1800-8585 885</p> <p>Email: schemes@cel.sg</p>
<p>For more information and application form, please visit: http://www.cel.sg/Schemes_Assistive-Technology-Fund.aspx</p>			

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Traffic Accident Fund / Centre for Enabled Living (CEL)</p>	<p>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 survived a road accident but have acquired a permanent or temporary disability or passed away as a result of traffic accidents.</p> <p>The fund can be used:</p> <ol style="list-style-type: none"> to purchase equipment or technical aids for activities of daily living, education and employment to retrofit homes to make them more accessible for persons with disabilities for mobility and rehabilitative purposes. to cover taxi/ambulance expenses between home and rehabilitation centres. for families whose loved ones have passed away or are suffering from brain damage due to the accident. 	<ul style="list-style-type: none"> Singapore Citizens or Permanent Residents Per capita gross monthly household income of \$1,300 or below Referred by a voluntary welfare organisation (VWO) or a medical social work department in the hospital Applicants should be from low-income families who, because of financial difficulties, cannot afford to purchase the equipment or retrofit homes for mobility or rehabilitative purposes 	<p>For enquiries, please contact:</p> <p>Infoline: 1800-8585 885</p> <p>email : schemes@cel.sg.</p>
<p>Schemes for Waiver of Additional Registration Fee (ARF) and Certificate of Entitlement for Disabled Persons (DPS) / LTA</p>	<p>To assist disabled persons who need assistance to buy a car to earn a living. Disabled persons can apply for waiver of additional registration fee (ARF) and requirement of a Certificate Of Entitlement (COE) in respect of the registration of a car for their personal use.</p>	<ul style="list-style-type: none"> Singapore Citizens Gainfully employed and need a car to earn a living Possess a valid driving license 	<p>Apply at the following department to waive the ARF and COE:</p> <p>Vehicles Registration and Licensing, Vehicle and Transit Licensing Division, 10 Sin Ming Drive Singapore 575701</p> <p>For enquiries, please contact:</p> <p>Tel: 1800 - CALL LTA (1800 - 2255 582) Fax: 6553 5329</p>
<p>For more information, please visit: http://www.cel.sg/Schemes_Traffic-Accident-Fund.aspx</p>			
<p>For more information and application form, please visit: http://www.onemotoring.com.sg/publish/onemotoring/en/lta_information_guidelines/forms_download0.MainPar.0050.File.tmp/DPS_form.pdf</p>			

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Handicare Cab Scheme / Handicaps Welfare Association</p>	<p>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.</p> <p>This scheme is also listed under Transport Assistance</p> <p>For more information and application form please visit: http://www.hwa.org.sg/content/handicare-cab-scheme</p>	<ul style="list-style-type: none"> • Be Singaporeans/ Permanent Residents • Have a permanent physical disability • Be totally dependent on taxis for transportation to employment, education, medical appointments, rehabilitation and dialysis treatment • Have a monthly gross per capita household income of less than S\$700.00 • Not own any vehicle 	<p>For enquiries, please contact:</p> <p>Handicaps Welfare Association</p> <p>16 Whampoa Drive, Singapore 327725</p> <p>Tel. 6254-3006</p> <p>Fax. 6253-7375</p>
<p>SPD Education Bursary / Society for the Physically Disabled</p>	<p>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.</p> <p>This scheme is also listed under Educational Assistance</p> <p>For more information please visit: http://www.cel.sg/AssistanceScheme9.aspx Email: information@spd.org.sg</p>	<ul style="list-style-type: none"> • Students from low-income background in mainstream schools • Students have to be physically disabled or have parent(s) with disabilities. 	<p>For enquiries, please contact:</p> <p>Tel: 6579 0753</p> <p>Fax: 6323 7008</p>

