

What are some of the Financial Assistance available for families in Singapore?

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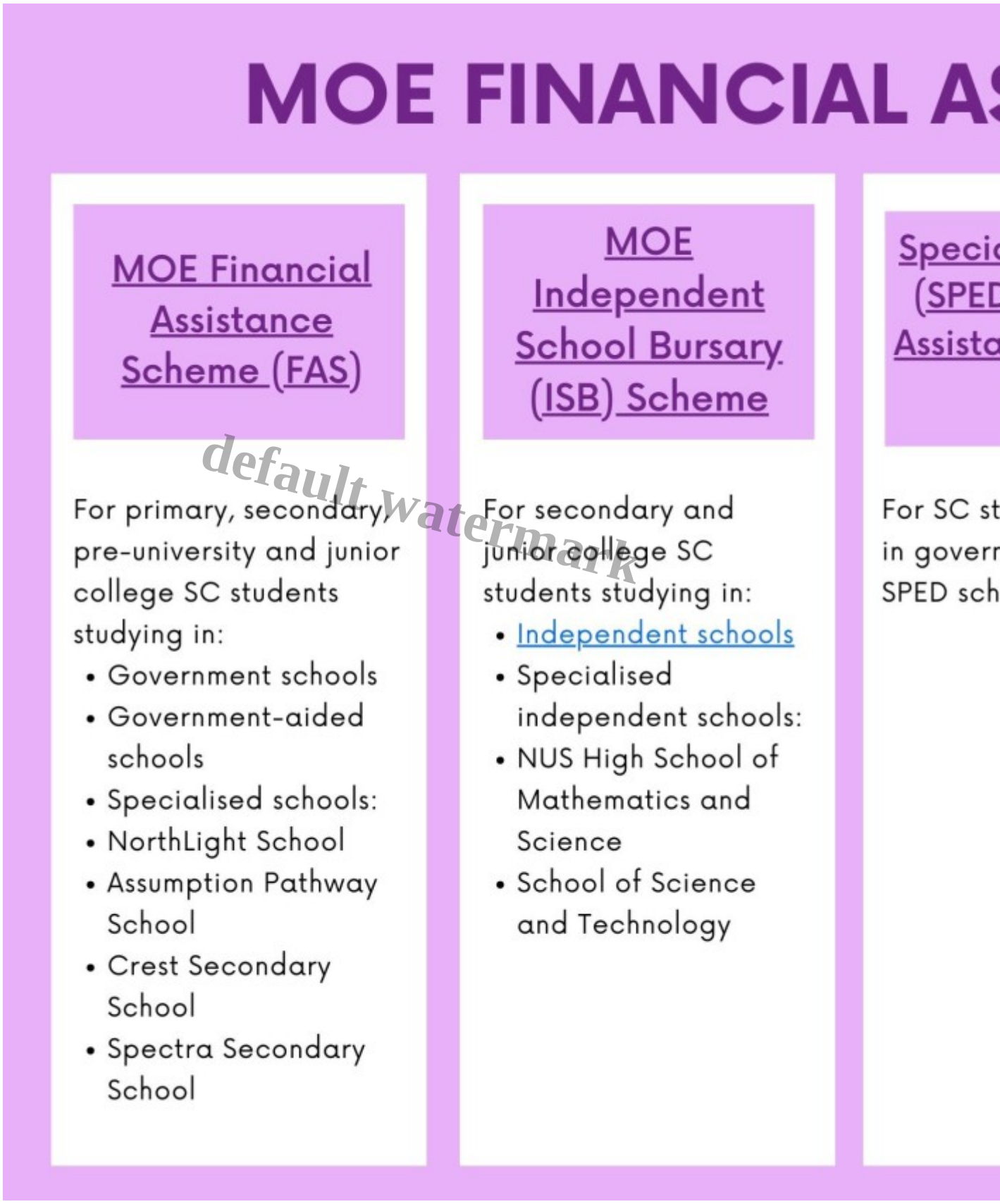
Recently, a friend of mine experienced the passing of a loved one who was also the breadwinner of the family. It is extremely tough emotionally to cope with the loss. At the same time, to prepare for life moving forward financially. I looked up some financial aid schemes and found the following. Hopefully, this will help families transition into their new family planning with some ease.

