

ASSISTANCE SCHEMES FOR  
INDIVIDUALS &  
FAMILIES  
IN SOCIAL &  
FINANCIAL NEED



Compiled by: Children, Youth and Family Services department,  
Service Development Division, National Council of Social Service

Updated: December 2006

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## FURTHER INFORMATION

Updated version can be found on the NCSS website at  
[http://www.ncss.org.sg/documents/List%20of%20Financial%20Assistance%20Schemes%20\(Dec%2005\).doc](http://www.ncss.org.sg/documents/List%20of%20Financial%20Assistance%20Schemes%20(Dec%2005).doc)

Kindly contact Mr Jared Tham at [jared\\_tham@ncss.gov.sg](mailto:jared_tham@ncss.gov.sg) for new schemes and comments.

**SCHEME TYPE: FINANCIAL ASSISTANCE**

No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
1	<b>Public Assistance (PA) Scheme / CDCs</b>	<p>PA is for Singapore citizens who due to age, illness, disability or unfavourable family circumstances, are unable to work, have no means of income, and no one to support them.</p> <p>Depending on their family circumstances and size, beneficiaries get monthly cash grants to help with basic living expenses. They also get free treatment at polyclinics and government/ restructured hospitals, and education grants for children to help with schooling expenses.</p>	For eligible Singapore Citizens who are unable to work and have no family to support them.	<p>Refer to Annex A for list of CDCs</p> <p>Application for assistance can be submitted online via <a href="http://www.cdc.org.sg/services/social.html">http://www.cdc.org.sg/services/social.html</a></p>
2	<b>Special Grant (SG) / CDCs</b>	The Special Grant is a parallel scheme to PA, catering to needy permanent residents of Singapore.	<ul style="list-style-type: none"> <li>• Singapore Permanent Residents</li> <li>• Other eligibility criteria and amount are similar to the PA Scheme.</li> </ul>	<p>Refer to Annex A for list of CDCs.</p> <p>Application for assistance can be submitted online via <a href="http://www.cdc.org.sg/services/social.html">http://www.cdc.org.sg/services/social.html</a></p>

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No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
3	<b>Work Support programme (WS Employment/ WS Self-Reliance) / CDCs</b>	Work Support replaces the Work Assistance Programme and Self-Reliance Programme. Work Support helps needy families find employment and achieve self-reliance. On top of subsistence assistance (for e.g., rent, utilities and service & conservancy charges assistance), WS participants may also be provided with enhanced case management, caregiving assistance, and a training grant.	<p><b>WS (Self-Reliance):</b> For households with at least one working member but which are still struggling to make ends meet.</p> <ul style="list-style-type: none"> <li>• The applicant must be a Singapore citizen or PR. If the applicant is a PR, then at least one of the immediate household members must be a Singapore citizen.</li> <li>• Low-income</li> <li>• The household has no family support</li> <li>• The household satisfies needs test (eg. arrears, no significant assets, income &lt; reasonable expenditure)</li> </ul> <p><b>WS (Employment):</b> for households with no working members, applicant must be unemployed and medically fit for work.</p>	<p>Visit <a href="http://www.cdc.org.sg/services/social.html">http://www.cdc.org.sg/services/social.html</a> for more information.</p> <p>Refer to Annex A for list of CDCs.</p>

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4	<b>Home Ownership Plus Education (HOPE) Fund / MCYS &amp; CDCs</b>	HOPE is an incentive scheme to help low-income families keep their family small, so that resources can be focused on the children to help them break out of the poverty cycle. Beneficiaries receive educational bursaries, housing, utilities, mentoring support, and family life education.	<p>Families can apply for HOPE if they meet the following:</p> <ul style="list-style-type: none"> <li>• Have a household income of \$1,500 or lower per month;</li> <li>• Wife is aged 35 years or below;</li> <li>• Are married with 1 or 2 children;</li> <li>• Either the husband or wife is a Singapore citizen, and the spouse is either a Singapore citizen or permanent resident of Singapore; and</li> <li>• Husband is employed.</li> </ul>	<p>Application for assistance can be submitted online via <a href="http://www.cdc.org.sg">http://www.cdc.org.sg</a></p> <p>Refer to Annex A for list of CDCs.</p>
5	<b>SFCCA Hardship Assistance Fund / CDAC and SFCCA</b>	Collaboration between CDAC and the Singapore Federation of Chinese Clan Associations (SFCCA). The fund provides short-term financial assistance to families who are in hardship.	<ul style="list-style-type: none"> <li>• Singapore Citizens or Permanent Residents</li> <li>• Those whose financial hardship is short-term in nature</li> <li>• Those whose monthly gross household income and per capita income must not exceed \$1,000 and \$300, respectively.</li> </ul>	<p>Contact CDAC Volunteers and Social Services for an appointment.</p> <p>Hotline: 6843 5599            Fax: 6743 5240            Email: <a href="mailto:vol@cdac.org.sg">vol@cdac.org.sg</a></p>
6	<b>TAA (Tabung Amal Aidilfitri - Charity Fund) / various organisations</b>	Tabung Amal Aidilfitri is a charity initiative to commemorate the spirit of goodwill and sharing amongst Muslims during the fasting month of Ramadhan. As one-off assistance, ranging from \$150 to \$250, depending on household income and size of household and presenting issues.	<ul style="list-style-type: none"> <li>• Singapore Citizens or PR</li> <li>• Malay Muslims only</li> </ul>	Tel: 64163966

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7	<b>SLF Hardship Grant</b> / NTUC Community Development Department	For families of union members who pass away, suffer from chronic illness or become incapacitated.	Union members who are sole breadwinners whose gross family income does not exceed \$1,500 per month or \$450 per capita income in accordance to the Workmen's Compensation Act.	Download form at <a href="http://www.slf.gov.sg">www.slf.gov.sg</a>
8	<b>SLF Special Relief Fund</b> / NTUC Community Development Department	A financial assistance to victims of industrial accidents during interim period. The fund provides the family up to \$4000.	Singaporean citizen/PR workers in the process of claiming for Workmen's Compensation	Call MOM: 1800-4385122 Visit <a href="http://www.slf.gov.sg">http://www.slf.gov.sg</a>

**SCHEME TYPE: DISABILITY CARE**

No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
1	<b>Interim Disability Assistance Programme for the Elderly (IDAPE) / MOH &amp; NTUC Income</b>	IDAPE is a government assistance scheme to provide financial help to needy Singapore citizens who become disabled and need some cash to cope with expenses. IDAPE is for Singapore citizens who are not eligible for ElderShield because of their age or pre-existing disabilities.	<ul style="list-style-type: none"> <li>• Singapore citizen aged 40 and above as at 30 Sept 2002 (who are disabled before 30/9/2002) or</li> <li>• Singapore citizens aged 70 and above</li> <li>• Unable to perform 3 or more of the 6 activities of Daily Living (washing, feeding, dressing, toileting, mobility and transferring)</li> <li>• Per capita monthly household income of \$1000 and below.</li> </ul>	Visit <a href="http://he.ecitizen.gov.sg/health_dollar_intro_idape.htm">http://he.ecitizen.gov.sg/health_dollar_intro_idape.htm</a> for instructions and <a href="http://www.income.coop/insurance/eldershield/">http://www.income.coop/insurance/eldershield/</a> for the form. You can also call NTUC Income at 6332-1133, or get the form at NTUC Income customer service centres and Community Centres.
2	<b>Assistive Technology Fund / NCSS</b>	Provides persons with disabilities with financial assistance in purchasing assistive technology (AT) devices, to pursue mainstream education or gain open employment.	<ul style="list-style-type: none"> <li>• Singapore citizen or a permanent resident</li> <li>• Per capita gross monthly household income of \$1,000 or below</li> <li>• Pre-school children (E.g., registered kindergarten, early intervention centre, childcare centre)</li> <li>• Students in mainstream education courses (E.g., PSLE, 'O', 'A' level, ITE, diploma, degree)</li> <li>• Persons offered or working in an open market job</li> <li>• Students or adult with disabilities in other educational institutions (eg. special schools &amp; private institutions) who have a good prognosis of pursuing mainstream education or employment will be considered on a case by case basis.</li> </ul>	Visit <a href="http://www.ncss.org.sg/ncss/social_services/atf.asp">http://www.ncss.org.sg/ncss/social_services/atf.asp</a>

