

**Financial  
Information  
AY2024/2025**



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Information in this guide is correct at the time of publication. SP reserves the right to amend the scale of fees or any other information without prior notice.

# Course Fees



You must state your citizenship status correctly during enrolment as this will determine the course fees that you have to pay.

Students who inform SP of their change of citizenship to Singapore Citizen or Singapore Permanent Resident (PR) status **after the commencement** of a semester, will pay the fees for Singaporean or Singapore Permanent Resident with effect from the **next** semester.

The tables below show the Course Fees for **Full Time Diploma** and **Polytechnic Foundation Programme** are subjected to changes for Academic Year 2024/2025. The fees are inclusive of the prevailing 9% GST, where applicable.

## (A) Full Time Diploma

**Table 1: Annual Course Fees (inclusive of GST) for student who **accepts** Tuition Grant**

Annual Course Fees	Singapore Citizen	Singapore PR	International Student
Subsidised Fee	\$3,270.00	\$6,758.00	\$12,000.00
Other Fees ( <i>refer to Table 3 in next page</i> )	\$77.07	\$107.07	\$132.66
Less: GST Subsidy on Tuition Fee	(\$270.00)	(\$558.00)	-
<b>Total</b>	<b>\$3,077.07</b>	<b>\$6,307.07</b>	<b>\$12,132.66</b>
Amount to pay before Enrolment for Semester 1*	\$1,577.07	\$3,207.07	\$6,132.66
Amount to pay in Semester 2#	\$1,500.00	\$3,100.00	\$6,000.00

**Table 2: Annual Course Fees (inclusive of GST) for student who **rejects/not eligible** for Tuition Grant**

Annual Course Fees	Singapore Citizen	Singapore PR	International Student
Non subsidised Fee	\$24,634.00	\$24,634.00	\$24,623.28
Other Fees ( <i>refer to Table 3 in next page</i> )	\$77.07	\$109.77	\$132.66
<b>Total</b>	<b>\$24,711.07</b>	<b>\$24,743.77</b>	<b>\$24,755.94</b>
Amount to pay before Enrolment for Semester 1*	\$12,394.07	\$12,426.77	\$12,444.30
Amount to pay in Semester 2#	\$12,317.00	\$12,317.00	\$12,311.64

\* Semester 1 fees include Tuition Fee and Other Fees

# Semester 2 fees include Tuition Fee only

# Course Fees



**Table 3: Breakdown of Other Fees**

Breakdown of Other Fees	Singapore Citizen	Singapore PR	International Student
Examination	-	\$32.70	\$32.70
Sports	\$26.16	\$26.16	\$26.16
Insurance	\$4.47	\$4.47	\$4.47
Group Hospitalisation & Surgical Insurance (GHSI)	-	-	\$22.89
Miscellaneous	\$15.26	\$15.26	\$15.26
Statutory License (CLASS)	\$8.18	\$8.18	\$8.18
Students Union (not subjected to GST)			
Entrance Fee *	\$5.00	\$5.00	\$5.00
Subscription Fee	\$18.00	\$18.00	\$18.00
<b>Total Other Fees</b>	<b>\$77.07</b>	<b>\$109.77</b>	<b>\$132.66</b>
Less: GST Subsidy on Examination Fee #	-	(\$2.70)	-
<b>Total Other Fees</b>	<b>\$77.07</b>	<b>\$107.07</b>	<b>\$132.66</b>

\* Not applicable to students who progressed from SP Polytechnic Foundation Programme

# For Singapore PR student who accepts Tuition Grant

# Course Fees



## (B) Polytechnic Foundation Programme

**Table 1: Course Fees (inclusive of GST)**

Annual Course Fees	Singapore Citizen	Singapore PR	International Student
Tuition Fee	\$381.50	\$3,869.50	\$11,440.00
Other Fees (refer to Table 2)	\$77.07	\$109.77	\$132.66
Less: GST subsidy on Tuition Fee	(\$31.50)	(\$319.50)	-
<b>Total</b>	<b>\$427.07</b>	<b>\$3,659.77</b>	<b>\$11,572.66</b>
Amount to pay before Enrolment for Semester 1*	\$252.07	\$1,884.77	\$5,852.66
Amount to pay in Semester 2#	\$175.00	\$1,775.00	\$5,720.00