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Microsoft Unlimited Potential Professional Certification Training Grant/ Infocomm Accessibility Centre, Society for the Physically Disabled</p>	<p>To enable people with disabilities (PWDs) to undergo Microsoft professional training for employment opportunities in IT related work.</p> <p>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.</p> <p>Applicant is allowed one grant per every two years.</p> <p>This scheme is also listed under Infocomm Assistance</p> <p>For more information and application form, please visit: http://iacentre.org.sg/pdfs/Training_Grant1.pdf Email: enquiry@iacentre.org.sg</p>	<ul style="list-style-type: none"> • Singapore citizen or permanent resident • Have a permanent disability (medical certification is required) • Satisfy the admission criteria of the Microsoft Professional Certification Training courses • Capita household income of S\$700 or less based on means testing • Prove relevance of training to employment opportunities 	<p>Application periods:</p> <p>1 February – 31 March</p> <p>1 May – 30 June</p> <p>1 August – 30 September</p> <p>1 November – 31 December</p> <p>For enquiries, please contact:</p> <p>Infocomm Accessibility Centre Tel: 6579 0710</p>
<p>Microsoft Unlimited Potential Professional Certification Examination Grant / Infocomm Accessibility Centre, Society for the Physically Disabled</p>	<p>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.</p> <p>This scheme is also listed under Infocomm Assistance</p> <p>For more information and application form, please visit: http://www.iacentre.org.sg/pdfs/Exam_Grant1.pdf Email: enquiry@iacentre.org.sg</p>	<ul style="list-style-type: none"> • Singapore citizen or permanent resident • Have a permanent disability (medical certification is required) • Satisfy the admission criteria of the Microsoft Certification Examination • Have a capita household income of S\$700 or less based on means testing 	<p>For enquiries, please contact:</p> <p>Infocomm Accessibility Centre Tel: 6579 0710</p>

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Microsoft Unlimited Potential Scholarship/ Infocomm Accessibility Centre, Society for the Physically Disabled</p>	<ul style="list-style-type: none"> ▪ 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 <p>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.</p> <p>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.</p> <p>There will be no bond attached to this Scholarship.</p> <p>This scheme is also listed under Infocomm Assistance</p> <p>For more information and application form, please visit: http://iacentre.org.sg/pdfs/Scholarship_Grant1.pdf Email: enquiry@iacentre.org.sg</p>	<ul style="list-style-type: none"> ▪ Singapore citizen or 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 	<p>Application periods: 1 April – 31 July</p> <p>For enquiries, please contact: Infocomm Accessibility Centre Tel: 6579 0710</p>

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Employment Placement Programme/ Bizlink</p>	<p>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.</p> <p>Bizlink Centre runs a centralised vocational assessment and job placement service for people with disabilities.</p> <p>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 job support are also given to help people with disabilities remain employed.</p> <p>For more information: please visit http://www.bizlink.org.sg/index.php/for-people-with-disabilities/employment-placement</p>	<p>This programme is provided free for Singapore citizens and Permanent Residents with disabilities aged 16-65.</p>	<p>To apply, contact Bizlink at <u>Employment for People with Disabilities</u> 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</p>
<p>Movement for the Intellectually Disabled of Singapore (MINDS) Job Placement and Job Support Programme/MINDS</p>	<p>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.</p> <p>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.</p> <p>The programme is coordinated by MINDS with the support of the Singapore Government and the National Council of Social Service.</p> <p>For more information on this agency, please visit their website at http://www.minds.org.sg/</p>	<p>This programme is provided free for Singapore citizens and Permanent Residents with intellectual disability aged 16-45.</p>	<p>For enquiries please contact MINDS Headquarters: Address: 800 Margaret Drive, Singapore 149310 Tel : 6479 5655 Fax: 6479 0706 Email: minds@minds.org.sg</p>