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No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
3	<b>Special Assistance Fund / NCSS</b>	Provide financial assistance to persons with disability from low-income families to purchase assistive equipment or technical aids for mobility or rehabilitative purposes.	<ul style="list-style-type: none"> <li>• Singapore citizens or permanent residents.</li> <li>• Referred by a voluntary welfare organisation (VWO) or a medical social work department in the hospital.</li> <li>• Applicants should be from low-income families who, because of financial difficulties, could not afford to purchase the equipment or retrofit homes for mobility or rehabilitative purposes.</li> </ul>	Visit <a href="http://www.ncss.org.sg/ncss/social_services/saf.html">http://www.ncss.org.sg/ncss/social_services/saf.html</a>
4	<b>Traffic Accident Fund / NCSS</b>	Supports people who have survived a road traffic accident but have acquired a permanent or temporary disability as a result.	<ul style="list-style-type: none"> <li>• Singapore citizens or permanent residents.</li> <li>• Referred by a voluntary welfare organisation (VWO) or a medical social work department in the hospital.</li> <li>• Applicants should be from low-income families who, because of financial difficulties, could not afford to purchase the equipment or retrofit homes for mobility or rehabilitative purposes.</li> </ul>	Visit <a href="http://www.ncss.org.sg/ncss/social_services/taf.html">http://www.ncss.org.sg/ncss/social_services/taf.html</a>
5	<b>Taxi Subsidy Scheme / NCSS</b>	The NCSS Taxi Subsidy Scheme is available for working adults and students with disabilities.	<ul style="list-style-type: none"> <li>• Be totally dependent on taxis for transportation to work (to be certified by qualified medical professionals);</li> <li>• Be already employed or have been accepted for employment (for adults) or be already attending school or have gained admission to a school (for students).</li> <li>• Have a monthly nett per capita household income of less than \$1,000</li> <li>• Not own any vehicle; and</li> <li>• Not be using any other form of transportation services provided by NCSS and its affiliates.</li> </ul>	Visit <a href="http://www.ncss.org.sg/ncss/social%5Fservices/taxisubsidy.html">http://www.ncss.org.sg/ncss/social%5Fservices/taxisubsidy.html</a>

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2	<b>Computer Access Trust Fund / NCSS</b>	Provide financial assistance to students in special education (SPED) schools from low-income families purchase computers and computer-related assistive technology for education use at home. Funding will be for one-off requirement of equipment costing more \$100.	<ul style="list-style-type: none"> <li>• Singapore citizens or PR.</li> <li>• Students 4-18 years with disability/disabilities and studying in SPED schools. For applicants beyond this age group, applications will be evaluated on a case-by-case basis.</li> <li>• All applications must be referred by a social worker from a SPED School, and been assessed as being unable to afford the purchase of computers and computer-related assistive technology for educational use at home.</li> <li>• Applicants should be from low-income families, with per capita nett monthly household income should not be more than \$1,000.</li> <li>• The amount of subsidy is up to maximum of 100%, and will be determined based on applicant's household income.</li> </ul>	Visit <a href="http://www.ncss.org.sg/ncss/social_services/catf.html">http://www.ncss.org.sg/ncss/social_services/catf.html</a>

**SCHEME TYPE: HOUSING LOAN/GRANT**

No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
1	<b>HDB Financial Assistance Measures / HDB Branch Offices</b>	Existing HDB Mortgagors who have difficulty paying their monthly mortgage loan instalment may approach the HDB Branch Offices managing their flat for advice on a suitable financial assistance measure that best suit their need.	Each application for financial assistance is considered on its own merits and subject to verification of documentary proof.	Call the Toll-free HDB Branch Office Service Line at 1800-2255432 or visit <a href="http://www.hdb.gov.sg">www.hdb.gov.sg</a>

**SCHEME TYPE: MEDICAL BILLS ASSISTANCE**

No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
1	<b>Primary Care Partnership Scheme / CCs &amp; CDCs</b>	<p>The scheme enables needy elderly to see private GPs and Dentists at subsidised polyclinics rates.</p> <p>For medical or dental consultation at the participating clinic, cardholder will pay the same fees as they will pay at the polyclinics.</p> <p>Example: For medical - \$4 for consultation and \$0.70 per drug item.</p>	<ul style="list-style-type: none"> <li>• A Singapore citizen who is 65 years old and above</li> <li>• Per capita income of \$700 and below</li> <li>• Holds a 'Community Medical Benefits Card' issued by a Community Development Council (CDC)</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>• Needy resident who is currently under the Public Assistance (PA) Scheme, regardless of age</li> </ul>	<p>To apply for the 'Community Medical Benefits Card', collect and submit the application from a CC or CDC. You can also call any polyclinics during office hours.</p> <p>Visit <a href="http://www.moh.gov.sg/corp/about/faqs/policy/details.do?cid=cat_faqs_pol_pcps&amp;id=8257614">http://www.moh.gov.sg/corp/about/faqs/policy/details.do?cid=cat_faqs_pol_pcps&amp;id=8257614</a> for frequently asked questions on the scheme.</p>
2	<b>Neighbourhood Medical Assistance Scheme (NMAS) / Northeast CDC</b>	<p>To provide subsidised basic medical care for needy residents at participating private clinics in the district. Successful applicants are entitled to 6 visits to these clinics yearly. There is a co-payment of \$4 per visit.</p>	<ul style="list-style-type: none"> <li>• Singapore Citizen or Permanent Resident living within Northeast CDC District.</li> </ul>	<p>Visit <a href="http://www.northeast.org.sg/assistance.htm">http://www.northeast.org.sg/assistance.htm</a></p>
3	<b>Neighbourhood Dental Assistance Scheme (NDAS) / Northeast CDC</b>	<p>To provide dental care for needy residents at neighbourhood dental clinics. There is a co-payment of \$5 for each visit.</p>	<ul style="list-style-type: none"> <li>• Singapore Citizen or Permanent Resident living within Northeast CDC District.</li> </ul>	<p>Visit <a href="http://www.northeast.org.sg/assistance.htm">http://www.northeast.org.sg/assistance.htm</a></p>
4	<b>Northeast Eye Wear Scheme (NEWS) / Northeast CDC</b>	<p>To provide free eyewear and educate on proper eye-care amongst the needy in the community. Needy residents placed on NEWS will receive a free eye examination and a pair of spectacles (if deemed necessary).</p>	<ul style="list-style-type: none"> <li>• Singapore Citizen or Permanent Resident living within Northeast CDC District.</li> </ul>	<p>Visit <a href="http://www.northeast.org.sg/assistance.htm">http://www.northeast.org.sg/assistance.htm</a></p>
5	<b>Dedicated Northeast Ambulance (DNA) Services / Northeast CDC</b>	<p>To provide needy residents rates for ambulance service, sending and fetching them to and from home and medical institutions.</p>	<ul style="list-style-type: none"> <li>• Singapore Citizen or Permanent Resident living within Northeast CDC District.</li> </ul>	<p>Visit <a href="http://www.northeast.org.sg/assistance.htm">http://www.northeast.org.sg/assistance.htm</a></p>

**SCHEME TYPE: EMPLOYMENT & TRAINING ASSISTANCE**

No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<b>Scheme: Employment &amp; Training Assistance - Job Search</b>				
1	<b>Job Plus Centre, Skills Training and Social Enterprise /</b> Yayasan Mendaki	SENSE is a division of Koperatif Ufuk Singapura Berhad. It has been set up to help the people affected by the structural changes in the economy, particularly the chronically unemployed.	<ul style="list-style-type: none"> <li>• Singapore Citizens</li> <li>• Permanent Residents</li> </ul>	Call SENSE (Social Enterprise Network Singapore Co-operative Ltd) at 6245 5788 or visit <a href="http://www.mendaki.org.sg/category.jsp?cont_cat_id=43">http://www.mendaki.org.sg/category.jsp?cont_cat_id=43</a>
2	<b>Distributed Careerlink Centres / WDA,</b> CDCs, self-help groups	Provide free services in employment and training assistance, adopting a customer-centric approach with the following objectives: <ul style="list-style-type: none"> <li>• Direct employment assistance such as job matching that is customised according to your needs, preferences and skills and career coaching/counselling.</li> <li>• Training advice and assistance to help you upgrade your skills, broaden your job options and maximise your chances at getting a job.</li> </ul>	<ul style="list-style-type: none"> <li>• Singapore Citizens</li> <li>• Permanent Residents</li> </ul>	Approach CDCs to register or visit <a href="http://app.wda.gov.sg/our-services/details.asp?ourservice_sid=3">http://app.wda.gov.sg/our-services/details.asp?ourservice_sid=3</a>
3	<b>Find Jobs@ AMP / AMP</b>	A centre set up to orientate users to understand and meet the requirements of the knowledge-based economy. Centre will assist individuals who are searching for suitable careers, looking for courses to upgrade their skills, or gathering information on industries and trends on technology.		Call AMP at 6416 1420