**Table 2: Breakdown of Other Fees**

Breakdown of Other Fees	Singapore Citizen	Singapore PR	International Student
Examination	-	\$32.70	\$32.70
Sports	\$26.16	\$26.16	\$26.16
Insurance	\$4.47	\$4.47	\$4.47
Group Hospitalisation & Surgical Insurance (GHSI)	-	-	\$22.89
Miscellaneous	\$15.26	\$15.26	\$15.26
Statutory License (CLASS)	\$8.18	\$8.18	\$8.18
Students Union (not subjected to GST)			
Entrance Fee	\$5.00	\$5.00	\$5.00
Subscription Fee	\$18.00	\$18.00	\$18.00
<b>Total Other Fees</b>	<b>\$77.07</b>	<b>\$109.77</b>	<b>\$132.66</b>

\* Semester 1 fees include Tuition Fee and Other Fees

# Semester 2 fees include Tuition Fee only

# Financial Schemes - Overview



A student who **accepts Tuition Grant** (for Full Time Diploma) is eligible to apply for Financial Schemes to pay for the course fees. You may apply for one or more of the Financial Schemes below depending on your financial needs. Upon approval from the respective authorities, the approved amount will be used to pay for your course fees in the following sequence below.

For more information on Tuition Grant, please click [here](#).

<b>Full Time Diploma</b>	<b>Singaporean</b>	1 <sup>st</sup> – Mendaki Tertiary Tuition Fee Subsidy (Mendaki TTFS)	Please click <a href="#">here</a> to find out more and refer to the next page for the application procedures.
		2 <sup>nd</sup> – SkillsFuture Credit (SFC)	
		3 <sup>rd</sup> - Post Secondary Education Account (PSEA)	
		4 <sup>th</sup> – CPF Education Loan Scheme (CPF-AES)	
		5 <sup>th</sup> – Tuition Fee Loan (TFL)	
	<b>Singapore Permanent Resident</b>	1 <sup>st</sup> – Mendaki TTFS	
		2 <sup>nd</sup> – CPF-AES	
		3 <sup>rd</sup> – TFL	
	<b>International Student</b>	1 <sup>st</sup> – TFL	
	<b>Polytechnic Foundation Programme</b>	<b>Singaporean</b>	

# Payment of Fees



Complete Form **SG PSEA Standing Order** via:

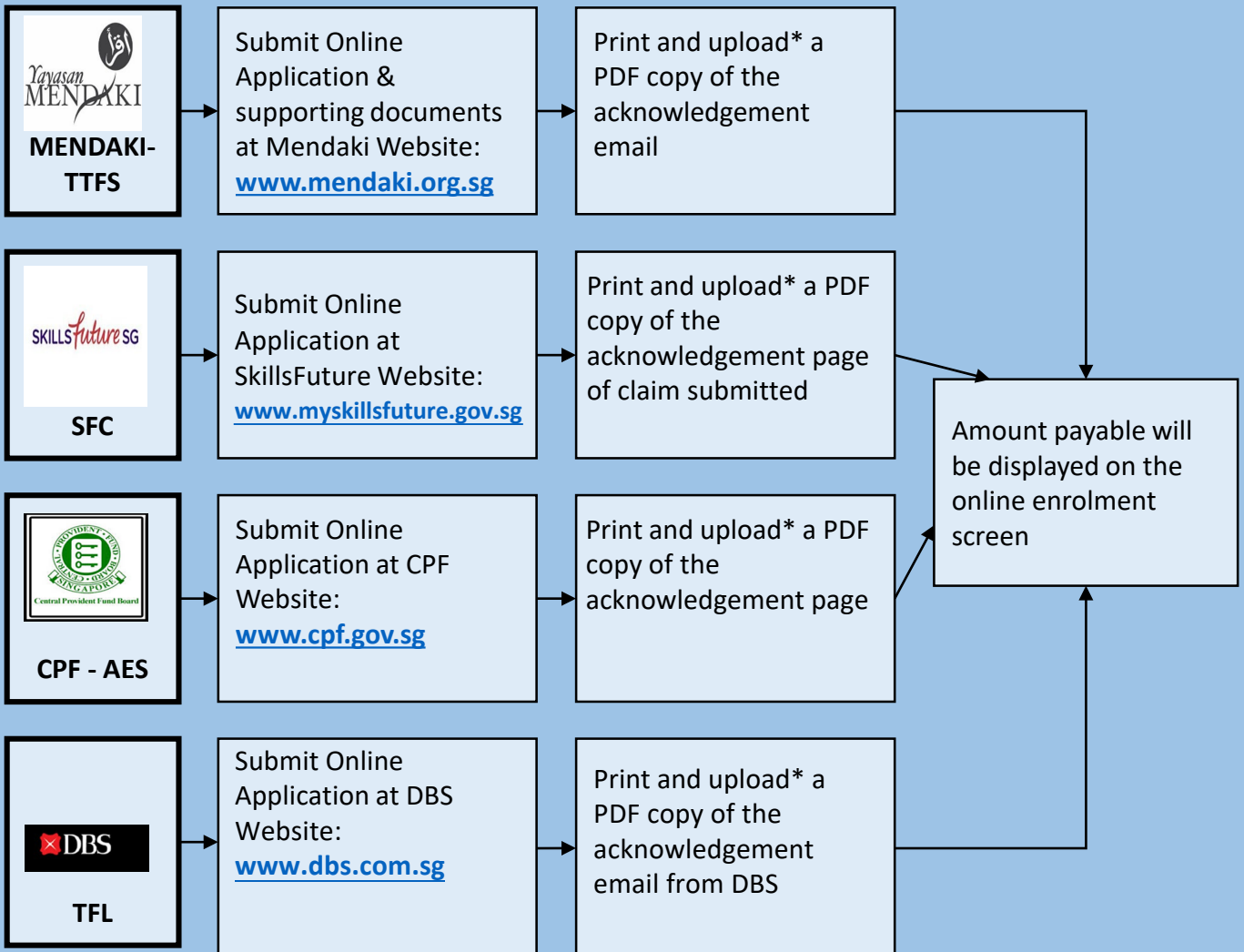
1. <https://go.gov.sg/psea-standing-order>
2. Scan the QR code