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Society for the Physically Disabled (SPD) Employment Support Programme/SPD</p>	<p>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.</p> <p>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.</p> <p>The programme is coordinated by MINDS with the support of the Singapore Government and the National Council of Social Service.</p> <p>For more information on this programme and the agency, please visit their website at http://www.spd.org.sg/</p>	<p>This programme is provided free for Singapore citizens and Permanent Residents with physical and/or sensory disabilities aged 16-65. Eligible applicants will be interviewed for job matching and job placements.</p>	<p>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</p>
<p>Integrated Childcare Program (ICCP) / Centre for Enabled Living</p>	<p>The integrated childcare program caters for children with disabilities who are aged between 2 and 6 years old. It provides them with an opportunity so that they can learn alongside their regular peers in an inclusive programme offered in existing child care centres.</p> <p>With a natural environment for a child to play, learn, socialise and grow up in, the child can be better prepared to enter primary education at a later stage.</p> <p>The Integrated Childcare Programme (ICCP) is funded by the Ministry of Community Development, Youth & Sports.</p> <p>For more information: please visit http://app1.mcys.gov.sg/Assistance/IntegratedChildCareProgrammeICC</p>	<p>Children with disabilities aged between 2 and 6 years old</p>	<p>Parents may approach the Centre for Enabled Living (CEL) for more information on enrolment procedures. Medical social workers at hospitals will also be at hand to refer parents to CEL with the relevant documents:</p> <ul style="list-style-type: none"> • Standard ICCP referrals forms • Social report & medical report • Psychological report for children with autism

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Special Needs Saving Scheme</p>	<p>The Special Needs Savings Scheme (SNSS) allows parents to set aside a portion of their CPF savings for the long term care of their Children with Special Needs.</p> <p>Upon nomination, their special needs children will be able to receive monthly disbursements from their parents' CPF savings account upon their demise.</p>	<p>The nominating parent applicant may be the parent or an appointed legal guardian and the person with disabilities have to both be Singaporeans or Singapore Permanent Residents at the time of application.</p> <p>The person with disabilities has to:</p> <ul style="list-style-type: none"> • Require assistance in at least 1 Activity of Daily Living (ADL)*; OR • Have attended or is attending a Special Education (SPED) school. <p>*The six ADLs are – washing, dressing, feeding, toileting, mobility, and transferring.</p>	<p>Parents may approach CEL for more information.</p> <p>Centre for Enabled Living No. 7 Maxwell Road, #05-08, Annexe B MND Complex, Singapore 069111</p> <p>Infoline: 1800-8585 885</p>

11) Infocomm Assistance

Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Computer Access Trust Fund / Centre for Enabled Living (CEL)</p>	<p>Provide financial assistance to students in special education (SPED) schools from low-income families to purchase computers and computer-related assistive technology for education use at home. Funding will be for one-off requirement of equipment costing more \$100.</p> <p>This scheme is also listed under Infocomm Assistance.</p> <p>For more information please visit: http://www.cel.sg/Schemes__Computer-Access-Trust-Fund.aspx</p>	<ul style="list-style-type: none"> • Singapore Citizens or Permanent Residents • Students 4-18 years with disability/disabilities and studying in SPED schools. For applicants beyond this age group, applications will be evaluated on a case-by-case basis • All applications must be referred by a social worker from a SPED School, and assessed as being unable to afford the purchase of computers and computer-related assistive technology for educational use at home • Per capita nett monthly household income should not be more than \$1,300 	<p>Speak to a social worker from a SPED school for assistance in submitting the application form to the Centre for Enabled Living (CEL).</p> <p>For more information, you may contact CEL at 1800-8585 885 or schemes@cel.sg.</p>
<p>Notebook PC Rental Scheme / Singapore Polytechnic</p>	<p>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.</p>	<ul style="list-style-type: none"> • Singapore Polytechnic students • Household Gross Monthly Income does not exceed \$2,000 or whose Household Per Capita Monthly Income does not exceed \$500 	<p>For enquiries, please contact:</p> <p>Mdm Rosmaria Bte Mohamed Tel: 6772 1707 Email: rosmaria@sp.edu.sg</p> <p>Apply via the Student Administrative Service (SAS).</p>

