

Frequently Asked Questions (FAQs)

1.0 Course Fees

- [Q1.1: What are the fees that I have to pay during enrolment?](#)
- [Q1.2: Can I use PSEA to pay for other fees during enrolment?](#)
- [Q1.3: How can I pay for fees during enrolment?](#)
- [Q1.4: How much is my course fee?](#)
- [Q1.5: When are my tuition fees due?](#)
- [Q1.6: How can I check for outstanding tuition fees?](#)
- [Q1.7: What is the breakdown of the total fees payable if I am eligible and opt for Tuition Grant subsidy?](#)
- [Q1.8: What is the breakdown of the total fees payable if I opt out or am not eligible for Tuition Grant subsidy?](#)
- [Q1.9: How can I check the status and information of my tuition fee payment?](#)
- [Q1.10: How will I be informed when my tuition fee is due?](#)
- [Q1.11: I will be repeating 1 module next semester. Do I pay fees only for that module?](#)
- [Q1.12: I'm serving my internship now. Why am I charged school fees for this semester?](#)
- [Q1.13: I have accepted the offer for a place in Ngee Ann Polytechnic previously but have deferred my study for National Service \(NS\). I have completed my NS and will enroll into the Polytechnic in current academic semester, how much will I need to pay for my course fees?](#)
- [Q1.14: I have applied for Leave of Absence for the entire Semester and the application has been approved by my School. Do I have to pay tuition fee?](#)
- [Q1.15: I have applied for Financial Assistance Schemes \(FAS\). How will my tuition fees be covered by the FAS?](#)
- [Q1.16: Are there any fee increase for AY2020/2021?](#)
- [Q1.17: I received my new PINK Singapore Citizen NRIC. Where do I go to update my citizenship?](#)
- [Q1.18: I informed NP about my new citizenship on the 1st day of school. Why my fees are still charged at the previous rate?](#)
- [Q1.19: If I withdraw from the course, what is my fee payable? If I have paid my fee, what is the fee refund policy?](#)
- [Q1.20: I paid my semester's fees. Where can I find the statement of account?](#)
- [Q1.21: Where can I download the statement of charges and payments?](#)
- [Q1.22: What should I do when the semester's fee voucher was issued?](#)
- [Q1.23: I opted out of the Tuition Grant scheme during enrolment. During the semester, I changed my mind and executed the deed with MOE to opt in to the scheme. How do I inform the school of the change?](#)
- [Q1.24: Where can I find the fee voucher?](#)

2.0 GIRO Payment

- [Q2.1:What is the difference between Interbank GIRO account and GIRO Direct Credit account?](#)
- [Q2.2: How do I apply for an Interbank GIRO account](#)
- [Q2.3:How do I apply for a GIRO Direct Credit account?](#)
- [Q2.4:Whose bank account can be used for Interbank GIRO?](#)
- [Q2.5:Can trustee's account or fixed deposit account be used for GIRO?](#)
- [Q2.6:Can I use correction fluid to amend my GIRO application form?](#)
- [Q2.7:Do I need to go to the bank to have the GIRO form endorsed before submitting it?](#)
- [Q2.8:Can I change or terminate my GIRO arrangement after the application?](#)
- [Q2.9:If my GIRO deduction is unsuccessful due to insufficient funds, will the Polytechnic try to deduct it through GIRO again?](#)
- [Q2.10:How do I change the stipulated bank account for the GIRO deduction?](#)
- [Q2.11:Do I need to cancel my GIRO Direct Credit if I withdraw from my course of study?](#)

3.0 Tuition Grant Scheme

- [Q3.1:Must I still apply for the Tuition Grant subsidy if I am a Singaporean?](#)
- [Q3.2:Do I still have to pay fee after I have applied for the Tuition Grant?](#)
- [Q3.3:Are there any obligations under the Tuition Grant Scheme?](#)
- [Q3.4:How can Singapore Permanent Resident and International students apply for the Tuition Grant?](#)
- [Q3.5:I am a PR student and waiting for my citizenship change to Singaporean. Do I need to sign the Tuition Grant deed?](#)
- [Q3.6:Where can I find out more on MOE Tuition Grant Scheme?](#)
- [Q3.7:When and how do I execute my TG Agreement with Ministry of Education?](#)
- [Q3.8:I opt for Tuition Grant when I was in Year 1. I want to opt out for Year 2 and 3. Who should I check with and are there any payments I need to make upon opting out?](#)
- [Q3.9:I opted out of Tuition Grant Scheme when I was in Year 1. I have recently signed the tuition grant deed with MOE. Can I get refund for the fees that I paid before signing the Tuition Grant?](#)

4.0 Financial Schemes

- [Q4.1:What are the Financial Assistance Scheme \(FAS\) available?](#)
- [Q4.2:Can I apply for more than one Scheme?](#)
- [Q4.3:How will I know the outcome of my application\(s\) for Financial Scheme\(s\)?](#)
- [Q4.4:I am an international student, what are the financial schemes that I can apply to aid my studies?](#)
- [Q4.5:If I have applied for Financial Scheme and it is not approved yet, will I be charged late fee?](#)
- [Q4.6:I applied for financial aid last year. Do I have to do it again this year?](#)
- [Q4.7:I wish to terminate the financial scheme I am currently on from next semester onwards, what should I do?](#)
- [Q4.8:Who can I email/contact if I need clarifications on financial schemes?](#)

5.0 FAQs on MENDAKI

- [Q5.1:Do I need to reapply for MENDAKI if I repeat one semester?](#)
- [Q5.2:I deferred my studies due to medical reason for one semester. Do I need to reapply for MENDAKI?](#)
- [Q5.3:I deferred my studies for 2 semesters. Do I need to reapply for MENDAKI when I resume my studies?](#)
- [Q5.4:I am a Year 2/Year 3 student and have applied for PSEA and MENDAKI schemes. I was awarded MENDAKI subsidy but my PSEA was also deducted.](#)
- [Q5.5:I am a Year 1 student. I received the approval letter from MENDAKI but my fees had been deducted from PSEA/CPF/GIRO. When can I get the refunds?](#)

