

Ask Me Anything (AMA)

Financing schemes &
IT related matters

12 March 2026

Programme

7 pm Welcome

Overview of Financing Schemes

- *Q&A on Financing Schemes*

IT Matters: Microsoft Multi Factor Authentication (MFA) & Notebook Purchase

- *Q&A on IT Matters*

Q&A on Other Matters (Enrolment, Financing Assistance etc)

8 pm End

MOE Tuition Grant & Financing Schemes

12 March 2026

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MOE Tuition Grant (TG) Scheme

Tuition Grant scheme is to help students with the cost of full-time tertiary education [up to maximum of 10 semesters](#).

Students who are not eligible or did not accept TG or did not complete the TG Agreement signing by the scheduled dates, have to pay [unsubsidized course fees](#) (inclusive of prevailing GST).

TG recipients who are Singapore PRs and International Students must be [employed full-time in a Singapore entity](#) for [3 years](#) upon graduation to fulfill the bond obligations.

TG recipients is liable to pay [liquidated damages](#) if there are changes to course status or buy out of bond.

Note: No further TG applications will be accepted once the application window is closed (25 May 2026 Monday).

MOE Tuition Grant (For Full-Time Diploma Course)



All Singaporean Students

- Submit TG Eligibility Declaration Form ★

Singaporean PRs & International Students who accept the TG

- Submit TG Option Form ★
- Attend Freshmen TG Clinic 8 May 26 (Friday)
- Complete TG online application# (13 May to 25 May 2026) & TG signing (26 May to 16 Jun 2026)

#Can only access TG online website after you have obtained your student pass and Singpass

★ Compulsory

Overview of Available Financing Schemes

Tertiary Tuition Fee Subsidy (TTFS)*



For **Malay Students** who are **Singaporean** or **PR**, with **at least one Singaporean Parent**.

Monthly household per capita income \leq \$2,000

PSEA (Transferred from Edusave)



For **Singaporean Students** only.

The Post-Secondary Education Account (PSEA), administered by MOE, helps pay for the post-secondary education of Singaporeans.

CPF Education Loan Scheme*



For **Singaporeans** or **PR Students**.

This is a loan scheme. Students can tap on their personal or family members' CPF savings.

The prevailing CPF interest rate will be levied when the loan amount is repaid to CPF.

MOE Tuition Fee Loan*



For **All Students** regardless of nationality.

The loan is up to 75% of MOE subsidised tuition fees.

The interest rate set by DBS Bank on 1 Apr & 1 Oct each year.

*The scheme **does not cover supplementary fees** and is not applicable to Full-time Diploma Students who **do not wish / are not eligible to accept the MOE Tuition Grant**.

Tertiary Tuition Fee Subsidy

Application period

- Semester 1 - 25 February to 30 April
- Semester 2 - 16 September to 31 October

- **Education** subsidy, which is administrated by Yayasan Mendaki for Malay students which covers their Tuition Fees

Eligibility criteria:

- For full-time subsidised diploma Malay students, who are Singaporean or PR, with at least one Singaporean citizen parent and monthly household per capita income (PCI) less than \$2,000

Coverage:

- Up to 100% of subsidised tuition fees if PCI is S\$1,400 and below
- Up to 75% of subsidised tuition fees if PCI is between S\$1,401 to S\$1,700
- Up to 50% of subsidised tuition fees if PCI is between S\$1,701 to S\$2,000

Application process:

- Apply online via Tertiary Tuition Fee Subsidy (TTFS) | Yayasan MENDAKI
- Successful applicant will be notified directly by Yayasan Mendaki

Interest rate and repayment terms:

- **Not applicable**

Post Secondary Education Account

Application period

- Semester 1 - by 30 April
- Semester 2 - by 31 October

- Transfer of Edusave balance to PSEA in the year the child turns 17 years old & can be used to pay for approved programmes at the approved institutions

Eligibility criteria:

- For Singaporeans students or students with Singaporean siblings and have balances in their PSEA (MOE PSEA Hotline: 6260 0777)

Coverage:

- Up to 100% of Tuition fees & Supplementary fees, subject to available balance in PSEA

Application process:

- Login PSEA Online Application System

Interest rate and repayment terms:

- **Not applicable**

Notes:

- Students aged 21 and above: to submit the application using own Singpass account
- Students / Sibling below 21: parent/ legal guardian must login with their Singpass to submit application on behalf