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>NEU PC Plus Programme / Self-help Groups & The Society for the Physically Disabled</p>	<p>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.</p>	<ul style="list-style-type: none"> • Singapore Citizens or 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 	<p>You may apply with the following Lead Agencies through your schools:</p> <ol style="list-style-type: none"> 1.AMP 2.CDAC 3.ITE 4.SPD 5. Central Sikh Gurdwara Board 6. Eurasian Association 7. SINDA 8. Mendaki
<p>Microsoft Unlimited Potential Professional Certification Training Grant / Infocomm Accessibility Centre, Society for the Physically Disabled</p>	<p>To enable people with disabilities (PWDs) to undergo Microsoft professional training for employment opportunities in IT related work.</p> <p>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.</p> <p>Applicant is allowed one grant per every two years.</p> <p>This scheme is also listed under Disability Care</p>	<ul style="list-style-type: none"> • Singapore citizen or permanent resident • Have a permanent disability (medical certification is required) • Satisfy the admission criteria of the Microsoft Professional Certification Training courses • Capita household income of S\$700 or less based on means testing • Prove relevance of training to employment opportunities 	<p>Application periods:</p> <p>1 February – 31 March</p> <p>1 May – 30 June</p> <p>1 August – 30 September</p> <p>1 November – 31 December</p> <p>For enquiries, please contact:</p> <p>Infocomm Accessibility Centre</p> <p>Tel: 6579 0710</p>
<p>For more information and application form, please visit: http://www.ida.gov.sg/Programmes/20060419155649.aspx?getPagetype=34</p>			
<p>For more information and application form, please visit: http://iacentre.org.sg/pdfs/Training_Grant1.pdf Email: enquiry@iacentre.org.sg</p>			

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<p>Microsoft Unlimited Potential Professional Certification Examination Grant / Infocomm Accessibility Centre, Society for the Physically Disabled</p>	<p>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.</p> <p>This scheme is also listed under Disability Care</p> <p>For more information and application form, please visit: http://www.iacentre.org.sg/pdfs/Exam_Grant1.pdf</p>	<ul style="list-style-type: none"> • Singapore citizen or permanent resident • Have a permanent disability (medical certification is required) • Satisfy the admission criteria of the Microsoft Certification Examination • Have a capita household income of S\$700 or less based on means testing 	<p>For enquiries, please contact:</p> <p>Infocomm Accessibility Centre Tel: 6579 0710</p> <p>Email: enquiry@iacentre.org.sg</p>
<p>Microsoft Unlimited Potential Scholarship/ Infocomm Accessibility Centre, Society for the Physically Disabled</p>	<ul style="list-style-type: none"> ▪ 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 <p>The scholarship funds complete course fees, and all related examination fees up to a cap of S\$6,500 per annum. In addition the scholarship provides S\$750 per annum for purchase of textbooks and related study materials.</p> <p>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.</p> <p>There will be no bond attached to this Scholarship.</p> <p>This scheme is also listed under Disability Care</p> <p>For more information and application form, please visit: http://iacentre.org.sg/pdfs/Scholarship_Grant1.pdf Email: enquiry@iacentre.org.sg</p>	<ul style="list-style-type: none"> ▪ Singapore citizen or 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 	<p>Application periods: 1 April – 30 June 2010</p> <p>For enquiries, please contact:</p> <p>Infocomm Accessibility Centre Tel: 6579 0710</p>

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Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
iNSPIRE Fund / Singapore Children's Society	<p>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.</p>	<ul style="list-style-type: none"> • 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 of 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 	<p>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.</p> <p>Next, ask your school teacher or principal to fill in page 5 of the PC Bundle application form.</p> <p>Together with your NEU PC Plus main application form, your school will submit the package to the Singapore Children's Society for processing.</p>
Project GAPc @ South West (Giving Away Personal Computers) / South West CDC	<p>Provides IT-assistance package that bridges IT divide for low-income families by helping them own a PC.</p>	<ul style="list-style-type: none"> • 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 	<p>For enquiries, please contact: Tel: 6316 1616 Fax: 6316 7250</p>

For more information and application form, please visit:

<http://www.ida.gov.sg/Sector%20Development/20060929142238.aspx>

http://www.ida.gov.sg/doc/Programmes/Programmes_Level2/20060419155649/NEUPCPlus_PCBundleForm.pdf

