Ministry of Education

TUITION GRANT SCHEME

Yale-NUS College

Pre-graduation Briefing
Under the Tuition Grant Agreement which you have signed, you are required to

1. **Work** in a Singapore entity for **3 years** upon graduation

2. **Seek consent** from MOE if you wish to pursue further studies or be employed overseas

3. **Update** your employment status and personal info in TGonline system
Overview

- How can I fulfil my bond obligations?
- What if I’m unable to fulfil my bond obligations?
- How do I update my bond status and personal details?
To fulfil your bond obligations:

1. **Apply for and obtain**
   **Singapore Citizenship**
   
   Applicable to those who are currently Singapore Permanent Residents (SPRs)

2. **Work in Singapore**
   
   What types of employment should you look for?

How can I fulfil my bond obligations?
Apply for and obtain Singapore Citizenship

SPRs who wish to settle in Singapore may apply for Singapore Citizenship with the Immigration and Checkpoints Authority (ICA).

You will be released from your bond obligation once you have obtained Singapore Citizenship.

Note: Your application is subject to ICA’s approval.

Click here to apply
How can I apply to be an SPR?
Will I be released from my bond if I obtain SPR status?

Submit an application to ICA after obtaining Employment.

Visit ICA for eligibility criteria & application process.

You will not be released from your Tuition Grant bond obligations if you obtain SPR status.
To fulfil your bond obligations:

1. **Apply for and obtain Singapore Citizenship**
   Applicable to those who are currently Singapore Permanent Residents (SPRs)

2. **Work in Singapore**
   What types of employment should you look for?
How can I fulfil my bond obligations?

**Work in Singapore (Types of employment)**

A Full-time employee of a Singapore entity

B Overseas posting/employment

C Self-employed
A Full-time employee of a Singapore entity

- Foreigners must have a **valid work pass** to work in Singapore.
- SPRs must make monthly **CPF contributions**.

You can work in more than one Singapore entity to serve your bond, as long as the cumulative period of employment is **at least 36 months**.

Click here for more information on **Work passes** and **CPF contributions**.
How do I improve my chances of finding a job?

A job seeker typically takes about 3-6 months to find a job in Singapore. You should therefore start your job search now.

Expand the modes of finding employment
(e.g. visit our career centre and sign up for career fairs, register with recruitment agencies, contact the companies which you have previously worked as an intern)

Expand your job search efforts to areas outside the field of your study

Take up short-term contracts/ stints to keep your resume and skills updated

How can I fulfil my bond obligations?
Work in Singapore (Types of employment)
How can I fulfil my bond obligations?

Work in Singapore (Types of employment)

Obtain **Employment Pass (EP) Eligibility Letter** from

*shienmin.teo@yale-nus.edu.sg* (CIPE)

- The letter serves to inform your prospective employer that your EP application will be considered favourably as you have an outstanding bond obligation. **You do not have to submit this letter at the point of EP application as MOM has this information in their system**

- You may also use MOM’s Self-Assessment Tool to check your eligibility for a work pass

*Click here for MOM’s Self-Assessment Tool*

Ask your friends/ schoolmates to keep a lookout and *recommend* you for job vacancies in their workplace.
B Overseas posting/employment

You must seek MOE’s approval **before** you embark on your overseas posting/employment.

Types:

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<thead>
<tr>
<th>Type</th>
<th>Details</th>
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<tbody>
<tr>
<td>Full-time overseas employment due to <strong>secondment</strong> by a Singapore</td>
<td>(You must remain on the Singapore entity’s payroll)</td>
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<tr>
<td>entity</td>
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<tr>
<td>Full-time employment in an overseas <strong>subsidiary</strong> or a <strong>joint venture</strong> of a Singapore entity</td>
<td>(The overseas office must be more than 50% owned by the Singapore entity)</td>
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<tr>
<td>Full-time employment in an overseas <strong>representative office</strong> of a</td>
<td>(You must remain on the Singapore entity’s payroll or the operating cash flow of the overseas office is funded from the Singapore entity)</td>
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<td>Singapore entity</td>
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*Note: You must produce tax documents from the country of employment when you are back.*
If you are self-employed, you must declare whether you are operating your business in Singapore.