Amount to pay for Semester 1 course fees during Enrolment

\$0.00

You may also apply for the following Financial Schemes by **30 April 2024** to pay for your fees. They will only take effect after the amount in your PSEA is exhausted.



SP will send the e-bill to your iChat email account for the remaining amount after the semester has commenced if

- Your application for Financial Scheme (s) is/are not approved; or
- The approved amount is insufficient to pay for the course fee.

\*Upload relevant documents onto *Enrolment Menu - Upload Finance Documents*

# Modes of Payment



## Option 1: e-Payment



The following e-Payment methods are available. Please follow the instructions on the screen to make payment.

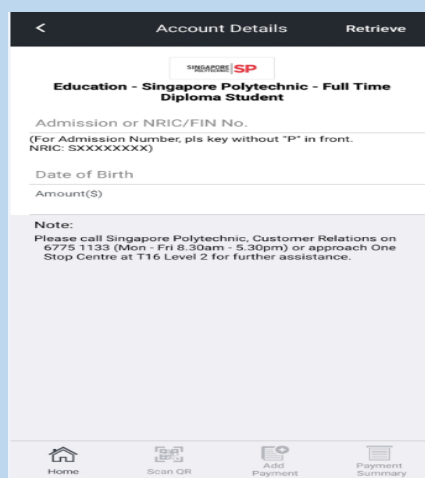
- For **E-Nets Debit**, you need to have Internet banking from Citibank, DBS/ POSB, OCBC or UOB.
- For **Credit Card**, please select Visa or Master.
- For **PayNow**, please scan the QR code displayed on the web page (after you have selected this option and click on confirm payment).



## Option 2: AXS<sup>1</sup>



- Choose “Education” (AXS Station) or “eServices” (AXS e-Station and m-Station), then “Singapore Polytechnic”.
- Follow the instructions on the screen to make payment.



## Option 3: Payment in Campus



- For payment in campus, please proceed to **One Stop Centre** for payment by Credit Card (Visa or Master), Nets, Nets Flashpay or Nets QR Code.

<sup>1</sup>AXS Station - one-stop multi-application and interactive self-service terminal  
AXS e-Station - payment over the internet  
AXS m-Station - payment on Mobile and Tablet devices





## 1. Mendaki Tertiary Tuition Fee Subsidy (Mendaki TTFS)

Tertiary Tuition Fee Subsidy scheme is administered by Yayasan Mendaki. Once approved, the amount will be used to pay for your **Tuition Fee only**. You need to pay your Other Fees using your own source of funds before enrolment.