12) Legal Assistance

Scheme Name / Administered By	Objective	Eligibility	To Apply / Further Information
<p>Various schemes / Legal Aid Bureau</p>	<p>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.</p> <p>The Bureau does not handle criminal matters.</p>	<ul style="list-style-type: none"> • Singapore citizen or permanent resident and is present in Singapore • Satisfy the "Means Test" – client's disposable income (income for the past 12 months before the date of application for legal aid and after deducting prescribed allowances) must not exceed \$10,000/-, and client's disposable capital must not exceed \$10,000/- • There must be merits in client's case (The "Merits Test") 	<p>For enquiries, please contact: Tel: 1800-325-1424 (toll-free) 6325-1533 Fax: 6325-1402</p> <p>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.</p> <p>Address: The Legal Aid Bureau, 45 Maxwell Road, #08-12, The URA Centre East Wing, Singapore 069118</p>

For more information please visit: <http://app2.lab.gov.sg/>
Email: lab_enquiry@lab.gov.sg

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Scheme Name / Administered By	Objective	Eligibility	To Apply / Further Information
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.	<ul style="list-style-type: none"> • 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
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.	<ul style="list-style-type: none"> • Needy Singaporeans and Permanent Residents • Applicant must not be currently legally represented • Wide scope of advice but must be for personal matters (not for business/corporate/ professional matters) • No financial means test will be administered • In the event that you do not qualify for other Community Legal Clinic, please visit the website below for information on other clinics where you may seek free legal advice from the website stated below. 	Registration is required before an appointment is made for consultation at the Community Legal Clinic. To register, call 65360650 or send an email or visit the Pro Bono Services Office Alternatively, you may register at any Family Service Centre. After registration, an appointment will be arranged for you to meet the lawyer at one of the Community Legal Clinics.

For more information, please visit: <http://www.lawsoc.org.sg/CLAS.html#1>
 Email: clas@lawsoc.org.sg

For more information, please visit: <http://www.lawsociety.org.sg/probono/CLC/aboutCLC.aspx>
 Email: ProBonoServices@lawsoc.org.sg

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Scheme Name / Administered By	Objective	Eligibility	To Apply / Further Information
<p>Legal Clinic / Association of Women for Action and Research</p>	<p>Provide women with free legal information and advice.</p> <p>For more information: please visit http://www.aware.org.sg/direct-services/legal-services/ email : helpline@aware.org.sg</p>		<p>The AWARE Helpline, 1800 774 5935, is open Monday to Friday from 3pm to 9.30pm.</p> <p>The Legal Clinic is open on the 2nd and 4th Thursday of each month. Call our Helpline to find out more.</p>
<p>Maintenance Support Central / Singapore Council of Women's Organisations</p>	<p>A one-stop centre for the provision of services for the effective enforcement of maintenance orders</p> <p>For more information: please visit http://scwo.org.sg/index.php/maintenance-support-central email : mscentral@scwo.org.sg</p>	<ul style="list-style-type: none"> For Claimants who did not receive maintenance from spouse or ex-spouse 	<p>For enquiries, please contact :</p> <p>96 Waterloo Street Singapore 187967</p> <p>Tel: 6571-0185 Fax: 6338-3648</p>

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:

ComCare Pre-school and Student Care Assistance	ComCare Long Term Assistance	ComCare Short- and Medium-Term Assistance
<p><u>ComCare Child Care Subsidy</u> (Also known as the Centre Based Financial Assistance for Child Care, CFAC)</p> <p>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.</p>	<p><u>Public Assistance (PA)</u></p> <p>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.</p>	<p><u>Work Support</u></p> <p>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.</p>
<p><u>ComCare Kindergarten Subsidy</u> (Also known as the Kindergarten Financial Assistance Scheme. KiFAS)</p> <p>ComCare Kindergarten Subsidy provides monthly fee subsidies for those who cannot afford the fees to place a child in a kindergarten.</p>	<p><u>Special Grant (SG)</u></p> <p>SG is a parallel scheme to PA, catering to needy permanent residents of Singapore.</p>	<p><u>ComCare Transitions</u></p> <p>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.</p>
<p><u>ComCare Student Care Subsidy</u> (Also known as the Student Care Fee Assistance, SCFA)</p> <p>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.</p>		