6.0 FAQs on SkillsFuture Credit

- [Q6.1:Who is eligible for SkillsFuture Credit?](#)
- [Q6.2:How much will I receive?](#)
- [Q6.3:How do I check whether I can use my SkillsFuture Credit for my full-time diploma tuition fees?](#)
- [Q6.4:I can use SkillsFuture Credit for my full-time diploma course. How do I apply?](#)
- [Q6.5:When should I apply to use SkillsFuture Credit for my full-time diploma tuition fees?](#)

7.0 **FAQs on PSEA (Post-Secondary Education Account)**

- [Q7.1: What's the difference between Adhoc PSEA form and Standing Order PSEA form?](#)
- [Q7.2: When can I apply for the PSEA to pay for my school fees?](#)
- [Q7.3: How do I apply for PSEA to pay for school fees?](#)
- [Q7.4: How do I check my PSEA Account balance?](#)
- [Q7.5: Can I use my sibling's PSEA account to pay my school fees?](#)
- [Q7.6: What can the PSEA funds be used for?](#)
- [Q7.7: How do I terminate the usage of PSEA funds for payment of school fees?](#)
***New**
- [Q7.8: I am a Year 1 student. I paid my school fees in full during enrolment in March 2021. Can I get a refund since I have applied for PSEA?](#)
- [Q7.9: I have used all the balance in my PSEA to pay for tuition fees. I will be going on overseas trip this semester. Can NP process refund to PSEA so that I can use the money for overseas trip?](#)
- [Q7.10: Guide to PSEA Standing Order \(SO\) form SG](#) ***New**

8.0 FAQs on CPF Payment

- [Q8.1: Who is eligible to apply for payment of tuition fees under CPF Education Scheme?](#)
- [Q8.2: Application period has closed. Can I still apply for CPF and how?](#)
- [Q8.3: How do I know my application is approved by CPF?](#)
- [Q8.4: My parent's CPF is not enough to cover this semester tuition fees in full. Can I apply to use another family member's CPF to cover the balance? How do I go about changing the CPF Payer?](#)
- [Q8.5: Will my subsidized Tuition Fee be fully covered if I applied to use CPF fund for 100% of my tuition fee?](#)
- [Q8.6: My parent\(s\) have reached retirement age of 55. There is insufficient balance in their Ordinary Account to pay for my school fees. What other schemes can I use?](#)
- [Q8.7: I am a Year 1 student. I paid my school fees in full during enrolment in March 2017. Can I get a refund since I've applied for CPF?](#)
- [Q8.8: Can I apply for CPF Education Scheme directly at the nearest CPF Board Office?](#)
- [Q8.9: When does the repayment for the CPF Education Scheme commence?](#)
- [Q8.10: Is there any charges on the use of the CPF savings?](#)
- [Q8.11: If I wish to change the percentage or revoke the use of CPF to pay my Tuition Fee, how should I go about it?](#)
- [Q8.12: How do I switch from GIRO payment to CPF payment for my tuition fees?](#)
- [Q8.13: I've been paying my school fees by CPF. Why do I have outstanding fees of \\$45+/\\$75+/\\$105+?](#)
- [Q8.14: Who can apply for the CPF Education Scheme?](#)

9.0 FAQs on DBS Tuition Fee Loan (TFL)

- [Q9.1: I wish to apply for TFL to pay for school fees. How do I apply?](#)
- [Q9.2: I want to stop using TFL to pay for school fees. How do I terminate my TFL application?](#)

10.0 Scholarships, Bursaries and Student Aid Grant

- [Q10.1: I have received a letter informing me that my scholarship/bursary/student aid grant application is successful. When will I receive the money?](#)

11.0 Other Questions

- [Q11.1: Can I pay via Credit Card?](#)
- [Q11.2: Other than the above, how else can I go about paying for my outstanding fees?](#)
- [Q11.3: Can I pay via bank transfer directly to NP's account?](#)
- [Q11.4: Can I pay via QR Code thru NPAL2? *New](#)

Course Fee – FAQ answers

1.0 Course Fees

Q1.1: What are the fees that I have to pay during enrolment?

A: There are two payment options (Not Applying for financial assistance schemes) and (Applying for financial assistance schemes) indicated on the fee voucher.

If you **do not** intend to apply for Financial Assistance Scheme, please pay the Total Fees Payable, 'Not applying for financial assistance schemes' as indicated in the fee voucher.

If you intend to apply for Financial Assistance Scheme(s) [FAS], (i.e. MENDAKI/PSEA/CPF/Tuition Fee Loan), please pay the Other Fees Payable, 'Applying for financial assistance schemes' as indicated in the fee voucher.

In the event that you are undecided on the FAS to apply for at the point of enrolment, please take note that you **must** make payment of at least 'Applying for financial assistance schemes' – Other Fees Payable first to confirm your course registration.

Q1.2: Can I use PSEA to pay for other fees during enrolment?

A: This is applicable only to NEW first year students. PSEA cannot be used to pay for enrolment fee as the offeree has not been admitted into the polytechnic yet.

During enrolment, all freshmen will have to pay at least "Applying for financial assistance schemes – Other Fees Payable" in order to confirm the course registration. Thus, this enrolment fee will have to be made via (i) PAYNOW QR code, debit or credit card @ e-Enrolment portal or (ii) Cash/Cheque at [designated OCBC Bank Branches](#).

Q1.3: How can I pay for fees during enrolment?

A: Payment for enrolment fees may be made through one of the following modes:

Payment mode 1: PAYNOW QR code, debit or credit card

Credit Card	<ul style="list-style-type: none"> Go to eEnrol Portal (www.np.edu.sg/enrol) Select 'My Enrolment' and log in with your Student ID and Password (refer to the green 'Acceptance of Offer' letter)
-------------	--

Please refer to the fee voucher and the enrolment guide for details on fees payment.

Payment mode 2: OCBC Bank Branches

Cash / Cheque	<ul style="list-style-type: none"> Go to a designated OCBC bank branch Write Student ID, NRIC, Name and NP OCBC Bank account no. <518715297001> at the back of the cheque Obtain bank's validation on the fee voucher and keep the original copy
---------------	---

Q1.4: How much is my tuition fee?

A: Your total fees at NP comprise of tuition fees and other fees (such as Sports, Insurance, Miscellaneous and Students' Union fees).

Please visit our website <http://www.np.edu.sg/admissions/fees/Pages/finance.aspx> for the information on tuition fee.

* Note: Fees are subjected to revision by the Ministry of Education, Singapore

Q1.5: When are my tuition fees due?