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4	<b>Surrogate Employer Programme / AMP</b>	SEP is a funding mechanism under the Skills Redevelopment Programme that aims to assist employed adults who do not have employer support to undergo selected part-time SRP-approved courses. AMP acts as a surrogate employer and obtains Skills Development Funding to reduce their training cost.		Email AMP at <a href="mailto:mariam@amp.org.sg">mariam@amp.org.sg</a> or <a href="mailto:fauziah@amp.org.sg">fauziah@amp.org.sg</a>
<b>Scheme: Employment &amp; Training Assistance - Job Training</b>				
5	<b>CDAC Skills Training Programme / CDAC</b>	To help needy workers upgrade their skills and in turn improve their earning capabilities and enhance their job security.  Provides sponsorship for low-income, low-skill Chinese workers to more than 90 types of courses. Award recipients will be trained in both the theory and practical aspects of the selected course.	<ul style="list-style-type: none"> <li>• Chinese Singapore Citizens / Permanent Residents.</li> <li>• Primary or secondary education (maximum GCE 'O' Level qualifications)</li> <li>• Personal monthly gross income not exceeding \$1,500; or monthly gross household income not exceeding \$2,000 (under 35 old) or \$2,500 (aged 35 and above).</li> </ul>	Please contact CDAC Secretariat for the application form or print it from <a href="http://www.cdac.org.sg/eng/programmes/skill/about_us.htm">http://www.cdac.org.sg/eng/programmes/skill/about_us.htm</a>
6	<b>Basic Education for Skills Training (BEST) Programme / Institute of Technical Education (ITE)</b>	Allows working adults to upgrade their basic education in English Language up to PSLE level, and qualify them for further education and training.	<ul style="list-style-type: none"> <li>• At least 16 years old</li> <li>• Non-citizen with a Work Pass or Dependant Pass.</li> <li>• Singapore Citizen or Permanent Resident; or</li> <li>• Non-citizen with a Work Pass or Dependant Pass.</li> </ul>	Call the Worker Education Dept 6772-0696, or visit <a href="http://www.ite.edu.sg/cet/best/index.htm">http://www.ite.edu.sg/cet/best/index.htm</a>

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7	<b>Worker Improvement through Secondary Education (WISE) Programme /</b> Institute of Technical Education (ITE)	The programme provides working adults an opportunity to upgrade their English Language proficiency level to GCE 'N' Level.	<ul style="list-style-type: none"> <li>• Pass at least BEST module 4 or PSLE in English Language</li> <li>• At least 16 years old</li> <li>• Singapore Citizen or Permanent Resident; or</li> <li>• Non-citizen with a Work Pass or Dependant Pass.</li> </ul>	Call the Worker Education Dept at 6772-0696, or visit <a href="http://www.ite.edu.sg/cet/wise/index.htm">http://www.ite.edu.sg/cet/wise/index.htm</a>
<b>Scheme: Employment &amp; Training Assistance - Assistance Scheme/Fund/Stipend/Subsidy</b>				
8	<b>Union Leader Training Awards /</b> NTUC Leadership Development Department	Financial assistance to union leaders who want to pursue diploma / degree courses offered by local institutions / universities	<p>Union leader who has served the union with uninterrupted service duration of at least 3 years.</p> <p>An ex-union leader who had served the union with an uninterrupted service of at least 3 years so long as he/she has not lost the leadership position for more than 12 months.</p>	Call NTUC One Stop Service Centre (6213 8008) or NTUC Leadership Development Department (6213 8265/4)  Visit <a href="http://www.slf.gov.sg">http://www.slf.gov.sg</a>
9	<b>Skills Training Loan /</b> MENDAKI	The purpose of the Skills Training Loan is to provide financial assistance for workers to upgrade themselves by pursuing a recognised and work-related course.	<p>Applicants must be Malay/Muslim Singapore citizens, and full-time employees at the start of the course.</p> <p>Applicant's gross total family income per month must not exceed \$1,500 or a household per capita income of \$250.</p> <p>Courses should be on a part-time basis only, and limited to the pursuance of certificate and diploma certifications only.</p>	Visit <a href="http://www.mendaki.org.sg/category.jsp?cont_cat_id=36">http://www.mendaki.org.sg/category.jsp?cont_cat_id=36</a>

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10	<b>Micro Business Project</b> / AMP	To provide participants to be economically self-reliant, with an alternative source of income, and to support and develop the entrepreneurial spirit amongst the disadvantaged.	Household income of the family should not exceed \$2,500	Application forms are available from <a href="mailto:AMP@PasirRis">AMP@Pasir Ris</a> , 1 Pasir Ris Drive 4, #05-11, Singapore 519457
11	<b>Temporary Estate Inspector Scheme (TEIS)</b> / Northeast CDC	Provides an opportunity for unemployed residents to clear their arrears in service & conservancy charges by working as Town Council Estate Inspectors.	<ul style="list-style-type: none"> <li>Singapore Citizen or Permanent Resident living with in Northeast CDC District.</li> </ul>	Applications may be made directly at all Town Councils offices within the North East district.

**SCHEME TYPE: EDUCATIONAL ASSISTANCE**

No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<b>Scheme: Educational Assistance – Financial Assistance Scheme/ Fund/ Stipend/ Subsidy/ Bursary</b>				
1	<b>Ministry of Education Financial Assistance Scheme (MOE-FAS) / MOE</b>	The Ministry of Education provides financial assistance to needy Singapore Citizen pupils in Government or Government-Aided schools and those in Independent schools, except NUS High School of Mathematics and Science and Singapore Sports School that have their own schemes to provide financial assistance to needy pupils.	<p>Student must be a Singapore citizen.</p> <p>For Government and Government-Aided schools: family's gross household income does not exceed \$1500 per month for families with one or two children, and \$1800 per month for families with three or more children.</p>	<p>Approach the child's/ward's school for the application form. Upon receipt of the completed form and relevant information, the school will process the application and inform the parents/guardians of the outcome.</p> <p>E-mail <a href="mailto:contact@moe.edu.sg">contact@moe.edu.sg</a> or visit <a href="http://www.moe.gov.sg/finance/fas.htm">http://www.moe.gov.sg/finance/fas.htm</a></p>
2	<b>CDC &amp; CCC-ITE Bursary Scheme / CDCs &amp; CCC-ITE, except South West CDC</b>	<p>The CDC &amp; CCC-ITE Bursary Scheme is a financial assistance scheme aimed at encouraging secondary school leavers from lower-income families to take up ITE training before joining the workforce.</p> <p>Subsidy entitled:</p> <ul style="list-style-type: none"> <li>• \$800 per year for gross monthly income &lt; \$1,200</li> <li>• \$600 per year for gross monthly income between \$1,200 and \$1,500</li> </ul>	<ul style="list-style-type: none"> <li>• Singapore citizen</li> <li>• Not a recipient of the CDC &amp; CCC-ITE Scholarship or any other ITE or other government-funded scholarship/bursary</li> <li>• Applicant is not in receipt of a monthly training allowance as a sponsored student</li> <li>• Gross household income is \$1,500 per month or below (includes gross income of parents and siblings living with applicant).</li> </ul>	<p>Complete a Family Income Declaration Form obtainable from the Administration Office of ITE College and submit it together with supporting income documents.</p> <p>Visit <a href="http://www.ite.edu.sg/college_west/amk/features/student_matters/scholarship_edusave_merit_bursary%20.htm">http://www.ite.edu.sg/college_west/amk/features/student_matters/scholarship_edusave_merit_bursary%20.htm</a></p>

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3	<b>Edusave Merit Bursary (EMB) Scheme</b> / CDCs & CCC-ITE, except South West CDC	<p>The EMB Scheme aims to level up educational opportunities for ITE full-time students from lower-income households by motivating them to excel in their studies.</p> <p>Quantum of award:</p> <ul style="list-style-type: none"> <li>• \$400 per year</li> </ul>	<ul style="list-style-type: none"> <li>• Is a Singapore Citizen</li> <li>• His/Her gross household income is less than \$3,000 per month (gross household income includes gross income of parents and siblings living with applicant)</li> <li>• Is ranked among the top 25% of each intake within each network/VTC, level and course</li> <li>• Has passed all accountable modules in his/her course</li> <li>• Has not received any ITE Scholarship</li> </ul>	<p>Complete a Family Income Declaration Form obtainable from the Administration Office of ITE College and submit it together with supporting income documents.</p> <p>Visit <a href="http://www.ite.edu.sg/college_west/amk/features/student_matters/scholarship_edusave_merit_bursary%20.htm">http://www.ite.edu.sg/college_west/amk/features/student_matters/scholarship_edusave_merit_bursary%20.htm</a></p>
4	<b>Education Trust Fund (ETF) / MENDAKI</b>	<p>To provide financial assistance for primary education of the children of low-income Malay/Muslim families in cases where existing schemes are unable to provide. The Fund will also be used to provide additional funding to augment the amount provided by existing schemes, which may not be sufficient.</p>	<p>To be eligible the child must be:</p> <ul style="list-style-type: none"> <li>• Muslim Singaporean or a Permanent Resident. At least one of the child's parents must also be a Singaporean or PR.</li> <li>• Studying full-time in primary 1 to 6, in local government or government-aided schools or <i>madrasahs</i>.</li> <li>• Net total family income of applicant must not be more than \$1,500 or the family's per capita income (PIC) must not be more than \$375.</li> </ul> <p>Applicant must first be made to obtain the existing financial assistance for Primary Education before an application can be made for ETF subsidy. Applicants with other extenuating circumstances may also be considered on a case-by-case basis.</p>	<p>Call Mendaki at 6245-5710 or e-mail to <a href="mailto:etf@mendaki.org.sg">etf@mendaki.org.sg</a></p>