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

Scheme Name / Administered By	Objective	Eligibility	To Apply / Further Information
<p>Debt Management Programme / Credit Counselling Singapore</p>	<ul style="list-style-type: none"> 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 <p>For more information: please visit http://www.ccs.org.sg/help.php</p>	<ul style="list-style-type: none"> Singapore citizen or 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. 	<p>For enquiries, please contact:</p> <p>Tel: 1800-2255-227 (toll-free)</p> <p>6338-2663</p> <p>Fax: 6338-6586</p> <p>E-mail: enquiry@ccs.org.sg</p> <p>Address:</p> <p>Credit Counselling Singapore, 20 Maxwell Road, #12-01, Singapore 069113</p> <p>Operating Hours: Mondays – Fridays 9am – 6pm</p>

15) Annex A – List of Community Development Councils (CDCs)

Name / Address of CDC	Mayor / General Manager	Website / E-mail	Tel No. / Fax No.
Central Singapore CDC HDB Hub Biz Three, 490, Lorong 6 Toa Payoh, #04-10, Singapore 310490 (Lift Lobby 1)	Mayor Sam Tan Chin Siong / Mr Mark Tan	http://www.centralsingapore.org.sg/ feedback@centralsingapore.org.sg	6370 9901 / 6370 9928
North East CDC 300 Tampines Ave 5, #06-01, NTUC Income Tampines Junction, Singapore 529653	Mayor Teo Ser Luck / Mr Joel Leong	http://www.northeastcdc.org.sg/ ask@northeast.org.sg	6424 4000 / 6424 4077
North West CDC 900 South Woodlands Drive, #06-01, Woodlands Civic Centre, Singapore 730900	Mayor Teo Ho Pin / Ms Crystal Teng	http://www.northwestcdc.org.sg/ northwest_cdc@pa.gov.sg	6767 2288 / 6219 1176
South East CDC 10 Eunos Road 8, #02-01, Singapore Post Centre, Singapore 408600	Mayor Mohamad Maliki Osman / Mr Stanley Fong	http://www.southeastcdc.org.sg/ southeast_cdc@pa.gov.sg	6243 8753 / 6243 3130
South West CDC The JTC Summit, 8 Jurong Town Hall Road, #26-06, Singapore 609434	Mayor Amy Khor Lean Suan / Ms Dulcie Eng	http://www.southwestcdc.org.sg/ southwest_cdc@pa.gov.sg	6316 1616 / 6316 7250

For residents who are unsure of which CDC they belong to, visit <http://www.cdc.org.sg/> and use the District Detector function.

16) Annex B – List of Family Service Centres (FSCs) & Single-Parent Family Service Centres**(A) FAMILY SERVICE CENTRES**