A: April Semester: Fees are due in June/July

October Semester: Fees are due in December/January

Please visit our website to view the exact dates when fees are due.

<https://www.np.edu.sg/admissions/Pages/coursefees.aspx>

Q1.6: How can I check for outstanding tuition fees?

A: There are two ways to check on your outstanding tuition fees.

Option 1: Online Enquiry

Log in to NPAL Student Self Service Portal. The navigation path to view outstanding tuition fees is:

- Main Menu > Self Service > Financial Services > View Financial Account

Option 2: Mobile Enquiry

You can download 'NPAL2 mStudent' in your App Store and Play Store.

- Log in using your NPAL2 User ID and Password
- Go to the page with 'Outstanding Fee' icon and click on it
- You will see the outstanding tuition fees payable under 'Financial Summary'.

Q1.7: What is the breakdown of the total fees payable if I am eligible and opt for Tuition Grant subsidy?

A: Please visit our website <https://www.np.edu.sg/admissions/Pages/coursefees.aspx> for the information on course fee.

* Note: Fees are subjected to revision by the Ministry of Education, Singapore

Q1.8: What is the breakdown of the total fees payable if I opt out or am not eligible for Tuition Grant subsidy?

A: Students who opt out or are ineligible for Tuition Grant (TG) subsidy may expect to pay fees of more than \$22,000 per AY.

Q1.9: How can I check the status and information of my tuition fee payment?

A: You can check your school fee amount, transaction history and other Student Finance related information by logging into <https://npalstudent.np.edu.sg/>, under [Financial Services > View Financial Account](#)

Q1.10: How will I be informed when my tuition fee is due?

A: For students on the Interbank GIRO scheme, an email notification will be sent to the student's NPNET email address to inform of the GIRO deduction details. If the GIRO account holder's email address is provided during the application for Interbank GIRO, the GIRO account holder will also receive an email notification.

For students not on the Interbank GIRO scheme, an email notification will be sent to the student's NPNET email address.

Q1.11: I will be repeating 3 or fewer modules next semester. Do I have to pay the full fees for the semester?

A: If you are pursuing your 7th semester or more and are taking 3 or fewer modules, you would only need to pay half of the fees. Tuition grant is payable after the 10th semester as there will be no tuition grant subsidy.

If you are a direct entry student into Year 2, you would only need to pay for half of the fees if you are pursuing your 5th semester or more and are taking 3 or fewer modules. Tuition grant is payable after 8th semester as there will be no tuition grant subsidy.

Q1.12: I'm serving my internship now. Why am I charged school fees for this semester?

A: Internships form part of your 3-year full-time diploma program at NP. Thus, tuition fees will still be applicable.

Q1.13: I have accepted the offer for a place in Ngee Ann Polytechnic previously but have deferred my study for National Service (NS). I have completed my NS and will enroll into the Polytechnic in current academic semester, how much will I need to pay for my course fees?

A: As you were offered a place previously, the Tuition Fee payable by you will be based on the rate applicable to the year of offer but Other Fees will be based on the rate for current semester.

Example

Year of offer: AY2017/2018 Semester 1

Enrolled year: AY2019/2020 Semester 1

The Tuition Fee payable will be the Tuition Fee rate applicable to AY2017/2018 Semester 1 but the Other Fees will be the Other Fee rate applicable to AY2019/2020 Semester 1.

Take note that the polytechnic adopts a cohort-based fee structure, which means that your tuition fees will remain constant for the entire duration of the course.

Q1.14: I have applied for Leave of Absence for the entire Semester and the application has been approved by my School. Do I have to pay tuition fee?

A: If the approval is granted after the semester has started, full fees may be charged.

Please refer to the refund/withdrawal guidelines published at NP's website <<https://www.np.edu.sg/admissions/Pages/coursefees.aspx>>.

The withdrawal & Refund guidelines apply to students who are on leave of absence and deferment.

Q1.15: I have applied for Financial Assistance Schemes (FAS). How will my tuition fees be covered by the FAS?

A: The Tuition Fees will be covered by the FAS in accordance to the priority as follows:

1. Mendaki's Tertiary Tuition Fee Subsidy/ Scholarships/ Bursaries (that cover tuition fees)
2. SkillsFuture Credit (effective from April 2016 semester onwards)
3. PSEA
4. CPF Education Loan
5. Tuition Fee Loan and Study Loan

Q1.16: Are there any fee increase for AY2021/2022?

A: There will be no change to the annual tuition fees for Singapore Citizen (SC) and Permanent Residents (PR) students admitted in AY2021. Annual fees for International Students (IS) admitted in AY2021 to full-time diploma courses has been increased by \$300.

The increase in fees for AY2021 is necessary to help the Polytechnic defray the increasing cost of delivering a high quality education. The Polytechnic will continue to receive a substantial subsidy from the Government to cover the bulk of the costs.

Q1.17: I received my new PINK Singapore Citizen NRIC. Where do I go to update my citizenship?

A: Please download the form called "Change of Personal Particulars" [here](#) (login with NPAL ID and password) and bring both the completed form and original document(s) which should prove your new citizenship status (eg: NRIC / Passport) to SSSVC @Blk 1, Atrium during operating hours*. Officers at SSSVC will sight your original documents and endorse the photocopy as "certified true copy". Submission of the completed form without endorsement of the true copy will not be accepted.

*Operating hours of SSSC: Mon-Thu: 8:30am – 6:00 pm, Fri: 8:30am – 5pm, closed on public holidays.”

Q1.18: I informed NP about my new citizenship on the 1st day of school. Why my fees are still charged at the previous rate?

A: Students who have officially informed NP of their Singapore citizenship or Permanent Resident status before the commencement of each semester will have their fees adjusted and refunded for that semester.

Students who inform NP officially of their Singapore citizenship or Permanent Resident status after the commencement of the semester will have their fees adjusted to the rate of Singapore citizen or Permanent Resident with effect from the next semester. No refund will be made for the difference in fees already paid in the current semester.

Q1.19: If I withdraw from the course, what is my fee payable? If I have paid my fee, what is the fee refund policy?

A: NP’s [Withdrawal & Refund guidelines](#) are shown in the following table:

	Tuition Fees	Other Fees
Withdrawal before commencement of term	100% refund less \$50 administrative charge*	Refund of all other fees paid (except application / amendment fee)
Withdrawal within 1st week of term on valid grounds**	75% refund	Refund of examination, sports and miscellaneous fees only
Withdrawal after 1st week of term	No refund	No refund

Notes:

Students who wish to withdraw from their course must complete a prescribed withdrawal form and submit it to the Academic Affairs Office.