MOE FINANCIAL ASSISTANCE

Singaporean students have access to a variety of financial assistance programs provided by the Ministry of Education (MOE) to help cover school fees and other educational expenses. These programs are available to students attending:

- Government and government-aided schools
- Specialised schools
- Independent schools
- Certain specialised independent schools, such as NUS High School of Mathematics and Science and the School of Science and Technology
- Government-funded special education schools
- Post-secondary institutions, including the Institute of Technical Education, polytechnics, autonomous universities, and arts institutions

Additionally, other schools and institutes, like MOE Kindergarten, School of the Arts, and the Singapore Sports School, offer their financial support schemes. The specific financial assistance your child can apply for will depend on the type of school or institution they are enrolled in. To apply for any of these schemes, click here.



MOE Financial Assistance that you can approach for school funding needs

COMCARE

Supports lower-income households with basic living expenses, including school fees. There are several forms of assistance as follows:

1. Short-to-Medium-Term Assistance (SMTA)

Short-term assistance for low-income families and individuals who are unable to work temporarily (such as due to illness or caregiving duties), are seeking employment, or have low earnings and need help to cover essential living expenses. To apply, click here.

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ComCare Short-to-Medium-Term

Benefits?

- Monthly cash assistance for living expenses
- Assistance with your household bills, i.e. rental, utilities, and/or
- Medical assistance at public healthcare institutions
- Employment assistance such as job search and/or training
- Referrals for other relevant services

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Who is eligible?

- Must be a Singapore Citizen or Permanent Resident, with at leas same household being a Singapore Citizen.
- Have minimal or no family support, savings, or assets available t
- Actively seeking employment, or temporarily unable to work due for children, elderly, or other dependents.
- Monthly household income per person should not exceed S800 (i reviewed).
- If your income is above these guidelines but you still face financi Service Office (SSO) for an evaluation. The SSO will assess your employment, family situation, and financial circumstances, to pro

2. Long-Term Assistance (LTA)

Offers long-term assistance to individuals who are permanently unable to work due to old age, illness, or disability and lack sufficient family support or savings to meet their daily needs. To apply, click here.

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ComCare Long-Term Assis

Benefits?

- Monthly cash assistance for living expenses
- Assistance with medical expenses at public healthcare institutions
- Free or highly subsidised access to social support services
- Rates according to household size:
  1 person - $640
  2 persons - $1,080
  3 persons - $1,510
  4 persons - $1,930