Agency Name	Address	Website / E-mail	Tel. / Fax No.
@27 Family Service Centre	Blk 27 Telok Blangah Way, #01-1018, S'pore 090027	contact@27fsc.org.sg	6270-8327 / 6276-0441
Ang Mo Kio Family Service Centres, The (Ang Mo Kio)	Blk 230 Ang Mo Kio Ave 3, #01-1264, S'pore 560230	http://www.amkfsc.org.sg/ amkfsc230@amkfsc.org.sg	6453-5349 / 6455-6183
Ang Mo Kio Family Service Centres, The (Cheng San)	Blk 445 Ang Mo Kio Ave 10, #01-1647, S'pore 560445	http://www.amkfsc.org.sg/ amkcsfsc@starhub.net.sg	6454-6678 / 6454-7995
Ang Mo Kio Family Service Centres, The (Sengkang)	223D Compassvale Walk, #01-673, S'pore 544223	http://www.amkfsc.org.sg/ sengkang@amkfsc.org.sg	6312-8100 / 6312-5631
AWWA Family Service Centre	Blk 107 Towner Rd, #01-356, S'pore 321107	http://www.awwa.org.sg/ awwafsc@awwa.org.sg	6291-1712 / 6291-6639
Bukit Ho Swee Family Service Centre	Blk 5 Delta Avenue, #01-09, S'pore 160005	http://www.beyond.org.sg/ mail@beyond.org.sg	6274-2646 / 6272-1923
Care Corner Family Service Centre (Admiralty)	Blk 718 Woodlands Ave 6, #01-658, S'pore 730718	http://www.carecorner.org.sg/ am.fsc@carecorner.org.sg	6365-8751 / 6365-6267
Care Corner Family Service Centre (Queenstown)	Blk 88, Tanglin Halt Road, #05-01, S'pore 141088	http://www.carecorner.org.sg/ qt.fsc@carecorner.org.sg	6476-1481 / 6476-1483
Care Corner Family Service Centre (Toa Payoh)	Blk 158 Lor 1 Toa Payoh, #01-1522, S'pore 310158	http://www.carecorner.org.sg/ tp.fsc@carecorner.org.sg	6356-1622 / 6356-1623
Care Corner Family Service Centre (Woodlands)	Blk 345 Woodlands St 32, #01-198, S'pore 730345	http://www.carecorner.org.sg/ w1.fsc@carecorner.org.sg	6362-2481 / 6362-4824
Covenant Family Service Centre	Blk 613 Hougang Ave 8, #01-432, S'pore 530613	http://www.mws.org.sg/ admin@covenant.mws.org.sg	6282-8558 / 6283-6361
Daybreak Family Service Centre	Blk 855 Yishun Ring Road, #01-3539, S'pore 760855	http://www.mws.org.sg/ admin@daybreak.mws.org.sg	6756-4995 / 6752-4709
Fei Yue Family Service Centre (Bt Batok)	Blk 185 Bt Batok West Ave 6, #01-187, S'pore 650185	http://www.fycs.org/ admin@fycs.org	6569-0381 / 6569-5868
Fei Yue Family Service Centre (Choa Chu Kang)	Blk 280 Choa Chu Kang Ave 3, #01-360, S'pore 680280	http://www.fycs.org/ admin@fycs.org	6762-5215 / 6762-8120
Fei Yue Family Service Centre (Yew Tee)	Blk 604 Choa Chu Kang St 62, #01-53, S'pore 680604	http://www.fycs.org/ admin@fycs.org	6416-2162 / 6416-2182
Hougang Sheng Hong Family Service Centre	Blk 237 Hougang Street 21, #01-406, S'pore 530237	http://www.sh temple.org.sg/jia%20ting%20fu%20wu-eng.htm/ fsc@shenghong.org.sg	6289-5022 / 6289-8242
Kampong Kapor Family Service Centre	Blk 2 Kitchener Road, #03-89, S'pore 200002	http://www.kkfsc.org.sg/page1.aspx admin@kkfsc.org.sg	6299-7662 / 6294-2116