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No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
5	<b>SFCCA Hardship Assistance Fund Bursary</b> / CDAC and SFCCA	<p>1. To complement the role and function of Ministry of Education (MOE)'s financial assistance scheme for the needy students;</p> <p>2. To provide needy Chinese students with financial assistance to purchase textbooks, workbooks and uniforms before the commencement of an academic year so as to encourage them to continue their education in Singapore; and</p> <p>3. To motivate Chinese students to strive for greater achievements benefiting themselves and the community.</p>	<ul style="list-style-type: none"> <li>• Chinese students who are Singapore Citizens or Permanent Residents</li> <li>• Those who are attending a government school, government-aided school, autonomous school, independent school, ITE, JC or centralised institute in Singapore</li> <li>• Those whose family's monthly gross per capita income does not exceed \$300</li> <li>• Applicant must possess good conduct and obtain satisfactory academic results;</li> <li>• Applicant must not be in receipt of any other scholarship or bursary (excluding Edusave Scholarship and Merit Bursary) or the school pocket money fund scheme within the same academic year</li> </ul>	<p>Please contact CDAC Secretariat for the application form or print it from <a href="http://www.cdac.org.sg/cdac_corp/resource/application_form/2007FORMbursary.pdf">http://www.cdac.org.sg/cdac_corp/resource/application_form/2007FORMbursary.pdf</a></p>
6	<b>ITE Alumni Study Support Grant (SSG)</b> / ITE Alumni	<p>Provides financial assistance through a 'pocket money' scheme, to help ITE students whose families encounter sudden financial hardship. This may enable the students to continue their studies in ITE. The quantum of each SSG is \$100 per semester.</p>	<ul style="list-style-type: none"> <li>• Open to all full-time ITE students, including students from the Vocational Training Centres, who are faced with sudden financial hardship</li> <li>• Applicants will not need to be student members of the ITE Alumni Association at the time of application, but are required to become student members in order to benefit from the grant if the application is successful.</li> </ul>	<p>Application must be made using the prescribed SSG Application Form available on the ITE Alumni website: <a href="http://www.itealumni.org.sg">www.itealumni.org.sg</a></p>

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No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
7	<b>Special Student Assistance Scheme</b> / ITE	An exigency scheme to provide financial support to needy full-time ITE students. The assistance could take the form of: - A cash award; or - Remission of course fees; or - Both cash award and remission of course fees.	<ul style="list-style-type: none"> <li>• For remission of fees - Per Capita Income (PCI) must not exceed \$700, and gross monthly income of the family is below \$1,500 for cash award. Only Singapore Citizens are eligible for remission of fees while cash award can be extended to all needy students regardless of citizenship.</li> <li>• The applicant is not in receipt of the CDC &amp; CCC-ITE Scholarship or Bursary.</li> <li>• The applicant is not a sponsored student.</li> <li>• The applicant has at least 3 months' training to undergo till the end of the academic year.</li> </ul>	<p>To apply for financial assistance under the scheme, applicants will be required to complete a prescribed application form and submit it with supporting income documents to the campus of study.</p> <p>Visit  <a href="http://www.ite.edu.sg/admission/ft/awards_bursaries.htm#ssas">http://www.ite.edu.sg/admission/ft/awards_bursaries.htm#ssas</a></p>
8	<b>SLF Bursary Scheme</b> / ITE / NTUC Membership Department	<p>Annually offers bursaries for application by full-time ITE students, whose family members are union members.</p> <p>Quantum of each award is \$400.</p>	<ul style="list-style-type: none"> <li>• Applicant is a Singapore citizen</li> <li>• Applicant is not a recipient of the CDC &amp; CCC-ITE Scholarship / Bursary or any other scholarship / bursary / financial assistance</li> <li>• Applicant is not a sponsored student</li> <li>• Gross household monthly income of below \$1,500 at the time of application</li> <li>• Have at least 3 months training until the end of the year.</li> </ul>	<p>ITE / NTUC Membership Department (6213 8008)</p> <p>Visit  <a href="http://www.slf.gov.sg">http://www.slf.gov.sg</a></p>

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No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
<b>Scheme Type: Educational Assistance – Study Award</b>				
9	<b>Ong Teng Cheong-Education Trust Fund Award</b> / NTUC Leadership Development Department / Ong Teng Cheong Institute of Labour Studies	It is a sponsorship towards full-time/part-time degree studies in local or overseas tertiary institutions for Ong Teng Cheong Institute of Labour Studies (OTCILS) graduates in Diploma in Industrial Relations.	Only for union leaders who are OTCILS graduates in Diploma in Industrial Relations and do not have a degree qualification.	NTUC Leadership Development Department / Ong Teng Cheong Institute of Labour Studies  Visit <a href="http://www.slf.gov.sg">http://www.slf.gov.sg</a> And <a href="http://www.ntuc.org.sg/otc_institute/union.html">http://www.ntuc.org.sg/otc_institute/union.html</a>
<b>Scheme Type: Educational Assistance – Study Loan</b>				
10	<b>CDAC Study Loan</b> / CDAC	To provide loan of up to 75% of the course fees for eligible full-time Diploma students in LaSalle-SIA College of the Arts, Nanyang Academy of Fine Arts (NAFA) & Singapore Hotel & Tourism Education Centre (SHATEC).	<ul style="list-style-type: none"> <li>• Chinese Singapore Citizens/ Permanent Residents.</li> <li>• Income: Total household income not exceeding \$2,000</li> <li>• Recommended by the Student Affairs Department of the respective training institute</li> </ul>	Please contact CDAC Secretariat or the respective training institute for the application form. The application form must be submitted to and endorsed by the respective training institute.  Hotline: 6843 5566 Fax: 6841 4424 Email: <a href="mailto:stg@cdac.org.sg">stg@cdac.org.sg</a>

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No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
11	<b>Mendaki Study Loan Scheme (Local) / MENDAKI</b>	Aimed at uplifting the educational performance of the Malay/Muslim Community by providing interest-free loans to needy Malay/Muslim students pursuing full-time course of study leading to a diploma and degree preferably in areas of Biomedical and Health Sciences, Telecommunication and Social Work conducted at reputable institutions of higher learning.	<p>Gained a unconditional admission to do a full-time course of study leading to the award of a diploma or degree at local government tertiary institutions namely - Singapore, Ngee Ann, Nanyang, Republic and Temasek Polytechnics or National University of Singapore, Nanyang Technological University/NIE and Singapore Management University.</p> <p>Are not under the Mendaki's Tertiary Tuition Fee Subsidy or Supplementary Assistance Scheme.</p> <p>Family income will be taken into consideration in ranking applicants for the loans; i.e. other requirements being equal, applicants whose family income is lower will be given priority.</p>	<p>Call Mendaki's Customer Service Officers at 62455710 or email <a href="mailto:kamariah@mendaki.org.sg">kamariah@mendaki.org.sg</a></p> <p>Visit <a href="http://www.mendaki.org.sg/category.jsp?cont_cat_id=36">http://www.mendaki.org.sg/category.jsp?cont_cat_id=36</a></p>
12	<b>Mendaki Study Loan Scheme (for Fine Arts) / MENDAKI</b>	The purpose of the Loan for Fine Arts is to assist needy Muslim students of NAFA and LaSalle-SIA to obtain financial assistance in the form of an interest-free loan scheme to pay for their course fees. The applicants must be pursuing a full-time course of study leading to the award of a diploma.	<p>The applicants must be Malay or Muslim Singaporeans or Permanent Residents and have gained an unconditional admission to do a full-time course of study leading to the award of a diploma at NAFA or LaSalle-SIA.</p> <p>The applicant's monthly family income must be below \$2,000.</p>	<p>Visit <a href="http://www.mendaki.org.sg/category.jsp?cont_cat_id=36">http://www.mendaki.org.sg/category.jsp?cont_cat_id=36</a></p>