* Administrative charge of \$50 is only applicable to new students.

** Refunds will only be made if the reasons for withdrawal are on valid grounds as follows:

- to study in another approved institution in Singapore; or
- on medical grounds

Q1.20: I paid my semester’s fees. Where can I find the statement of account?

A: You may find the statement of account at the student's self-service portal.
Log in to NPAL2 > Main Menu > Self Service > Financial Services > View Financial Account.
Select the term that you wish to check on, from the drop-down list.
Click on the button "View details".

Q1.21: Where can I download the statement of charges and payments?

A: You may find the statement of account at the student's self-service portal.
Log in to NPAL2 > Main Menu > Self Service > Financial Services > View Financial Account.
Select the term that you wish to check on, from the drop-down list.
Click on the button "View details".

Q1.22: What should I do when the semester's fee voucher was issued?

A: Please check the items and amount billed in your fee voucher for correctness. Discrepancies noted must be highlighted to the Finance Office via email to fin_student@np.edu.sg **within 14 days from the date of the invoice**. If NP does not hear from you at the end of the period, the fee voucher will be deemed correct.

Q1.23: I opted out of the Tuition Grant scheme during enrolment. During the semester, I changed my mind and executed the deed with MOE to opt in to the scheme. How do I inform the school of the change?

A: Please write to fin_student@np.edu.sg within 7 days after executing the deed with MOE. Please attach a copy of the signed deed in the email as proof that you had opted in to the tuition grant scheme.

Q1.24: Where can I find the fee voucher?

For NEW students

- Go to eEnrol Portal @ www.np.edu.sg/enrol
- Click on 'Login to My Enrolment'. You will be prompted to log in with your student ID and password found in the Acceptance of Offer letter in the mStudent app.
- At the Main Menu page, select "Course Registration"
- Click on the button "Print Fee Voucher"

Pay Fees	
Fee Payment Status:	Pending Payment
Payment Options:	Proceed Wth E-Payment
<ol style="list-style-type: none">1. Designated OCBC bank branches2. AXS stations located islandwide3. eNETs Debit or Credit	Print Fee Voucher
Note: If you have made payment, please allow up to 2 working days for clearance of payment via banks or AXS and up to 5 working days for clearance of ePayment. Cheque payment should be crossed and made payable to "Ngee Ann Polytechnic". Please write your Name, Student ID and Contact No on the back of the cheque.	

For Current Students

Log in to NPAL2 > Main Menu > Self Service > Financial Services > View Financial Account

Fee vouchers are issued twice yearly, for the April and October semesters respectively.

2.0 GIRO Payment

Q2.1: What is the difference between Interbank GIRO account and GIRO Direct Credit account?

A: The application for Interbank GIRO is meant for deduction of tuition fees.

The Giro Direct Credit account is meant for refunds/reimbursements due from NP to Students.

Q2.2: How do I apply for an Interbank GIRO?

A: For NEW students

- For DBS/POSB/OCBC account holders (with internet banking facility), complete and submit the Interbank GIRO application online via My Enrolment.

- For other bank account holders, please fill-in and return the completed form to NP in Brown Reply Envelope.

For Current Students

Login NPAL Self-service for student. Navigate: Main Menu > Self Service > Financial Services > GIRO Deduction > Apply for GIRO Deduction.

For DBS/POSB/OCBC account holders (with internet banking facility), complete and submit the Interbank GIRO application online.

Q2.3: How do I apply for a GIRO Direct Credit account?

A: Please refer to the step-by-step guide for this website [Online Guide](#).

As NP is making a refund or reimbursement to the student, only student's bank account will be accepted for the application of GIRO Direct Credit account.

A joint bank account is acceptable as long as the student is one of the bank account holders.

Q2.4: Whose bank account can be used for Interbank GIRO?

A: Either student's or parent's / guardian's savings / current account with any one of the GIRO participating banks can be used.

Q2.5: Can trustee's account or fixed deposit account be used for GIRO?

A: No, only saving or current account can be used.

Q2.6: Can I use correction fluid to amend my GIRO application form?

A: No, you are **NOT** allowed to use correction fluid to make amendments on the application form. Error should be crossed out neatly and **amendments should be written next to it. For all errors, the account holder has to sign beside the amendment as per specimen signatures maintained with the bank.**

Q2.7: Do I need to go to the bank to have the GIRO form endorsed before submitting it?

A: For bank accounts operated by thumbprint, please proceed to the issuing bank for GIRO form endorsement.

Q2.8: Can I change or terminate my GIRO arrangement after the application?

A: Yes, if you wish to terminate your GIRO arrangement, you have to:

- (i) Submit a 'Termination of Interbank GIRO' request form at the Dropbox located at The Atrium, One-Stop Visitor Centre (Blk 1 Level 1), or
- (ii) Inform your bank directly on the termination of GIRO arrangement.

If you would like a copy of the Termination of Interbank GIRO form, please send your request to fin_student@np.edu.sg. Our officers will get in touch with you within 3 business days.

Even though you have opted to terminate the existing GIRO arrangement, please ensure that you provide NP with an alternate valid GIRO account for future deductions.

Q2.9: If my GIRO deduction is unsuccessful due to insufficient funds, will the Polytechnic try to deduct it through GIRO again?

A: NP will make **two** GIRO attempts in each semester. Please maintain sufficient funds prior to the GIRO deduction date, as some banks may impose bank charges upon unsuccessful GIRO deduction.

If you've missed both attempts due to insufficient funds or invalid GIRO account, you will be notified to make payment via PAYNOW QR code, debit or credit card at NPAL student self-service portal, or via cheque/cash deposit at OCBC bank branches.

Q2.10: How do I change the designated bank account for the GIRO deduction?

A: You are required to inform the bank on the termination of the current Giro instruction. You must then re-submit a new Giro application for the new bank account to be established with us. Please note that the processing time is about 6 – 8 weeks. If your bank account is operated by thumbprint, please bring the completed interbank GIRO form to any branch of your bank to get it certified by bank.

Q2.11: Do I need to cancel my GIRO Direct Credit account if I withdraw from my course of study?