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Agency Name	Address	Website / E-mail	Tel. / Fax No.
Lakeside Family Centre (Jurong East)	Blk 302 Jurong East St 32, #01-22, S'pore 600302	http://www.lakeside.org.sg/ lfcje@lakeside.org.sg	6564-9722 / 6564-9422
Lakeside Family Centre (Jurong West)	Blk 516 Jurong West St 52, #01-73, S'pore 640516	http://www.lakeside.org.sg/ lfcjw@lakeside.org.sg	6567-1908 / 6565-6435
THK FSC @ MacPherson	Blk 91 Paya Lebar Way, #01-3023, S'pore 370091	http://www.thkms.org.sg/services-contacts/family-service-centres/macpherson-moral-family-service-centre/ mmfsc@thkms.org.sg	6741-4255 / 6741-6989
Marine Parade Family Service Centre	Blk 53 Marine Terrace, #01-227, Spore 440053	http://www.mpfsc.org.sg/index.php/contact@mpfsc.org.sg	6445-0100/ 6446-0100
THK FSC @ Bedok North	Blk 534 Bedok North St. 3, #01-814, S'pore 460534	http://www.thkms.org.sg/services-contacts/family-service-centres/moral-family-service-centre-bedok-north/ mfcscbn@thkms.org.sg moralfscbn@thkms.org.sg	6449-1440 / 6242-2040
THK FSC @ Bukit Panjang	Blk 139 Petir Road, #01-448, S'pore 670139	http://www.thkms.org.sg/services-contacts/family-service-centres/moral-family-service-centre-bukit-panjang/ mfcscbp@thkms.org.sg	6767-1740 / 6767-2771
Pasir Ris Family Service Centre	Blk 256 Pasir Ris St 21, #01-289, S'pore 510256	http://www.goodnews.org.sg/prfsc/prfsc@goodnews.org.sg	6581-2159 / 6584-3580
PPIS Family Service Centre (West)	Blk 301 Bukit Batok St 31, #01-01, S'pore 650301	http://web.ppis.sg/?cat=11/fscwest@ppis.sg	6561-3462 / 6560-5852
PPIS Family Service Centre (East)	Blk 41 Chai Chee Street, #01-16, S'pore 461041	http://web.ppis.sg/?cat=55/fsceast@ppis.sg	6848 4661 / 6848 4752
REACH Family Service Centre	Blk 187 Bishan St 13, #01-475, S'pore 570187	http://www.reachfsc.com/contact@reachfsc.com	6252-2566 / 6252-2445
Rotary Family Service Centre	Blk 346 Clementi Ave 5, #01-10, S'pore 120346	http://rotarysingaporefoundation.org/index.html/rfs@rotarysingaporefoundation.org	6779-9477 / 6776-2673
SBL Vision Family Service Centre, The	Blk 946 Tampines Ave 4, #01-338, S'pore 520946	http://www.sblvisionfsc.org.sg/sbl@sblvisionfsc.org.sg	6544-2263 / 6544-2253
Sembawang Family Service Centre	Blk 326 Sembawang Crescent, #01-52, S'pore 750326	http://www.sfsc.org.sg/admin@sfsc.org.sg	6754-7050 / 6754-0112
Serangoon Moral Family Service Centre	Blk 238 Serangoon Ave 2, #01-47, S'pore 550238	http://www.chkmps.org.sg/smfsc@singnet.com.sg	6284-7123 / 6284-5221
SINDA Family Service Centre	1 Beatty Road, S'pore 209943	http://www.sinda.org.sg/subpage.php?p=55/feedback@sinda.org.sg	6298-5911/ 6392-4300
Singapore Children's Society Family Service Centre (Yishun)	Blk 107 Yishun Ring Road, #01-233, S'pore 760107	http://www.childrensociety.org.sg/info@childrensociety.org.sg	6753-7331 / 6753-2697
Tampines Family Service Centre	Blk 470 Tampines St 44, #01-194, S'pore 520470	http://www.mws.org.sg/admin@tampines.mws.org.sg	6787-2001 / 6787-4459

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: Apr 2012)

Agency Name	Address	Website / E-mail	Tel. / Fax No.
THK FSC @ Tanjong Pagar	Blk 18 Jalan Membina, #04-01, S'pore 164018	http://www.thkms.org.sg/services-contacts/family-service-centres/tanjong-pagar-family-service-centre / tpfsc@thkms.org.sg	6270-6711 / 6270-9663
TRANS Family Service Centre (Bedok)	Blk 411 Bedok North Ave 2, #01-106, S'pore 460411	www.transfamilyservices.org.sg/ transbd@trans.org.sg	6449-0762 / 6449-8135
TRANS Family Service Centre (Bukit Timah)	Blk 1 Toh Yi Drive, #01-143, S'pore 591501	http://www.transfamilyservices.org.sg/ transbt@trans.org.sg	6466-2287 / 6469-2790
Whispering Hearts Family Service Centre	Blk 646 Jurong West St 61, #01-142, S'pore 640646	http://www.viriya.org.sg/WHFSC/index.html whfsc@viriya.org.sg	6795-1008 / 6795-8970

(B) SINGLE PARENT FAMILY SERVICE CENTRES

Agency Name	Address	Website / E-mail	Tel. / Fax No.
AS-SALAAM PPIS Family Support Centre (for single parents)	Blk 322 Ubi Ave 1, #01-591, S'pore 400322	http://web.ppis.sg/?cat=14 as-salaam@ppis.sg	6745-5862 / 6743-2749
HELP Family Service Centre (for single parents)	Blk 570 Ang Mo Kio Ave 3, #01-3317, S'pore 560570	ed@helpfsc.org.sg	6457-5188 / 6457-5343

17) Annex C – List of Self-Help Groups

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

18) Annex D – List of Contributors

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

