

Current		Revised (from 1 January 2027)		SCFA	
For households with 4 or fewer family members	For households with 5 or more family members	For households with 4 or fewer family members	For households with 5 or more family members	Subsidy for SCCs with fees < \$295	Subsidy for SCCs with fees > \$295
Gross Household Income (\$)	Gross Per Capita Income (\$)	Gross Household Income (\$)	Gross Per Capita Income (\$)	Subsidy (%)	Maximum subsidy (\$)
< 1,500	≤ 375	< 2,000	≤ 500	98	290
1,501 - 2,000	376 - 500	2,001 - 2,500	501 - 625	95	280
2,001 - 2,500	501 - 550	2,501 - 3,000	626 - 750	90	266
2,501 - 2,600	551 - 600	Removed		85	251
2,601 - 2,800	601 - 650	3,001 - 3,300	751 - 825	80	236
2,801 - 2,800	651 - 700	3,301 - 3,600	826 - 900	70	207
2,801 - 3,000	701 - 750	3,601 - 4,000	901 - 1,000	60	177
3,001 - 3,300	751 - 800	4,001 - 4,400	1,001 - 1,100	50	148
3,301 - 3,500	801 - 875	4,401 - 4,800	1,101 - 1,200	40	118
3,501 - 4,000	876 - 1,000	4,801 - 5,200	1,201 - 1,300	30	89
4,001 - 4,500	1,001 - 1,125	5,201 - 6,500	1,301 - 1,625	20	59

Student care fee help widens to families earning up to S\$6,500 from January 2027

Description

Families with a gross household income of up to S\$6,500 a month will qualify for help with student care fees from January 2027, up from S\$4,500 now, under revised Student Care Fee Assistance (SCFA) rules. The Ministry of Social and Family Development (MSF) is now reviewing the measures needed to keep fees affordable for parents, in a [written parliamentary reply](#) on 7 October.

Current		Revised (from 1 January 2027)	
For households with 4 or fewer family members	For households with 5 or more family members	For households with 4 or fewer family members	For households with 5 or more family members
Gross Household Income (\$)	Gross Per Capita Income (\$)	Gross Household Income (\$)	Gross Per Capita Income (\$)
≤ 1,500	≤ 375	≤ 2,000	≤ 500
1,501 - 2,000	376 - 500	2,001 - 2,500	501 - 625
2,001 - 2,200	501 - 550	2,501 - 3,000	626 - 750
2,201 - 2,400	551 - 600	Removed	
2,401 - 2,600	601 - 650	3,001 - 3,300	751 - 825
2,601 - 2,800	651 - 700	3,301 - 3,600	826 - 900
2,801 - 3,000	701 - 750	3,601 - 4,000	901 - 1,000
3,001 - 3,200	751 - 800	4,001 - 4,400	1,001 - 1,100
3,201 - 3,500	801 - 875	4,401 - 4,800	1,101 - 1,200

Photo: Ministry of Social and Family Development

That reply answered a question from MP Gho Sze Kee on whether SCFA would be widened to middle-income families. At the National Day Rally, the Government committed to expand capacity, improve the quality of care and keep fees affordable at student care centres in primary schools and at selected centres outside schools.

Who qualifies from January

SCFA covers children aged 7 to 14, which MSF defines as Primary 1 to Secondary 2, in the year the subsidy starts. The child must be a Singapore Citizen or Permanent Resident, with at least one Singapore Citizen immediate family member in the same household.

Both parents must each work at least 56 hours a month. The centre must be registered with MSF as an SCFA administrator. A centre that is not registered cannot offer the subsidy, however close it is to the school.

From 1 January 2027, the income test is a gross household income of S\$6,500 or less for households of four or fewer, or a per capita income of S\$1,625 or less for households of five or more. The current limits are S\$4,500 and S\$1,125.

MSF counts the child’s parents as the household, plus grandparents or siblings under 21 who live at the same address and have no income of their own. For special student care centres, which take children aged 7 to 18 with special needs, the income limit is higher at S\$9,200.

How much the subsidy pays

The subsidy is set by income band. For centres charging under S\$295 a month, MSF pays a percentage of the fee. For centres charging S\$295 or more, it pays a fixed maximum.

The bands are being redrawn as well as extended. Under the revised table:

Gross household income (4 or fewer family members)	Per capita income (5 or more family members)	Subsidy for centres with fees under S\$295	Maximum subsidy for centres with fees of S\$295 or more
Up to S\$2,000	Up to S\$500	98 per cent	S\$290
S\$2,001 to S\$2,500	S\$501 to S\$625	95 per cent	S\$280
S\$2,501 to S\$3,000	S\$626 to S\$750	90 per cent	S\$266
S\$3,001 to S\$3,300	S\$751 to S\$825	80 per cent	S\$236
S\$3,301 to S\$3,600	S\$826 to S\$900	70 per cent	S\$207
S\$3,601 to S\$4,000	S\$901 to S\$1,000	60 per cent	S\$177
S\$4,001 to S\$4,400	S\$1,001 to S\$1,100	50 per cent	S\$148
S\$4,401 to S\$4,800	S\$1,101 to S\$1,200	40 per cent	S\$118
S\$4,801 to S\$5,200	S\$1,201 to S\$1,300	30 per cent	S\$89

Gross household income (4 or fewer family members)	Per capita income(5 or more family members)	Subsidy for centres with fees under S\$295	Maximum subsidy for centres with fees of S\$295 or more
S\$5,201 to S\$6,500	S\$1,301 to S\$1,625	20 per cent	S\$59

The shift is largest in the middle of the table. A four-person household earning S\$4,000 a month sits in the 30 per cent band today. From January it moves to 60 per cent. On a S\$290 monthly fee, that is S\$174 in subsidy instead of S\$87.

S\$290 is a typical figure. In a [separate reply in July](#), MSF said the median monthly fee at SCFA centres had stayed at S\$290 for five years, with most charging between S\$220 and S\$450. As of June 2026, 330 centres were registered as SCFA administrators, 55 per cent of them in schools. 15 per cent of children at MSF-registered centres received SCFA.

There is also a one-time start-up grant of up to S\$400 per child. Approval lasts up to 36 months, with fixed review points at Primary 3 and Primary 6.

Applying through SupportGoWhere

Applications go online through SupportGoWhere, and parents can apply up to six months before the month they want the subsidy to start. An application for SCFA from January 2027 can be submitted from July 2026.

Approval starts from the month the application is received, or from the month after an existing SCFA approval runs out, whichever is later. It is not backdated.

Every application is means-tested through the Household Means Eligibility System (HOMES). For salaried workers, income is the average over 12 months, worked out from CPF contributions or the latest IRAS assessment, and it includes bonuses, commissions, overtime and allowances. HOMES officers may call from 6015 5700 or send an SMS from gov.sg to ask for documents. Missed calls should be returned to the officer's number given in the SMS, not to the number that called.

Families who still struggle with the co-payment after SCFA can appeal through the centre itself, with documents showing what has changed. An approved appeal takes effect from the month it was submitted.

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