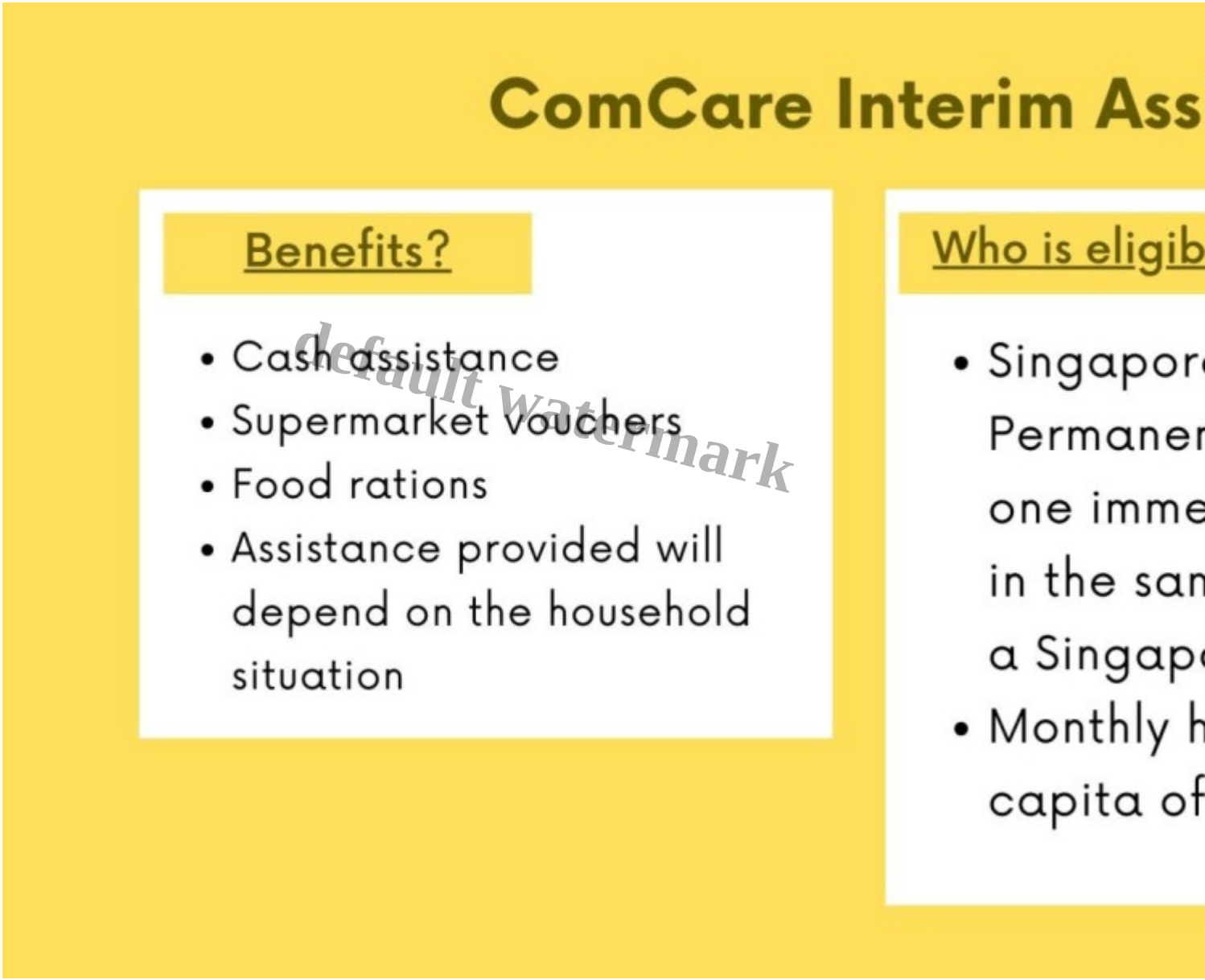
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3. Interim Assistance

Emergency financial support for individuals and families needing urgent, short-term relief. To apply, click here.



4. Student Care Fee Assistance

Financial support for children from low-income working families attending Student Care Centres registered with MSF. To apply, click here.

Student Care Fee Assista

Benefits?

- Subsidy of up to S290, depending on your monthly household income
- One-time Start-Up Grant (SUG) of up to S400 per child

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Who is eligible?

- Child is a Singapore Citizen or a Permanent Resident (at least one immediate family member in the same household must be a Singapore Citizen)
- Both you and your spouse are each working at least 56 hours a month
- Child must attend a Student Care Centre registered with MSF
- Monthly household income of less than or equal to S4,500, or monthly household income per capita of less than or equal to S1,125

For households with 4 or fewer family members	Fo wi fa
Gross Household Income ($)	Gro Inc
≤ 1,500	≤ 3
1,501 - 2,000	37
2,001 - 2,200	50
2,201 - 2,400	55
2,401 - 2,600	60
2,601 - 2,800	65
2,801 - 3,000	70
3,001 - 3,200	75
3,201 - 3,400	80
3,401 - 3,500	85
3,501 - 4,000	87
4,001 - 4,500	1,0

5. Kindergarten Fee Assistance Scheme (KiFAS)

Assistance to offset kindergarten fees for Singaporean children. To apply, click here.