CPF Education Loan Scheme

Application period

- Semester 1 - by 30 April
- Semester 2 - by 31 October

- **Loan** scheme which allows usage of own, parents', spouse's, siblings' CPF Ordinary Account (OA) savings, up to the Available Withdrawal Limit

Eligibility criteria:

- For Singapore Citizens or Permanent Residents pursuing full-time subsidised diploma at Approved Educational Institutions

Loan coverage:

- Up to 100% of subsidised tuition fees (subject to eligibility conditions)

Application process:

- Apply online via CPF website during institution's application period
- One-time application unless there is a change of institution (e.g. from polytechnic A to polytechnic B) or use of another member's CPF savings

Interest rate and repayment terms:

- 2.5% P.A interest upon deduction of CPF savings
- Repayment of principal amount and accrued interest **in cash** required one year upon graduation
- Up to 12 years to fully repay the loan (minimum \$100 per month)

MOE Tuition Fee Loan

Application period

- Semester 1 - by 30 April
- Semester 2 - by 31 October

- Government education loan that is **interest-free during the course of study**

Eligibility criteria:

- For students studying full-time MOE-subsidised diploma in Polytechnics

Loan coverage:

- Up to 75% of subsidised tuition fees

Application process:

- Apply via DBS website (Tuition Fee Loan)

Interest rate and repayment terms:

- **Interest-free** during course of study. The Interest Rate will be set by DBS Bank on 1 April and 1 October each year, based on the sum of 3-month compounded Singapore Overnight Rate Average as published by the Monetary Authority of Singapore (“SORA”) **plus** an additional 1.5 percentage points or such other rate(s) as may be determined from time to time by DBS Bank
- Up to 10 years to fully repay the loan (minimum \$100 per month)

Criteria for Guarantor :

- Guarantor is required; he / she must not be undischarged bankrupt
- From 21 years old to 60 years old
- Singapore Citizen - for Singapore Citizen applicant
- Singapore Citizen / Singapore Permanent Resident - for Singapore Permanent Resident / Foreigner applicant

Assess Your Loan Options – Which is the Right Fit?

MOE Tuition Fee Loan



- No interest charges while studying

- May appeal for deferment of repayment and interest due to further studies or financial difficulties in loan repayment (subject to approval)

- Up to 2 years after graduation/leaving course to begin repayment
- Repayment is made to appointed bank
- Repayment period: max of 10 years (Diploma courses) and 20 years (Undergraduate courses)

- Allows you to finance your education without using your parents' or loved ones' CPF savings
- Enables family members to keep and grow their CPF savings for retirement



Interest during course of study



Flexibility in unprecedented times



Repayment terms



Retirement Security

CPF Education Loan Scheme



- Accrue at 2.5% per annum upon deduction of CPF savings

- Deferment of repayment is possible, but interest continues to accrue (subject to approval)

- Repayment begins 1 year after graduation/leaving course
- Repayment must be made in cash to member's CPF Ordinary Account
- Repayment period: max of 12 years

- Impacts your parents' or loved ones' CPF savings if timely repayment is not made into their CPF OA

Commonly Asked Questions

1) How are fees deducted if I have various financing schemes?

For the Financing Scheme(s) that are applicable to you, the sequential order of fee deduction from the schemes are as follows:

- a) Tertiary Tuition Fee Subsidy
- b) Post Secondary Education Account Scheme
- c) CPF Education Loan Scheme and
- d) MOE Tuition Fee Loan

2) When will I need to pay for my course fee?

The online e-Bill will be ready in your student portal in early Jun (S1) / early Dec (S2). You will be notified by email sent to your NYP Student email address and/or SMS.

The fees payment due date is in end Jun (S1) / end Dec (S2).

3) How do I pay my course fee?

You may pay your course fees via Interbank GIRO.

If your GIRO application is not approved yet, you can use the following payment methods:

- a) Internet Banking (United Overseas Bank Limited)
- b) SGQR PayNow (via student portal)
- c) eNETS Debit (via student portal)
- d) AXS Station / Internet / Mobile App

Takeaways

The links mentioned in the slides can be found below:

1. For information on the MOE Tuition Grant & Course fees, please visit: <https://www.nyp.edu.sg/student/study/financial-matters/annual-course-fees>

Note: No further TG applications will be accepted once the application window is closed.