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No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
13	<b>Open University and Distance Learning Programme (OUDP) Loan Scheme / MENDAKI</b>	The loan is meant to assist needy Muslim students to study full-time or part-time at the Open University or reputable local distance learning providers and overseas universities, leading to the award of a degree. The scheme is aimed at uplifting the educational performance of the Malay/Muslim community by providing interest-free loans.	<p>Possess acceptable academic qualifications, ie good GCE 'A' passes with at least a C grading and a pass in General Paper OR a polytechnic qualification OR university degree, where appropriate.</p> <p>Gained an unconditional admission to do a full-time or part-time course of study leading to the award of a degree at a reputable distance learning providers/ universities.</p> <p>Pursue a discipline where the community is underrepresented.</p> <p>Family income will be taken into consideration in ranking applicants for the loans; i.e. other requirements being equal, applicants whose family income is lower will be given priority.</p>	<p>Visit <a href="http://www.mendaki.org.sg/category.jsp?cont_cat_id=36">http://www.mendaki.org.sg/category.jsp?cont_cat_id=36</a></p>
<b>Scheme Type: Educational Assistance – Tuition / Tuition Fees</b>				
14	<b>Tertiary Tuition Fee Subsidy / MENDAKI</b>	To help needy Malay students, studying at local tertiary institutions leading to a diploma or first degree for payment of tuition fees.	<ul style="list-style-type: none"> <li>Malay Singaporeans studying in Polytechnics or Universities</li> <li>Gross monthly household income &lt; \$2,000 – 100% subsidy. Between \$2,000 to \$3,000 – 70% subsidy</li> </ul>	<p>NUS, NTU/NIE, SMU, S'pore Poly, Ngee Ann Poly, Temasek Poly, Nanyang Poly and Republic Poly</p> <p>Call 62455710 or visit <a href="http://www.mendaki.org.sg/category.jsp?cont_cat_id=36">http://www.mendaki.org.sg/category.jsp?cont_cat_id=36</a></p>

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No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
15	<b>Supplementary Assistance Loan Scheme /</b> MENDAKI	<p>Financial assistance in the payment of tuition fees to Malay students, studying full-time in local tertiary institutions. The loans are for the purpose of assisting Malay students who do not qualify for Tertiary Tuition Fee Subsidy, for financial reason are unable to meet the payment of their tuition fees.</p> <p>The maximum amount of loan shall not exceed 80% of the tuition fees.</p> <ul style="list-style-type: none"> <li>Those not in receipt of subsidy are allowed to borrow up to 80% of their tuition fees, and</li> <li>Those in receipt of the 70% subsidy are allowed to borrow up to 30% of their tuition fees.</li> </ul>	<ul style="list-style-type: none"> <li>Applicants must not be receiving any subsidy or are in receipt of partial (70%) subsidy under the Tertiary Tuition Fee Subsidy.</li> <li>Applicants must be Malay Singapore citizens or children of Malay Singapore citizens.</li> <li>Applicants must be admitted to do a full-time course of study leading to the award of a first degree or Diploma at one of universities or polytechnics:</li> </ul>	<p>Call Mendaki at 62455710 or visit <a href="http://www.mendaki.org.sg/category.jsp?cont_cat_id=36">http://www.mendaki.org.sg/category.jsp?cont_cat_id=36</a></p>
16	<b>Collaborative Tuition Programme /</b> CDAC, MENDAKI, SINDA, EA and AMP	<p>Offers tuition to students of all races from Primary 1 to Primary 6. This programme is offered at selected tuition centres only.</p>	<ul style="list-style-type: none"> <li>Students of all races</li> <li>Singaporeans or Singapore Permanent Resident</li> <li>2004 year end examination results between 35 and 65 marks per subject (English, Mathematics and Science) at year –end examination 2004</li> <li>Monthly family income of \$2000 and below</li> </ul>	<p>Please contact any of the 5 self-help groups</p> <p>The tuition centres are at Jiemin Primary, Lakeside Primary, Si Ling Primary, Unity Secondary and Xinmin Primary.</p>
17	<b>MENDAKI Tuition Scheme /</b> MENDAKI	<p>To help academically-weak students from less well-to-do families to improve their studies</p>	<ul style="list-style-type: none"> <li>Students who are Singapore Citizens / Permanent Residents</li> <li>Students who cannot afford the fees can apply for waiver.</li> </ul> <p>Criteria for wee waiver: Household income less than \$1,000 or average income per capita is below \$300</p>	<p>Call Mendaki at 62455710 or visit <a href="http://www.mendaki.org.sg/content.jsp?cont_id=451">http://www.mendaki.org.sg/content.jsp?cont_id=451</a></p>

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No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
18	<b>CDAC Tuition Programmes (General Tuition Programme, Modular Tuition Programme and Primary Three Holiday Tuition Programme) / CDAC</b>	<ul style="list-style-type: none"> <li>Aims to organise quality and affordable tuition classes for students from low-income families who are not performing well in school</li> </ul>	<ul style="list-style-type: none"> <li>Singapore Citizens or Permanent Residents</li> <li>One of the parents is Chinese</li> <li>Monthly gross household income does not exceed \$2,000, or whose monthly gross per capita income does not exceed \$500</li> <li>Subject to academic criteria</li> </ul>	<p>Please contact CDAC Secretariat for the membership form or print it from <a href="http://www.cdac.org.sg/en/g/form/form.htm">http://www.cdac.org.sg/en/g/form/form.htm</a></p> <p>Hotline: 6843 5555            Fax: 6841 4881            Email: <a href="mailto:education@cdac.org.sg">education@cdac.org.sg</a></p>

**SCHEME TYPE: CHILDCARE / STUDENT CARE ASSISTANCE**

No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
1	<b>Student Care Fee Assistance (SCFA)</b> / Student Care Centres	This scheme provides fee assistance for eligible parents who place their children in non-profit Student Care Centres (SCCs). This is to ensure that SCCs are within reach of parents who need to place their children in SCCs but are unable to afford the fee.	<ul style="list-style-type: none"> <li>• Children from ages 7-14 and attending MOE-registered schools</li> <li>• Children attending Student Care Centres run by schools or VWOs (non-profit SCCs)</li> <li>• Child is a Singapore citizen or Permanent Resident. If child is a PR, at least of one of the child's immediate family members (i.e. parents and siblings) must be a Singapore citizen</li> <li>• Combined gross income of parents – not higher than \$2,500 per month</li> <li>• Mother or single-father is working full-time or part-time regularly</li> </ul>	<p>Applications for SCFA can be made at the student care centre that the child is enrolled in. Visit the following web-sites:</p> <p><a href="http://www.mcys.gov.sg/web/serv_E_SCFA.html">http://www.mcys.gov.sg/web/serv_E_SCFA.html</a></p> <p><a href="http://www.cdc.org.sg/serv/ices/social.html">http://www.cdc.org.sg/serv/ices/social.html</a></p>
2	<b>Preschool Bursary / SINDA</b>	SINDA will assist up to 75% or a maximum of \$120 per month for the childcare fees, whichever is lower. The scheme is applicable after all government and CFAC subsidies have been approved. SINDA will also assist with up to \$200 for the start-up cost (if the CFAC subsidy does not cover the cost).	<ul style="list-style-type: none"> <li>• Child must be a Singapore citizen / Permanent Resident of Indian origin</li> <li>• Child aged between 18 months and 6 years</li> <li>• A total net monthly household income not exceeding \$1,500</li> <li>• Child must be the 1<sup>st</sup> to the 4<sup>th</sup> child</li> <li>• Enrolled in a registered (with MCYS) Child Care Centre</li> <li>• Have applied for the Centre-Based Financial Assistance Scheme (CFAC) and received approval for CFAC subsidy</li> </ul>	<p>Call Ms Mary Joseph at 6393 7270 or email her at <a href="mailto:mary@sinda.org.sg">mary@sinda.org.sg</a>.</p> <p>Download application form from <a href="http://www.sinda.org.sg/pr/eschool_bursary.htm">http://www.sinda.org.sg/pr/eschool_bursary.htm</a></p>
No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information