A: Please cancel your GIRO Direct Credit account with your bank if you withdraw from your course of study.

3.0 Tuition Grant Scheme

Q3.1: Must I still apply for the Tuition Grant subsidy if I am a Singaporean?

A: It is mandatory for you to submit the tuition grant form as it is your responsibility to declare the number of semesters that you have benefitted from tuition grant subsidy. Each student is only entitled to a maximum of 10 semesters of subsidized tuition fees for tertiary education. Direct entry to year 2 student is entitled to a maximum of 8 semesters of subsidized tuition fees for tertiary education.

If you have already attained a polytechnic diploma, you are required to pay the full fees including tuition grant as there will be no tuition grant subsidy.

Q3.2: Do I still have to pay fee after I have applied for the Tuition Grant?

A: Yes. With TG subsidy, you are still required to pay Tuition Fee and Other Fees. The total fees payable comprise of Tuition Grant, Tuition Fee and Other Fees. TG Subsidy only covers the Tuition Grant which is part of the total fees payable by you for pursuing a diploma course in the Polytechnic.

Q3.3: Are there any obligations under the Tuition Grant Scheme?

A: For Singaporeans: There is no obligation attached under this scheme.

For Singapore PRs and International students: Student is required to sign a Tuition Grant Agreement by which he/she will be contractually obliged to work in Singapore for a minimum period of three (3) years upon graduation. Two sureties are required for executing the deed. They can be of any nationality, above 21 years old and must not be undischarged bankrupts.

* For details, please refer to the MOE website on [Tuition Grant](#).

Q3.4: How can Singapore Permanent Resident and International students apply for the Tuition Grant?

A: Application for the Tuition Grant Scheme by Singapore Permanent Resident and international student is subject to MOE's approval and can only be done online through the [MOE TGonline System](#) during the stipulated online grant application period for each IHL. You can refer to the [online application guide](#) for step-by-step instructions on submitting an application.

Q3.5: I am a PR student and waiting for my citizenship change to Singaporean. Do I need to sign the Tuition Grant deed?

A: Please sign the Tuition Grant deed with MOE. Signing the deed with MOE is compulsory for PR and International students who intend to opt in to the Tuition Grant scheme.

Q3.6: Where can I find out more on MOE Tuition Grant Scheme?

A: Please refer to this MOE website: [Tuition Grant Eligibility for PR & International Students](#)

Q3.7: When and how do I execute my TG Agreement with Ministry of Education?

A: Please refer to this MOE website for the latest updates:
<https://tgonline.moe.gov.sg/tgis/normal/studentViewGrantCalendar.action>.

Q3.8: I opted in for Tuition Grant when I was in Year 1. I want to opt out for Year 2 and 3. Who should I check with and are there any payments I need to make upon opting out?

A: You can check with the Student & Alumni Services (SAS) Office located at Block 22 Level 3 on tuition grant matters. NP will liaise with MOE for any payments that you need to make upon opting out. Please email askSAS@np.edu.sg before heading down to the SAS Office.

Q3.9: I opted out of Tuition Grant Scheme when I was in Year 1. I have recently signed the tuition grant deed with MOE. Can I get refund for the fees that I paid before signing the Tuition Grant?

A: No refunds will be processed for the past fees that you have paid. The tuition grant scheme will be effective from the semester that you sign the deed with MOE.

4.0 Financial Scheme

Q4.1: What are the Financial Assistance Scheme (FAS) available?

A: These are the Financial Assistance Schemes (FAS) that are available to **Full-Time students**:

- [Post-Secondary Education Account \(PSEA\)](#)
- [CPF Approved Education Scheme \(CPF-AES\) > CPF Education Loan Scheme](#)
- [Mendaki Tuition Fee Subsidy \(TTFS\)](#)
- [DBS Tuition Fee Loan \(TFL\)](#)

For students in the **Polytechnic Foundation Programme (PFP)**, only Post-Secondary Education Account (PSEA) is applicable.

The application instructions and terms and conditions of the schemes are printed on the respective application forms. As the eligibility criteria and application procedures are different, please read and comply with the instructions before application.

Q4.2: Can I apply for more than one Scheme?

A: Eligible students may apply for more than one FAS. However, the total financing from the scheme(s) cannot exceed the Tuition Fee amount.

The FAS priority for payment of tuition fees is as follows:

1. MENDAKI Tuition Fee Subsidy (TTFS) – for Malay Students
2. Post-Secondary Education Account (PSEA)
3. CPF Approved Education Scheme (CPF-AES)

4. DBS Tuition Fee Loan (TFL)

In the event that an eligible student applies for 2 or more schemes listed above, NP will make a claim from the respective agencies based on the priority listed.

Q4.3: How will I know the outcome of my application(s) for Financial Scheme(s)?

A: You will receive a letter from the respective organizations (Yayasan Mendaki, MOE, CPF Board or DBS Bank) informing you of the status of your application.

Q4.4: I am an international student, what are the financial schemes that I can apply to aid my studies?

A: International students can apply for DBS Tuition Fee Loan (TFL) and CPF Approved Education Scheme (CPF-AES).

Q4.5: If I have applied for Financial Scheme and it is not approved yet, will I be charged late fee?

A: If your application is not yet approved, you are required to pay the fees using your own fund. No late fees will be imposed.

Q4.6: I applied for financial aid last year. Do I have to re-apply again this year?

A: Once the application to any financial assistance scheme (MENDAKI/PSEA/CPF/TFL) is approved, it will be valid for the entire duration of your course, subject to sufficient available balance. There is **no need to re-apply** for the same financial scheme every semester.

Please note that **PSEA adhoc** withdrawal application is for one time deduction only.

Q4.7: I wish to terminate the financial scheme I am currently on from next semester onwards, what should I do?

A: A written/online request must be submitted to terminate your existing financial schemes. You may send your request for termination form for Post-Secondary Education Account to fin_student@np.edu.sg. Our officers-in-charge will get in touch with you within 3 business days.

These termination/revocation requests are to be submitted to NP at the Dropbox located at The Atrium, One-Stop Visitor Centre (Blk 1 Level 1):

- Termination of Standing Order for withdrawal from the Post-Secondary Education Account form.