To show that your business is live and active, please provide:

- Printout from the Accounting and Corporate Regulatory Authority (ACRA) to show that your business entity is registered in Singapore
- Profit and loss statements, balance sheets, corporate tax returns, monthly sales transactions
• **Retain** all relevant documents (such as employment certification letter and CPF statements for SPR) pertaining to your employment, up to the point of bond discharge.

• MOE reserves the right to request for **additional** documents to prove your employment.

• Bond fulfilment is subject to **MOE’s approval.**
My Student’s Pass is expiring, what should I do?

*Please apply for a 1-year Long Term Visit Pass through the Immigration and Checkpoints Authority, *at least 1 month before your Student’s Pass expires.*

*This is to allow you to have a valid pass to stay in Singapore to find employment.*

[Click here to apply for Long Term Visit Pass](#)

Keep track of the validity of your Pass to ensure that your stay in Singapore is legal.

Over-stayers may face prosecution and repatriation.
I have received a job offer, how should I apply for a Work Pass?

Your company has to apply a Work Pass for you from the Ministry of Manpower.

Your existing pass (Long Term Visit Pass or Student’s Pass) will be cancelled with the issuance of your Work Pass.

Note: Only foreigners have to apply for a Work Pass to work in Singapore. SPRs do not need a Work Pass to work in Singapore.
Can I take up temporary or part-time work to sustain my living expenses while looking for a permanent job?

While your focus should be on getting a full-time job in Singapore to serve your bond, you can apply for a **Letter of Consent (LOC)** to take up temporary or part-time work.

*This is on the condition that you hold a **valid** Long Term Visit Pass. You must also secure the temporary or part-time work **before** you apply for LOC.*

*Employment under LOC cannot be counted towards your Tuition Grant (TG) bond.*

**Note:** You can apply for LOC through the MOE Customer Service Centre. Approval is granted by the Ministry of Manpower.
I have worked with a Singapore company during my semester break. Can that be counted towards the fulfilment of my bond?

No, only employment after graduation (i.e. you have received your final year results which qualify you for the degree) could be counted towards your bond fulfilment.
If you are unable to fulfil your bond obligations,

Apply
for bond deferment if you are going for
a) Further Studies
b) Overseas Employment
c) National Service (in your home country)

Note: Bond deferment is subject to MOE’s approval

Or

Buy-out your bond
You have to apply for bond deferment if you wish to pursue further studies.

Application should be done via the TGOnline website at least 6 weeks before the start of your further studies.

You are required to provide a Banker’s Guarantee (BG) if you have an outstanding bond and are pursuing further studies as a self-financing student.

- Studies done locally: BG = 20% of liquidated damages
- Studies done overseas: BG = 100% of liquidated damages

Note: You are advised to keep your bank account active, even after graduation, to facilitate the placing of BG.

Click here for deferment guide
What is Banker’s Guarantee (BG)?

BG is a form of security deposit that you need to apply through a bank in Singapore. In the event that you do not fulfil your bond obligation, MOE can lay claim on your BG.

The BG is computed based on the TG that is applicable to your course of study, inclusive of 10% compounded interest per annum.

Note: If you have an outstanding Poly bond, your BG will include your Poly bond and University bond.
You have graduated from university and are pursuing postgraduate programmes as an MOE-subsidised student at local universities (e.g. NTU). What should you do or take note of?

Scenario

You have graduated from university and are pursuing postgraduate programmes as an MOE-subsidised student at local universities (e.g. NTU). What should you do or take note of?

Check with the university whether you are eligible for the Service Obligation Scheme*

If yes, you do not need to defer your bond and place a BG. Instead, you will need to execute the Service Obligation Agreement.

Upon completion of studies, you have to serve your TG and Service Obligation bonds (can be served concurrently).

*Service Obligation Scheme comes with a 3-year bond obligation.
What if I am unable to put up a BG for my further studies?