3	<p><b>Centre-Based Financial Assistance Scheme for Child Care (CFAC) / Child Care Centres and CDCs</b></p>	<p>CFAC is for low-income Singaporean families requiring assistance with childcare fees. This is to enable mothers to take up full-time employment; and to give young children from low-income families an opportunity to benefit from early childhood education.</p> <p>The CFAC subsidy is provided on top of the government Childcare Subsidies of \$150 for full-day care and \$75 for half-day care. A one-off assistance (Start-Up Grant) of up to \$1,000 to meet the start-up costs of placing the child in a childcare centre may also be provided.</p>	<p>The child must be:</p> <ul style="list-style-type: none"> <li>• Singapore citizen or Permanent Resident. If the child is a PR, at least one of the child's immediate family members (i.e. parents or siblings) must be a Singapore citizen</li> <li>• Monthly household income is \$1,500 or less</li> <li>• A pre-schooler less than 7 years old</li> <li>• Attending a registered childcare centre</li> <li>• Children who are of the first, second, third or fourth birth order</li> <li>• Children whose mothers are working</li> </ul>	<p>Applications for CFAC can be made at the childcare centre that the child is enrolled in. Visit <a href="http://www.mcys.gov.sg/web/serv_E_CFAC.html">http://www.mcys.gov.sg/web/serv_E_CFAC.html</a> for more information.</p> <p>You can also download the form at <a href="http://www.cdc.org.sg/volunteer/cfac.html">http://www.cdc.org.sg/volunteer/cfac.html</a></p>
4	<p><b>CDC Kindergarten Financial Assistance Scheme (KiFAS) / CDCs</b></p>	<p>Helps needy parents from lower-income families pay for the fees for their children who attend qualifying non-profit kindergartens.</p> <p>KiFAS subsidizes 75% of the school fees, or up to \$780 per year, whichever is lower. In addition, a \$200 start-up grant may be given to qualifying children.</p>	<p>Assistance will be provided for a maximum of 2 years when the child is in K1 and/or K2.</p>	<p>KiFAS is available at eligible non-profit kindergartens. Applications for KiFAS may be made at the kindergarten at which the child is enrolled.</p>
5	<p><b>Nursery Financial Assistance Scheme (NuFAS) / Northeast CDC</b></p>	<p>The scheme helps low-income parents to pay for their children's nursery fees to ensure that children from needy families are not deprived of pre-school education.</p>	<ul style="list-style-type: none"> <li>• Singapore Citizen or Permanent Resident living within Northeast CDC District.</li> </ul>	<p>Applications for NuFAS may be made at your child's nursery. Visit <a href="http://www.northeast.org.sg/assistance.htm">http://www.northeast.org.sg/assistance.htm</a></p>

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No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
1	<b>Home Care Assist Programme</b> / Changi General Hospital, supported by North East CDC	<p>The programme aims to assist needy ill or bedridden patients who need help to stay at home with their family after being discharged from hospital.</p> <p>Adopting a holistic approach, the programme provides a basket of assistance according to their needs during the initial period after discharge, such as home modification, medical equipment, consumables, transport fare, and respite care.</p>	<ul style="list-style-type: none"> <li>• Singapore Citizen or Permanent Resident.</li> <li>• The Applicant must be at least 60 years of age and staying at home.</li> <li>• The Applicant is a patient of Changi General Hospital or referred by another medical institution or practitioner.</li> </ul>	<p>To apply, call Changi General Hospital at 6850 2731.</p> <p>Visit <a href="http://www.cgh.com.sg/vo-lunteer/homecare.asp">http://www.cgh.com.sg/vo-lunteer/homecare.asp</a> for more information.</p>
2	<b>ADT ALERT Community Programme</b> / Participating CDCs and FSCs	<p>ADT ALERT donates, installs and monitors electronic security systems in the homes of victims of domestic violence and the elderly.</p> <p><b>Eldercare</b> –helps to reduce the incidence of elder abuse and also monitors for medical emergency for elderly who lives alone at home</p> <p><b>Domestic Violence</b> –acts as a deterrent to would-be attackers while helping victims of abuse return to a safe and normal life in the place they should feel safe, their home.</p>	<p><b>Eldercare</b></p> <ul style="list-style-type: none"> <li>• Certified by a medical doctor for physical abuse or neglect.</li> <li>• Must not be drawing any income nor have means to support themselves financially</li> <li>• Must be referred by participating social service centre</li> </ul> <p><b>Domestic Violence</b></p> <ul style="list-style-type: none"> <li>• There must be a Personal Protection Order or Domestic Exclusion Order</li> <li>• Must not be drawing any income nor have means to support themselves financially</li> <li>• Must be referred by participating social service centre</li> </ul>	<p>To apply, call ADT Customer Contact Centre Hotline: 1800 881 1111</p> <p>Visit <a href="http://www.adt.com.sg/divisions/customercare/comm-services/index.asp">http://www.adt.com.sg/divisions/customercare/comm-services/index.asp</a></p>

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3	<b>Subsidies for the Elderly - Step-down Care Services</b> / Southeast CDC	Provides financial assistance in the form of subsidies to the elderly who are discharged from hospital, but require further care and treatment at centres that provide step-down care, such as Community Hospitals, Nursing Homes, Hospices, Day Rehabilitation Centres and Home care services such as home nursing and home medical services. The subsidy will go directly to the service providers who will use it to offset the bill for the step-down care fees and charges.	<ul style="list-style-type: none"> <li>• Elderly who are Singapore citizens or permanent residents living in Southeast district.</li> <li>• Meet the admission criteria of the step-down care services required.</li> <li>• Are admitted to Government funded institutions and services.</li> </ul>	
4	<b>RiDE (Ride to Daycare Centre for the Elderly)</b> / Central Singapore CDC	Provides an alternative care option for care-givers from these families that can benefit themselves and their loved ones. RiDE subsidises the transport fees incurred when elderly members travel between the selected Day Care Centres and their residences.	<ul style="list-style-type: none"> <li>• Elderly members of low-income families living in Central CDC district.</li> </ul>	Visit <a href="http://www.centuralsingapore.org.sg/cos/o.x?c=cscdc_corp/section&amp;p=home/ss_development/ss/&amp;n=long_term">http://www.centuralsingapore.org.sg/cos/o.x?c=cscdc_corp/section&amp;p=home/ss_development/ss/&amp;n=long_term</a>
5	<b>Neighbourhood Meals Programme</b> / Central Singapore CDC	Provides hot, well-balanced meals to Public Assistance (PA) and senior citizens with no family support. This takes the form of either meal coupons exchanged at participating hawker stalls for food, or delivered by the Senior Activity Centres.	<ul style="list-style-type: none"> <li>• Needy elderly residents living in Central CDC district.</li> </ul>	Visit <a href="http://www.centuralsingapore.org.sg/cos/o.x?c=cscdc_corp/section&amp;p=home/ss_development/&amp;n=ss">http://www.centuralsingapore.org.sg/cos/o.x?c=cscdc_corp/section&amp;p=home/ss_development/&amp;n=ss</a>

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: December 2006)

No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
6	<b>Primary Care Partnership Scheme / CCs &amp; CDCs</b>	<p>The scheme enables needy elderly to see private GPs and Dentists at subsidised polyclinics rates.</p> <p>For medical or dental consultation at the participating clinic, cardholder will pay the same fees as they will pay at the polyclinics.</p> <p>Example: For medical - \$4 for consultation and \$0.70 per drug item</p>	<ul style="list-style-type: none"> <li>• A Singapore citizen who is 65 years old and above</li> <li>• Per capita income of \$700 and below</li> <li>• Holds a 'Community Medical Benefits Card' issued by a Community Development Council (CDC)</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>• Needy resident who is currently under the Public Assistance (PA) Scheme, regardless of age</li> </ul>	<p>To apply for the 'Community Medical Benefits Card', collect and submit the application from at CC or CDC. You can also call any polyclinics during office hours.</p> <p>Visit <a href="http://www.moh.gov.sg/corp/about/faqs/policy/detail.do?cid=cat_faqs_pol_ps&amp;id=8257614">http://www.moh.gov.sg/corp/about/faqs/policy/detail.do?cid=cat_faqs_pol_ps&amp;id=8257614</a> for frequently asked questions on the scheme.</p>
7	<b>Interim Disability Assistance Programme for the Elderly (IDAPE) / MOH &amp; NTUC Income</b>	<p>IDAPE is a government assistance scheme to provide financial help to needy Singapore citizens who become disabled and need some cash to cope with expenses.</p> <p>IDAPE is for Singapore citizens who are not eligible for ElderShield because of their age or pre-existing disabilities.</p>	<ul style="list-style-type: none"> <li>• Singapore citizen aged 40 and above as at 30 Sept 2002 (who are disabled before 30/9/2002) or</li> <li>• Singapore citizens aged 70 and above</li> <li>• Unable to perform 3 or more of the 6 activities of Daily Living (washing, feeding, dressing, toileting, mobility and transferring)</li> <li>• Per capita monthly household income of \$1000 and below.</li> </ul>	<p>Visit <a href="http://www.ncss.org.sg/ncss/social_services/saf.html">http://www.ncss.org.sg/ncss/social_services/saf.html</a></p>