### Eligibility Criteria

- Details of eligibility criteria, please log on to:-  
[https://www.mendaki.org.sg/assistance\\_landing/tertiary-tuition-fee-subsidy-ttfs/](https://www.mendaki.org.sg/assistance_landing/tertiary-tuition-fee-subsidy-ttfs/)

### Application

- Please log on to <https://my.mendaki.org.sg/Assistance> to submit your application. Only online application will be accepted by Mendaki
- Upload the acknowledgement page together with other financial documents onto *Enrolment Menu - Upload Finance Documents*

### Contact

For further enquiries, you can:

- Call Yayasan Mendaki at Tel: **6551 2840**
- Email to **ttfs@mendaki.org.sg**
- Visit **website** at  
[https://www.mendaki.org.sg/assistance\\_landing/tertiary-tuition-fee-subsidy-ttfs/](https://www.mendaki.org.sg/assistance_landing/tertiary-tuition-fee-subsidy-ttfs/)



## 2. SkillsFuture Credit (SFC)

SFC is applicable to work-skills related education and training courses to empower Singaporeans in their learning and development, to deepen and broaden their skills. SFC can be used on selected courses offered by polytechnics. Please find the full list of available courses at <https://www.skillsfuture.gov.sg/credit>.

### Eligibility Criteria

- Singapore Citizen
- Aged 25 and above

### Application

- Please log on to <https://www.myskillsfuture.gov.sg> by using your own SingPass through SFC portal. If you do not have a SingPass account, you may apply at <https://www.singpass.gov.sg/>
- You can view a summary of your SkillsFuture credit that is available.
- After your submission of SFC claim, upload a copy of acknowledgement page (with Claim ID, Claim Amount and Date Submitted) onto *Enrolment Menu - Upload Finance Documents*



## 3. Post-Secondary Education Account (PSEA)

The PSEA scheme is administered by MOE. If a Singaporean has an **Edusave account**, the balance amount will be transferred to PSEA when he is 16 years old or when he leaves Secondary School, Junior College, Centralised Institute or Vocational Training Center, whichever occurs later.

Your PSEA money can be used to pay for your **Course Fees** (includes Tuition Fee and Other Fees).

### Eligibility Criteria

- Singapore Citizen

### Application

All PSEA Standing Order (SO) must be submitted via FormSG.

Students using **own PSEA** or **own PSEA & PSEA of sibling(s)** can **submit their application via this link** :

<https://go.gov.sg/psea-standing-order> .Alternatively, you may scan the QR code on the right.



- **Note:** You, your parents (or legal guardian) and siblings must be above 21 years old, have SingPass and email accounts to apply/authorise for MOE-PSEA. To apply for SingPass, please refer to [www.singpass.gov.sg](http://www.singpass.gov.sg) for details.

### Contact

- To find out your PSEA balance
- Call **MOE** Customer Service at Tel: 6260-0777

Visit [www.moe.gov.sg/contact](http://www.moe.gov.sg/contact)



## 4. CPF Education Loan Scheme (CPF-AES)

The CPF-AES is a loan scheme which allows you to use your own, your parents' or siblings' CPF savings from their Ordinary Account to pay for your subsidised tuition fees. As the approved amount will be used to cover your **Tuition Fee only**, you need to pay for your Other Fees before enrolment.

### Eligibility Criteria

- Singapore Citizen and Singapore Permanent Resident only.

### Application

- The closing date for application is **30 April 2024**.

**Note:** You and the CPF member (e.g. parents or siblings) must have SingPass and email accounts to apply for CPF-AES. To apply for SingPass, please refer to [www.singpass.gov.sg](http://www.singpass.gov.sg) for details.

#### Student

Login to CPF website ([www.cpf.gov.sg](http://www.cpf.gov.sg)) using your SingPass

Go to [*my cpf Online Services*]:

- Select [My requests]
- Select [Education / Dependants' Education]
- Select [Apply to use CPF Savings for Education]
- Provide details in the online forms

1. An email will be sent within 2 days to the CPF member's email address provided in your application for his / her endorsement
2. If you are using your own CPF savings, no endorsement is required

#### CPF member

**(e.g. parents or siblings)**

Login to CPF website ([www.cpf.gov.sg](http://www.cpf.gov.sg)) using his / her SingPass within 14 days from the date of application to endorse your application

#### Student

Login to CPF website using your SingPass

Go to [*my cpf Online Services*]:

- Select [My activities]
- Print a copy of the acknowledgement page with status "Approved in Principle"

Upload the acknowledgement page together with other financial documents onto the *Enrolment Menu - upload Finance Documents*

