

Financing Your Studies

CONTENTS

337	Tuition Fee Information
340	Scholarships & Bursaries
340	Joint Polytechnic-Singapore Armed Forces Diploma Scheme (JPSDS)



Tuition Fee Information

Tuition Fee for Full-Time Diploma Courses

The tuition fee for Academic Year 2008 / 2009 for all full-time diploma courses is \$2,100* per academic year for Singapore citizens, \$2,310* for Permanent Residents (SPR) and \$3,150* for international students. Tuition fee is payable every semester.

**All currency is in Singapore dollars. Fees are subject to revision. Students will be notified prior to enrolment.*

Tuition Grant

The Government, through the Ministry of Education, provides tuition grants to full-time students to help pay part of the training cost. With the grant, students are required to pay only the difference between the training cost and the tuition grant which is a nominal sum in relation to the recurrent cost of providing such an education. Singaporeans who take up the tuition grant will not be bonded. However, those on Public Service Commission (PSC) scholarships or bursaries will continue to be bonded under the terms of the scholarships or bursaries. Non-Singaporeans and Permanent Residents of Singapore who opt for the tuition grant, except those already bonded by PSC, are required to work in Singapore for three years upon completion of their courses. In view of the high subsidy paid out of public funds for these students, this requirement ensures that they discharge some of their obligations to the Singapore public, as well as provide them with an opportunity to gain valuable working experience here. Students who opt not to take up the tuition grant shall pay the difference between the full training cost and tuition fee plus the Goods and Services Tax (GST) at the prevailing rate.

Reserved Places for National Servicemen

Male students may be offered vacancies before enlistment to National Service. For such cases, these students shall pay tuition fee rates applicable to the academic year in which the vacancy has been offered.

Other Fees

Besides tuition fees, other fees are payable once every academic year by all Singaporeans, Singapore Permanent Residents and international students. Orientation fee applies to new students only. All full-time international students are also required to buy the Group Hospitalisation and Surgical Insurance to assist them in paying part of the medical cost in Singapore.

Group Personal Accident (GPA) Insurance

All full-time and part-time subsidised students are covered by the Group Personal Accident (GPA) Insurance Policy. This scheme provides insurance coverage for accidents sustained by the students. The benefits include compensation of up to \$50,000 per student upon death, or a proportion thereof for permanent injuries, and up to \$6,000 per accident per student for medical expenses incurred from an accident* (the amount of coverage is subject to change). The annual insurance premium is part of the total fees payable at the start of each academic year.

** Please refer to the Insurance Policy document on the types of accidents/injuries which are covered under this policy.*

Summary of Fees for All Full-Time Subsidised Diploma Courses

Type of Fees	Academic Year 2008/2009	Semester 1	Semester 2
a) Tuition Fees¹			
Singaporeans	\$2,100.00	\$1,050.00	\$1,050.00
SPR Students	\$2,310.00	\$1,155.00	\$1,155.00
International Students (IS)	\$3,150.00	\$1,575.00	\$1,575.00
b) Other Fees			
Examination ¹	\$30.00	\$30.00	-
GPA Insurance ²	\$ 3.00	\$ 3.00	-
Sport and Wellness ²	\$25.00	\$25.00	-
Orientation (new students only) ²	\$10.50	\$10.50	-
Group Hospitalisation and Surgical Insurance (IS only) ²	\$43.00	\$43.00	-
Students' Union ³	\$20.00	\$20.00	-
Miscellaneous ²	\$23.50	\$23.50	-
Total Payables			
Singaporeans	\$2,212.00	\$1,162.00	\$1,050.00
SPR Students	\$2,422.00	\$1,267.00	\$1,155.00
International Students (IS)	\$3,305.00	\$1,730.00	\$1,575.00

Notes:

¹ Fee is exclusive of GST

² Fee is inclusive of GST

³ Fee has no GST

All fees stated are subject to revision and is on the assumption that students have opted for the tuition grant.

Payment of Fees

Payment Through Inter-Bank GIRO (IBG)

IBG is an easy way for students to pay fees, or receive payment from the Polytechnic. Such transactions between you and the Polytechnic can be effected through your guardian's savings or current account with any of the IBG participating banks. New students will receive two IBG application forms for fee deduction and fee payable (where applicable) in their enrolment packages by post. Please submit these two forms, together with a photocopy of the front page of the bank book or statement showing the bank account name and number, to us for processing. The bank will then confirm the IBG arrangement. Prior to deduction from your bank account, you will be informed of the amount and date of GIRO deduction. Please be reminded to maintain sufficient funds in the bank account on or prior to the deduction date.

Payment By Cheque

Cheques should be crossed and made payable to "Temasek Polytechnic". Kindly ensure that the cheques have been clearly and properly drawn up and that sufficient funds are maintained in the bank accounts.

Late Fee

A late fee of \$15 shall be imposed if fees are not paid by the due date as stipulated on the fee voucher, or as advised by the Finance & Administration Department.

Issuance of Receipts

Receipts are issued for payments made personally at the cashier counters. For payments made by cheques, receipts shall be issued upon request.

Refund Policy on Withdrawal from or Deferment of Course of Study

Students who wish to withdraw from or defer their course must submit their withdrawal forms / deferment application, duly completed, to the Registrar. The effective date of withdrawal or deferment is determined by the Registrar after all the formalities stated on the withdrawal form / deferment application have been complied with. Before the effective date of withdrawal, students will still be liable to pay fees, regardless of whether they attend classes or not. New students withdrawing from a course before the commencement of an academic year on medical or exceptional grounds may be allowed a full refund of fees less an administrative charge of \$50. New and existing students withdrawing from a course within the first week of a semester may be allowed a refund of 75% of the tuition fee and 100% refund of examination, sports and wellness and miscellaneous fees. There shall be no refund for withdrawal thereafter.