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Who is eligible?

a **Child is a Singapore Citizen and enrolled in an Anchor Operator (AOP) or Ministry of Education (MOE) kindergarten.**

b **Family's gross monthly household income is $12,000^ and below, or per capita income is $3,000* and below for larger families.**

^ Before CPF deduction and include bonuses, commissions, overtime pay and allowances.

* 5 or more family members living in the same household (applicant's spouse will be included default regardless of residential address) with at least 3 dependants who are not earning ar

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How much can I receive?



KiFAS subsidy is means-tested

> Ranges from **$17 to $161**.

> Lower-income families will receive more assistance.



What is Special Approval for KiFAS?

Applicants in the following groups may apply for higher subsidy support u



Non-parent caregivers who are caring for the child such as **grandparents, legal guardian, foster parents and children's home.**



Relevant supporting documents will be required, where applicable. Depending on the circumstances
time.

6. Child Care Financial Assistance

Assistance to reduce preschool costs for Singaporean children. To apply, click here.

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Who is eligible?

Any Singapore Citizen (SC) child enrolled in an ECDA-licensed infant/ child care centre



What are the available subsidies?

1 Basic Subsidy

All applicants for Singapore Citizen children are eligible with more subsidies for those who are working



2 Additional Subsidy

Available to applicants for Singapore Citizen children
a) who are working and
b) whose gross monthly household income is $12,000^ and below or per capita income is $3,000* and below

^ Before CPF deduction and include bonuses, commissions, overtime pay, and allowances
* 5 or more family members living in the same household (applicant's spouse will be included by default regardless of residential address) with at least 3 dependants who are not earning an income

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How much can I receive?



- Basic Subsidy rates are based on the applicant's employment status and programme type enrolled
- Additional Subs lower income fa

	Working applicant		Non-w
	Basic Subsidy	Additional Subsidy	Basic Subsidy
Infant Care (aged 2 – 18 months)	$600	Up to $710	$150
Child Care (aged 18 months to 6 years)	$300	Up to $467	$150

- Subsidies will be directly disbursed to the child's centre and you, the appli to pay the net fee after the subsidy, financial assistance and Start-Up gra out of your child's Child Development Account

Note: Subsidies above are based on full day programmes

What is Special Approval?

Applicants in the following groups may apply for higher subsidy support under Special App

1 Applicants who are not working due to the following circumstances:

+ Medically unfit for work due to hospitalisation, long-term illness and/or permanent disability

2 Non-parent caregivers who are caring for the child such as

3 Childre
Rental
Short-
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Relevant supporting documents will be required, where applicable. Depending on the circumstances granted for a limited period.

COMMUNITY HEALTH ASSIST SCHEME

All Singapore Citizens qualify for CHAS, with greater healthcare subsidies provided to lower- and middle-income households. The level of benefits depends on the householdâ??s monthly income per person (for those with an income) or the Annual Value (AV) of the home listed on the NRIC (for those without an income).

Please be aware that your and your family memberâ??s eligibility for CHAS will be evaluated based on income and other personal data from government databases. The details submitted in this form may affect your and/or your household membersâ?? eligibility for other government healthcare programs, such as MediShield Life premium subsidies, disability assistance, and more.

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Benefits

Households can use this application to apply for the Community Health Assist Scheme (CHAS), which provides subsidies at participating CHAS GP and dental clinics.

Required Information

To complete this application, you will need:

- A valid Singpass to log in to the e-Service.
- The names, NRIC / Birth Certificate / FIN numbers, and contact numbers of all household members.

Refer to the CHAS online application user guide. To apply, click here.

If you come across other schemes available for families in need, please share them in the comment box below. Thanks for sharing in advance!



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Date Created
23/10/2024
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