### Contact

For further enquiries on e-application for use of CPF Education Loan Scheme, you can:

- Call **CPF Call Centre** at Tel: **1800-227-1188**
- Email to [education@cpf.gov.sg](mailto:education@cpf.gov.sg)
- Refer to FAQ link <https://www.cpf.gov.sg/member/faq/other-schemes/cpf-education-loan-scheme>



## 5. Tuition Fee Loan

Tuition Fee Loan (TFL) is a **government funded education loan** which is administered by DBS Bank. You can apply up to 75% of the **Tuition Fee** only. You need to pay for the remaining 25% of the Tuition Fee using your own source of funds or apply for the CPF-AES scheme before enrolment. You need to pay your Other Fees before enrolment.

**The loan is interest-free during the course of study. You have to repay the loan plus interest, charged at average prime rate of DBS, OCBC and UOB, after graduation.**

### Eligibility Criteria

- All Nationalities

### Application

- Please submit an online application via **Tuition Fee Loan | DBS Singapore** and follow the instructions on the 'Apply Now' section.
- Student and Guarantor are required to register for digibank for the application.
- Student will require the following documents to apply:
  - A copy of your Student Card / Offer Email from Admission Office
  - A copy of your Passport (for International students)
- Click [here](#) to know what you need to prepare in advance to be able to submit your Tuition Fee Loan Application online.
- Once approved, your tuition fee will be offset by the loan amount.
- Upload the DBS acknowledgement email together with your enrolment documents onto *Enrolment Menu - Upload Finance Documents*.
- The closing date for application is **30 April 2024**.

### Standard Guarantor Requirements

- Guarantor must be above 21 years old and below 60.
- Singapore Citizen (SC) applicants must find a SC to stand in as guarantor.
- Guarantor must not be an un-discharged bankrupt.
- A person cannot be guarantor for more than 2 loans unless
  - Student cannot find another guarantor, and
  - Guarantor acknowledges that they are aware of the role and financial implications as a guarantor.

### Contact

For further enquiries on application for TFL, you can:

- Call **DBS** customer hotline at: **6333-0033**
- Email to **customerservice@dbs.com**
- Visit website <http://www.dbs.com.sg/sites/personal/loans/tuition-fee-loans/polytechnic/default.page>

# Interbank GIRO



## Payment of Fees for Billings after Enrolment

All students are strongly encouraged to participate in the IBG Scheme which is an easy and convenient way to pay your fees. The IBG arrangement is to authorise Singapore Polytechnic (SP) to deduct the fees payable by you directly from your authorized bank account through GIRO.

The same GIRO account will be used for crediting any refund or payment due to you. Refund or payment can be for any of the following matters:

- Excess payment of fees made by you;
- Scholarships and Bursaries awarded; and
- Any other payment due to you.

If you are applying for any Financial Schemes such as Mendaki-TTFS, SFC, PSEA, CPF –AES and/or TFL, you also need to submit this application. As the schemes may not be able to cover your fees (Tuition and Other fees) in full, the remaining outstanding fees for the 1st semester (if any) and subsequent semesters will be settled via GIRO deduction.

## Application

### a) E-Giro Application

If you are a DBS or POSB account holder, and have subscribed for DBS Internet banking services, you may submit Giro application online via <http://enrolment.sp.edu.sg> under **Acceptance of Offer – Step 3**.