These requests are to be submitted directly to the respective organisations:

- CPF Education Scheme Revocation. Applicants may either submit the revocation online using SingPass, or submit the hardcopy revocation form to CPF Board directly.
- DBS Tuition Fee Loan: Visit a DBS/POSB branch (do not visit branches that are indicated as 24/7 self-service) to submit the termination request. All past disbursed loan amounts will be due immediately upon termination.
- Mendaki Tertiary Tuition Fee subsidy: Please email to mendaki@mendaki.org.sg

Q4.8: Who can I email/contact if I need clarifications on financial schemes?

A: For Financial Assistance pertaining to Bursaries/Scholarships, You may email your enquiries to the Student & Alumni Services Office at askSAS@np.edu.sg.

For Financial Assistance Schemes pertaining to MENDAKI/PSEA/CPF/Tuition Fee Loan, you may email your enquiries to the Finance Office at fin_student@np.edu.sg.

5.0 FAQs on MENDAKI

Q5.1: Do I need to reapply for MENDAKI if I repeat one semester?

A: No, you need not reapply for MENDAKI.

Q5.2: I deferred my studies due to medical reason for one semester. Do I need to reapply for MENDAKI?

A: No, you need not reapply for MENDAKI.

Q5.3: I deferred my studies for 2 semesters. Do I need to reapply for MENDAKI when I resume my studies?

A: Yes, you need to reapply for MENDAKI.

Q5.4: I am a Year 2/Year 3 student and have applied for PSEA and MENDAKI schemes. I was awarded MENDAKI subsidy but my PSEA was also deducted.

A: Miscellaneous fees of \$45+/\$75+ for SC/PR students are charged in the first semester of Year 2 and Year 3. These fees are **not covered by MENDAKI** and will be borne by the students either through PSEA or GIRO.

Q5.5: I am a Year 1 student. I received the approval letter from MENDAKI but my fees had been deducted from PSEA/CPF/GIRO. When can I get the refunds?

A: NP may have been informed late about your approval letter from MENDAKI hence the tuition fees were deducted from PSEA/CPF/GIRO first. Refunds (if any) will be processed after payment is received from MENDAKI.

6.0 FAQs on SkillsFuture Credit

Q6.1: Who is eligible for SkillsFuture Credit?

A: All Singaporean Citizens aged 25 and above in 2020 are eligible to receive SkillsFuture Credit.

Q6.2: How much will I receive?

A: Opening balance of \$500 that will not expire and periodic top-up from the Government.

Q6.3: How do I check whether I can use my SkillsFuture Credit for my full-time diploma tuition fees?

A: You may search online at www.skillsfuture.sg/credit.

Q6.4: I can use SkillsFuture Credit for my full-time diploma course. How do I apply?

A: Login to www.skillsfuture.sg/credit using SINGPASS. Under 'My SkillsFuture Credit Account Summary' page, click on 'Submit Claim' button to start applying the credit for your full-time diploma tuition fees.

Q6.5: When should I apply to use SkillsFuture Credit for my full-time diploma tuition fees?

A: You may start applying to use SkillsFuture Credit 30 days before the course commencement date and within 90 days after course commencement date.

E.g. April 2019 semester commences on 15-Apr-2016. You may apply to use SkillsFuture Credit from 16-Mar-2019 until 14-Jul-2019.

E.g. Oct 2019 semester commence on 14-Oct-2019. You may apply to use SkillsFuture Credit from 15-Sep-2019.

Please check the academic calendar for the course commencement date of the respective semesters.

7.0 FAQs on PSEA (Post-Secondary Education Account Scheme)

Q7.1: What's the difference between Adhoc PSEA form and Standing Order PSEA form?

A: Adhoc PSEA is used when you intent to make a one-time deduction from PSEA account, usually for enrichment program or trips. You will need to apply each time you make a deduction from PSEA.

Standing Order PSEA is **not** for one-time deduction and will be used to cover your tuition fees throughout your study in NP (subject to funds available in the PSEA account). There is no need to reapply each time you make a deduction from PSEA.

Q7.2: When can I apply for the PSEA to pay for my school fees?

A: Students are strongly encouraged to apply for this scheme during the application period. Application for Semester 1 should be submitted before 30 June and before 30 October for Semester 2. If an application is submitted past the closing date for the semester, it is deemed to be for the following semester's fees unless informed via email to fin_student@np.edu.sg

Students will be informed of the application period via their NPAL connect mail.

Q7.3: How do I apply for PSEA to pay for school fees?

A: If using student's own PSEA, please submit the compulsory [Online Application form](#).

- For PSEA holder who is 21 years old and above Login via student's Singpass
- For PSEA holder who is below 21 years old A parent/ legal guardian is required to submit the application on behalf of the account holder (Login via parent's / legal guardian(s) Singpass)

Q7.4: How do I check my PSEA Account balance?

A: You may check your PSEA account balance by calling the PSEA hotline 6260 0777. Simply key in your NRIC when prompted by the automated message.

Q7.5: Can I use my sibling's PSEA account to pay my school fees?

A: Yes. Do note that the deduction from your sibling's PSEA account will only be effected after the balance in your PSEA account has been fully utilised. Please complete the Hardcopy application form

Standing Order Form

- (a) Download the Standing Order form here [Click here \(from Post-Secondary Education Account | Ministry of Education\)](#)

Ad Hoc Withdrawal Application

- (b) Mail the completed form to c/o Finance Office (PSEA form), Ngee Ann Polytechnic, 535 Clementi Road, Singapore 599489, or return the form to NP via the FINANCE drop-box located at Blk 1 - The Atrium, or email the completed form to fin_student@np.edu.sg
- (c) Download the Ad Hoc Withdrawal form [Click here \(from Post-Secondary Education Account | Ministry of Education \(moe.gov.sg\)\)](#)
- (d) Email the completed form to fin_student@np.edu.sg

Q7.6: What can the PSEA funds be used for?

A: For more information about PSEA and usage of funds, please click [here](#).

- If you would like to check the balance in the PSEA, please contact MOE PSEA hotline at 6260 0777.
- For enquiries about using PSEA to pay for your tuition and other fees at NP, please email fin-student@np.edu.sg.

Q7.7: How do I terminate the usage of PSEA funds for payment of school fees?

***New**

- Please click on the link for the FormSG version that can be found at [PSEA Termination](#).
- Applicants are required to sign in with their SingPass account in order to complete the online form.
- Please note that submission of the FormSG to terminate PSEA Standing Order will be sent directly to MOE PSEA Unit for processing.

