

<

[Enhanced]

Cost-of-Living Special Payment

between \$400 to \$600

in September 2026

For Singaporeans aged 21 years and above in 2026
who own no more than one property

	Annual Value (AV) of Place of Residence		
	AV up to \$15,000	AV more than \$15,000 and up to \$31,000	AV more than \$31,000
Assessable Income (AI) up to \$22,000	\$600	\$500	\$400
AI more than \$22,000 and up to \$39,000	\$500		
AI more than \$39,000 and up to \$100,000	\$400	\$400	

How do I receive the payment?

Eligible recipients will automatically receive their payments in Sept 2026.

To receive the payment earlier,
link your NRIC to PayNow by 30 Aug 2026.

Enhanced B2026 COL Special Payment infographic. Photo: Ministry of Finance

Who gets how much

You need to be a Singapore citizen living here, aged 21 or older in 2026, with assessable income for YA2025 of up to S\$100,000, and own no more than one property. The cash amount then follows assessable income and the annual value of your place of residence.

Households with AI up to S\$22,000 and AV up to S\$15,000 get S\$600. The floor across eligible adults is S\$400 once AI sits above S\$39,000 or AV sits above S\$31,000. The full grid is on the [govbenefits Budget 2026 page](#).



Ministry of Finance Singapore. Photo: MOF

September payment timetable

No application is required. PayNow-NRIC is the default if your NRIC is linked. Recipients who missed the 30 August linking cut-off still receive the money by bank crediting by 17 September, or via GovCash by 24 September if no bank account is on file.

MOF says eligible people get an SMS from gov.sg before and after the credit. The message will not ask for a reply, a click-through or bank log-in details. Call ScamShield on 1799 if a message looks wrong.



Ministry of Finance. Photo: MOF

Check your amount

Log in to govbenefits.gov.sg with Singpass to see eligibility and quantum. The Enhanced COL Special Payment is separate from CDC vouchers, U-Save and the B2026 CPF Top-Up later in the year.

Date Created

13/09/2026

Author

rachelng

default watermark