2. To explore the various financing scheme option, please check out: <https://www.nyp.edu.sg/student/study/financial-matters/schemes>

Note: If student submits an application in Semester 1 but beyond Semester 1's application deadline, the application is deemed to be meant for Semester 2.

3. Only Post Secondary Education Account covers supplementary fees

Tertiary Tuition Fee Subsidy (TTFS), CPF Education Loan and MOE Tuition Fee Loan do not cover supplementary fees.

Q & A



www.nyp.edu.sg

Programme

7 pm Welcome

Overview of Financing Schemes

- *Q&A on Financing Schemes*

IT Matters: Microsoft Multi Factor Authentication (MFA) & Notebook Purchase

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Q&A on Other Matters (Enrolment, Financing Assistance etc)

8 pm End

Microsoft Multi Factor Authentication(MFA) & Notebook Purchase

12 March 2026

Contents

01 Why MFA is required

02 Notebook Purchase

03 IT Assistance

Why Do We Need to Enable MFA?

Multi-Factor Authentication keeps your school account safe!

Passwords Can Be Stolen



Phishing, Fake Logins, Data Breaches

Second Layer of Protection



Password + Verification Code

Secure Your Email & Files



Prevent Unauthorised Access

Stop Hacking & Impersonation



Block Unauthorised Logins

Protect Student Data



Safeguard Student Information

Safe Access to School Apps



LMS, Zoom, MS 365 Suite



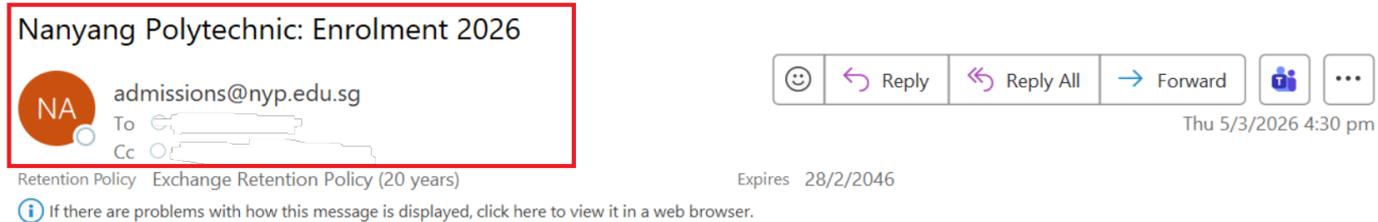
MFA = Extra Security

Even if your password is stolen, they can't log in!

Keep your school account safe!

When to enable MFA

- Student will receive the following email to set up your MFA upon completion of their enrolment:



| **This email originated from outside of NYP Staff Email System. Do not click links or open attachments if you are unsure they are safe.** |

Message Classification: Official (Closed) and Non-Sensitive

Dear [redacted]

Congratulations, you are officially enrolled into NYP!

Action Required: Set Up Your Multi Factor Authentication (MFA)

To access your NYP email and Student Portal, it is important for you to follow the steps to set up your Multi-Factor Authenticator (MFA).

- Written guide: <https://for.edu.sg/nyp-mfa>.
- Video link: <https://www.youtube.com/watch?v=8QK0nYefBX0>

Notebook Purchase Information

1. Notebook Minimum requirements
2. Authorised Windows Notebook Suppliers for 2026
3. Ordering of Notebooks
4. Why should I purchase my notebook from the authorised suppliers?
5. How many notebooks am I allowed to purchase from the authorised suppliers?
6. Only applicable for SDM students

Notebook – Minimum Requirements



Minimum Requirements for Notebook

-  Windows 11 and above
-  Intel® Core i7 / AMD Ryzen 7 processor
-  64-bit processor
-  16 GB RAM or above
-  512 GB HDD
-  Wireless adapter must minimally support IEEE 802.11 a/g/n standard



All NYP Schools (Except SDM)

School of Engineering

School of Information Technology

School of Business Management

School of Health Sciences

School of Applied Science

All Schools, Except School of Design & Media (SDM)

Note: Recommended notebook models for SDM students will be shared later in the presentation.

The infographic features a blue background with a grid pattern and a red ribbon at the top. It lists five schools: School of Engineering, School of Information Technology, School of Business Management, School of Health Sciences, and School of Applied Science. Each school is represented by a small illustration. A yellow banner at the bottom indicates that the requirements apply to all schools except the School of Design & Media (SDM). A note at the bottom states that recommended notebook models for SDM students will be shared later in the presentation.