Q7.8: I am a Year 1 student. I paid my school fees in full during enrolment in March 2021. Can I get a refund since I have applied for PSEA?

A: No refunds will be processed for full fees paid during enrolment for April semester 2021. The PSEA scheme will be used to cover your tuition fees from the next semester onwards.

Q7.09: I have used all the balance in my PSEA to pay for tuition fees. I will be going on overseas trip this semester. Can NP process refund to PSEA so that I can use the money for overseas trip?

A: No refunds will be processed. If you intend to use PSEA for overseas trip, you are advised to use your sibling's PSEA account if there is available balance. If PSEA is not available, then you are advised to seek other modes of financing for the overseas trip.

Q7.10: Guide to PSEA Standing Order (SO) form SG *New

A:

- Please click [Guide to PSEA apply Online](#)
- Please click [PSEA Standing Order via Form SG](#)
- Hardcopy application to use for Late applicants – Please click [Hardcopy Application](#)

8.0 FAQs on CPF Payment

Q8.1: Who is eligible to apply for payment of tuition fees under CPF Education Scheme?

A: Depending on the Available Withdrawal Limit for Education, and other CPF rules, you may use your own savings, siblings', spouse's and parents' ('including step-parents') CPF savings to pay for up to 100% of your subsidized tuition fee, subject to approval by the CPF Board. For more information about the CPF Education Loan Scheme, please click [here](#).

Q8.2: Application period has closed. Can I still apply for CPF and how?

A: Students who missed the deadline are encouraged to apply for other financial schemes (e.g. PSEA or Tuition Fee Loan).

Q8.3: How do I know my application is approved by CPF?

A: CPF member will be informed via letter from the CPF Board of the approved Education Scheme application.

Q8.4: My parent's CPF is not enough to cover this semester tuition fees in full. Can I apply to use another family member's CPF to cover the balance? How do I go about changing the CPF payer?

A: Students and CPF payers are advised to check and monitor the CPF account balance to ensure that there are sufficient funds maintained in the CPF account.

In the event that you realized there is insufficient funds in the CPF payer's account and wish to change to another CPF payer, you will need to inform CPF Board on the termination of further payments from the current CPF payer's Ordinary Account (OA). For more information on change of CPF payer, you may visit the CPF Website, please click here [CPF Education Loan Scheme](#).

Q8.5: Will my subsidized Tuition Fee be fully covered if I applied to use CPF fund for 100% of my tuition fee?

A: It would depend on how much of the balance in the CPF ordinary account can be used for Education Scheme. Whether your subsidized Tuition Fee can be fully covered by CPF will depend on the withdrawal limit for Education Scheme, your applied percentage and the available fund of the CPF member's account.

Before submitting the application, the CPF Account holder is advised to check the amount available for Education purposes. You may either check with CPF Board directly or by logging in with your SingPass to CPF Board's website: [CPF Member](#)

Q8.6: My parent(s) have reached retirement age of 55. There is insufficient balance in their Ordinary Account to pay for my school fees. What other schemes can I use?

A: You may consider applying for Post-Secondary Education Account Scheme (PSEA) or Tuition Fee Loan (TFL) if you have not applied before.

If you have exhausted PSEA/TFL/CPF, you may approach the Student Counsellors at the Student & Alumni Services Office (SAS). The SAS office is located at Blk 22 #03-01. You may also email your enquiries to askSAS@np.edu.sg.

Q8.7: I am a Year 1 student. I paid my school fees in full during enrolment in March 2021. Can I get a refund since I've applied for CPF?

A: No refunds will be processed for full fees paid during enrolment for the April semester. The CPF Education Scheme will be used to pay for your tuition fees from Semester 2 onwards.

Q8.8: Can I apply for CPF Education Scheme directly at the nearest CPF Board Office?

A: Students (Singaporeans and PRs) are encouraged to submit online application at [CPF Education Loan application](#).

Q8.9: When does the repayment for the CPF Education Scheme commence?

A: Repayment of the CPF amount withdrawn plus interest will commence only 1 year after you graduate or 1 year after you leave the course, whichever is earlier.

Q8.10: Is there any charges on the use of the CPF savings?

A: Interest will be accrued at the prevailing CPF rate from the date of withdrawal.

Q8.11: If I wish to change the percentage or revoke the use of CPF to pay my Tuition Fee, how should I go about it?

A: To request for change in percentage, the CPF member has to write a letter to CPF Board indicating:

- Both the student's and CPF member's name and NRIC number;
- The revised percentage;
- The effective date for the change in percentage;
- The name of institution, ie. Ngee Ann Polytechnic.

Q8.12: How do I switch from GIRO payment to CPF payment for my tuition fees?

A: You will need to apply for the CPF Education Scheme online during the application period. Your GIRO arrangement will still be maintained for the payment of the annual supplementary/miscellaneous fees not covered by the CPF Education Scheme.

Q8.13: I've been paying my school fees by CPF. Why do I have outstanding fees of \$45+/\$75+/\$100+?

A: Miscellaneous fees of \$45+/\$75+ for Singapore Citizens / Permanent Residents and \$100+ for International students are charged in the first semester of Year 2 and Year 3. These fees are not covered by CPF and will be borne by the students either through PSEA or GIRO.

Q8.14: Who can apply for the CPF Education Scheme?

A: You and the student can apply for this scheme if you meet the following conditions:

- You are using your Ordinary Account (OA) savings to pay for your own, children's, spouse's, siblings' or relatives' tuition fees.
- You have sufficient OA savings and Available Withdrawal Limit to be used under the CPF Education Scheme.
- The course registered is a full-time subsidised diploma/degree course at an Approved Educational Institution (AEI).

There is no need for a guarantor, unless the student is a foreigner.

9.0 FAQs on DBS Tuition Fee Loan (TFL)

Q9.1: I wish to apply for TFL to pay for school fees. How do I apply?

- A: Please complete the DBS Tuition Fee Loan (TFL) [form](#). Bring the duly completed loan agreement, accompanied by guarantor, to a DBS bank branch (except 24/7 Self-service branches) to sign the agreement in the presence of the bank officer.
- Check [here](#) for the most up-to-date listing of bank branches. As the agreement must be verified by a bank officer, do not visit branches that are indicated as 24/7 Self-service.