Financial Assistance Schemes Available for Full-Time Diploma Courses

The Financial Assistance Schemes cover only the tuition fee. You will have to pay for the other fees using your own funds by NETS, CashCard, cheque or IBG.

Mendaki Tertiary Tuition Fee Subsidy

Malay/Muslim students, who are Singapore citizens and attending full-time diploma courses, may apply to Yayasan Mendaki for free tuition fee

subsidy through the Polytechnic. Details of the scheme are found in the scheme application forms, which are available at the Finance & Administration Department. You will be informed of the outcome of the application(s) of your financial assistance scheme(s) by the respective financial scheme organisations. Should your application for the financial scheme be unsuccessful, you shall be required to pay the outstanding fees at the Finance & Administration Department.

Post Secondary Education Account (PSEA, Previously the Edusave Account)

Students may apply to use their own or their siblings' PSEA for payment of tuition and other fees charged by Temasek Polytechnic, subject to terms and conditions governing the PSEA set by MOE. The application procedures will be disseminated by MOE in late March 2008.

Central Provident Fund (CPF) Approved Education Scheme

Full-time students may opt to use CPF to pay the tuition fee. You can either use your own or your parents' CPF savings subject to rules stipulated by the CPF Board. Further enquiries may be made at CPF Board (Education Scheme Section) or its branches. The CPF Board will process the application and inform the account holders of the outcome of the application. For successful applicants, the CPF Board will pay the tuition fee, deducted from savings in the CPF member's Ordinary Account, directly to the Polytechnic. The CPF members may request a CPF statement from CPF Board to verify the amount deducted.

Tuition Fee Loan Scheme

Full-time students can apply for the tuition fee loan up to 75% of the tuition fee through DBS Bank. Interest will be charged on the loan upon graduation or withdrawal from the course, whichever is earlier. Details of the scheme are given in the scheme application forms which are available at the Finance & Administration Department.

Scholarships and Bursaries

Scholarships

There are two categories of scholarships available. These are:

1. Academic Scholarships

TP Administered Academic Scholarships

The TP Administered Academic Scholarships are awarded to junior and senior students who possess outstanding academic records and have a track record of involvement in Co-Curricular Activities. The Polytechnic will select and award these Scholarships to eligible and deserving students based on merit. Students do not have to apply for TP Administered scholarships.

Non-TP Administered Scholarships

Non-TP Administered Scholarships are administered by the organisations sponsoring the scholarship. Announcements on such scholarships are publicised to students through email and interested applicants submit their application directly to the sponsoring organisations for consideration.

2. Co-Curricular Activities (CCA) Scholarships/Book Grants

These are awarded to students who have contributed significantly to co-curricular activities in the Polytechnic. Leadership qualities and academic performance are also taken into consideration in the selection process.

Bursaries

Bursaries are awarded to students who require financial assistance to continue their course of study at the Polytechnic. Although financial need is a criterion, a satisfactory academic performance is also a pre-requisite for selection.

Joint Polytechnic-Singapore Armed Forces Diploma Scheme (JPSDS)

The Singapore Armed Forces (SAF) offers sponsorship for three-year full-time diploma courses to GCE O level and ITE holders who are interested in pursuing a career with the Army, Navy or Air Force.

Admission Requirements

Academic

The academic admission requirements are the same as those specified for GCE O/A level and ITE holders applying for the full-time course. The subjects are common to those taken by full-time students. Please refer to the relevant section in the prospectus for details.

Medical

Applicants must be physically fit and satisfy the SAF medical requirements.

Citizenship

Applicants must be Singapore Citizens/Permanent Residents.

Selection Procedure

Selection of eligible applicants for admission is based on merit. Selection shall be at the discretion of Temasek Polytechnic and the SAF.

Scheme of Sponsorship

Successful applicants are required to fulfill a 4-year bond after their graduation. Male candidates who have not completed NS will have to fulfil a minimum term of engagement of five to seven years (inclusive of the bond and the full time NS liability period).

Course Fee

The Ministry of Defence will pay for all the tuition and other compulsory fees required by the Polytechnic throughout the three-year Diploma course.

Allowance

Successful applicants will be paid a monthly allowance of \$1,000 for Combat/Combat-Technical Specialists and \$600 for Technical/Operational-Technical Specialists throughout the three-year course at the Polytechnic. A Study Bonus of \$1,200 is also payable for every successful semester.

Career Prospects

Combat/Combat-Technical Specialist

As a Combat/Combat-Technical Specialist, you will embark on a challenging and rewarding career that few can offer. You will be trained to be a leader of men, handling, servicing and maintaining modern and sophisticated equipment and weapon systems.

Technical/Operational-Technical Specialist

As a Technical/Operational-Technical Specialist, you will acquire hands-on skills and in-depth knowledge of high technology equipment and systems. You will be employed in engineering/ maintenance work, which will cover areas of specialisation such as telecommunications, radar, engines and weapon systems.

Career Advancement

After acquiring sufficient skills in the respective specialist fields, graduates will be eligible for professional upgrading to higher vocational levels corresponding to higher appointments. Those with outstanding performance, leadership qualities and management abilities may also be converted to officers.

Application Procedure

Interested applicants may enquire at:
SAF Careers Centre
5 Depot Road
#01-09
Singapore 109681
Tel : 1800-270 5252 (Army)
1800-278 0000 (Navy)
1800-270 1010 (Air Force)