### b) Hardcopy Giro Application

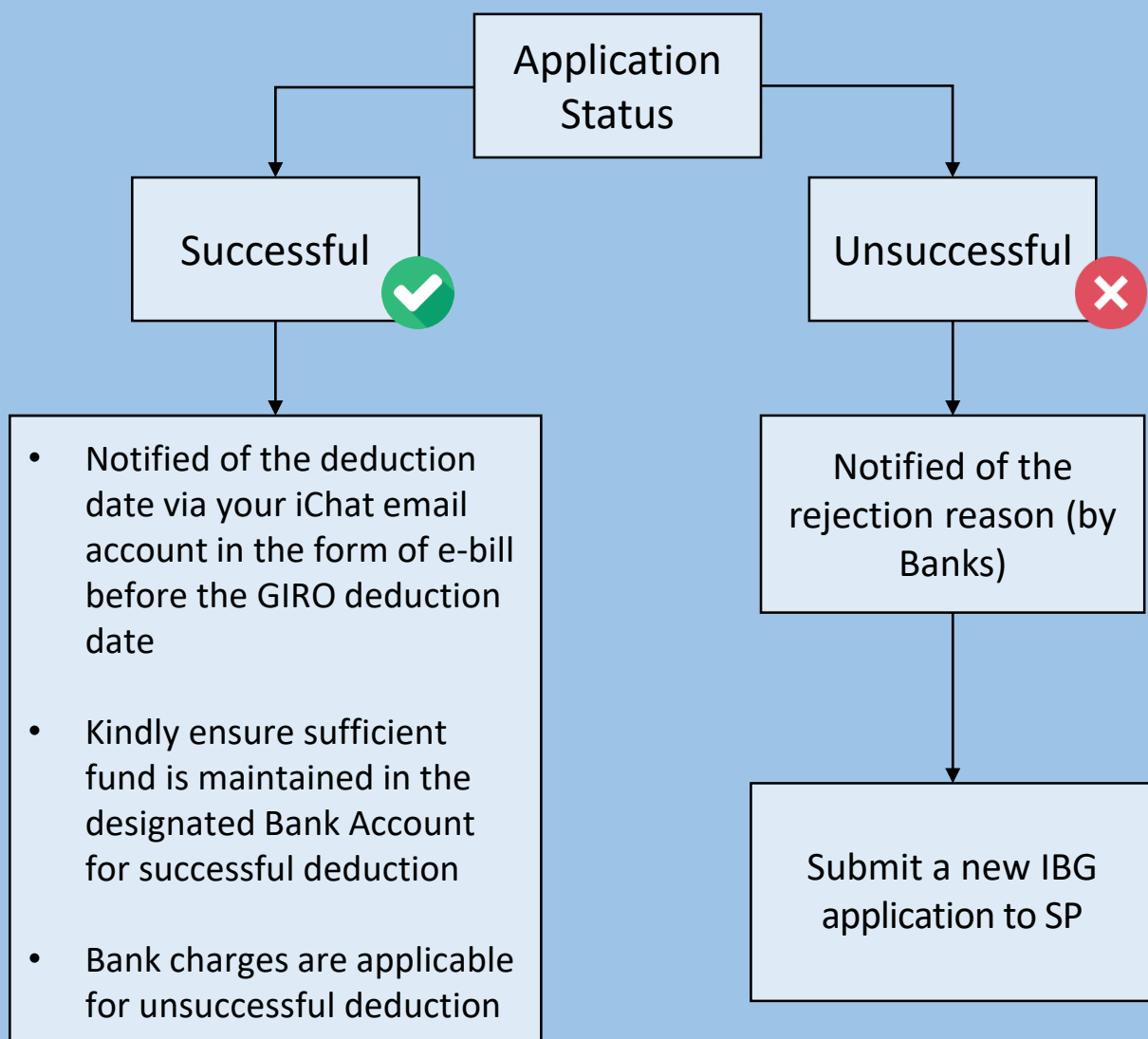
- Complete Part I of the "[IBG Application Form](#)". You may use your own/parent's/guardian's bank account.
- Ensure the signature(s) on the Application Form is/are the same as in the bank records.
- For account operated using thumbprint, you have to go to the bank with your identification to have your thumbprint verified.
- Mail the completed form to SP Finance Department (refer to the form).
- SP will forward your application to your designated bank for approval.
- Trust accounts are not eligible for GIRO deduction.

# Interbank GIRO (IBG)



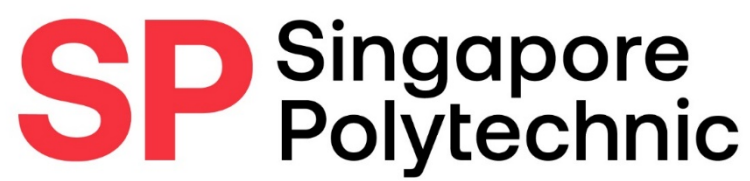
## Application status

- You may check the GIRO application status online via Student Mobile or Student Portal @ <https://www.sp.edu.sg/sp/about-sp/student-eservices-eresources>
- Select “Finance Matters” > “Giro Account” and Enter “User ID & Password”.



## Termination/Change of GIRO Account

- You are required to submit SP’s “Termination of IBG form” and visit the designated Bank to terminate your existing IBG arrangement if you do not wish to maintain the record with the Bank.
- For change of GIRO account, you are required to submit a new IBG form.



updated on 6 March 2024