Authorised Windows Notebook Suppliers for 2026

Brand	Reseller	Contact Information
ACER	Acer Computer	Email: acerstoreedu.sg@acer.com Tel: 6563 6563 Hotline Hours: 8.30am to 5.30pm, (Mon to Fri, excluding Public Holidays) Place Order Online @ https://store.acer.com/en-sg/nyp
HP	AsiaPac Technology Pte Ltd	Email: nyp@asiapac.com.sg Tel: 6274 2722 Hotline Hours: 8.30am to 5.30pm (Mon to Fri, excluding Public Holidays) Place Order Online @ https://e-shop-hp.asiapac.com.sg/shop?school=nyp
LENOVO	NUS Multi-purpose Co-operative Society Ltd	Email: nyp@nuscoop.sg Tel: 6274 2722 Hotline Hours: 8.30am to 5.30pm (Mon to Fri, excluding Public Holidays) Place Order Online @ https://e-shop-lenovo.asiapac.com.sg/shop?school=nyp

Why should I purchase my notebook from the authorised suppliers?

You are strongly encouraged to buy your notebook from these suppliers because you will enjoy 3 key advantages:

#1 : Collective Consumer Protection

- ✓ NYP may be able to help arbitrate any genuine complaint that could arise during the 3 years of warranty.

#2 : Notebooks with 3-Year On-Site Warranty

- ✓ inclusive of all parts (including AC adapter and cord) and labour cost (except for the battery which normally comes with 1-Year Warranty) on-site at your residence or on-campus.

#3 : Next-Business Day Service

- ✓ Next-Business Day basis on-site at your residence or on-campus.

How many notebooks am I allowed to purchase from the authorised suppliers?

IMPORTANT REMINDERS



- Each student is only allowed to purchase **ONE** notebook regardless of the authorised supplier.



- To show your Student Card or Acceptance of Offer letter when you place your order and take delivery of your notebook.

Only applicable for SDM students

SDM Student, please refer to the following recommended notebook models:

1. Acer NITRO V 16S AI ANV16S-41-R69D
2. Acer Swift X 14 AI SFX14-61G-R5P1
3. HP VICTUS 15-FB3030AX
4. Lenovo Legion 5 15AHP10

SDM required dedicated graphics card

Important Dates For Students

Attention Students!
Notebook Online Ordering Begins On:



23 Feb 2026



Notebook Roadshow



Roadshow Venue:
NYP Blk A Atrium

Date and Time:
20 to 22 Apr 2026
9 am to 6 pm



Note: Please note that if the authorised resellers are out of stock, students may purchase their notebook from retail stores.



Place your order now
to secure your notebook
while stocks last!



For IT Assistance



Email: NYP_STUHELPIT_from.FUJITSU@nyp.edu.sg



Walk-In: Block A Campus Center A.152



Contact No: 6550 0099



Note: Saturday: Call only



Operating Hours:

- 7.30am to 7pm (Monday - Friday)
- 7.30am to 2pm - (Saturday)

Q & A



www.nyp.edu.sg

Q&A on Other Matters (Enrolment, Financing Assistance etc)



www.nyp.edu.sg

We would like to hear from you!

**Ask Me Anything
(AMA) Session Feedback**



Overseas Education & Learning Programmes (OELP-ACI)

*Travel with Friends.
Bring back Stories.*

- An inter-school travel experience to start your Poly days!

- **From Heritage to Innovation**
— **Experience the World Beyond Campus**
- Gain first-hand exposure to global trends, cultures and emerging ideas through immersive overseas learning experiences.

Learn by being there.

Visit leading companies and universities while exploring new cities and perspectives.

What you'll gain

- A broader global outlook
- Greater confidence and independence
- Meaningful connections and lasting memories

June 2026 | ~5-day overseas programme

8 choice destinations • Limited places available

Exclusive Year 1 support

One-time subsidy for Singaporeans & PRs

Includes airfare, accommodation, meals, insurance and visits

Registration opens for June 2026 Trips!

 Student Portal (OPAS)

- *Scan the QR code to learn more.*

Look out for September 2026 Trips!
Registration starts in May!



Thank You for your time !



www.nyp.edu.sg