**SCHEME TYPE: FAMILY CARE**

No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
1	<b>Adopt A Family &amp; Youth Scheme / AMP</b>	<p>Aimed at helping families to be self-reliant through a comprehensive assistance programme for disadvantaged families.</p> <p>Each family under the scheme will be assessed according to their specific needs and these would include - counselling, educational assistance for the children, IT and skills upgrading courses for the adult members and a refurbished PC for homes that do not have computers.</p> <p>Youths-at-risk under the scheme are supported through tuition and life skills programme with the objective of keeping them in the school system.</p>	<ul style="list-style-type: none"> <li>• Low income families</li> <li>• Single parent with school going children</li> <li>• Family members of terminally ill or kidney patients</li> </ul>	Contact AMF's Al-Hijrah Division at 6416 3963.
2	<b>Neighbourhood Provision Assistance Scheme (NPAS) / Northeast CDC</b>	To provide needy families with e-vouchers for redemption of essential provisions at participating neighbourhood provision shops.	<ul style="list-style-type: none"> <li>• Singapore Citizen or Permanent Resident living within Northeast CDC District.</li> </ul>	Visit <a href="http://www.northeast.org.sg/assistance.htm">http://www.northeast.org.sg/assistance.htm</a>
3	<b>Family Support Services / Eurasian Association</b>	FSS is a multifaceted community outreach centre that provides a place for people to turn to for advice, help and comfort. It initiates, assists and organises such forms of relief and social service schemes/ programmes that would help to alleviate poverty and distress amongst the low-income families.		<p>Please contact</p> <ul style="list-style-type: none"> <li>• Poon Suet Fong (Case Manager / Snr Social Worker) at 64471578</li> <li>• Ann Ebert-Oehlers (FSS Chairman) at 64471578</li> <li>• Liz Schurman at 94759063</li> </ul> <p>Visit <a href="http://www.eurasians.org/assistance/index.html">http://www.eurasians.org/assistance/index.html</a></p>

**SCHEME TYPE: INFOCOMM ASSISTANCE**

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No	Scheme Name / Administered by	Objective	Eligibility	To Apply / Further Information
1	<b>NEU PC Programme</b> / Self-help groups & The Society for the Physically Disabled	To provide an opportunity for low-income families to own either new PCs or refurbished PCs. They may use the PCs for their work or school project.	<ul style="list-style-type: none"> <li>• Singapore Citizens or Permanent Residents</li> <li>• Monthly gross household income does not exceed \$2000 or \$500 per capita or \$700 per capita if household member is permanently disabled.</li> <li>• Applicant or at least 1 member of the Applicant's household must be a full-time student in a Government or Government-aided school, Independent school, Junior College, Centralised Institute, Institute of Technical Education, Polytechnic or MOE-funded Special Education School or must have a permanently disabled member in the household.</li> </ul>	Visit <a href="http://www.ida.gov.sg/idaweb/marketing/info page.jsp?infopagecategory=&amp;infopageid=13478">http://www.ida.gov.sg/idaweb/marketing/info page.jsp?infopagecategory=&amp;infopageid=13478</a>
2	<b>Opportunity Fund</b> / MOE	One-off subsidy of up to \$400 for enrichment programmes, to help buy stationery and personal computers, or pay for transport costs to attend classes at tuition centres.	<ul style="list-style-type: none"> <li>• The family's monthly household income must be lower than \$1500 or per capita income below \$375. They will have to co-pay course fees and for acquiring learning equipment and tools, unless their family's household income falls below \$1000, or below \$300 per head, in which case CDAC will consider sponsoring them fully.</li> </ul>	Visit <a href="http://www.moe.gov.sg/press/2006/pr20060222.htm">http://www.moe.gov.sg/press/2006/pr20060222.htm</a> for information. Form available at <a href="http://www.cdac.org.sg/eng/form/form.htm">http://www.cdac.org.sg/eng/form/form.htm</a>

**SCHEME TYPE: GENERAL ASSISTANCE**

No	Scheme Name / Administered By	Objective	Eligibility	To Apply / Further Information
1	<b>NTUC Care and Share Voucher / NTUC</b>	Assists low-income union members to cope with the effects of the recent utility bills and transport fare increases, arising from the unusual spike in fuel prices.	<ul style="list-style-type: none"> <li>Union members whose total gross household monthly income equal or below \$1,500, or whose per capita income is no more than \$450 (if household income is more than \$1,500) are eligible.</li> </ul>	For General Branch union members, they can download the respective forms from <a href="http://www.ntuc.org.sg/transportvouchers/faq.html">http://www.ntuc.org.sg/transportvouchers/faq.html</a> Enquires may be directed to NTUC Hotline at 6213 8008.
2	<b>Compassion Fund / MILK Fund &amp; Students Care Services</b>	Crisis response fund set up for needy students from low-income families. It provides immediate assistance at the point of need to allow the family to develop longer-term solutions in the interim.	<ul style="list-style-type: none"> <li>When the sole breadwinner passes away, or if there is a sudden illness or accident in the family.</li> </ul>	Visit <a href="http://www.compassionfund.sg/">http://www.compassionfund.sg/</a>
3	<b>School Pocket Money Fund / National Council of Social Service (NCSS) and funds are disbursed by FSCs, Special Education/Vocational Schools, Disability VWOs and Children's Homes</b>	<p>Straits Times charity project with the aim of helping children from low-income families to pay for basic daily school-related expenses.</p> <p>Quantum of assistance per month:</p> <ol style="list-style-type: none"> <li>Primary Level: \$30</li> <li>Secondary Level (up to 16 yrs old except special schools): \$50</li> </ol>	<ol style="list-style-type: none"> <li>Singapore Citizen or Permanent Resident</li> <li>Full-time student studying in mainstream school, special education school, SAdeaf Vocational School for the Handicapped or religious school.</li> <li>Age 16 years and below, with exception to b) ii</li> <li>Living in HDB 4-room flats or smaller.</li> <li>Per cap income \$300 per household member per month</li> </ol>	<p>Refer to the respective disbursing agencies or contact the National FSC Hotline at 1800-8380100</p> <p>Visit <a href="http://straitstimes.asiaonline.com/portal/site/STI/menuitem.995d754d611564063dd84898a06310a0/?vgnnextoid=b896758920e39010VgnVCM1000000a35010aRCRD">http://straitstimes.asiaonline.com/portal/site/STI/menuitem.995d754d611564063dd84898a06310a0/?vgnnextoid=b896758920e39010VgnVCM1000000a35010aRCRD</a></p>

**SCHEMES ADMINISTERED BY LOCAL CDCS**

No	Scheme Name	Description	Eligibility Criteria	To Apply
1	CDC Local ComCare GROW	Provides assistance to needy children or students with their schooling or developmental needs.	Please check with the CDCs for more details	Please approach the CDCs
2	CDC Local ComCare SelfReliance	Provides assistance to enable residents to get back to work, or enhance their employment opportunities.	Please check with the CDCs for more details	Please approach the CDCs
3	CDC Local ComCare EnAble	Provides assistance to enhance the residents' day-to-day living needs eg. cash, rations, medical needs, essential items etc.	Please check with the CDCs for more details	Please approach the CDCs

**Note:** The local CDCs have different programmes under the three broad ComCare categories. Please check with your CDC for details of the programmes / schemes available under each of the above ComCare categories.

**DIRECTORY OF COMMUNITY DEVELOPMENT COUNCILS (CDCs)**

Directory	Mayor / General Manager	Website / E-mail	Tel No. / Fax No.
<b>Central Singapore CDC</b> HDB Hub Biz Three, 490, Lorong 6 Toa Payoh, #04-10, Singapore 310490 (Lift Lobby 1)	Mayor Zainudin Nordin / Mr Kelvin Tan (Kelvin_TAN@pa.gov.sg)	<a href="http://www.centuralsingapore.org.sg/">http://www.centuralsingapore.org.sg/</a> <a href="mailto:feedback@centuralsingapore.org.sg">feedback@centuralsingapore.org.sg</a>	6370 9901 / 6370 9928
<b>North East CDC</b> 3 Tampines Grande, #01-02, AIA Tampines, Singapore 528799	Mayor Zainul Abidin Rasheed / Mr Brennan Lee (Brennan_LEE@pa.gov.sg)	<a href="http://www.northeast.org.sg/">http://www.northeast.org.sg/</a> <a href="mailto:ask@northeast.org.sg">ask@northeast.org.sg</a>	6424 4000 / 6424 4077
<b>North West CDC</b> 900 South Woodlands Drive, #01-04, Woodlands Civic Centre, Singapore 730900	Mayor Teo Ho Pin / Mr Sng Chan Kiah (SNG_Chan_Kiah@pa.gov.sg)	<a href="http://www.northwest-cdc.org.sg/">http://www.northwest-cdc.org.sg/</a> <a href="mailto:northwest_cdc@pa.gov.sg">northwest_cdc@pa.gov.sg</a>	6767 2288 / 6248 5589
<b>South East CDC</b> 10 Eunos Road 8, #02-01, Singapore Post Centre, Singapore 408600	Mayor Matthias Yao Chih / Mr Alex Yeo (alex_yeo@pa.gov.sg)	<a href="http://www.southeastcdc.org.sg/">http://www.southeastcdc.org.sg/</a> <a href="mailto:southeast_cdc@pa.gov.sg">southeast_cdc@pa.gov.sg</a>	6243 8753 / 6243 3130
<b>South West CDC</b> SWCDC Corporate HQ, The JTC Summit, 8 Jurong Town Hall Road, #26-06, Singapore 609434	Mayor Amy Khor Lean Suan / Mr Jeanie Tan (jeanie_TAN@pa.gov.sg)	<a href="http://www.southwestcdc.org.sg/">http://www.southwestcdc.org.sg/</a> <a href="mailto:southwest_cdc@pa.gov.sg">southwest_cdc@pa.gov.sg</a>	1800 316 1616 / 6316 7250

For residents who are unsure of which CDC they belong to, visit <http://www.cdc.org.sg/> and click on the CDC Search button.