Guarantor must

- Be at least 21 years of age, and shall not exceed 60 years of age;
- Be a Singapore Citizen for SC students OR;
- Be a Singapore Citizen or Singaporean Permanent Resident for SPR and International Students;
- Not be an undischarged bankrupt.

The application period and more information can be found [here](#).

Otherwise, you may also call the DBS Tuition Fee Loan hotline at 6333 0033.

Q9.2: I want to stop using TFL to pay for school fees. How do I terminate my TFL application?

A: You may call DBS Hotline **1800-111-1111** to inform the bank of your intention to terminate your TFL. DBS will liaise with NP if you have any outstanding loans before approving your termination.

10.0 Scholarships, Bursaries and Student Aid Grant

Q10.1: I have received a letter informing me that my scholarship/bursary/student aid grant application is successful. When will I receive the money?

A: You may check via NPAL2 for the disbursement of the award money with this navigation path: Main Menu > Self Service > Financial Services > GIRO Receipts > My Receipts from NP.

11.0 Other Questions

Q11.1: Can I pay via Credit Card?

A: Yes you may make payment via ENETS, DEBIT or CREDIT card.

Log in to NPAL2 > Main Menu > Self Service > Financial Services > Internet Transactions

Q11.2: Other than the above, how else can I go about paying for my outstanding fees?

A: You may make payment at the OCBC bank branches.

Cash and Cheque Payment at OCBC Bank Branches

Write the Student ID, Name and NP OCBC Bank account no. <518715297001> for NP's reference on the cash deposit slip. Obtain bank's validation on the fee voucher or deposit slip and keep the validated copy for your reference.

Drop cheques into the quick cheque deposit boxes at any OCBC Bank Branches. Please indicate Student ID, Name and NP OCBC Bank account no. <518715297001> on the back of the for NP's reference and update.

Fee Payment at Designated OCBC Bank Branches for New Students

You must bring along your fee voucher to pay cash or cheque at the following designated OCBC Bank branches. The bank will validate on the fee voucher after payment. Please keep the validated fee voucher as a proof of payment. We reserve the right to request you to show it to us if necessary.

Please note that you need not have a bank account with OCBC Bank to make payment.

Do note that the operating hours may be subjected to changes. You may refer to the OCBC website for the operating hours: <https://www.ocbc.com/personal-banking/locate-us.html?&type=Branch>.

Branch	Location	Operating Hours (subjected to changes)
Ang Mo Kio Central Branch	AMK Hub, 53 Ang Mo Kio Ave 3, #B1-32/33 AMK HUB, (with Premier Banking centre) Singapore 569933	Mon-Sun: 11.00am to 7.00pm Public Holidays: Closed
Bedok Branch	Blk 204, Bedok North St 1, #01-403/405/407, Singapore 460204	Mon-Sun: 11.00am to 7.00pm Public Holidays: Closed
Bishan Branch	9 Bishan Place, #02-08/09, Junction 8 Shopping Centre, Singapore 579837	Mon-Fri: 11:00am to 7:00pm Sat: 11.00am to 1.30am Sundays and Public Holidays : Closed
Bukit Batok Branch	Blk 634, Bukit Batok Central, #01-108, Singapore 650634	Mon-Fri: 9.00am to 4.30pm Sat: 9.00am to 11.30am Sundays and Public Holidays: Closed
Causeway Point Branch	1 Woodlands Square, #01-16, Causeway Point, Singapore 738099	Mon-Sun: 11.00am to 7.00pm Public Holidays: Closed
Choa Chu Kang Branch	Blk 304, Choa Chu Kang Ave 4, #01-663, Singapore 680304	Mon-Sun: 11.00am to 7.00pm Public Holidays: Closed
Clementi Branch	3155 Commonwealth Ave West #04-52 to 55, The Clementi Mall, Singapore 129588	Mon-Sun: 11.00am to 7.00pm Public Holidays: Closed
HarbourFront Branch	1 Maritime Square, HarbourFront Centre, #02- 99/100, Singapore 099253	Mon-Sun: 11.00am to 7.00pm Public Holidays: Closed
Hougang Mall Branch	90 Hougang Ave 10, #01-03 Hougang Mall Singapore 538766	Mon-Sun: 11.00am to 7.00pm Public Holidays: Closed
Jurong West Branch	Blk 502, Jurong West Ave 1, #01-821, Singapore 640502	Mon-Fri: 9.00am to 4.30pm Sat: 9.00am to 11.30am Sundays and Public Holidays: Closed
North Branch	460, North Bridge Road, #01-00, Singapore 188734	Mon-Fri: 9.00am to 4.30pm Sat: 9.00am to 11.30am Sundays and Public Holidays: Closed
Northpoint Branch	930 Yishun Ave 2 #B1-36 Northpoint City, Singapore 769098	Mon-Sun: 11.00am to 7.00pm Public Holidays: Closed
Paya Lebar Square Branch	60 Paya Lebar Road, #01-45/46/52/53, Paya Lebar Square, Singapore 409051	Mon-Fri: 11:00am to 7:00pm Sat: 11.00am to 1.30am Sundays and Public Holidays : Closed
Sixth Avenue	827 Bukit Timah Road (with Premier Banking Centre), Singapore 279886	Mon-Fri: 9.00am to 4.30pm Sat: 9.00am to 11.30am Sundays and Public Holidays: Closed
United Square Branch	101 Thomson Road #02-26 to 29, United Square, Singapore 307591	Mon-Fri: 11.00am to 7.00pm Sat: 11.00am to 1.30pm Sundays and Public Holidays: Closed

White Sands Branch	1 Pasir Ris Central St.3 White Sands #01-13 Singapore 518457	Mon-Fri: 11.00am to 7.00pm Sat: 11.00am to 1.30pm Sundays and Public Holidays: Closed
---------------------------	---	--

Q11.3: Can I pay via bank transfer directly to NP's account?

A: Yes, NP's bank account can be found in your fee voucher which is accessible from NPAL2. Please pay to **NP's OCBC account 518-715297-001**. Indicate your student ID as the reference number otherwise NP will not be able to update the payment in your records.

Q11.4: Can I pay via QR Code thru NPAL2? * **New**

A: Yes, Log in to NPAL2 > Main Menu > Self Service > Financial Services > Internet Transactions> **PAYNOW** using **QR code**.

All enquiries relating to Finance matters, please email to fin_student@np.edu.sg