

Every preschool subsidy band shifts on 1 January 2027

Description

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Every income band in the preschool subsidy tables shifts up on 1 January 2027, and the maximum Additional Subsidy attached to each band stays where it is. A household on S$5,000 a month moves from the band carrying S$340 to the band carrying S$440. The ceiling on gross monthly household income rises from S$12,000 to S$15,000, and the per capita route from S$3,000 to S$3,400.

What moves on 1 January 2027

Each band edge lifts, by more at the top of the range than at the bottom, and the money attached to a band does not follow it. A household on S$7,000 sits in a band with a maximum Additional Subsidy of S$260 until 31 December, and in one carrying S$340 afterwards. A household on S$6,000 draws S$340 either side of the change, because both tables put that income in the same band.

The ceiling matters most for households above S$12,000 and up to S$15,000. Under the current table they draw the Basic Subsidy and no Additional Subsidy, though a household on exactly S$12,000 still sits in the top band and draws S$80. From January all of them fall into the top two bands, which carry a maximum Additional Subsidy of S$130 and S$80 for a full-day childcare place, so the S$12,000 household gains S$50 and the S$13,001 household gains S$80.



Water play at a My First Skool centre. A child must attend at least one day in the month to draw that monthâ??s subsidy. Image: My First Skool

The bands, and the minimum you still pay

For a full-day childcare place with a working main applicant, the Basic Subsidy is S$300 whatever the household earns. The Additional Subsidy is the part that moves with income. From 1 January 2027:

- S$3,500 and below: maximum Additional Subsidy S$467, minimum co-payment S$3
- S$3,501 to S$5,500: S$440, minimum co-payment S$25
- S$5,501 to S$7,500: S$340, minimum co-payment S$58
- S$7,501 to S$9,000: S$260, minimum co-payment S$104
- S$9,001 to S$11,000: S$190, minimum co-payment S$162
- S$11,001 to S$13,000: S$130, minimum co-payment S$232
- S$13,001 to S$15,000: S$80, minimum co-payment S$315

The co-payment is a floor on what a family pays towards the fee, not a fee in itself. ECDA adjusts the subsidy so that the family still pays at least that amount, including where the subsidy runs past the whole fee.



Two toddlers at a My First Skool play session. The Additional Subsidy moves with household income and the Basic Subsidy does not. Image: My First Skool

Half-day childcare runs on its own table. From 1 January 2027 a working household in the bottom band draws a Basic Subsidy of S$150 and up to S$235 in Additional Subsidy, against a minimum co-payment of S$2, and the Additional Subsidy falls to S$40 at the S$13,001 to S$15,000 band while the co-payment floor rises to S$158. Flexi-care places have a separate table again. A centreâ??s programme type decides which one applies, so the same household income draws a different figure for a full-day, a half-day and a flexi-care place.

The 56 hour test for a working mother

The main applicant is the mother, or a single father in divorced, separated or widowed cases. The Additional Subsidy depends on that person working at least 56 hours a month. Full-time, part-time and freelance arrangements all count towards it.

A mother who is not working draws the Basic Subsidy of S$150 a month and no Additional Subsidy. Two routes sit outside that rule. A Singapore Citizen child in a childcare programme, in a household on S$6,000 a month or below, or per capita income of S$1,500 or below, draws full childcare subsidies whatever the motherâ??s working status. On 1 January those two figures become S$7,500 and S$1,700.



Outdoor play at a My First Skool centre. A full-day childcare place with a working main applicant carries a Basic Subsidy of S$300 whatever the household earns. Image: My First Skool

The second route is Special Approval, for a mother above those thresholds who cannot work. The qualifying reasons cover looking for work, studying or training for at least 56 hours a month, pregnancy, medical unfitness, caring for a child with special needs, caring for a sick family member who needs a full-time caregiver, caring full-time for a child aged 24 months or below who is not enrolled in a preschool, and incarceration. Approval runs for a set period rather than indefinitely.

Above the ceiling, and the infant care figures

Above S$15,000 the Basic Subsidy of S$300 still applies to a full-day childcare place, and the Additional Subsidy does not. Infant care carries its own figures: a Basic Subsidy of S$600 for a working mother, and a higher Additional Subsidy than childcare in the bottom five bands, starting at S$710 in the lowest. The last two bands pay less than childcare does, S$100 against S$130, and S$40 against S$80, because the co-payment floor rises further.

The scheme covers Singapore Citizen children in licensed infant care and childcare centres. A child has to attend at least one day in a month to draw that monthâ??s subsidy, which matters for a place held open through a long illness or an extended trip.

How the money reaches the preschool

Subsidies are paid to the preschool rather than to the parent, and the parent pays the fee net of them. The preschool starts the application when the child enrols. LifeSG estimates fees after subsidies for a named centre, using the household income a parent enters, and that estimate is the number worth carrying into a visit.



A child at a My First Skool centre. Fees after subsidies differ by centre, so the figure to compare is the net one. Image: My First Skool

An approved subsidy holds until the next fixed point of assessment or until the child leaves the centre, whichever comes first.

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