The directory of Constituency offices can be found at the PA website at <http://www.pa.gov.sg/1146635937700/contact.html>

**LIST OF FAMILY SERVICE CENTRES (FSC) & SINGLE-PARENT FSCs**

No	Agency	Tel	Fax	Address		Postcode
1	Ang Mo Kio Family Service Centres, The (Ang Mo Kio)	6453-5349	6455-6183	Blk 230 Ang Mo Kio Ave 3	#01-1264	560230
2	Ang Mo Kio Family Service Centres, The (Cheng San)	6454-6678	6454-7995	Blk 445 Ang Mo Kio Ave 10	#01-1647	560445
3	Ang Mo Kio Family Service Centres, The (Sengkang)	6312-8100	6312-5631	223D Compassvale Walk	#01-673	544223
4	AWWA Family Service Centre	6291-1712	6291-6639	Blk 107 Towner Rd	#01-356	321107
5	Bukit Ho Swee Family Service Centre	6274-2646	6272-1923	Blk 5 Delta Avenue	#01-09	160005
6	Care Corner Family Service Centre (Admiralty)	6365-8751	6365-6267	Blk 718 Woodlands Ave 6	#01-658	730718
7	Care Corner Family Service Centre (Queenstown)	6476-1481	6476-1483	Blk 107 Commonwealth Crescent	#01-230	140107
8	Care Corner Family Service Centre (Toa Payoh)	6356-1622	6356-1623	Blk 158 Lorong 1 Toa Payoh	#01-1522	310158
9	Care Corner Family Service Centre (Woodlands)	6362-2481	6362-4824	Blk 345 Woodlands St 32	#01-198	730345
10	Covenant Family Service Centre	6282-8558	6283-6361	Blk 613 Hougang Ave 8	#01-432	530613
11	Daybreak Family Service Centre	6756-4995	6752-4709	Blk 855 Yishun Ring Road	#01-3539	760855
12	Fei Yue Family Service Centre (Bt Batok)	6569-0381	6569-5868	Blk 185 Bt Batok West Ave 6	#01-187	650185
13	Fei Yue Family Service Centre (Choa Chu Kang)	6762-5215	6762-8120	Blk 280 Choa Chu Kang Ave 3	#01-360	680280
14	Fei Yue Family Service Centre (Yew Tee)	6416-2162	6416-2182	Blk 604 Choa Chu Kang St 62	#01-53	680604
15	Hougang Sheng Hong Family Service Centre	6289-5022	6289-8242	Blk 237 Hougang Street 21	#01-406	530237
16	Kampong Kapor Family Service Centre	6299-7662	6294-2116	Blk 2 Kitchener Road	#03-89	200002
17	Lakeside Family Centre (Jurong East)	6564-9722	6564-9422	Blk 302 Jurong East St 32	#01-22	600302
18	Lakeside Family Centre (Jurong West)	6567-1908	6565-6435	Blk 516 Jurong West St 52	#01-73	640516
19	MacPherson Moral Family Service Centre	6741-4255	6741-6989	Blk 91 Paya Lebar Way	#01-3023	370091
20	Marine Parade Family Service Centre	6445-0100	6446-0100	Blk 53 Marine Terrace	#01-227	440053

Assistance Schemes for Individuals & Families in Social & Financial Need (Updated: December 2006)

No	Agency	Tel	Fax	Address		Postcode
21	Moral Family Service Centre (Bedok North)	6449-1440	6242-2040	Blk 534 Bedok North St. 3	#01-814	460534
22	Moral Family Service Centre (Bt Panjang)	6767-1740	6767-2771	Blk 139 Petir Road	#01-448	670139
23	PPIS-Jurong Family Service Centre	6561-3462	6560-5852	Blk 520 Jurong West St 52	#01-195	640520
24	Pasir Ris Family Service Centre	6581-2159	6584-3580	Blk 534 Pasir Ris Drive 1	#01-266	510534
25	REACH Family Service Centre	6252-2566	6252-2445	Blk 187 Bishan St 13	#01-475	570187
26	Rotary Family Service Centre	6779-9477	6776-2673	Blk 346 Clementi Ave 5	#01-10	120346
27	Sembawang Family Service Centre	6754-7050	6754-0112	Blk 326 Sembawang Crescent	#01-52	750326
28	Serangoon Moral Family Service Centre	6284-7123	6284-5221	Blk 238 Serangoon Ave 2	#01-47	550238
29	SINDA Family Service Centre	6295-4554	62947293	1 Beatty Road		209943
30	SBL Vision Family Service Centre, The	6544-2263	6544-2253	Blk 946 Tampines Ave 4	#01-338	520946
31	Singapore Children's Society (Yishun FSC)	6753-7331	6753-2697	Blk 107 Yishun Ring Road	#01-233	760107
32	Tampines Family Service Centre	6787-2001	6787-4459	Blk 470 Tampines St 44	#01-194	520470
33	Tanjong Pagar Family Service Centre	6270-6711	6270-9663	Blk 18 Jalan Membina	#04-01	164018
34	TRANS Centre (Bedok)	6449-0762	6449-8135	Blk 411 Bedok North Ave 2	#01-106	460411
35	TRANS Centre (Bukit Timah)	6466-2287	6469-2790	Blk 1 Toh Yi Drive	#01-143	591501
36	Whispering Hearts Family Service Centre	6795-1008	6795-8970	Blk 646 Jurong West St 61	#01-142	640646
37	AS-SALAAM YWMA Family Support Centre	6745-5862	6743-2749	Blk 322 Ubi Ave 1	#01-591	400322
38	HELP Family Service Centre	6457-5188	6457-5343	Blk 570 Ang Mo Kio Ave 3	#01-3317	560570

## ABBREVIATIONS OF ORGANISATIONS / ASSOCIATIONS

AMP	-	Association of Muslim Professionals	
CCC	-	Citizen's Consultative Committees	
CDAC	-	Chinese Development Assistance Council	
CDC	-	Community Development Council	<i>(list of CDCs at Annex A)</i>
EA	-	Eurasian Association	
FSC	-	Family Service Centre	<i>(list of FSCs at Annex B)</i>
HDB	-	Housing Development Board	
IDA	-	Infocomm Development Authority of Singapore	
ITE	-	Institute of Technical Education	
MENDAKI	-	Yayasan MENDAKI (Council for the Development of Singapore Muslim Community)	
MCYS	-	Ministry of Community Development, Youth and Sports	
MOE	-	Ministry of Education	
MOH	-	Ministry of Health	
MOM	-	Ministry of Manpower	
MUIS	-	Majlis Ugama Islam Singapura (Islamic Religious Council of Singapore)	
NCSS	-	National Council of Social Service	
NIE	-	National Institute of Education	
NTC	-	National Technical Certificate	
NTU	-	Nanyang Technological University	
NTUC	-	National Trade Union Congress	
NUS	-	National University of Singapore	
PA	-	People's Association	
PUB	-	Public Utility Board	
SCC	-	Student Care Centre	<i>(previously known as 'Before &amp; After School Care')</i>
SDF	-	Skills Development Fund	
SFCCA	-	Singapore Federation of Chinese Clan Associations	
SNEF	-	Singapore National Employers Federation	
SPEC	-	Singapore Professionals' and Executives' Co-operative	
SRP	-	Skills Redevelopment Programme	
SINDA	-	Singapore Indian Development Association	
SLF	-	Singapore Labour Foundation	
SMU	-	Singapore Management University	
VWO	-	Voluntary Welfare Organisation	<i>(refer to Directory of Social Service by NCSS)</i>
WDA	-	Workforce Development Agency	

## CONTRIBUTORS

Ministry of Community Development, Youth and Sports, Ministry of Education, Community Development Councils, Association of Muslim Professionals, Chinese Development Assistance Council (CDAC), Singapore Indian Development Association (SINDA), Eurasian Association, Yayasan MENDAKI, Housing & Development Board, Institute of Technical Education (ITE), National Trade Union Congress (NTUC) Income, Singapore Labour Foundation