You should consider **working** before going for your further studies.

Your BG would be **reduced proportionately** by the period of your employment.
Bond deferment – Overseas Employment

If your overseas employment cannot be counted towards your bond, you have to apply for bond deferment via the TGOnline website.

Upon approval of your application, you will be required to provide a BG equivalent to 100% of your liquidated damages.
Can I defer my bond for a second time for further studies or overseas employment?

A second bond deferment will only be considered if you have served at least half of your bond period, i.e. 18 months.
What if I’m unable to fulfil my bond obligations?
Bond Deferment

Bond deferment at a glance

Generally, if you are deferring your bond for the following reason:

- **Further studies**
  - if you are self funding your further studies at a **local institution**
  - BG required is **20%** of your outstanding LD

- **Overseas employment**
  - at an **overseas institution**
  - BG required is **100%** of your outstanding LD

- **National service**
  - in your home country
If you are unable to fulfil your bond obligations,

**Apply**
for bond deferment if you are going for
a) Further Studies
b) Overseas Employment
c) National Service (in your home country)

*Note: Bond deferment is subject to MOE’s approval*

**Or**

**Buy-out**
your bond

What if I’m unable to fulfil my bond obligations?
If you wish to buy out your bond obligation, you have to pay **liquidated damages** equivalent to the amount of Tuition Grant you received plus 10% compounded interest per annum.

**Note:** Please submit a buy-out request in TGOnline.
How do I update my bond status and personal details?

Update employment status

When

• On a yearly basis, or
• as and when there are changes to your employment status

There is no need for you to check if your employment updates have been approved by MOE unless if you wish to buy out or be discharged from your bond.

What

1. On your first job, to obtain
   Employment certification letter stating the employment start date
   
2. Change of job. Before leaving the company, to obtain
   Employment certification letter stating the employment start and end date

   Note: The Employment certification letter must be printed on company’s letterhead and include the following,
   • NRIC/FIN and your name
   • Signed by HR personnel or director of company
   • Company contact person (with contact details)

How

Click here for step-by-step guide on how to update employment
How do I update my bond status and personal details?

Update of Personal particulars

**Update Personal Details** (including sureties’ details)

When there is a change in

1) Contact information
2) Email address, or
3) Residential address (local/overseas)

Guide_Update of personal particulars
How do I update my bond status and personal details?

Why is my TGOnline account locked?

Your account may be locked if you have keyed in the wrong password too many times or if your account has been inactive for more than 90 days.

Guide_Reset password and unlock your account

What if I cannot remember my email address for my TGOnline account?

If you are unable to reset your password because you cannot remember your email address, please email MOE_TGonline@moe.gov.sg. In your email, please provide your Full Name, NRIC/FIN, Institution and Date of Birth.

Guide_Obtain a hint on your email address
MOE sharpens deterrent measures against students who do not complete tuition grant bond

The Education Ministry tracks the service records of graduates closely. The large majority have served or are serving their bonds, or have secured approval from MOE for deferment while they pursue further studies, says Acting Minister for Education (Higher Education and Skills) Ong Ye Kung.

SINGAPORE: International students who do not fulfil their tuition grant bond service commitment can face serious adverse consequences.

Speaking in Parliament on Monday (Mar 14), Acting Minister for Education (Higher Education and Skills) Ong Ye Kung said the ministry has sharpened the deterrent measures against defaulters to send a strong signal.

Said Mr Ong: “For example, where liquidated damages cannot be recovered, defaulters face serious adverse consequences if they subsequently apply to work or reside in Singapore. This may be why the number of defaulters is falling over the last few years, and MOE will continue to monitor the effectiveness of these measures and improve them.”

Mr Ong was responding to questions by Hougang MP Png Eng Huat which inquired about the number of international students who have not served their grant obligations upon graduation to date and the amount of tuition grants given to them.

Mr Ong said the ministry tracks the service records of graduates closely. For a typical batch of tuition grant recipients, the large majority – more than eight in ten graduates – have served or are serving their bonds, or have secured approval from MOE for deferment while they pursue further studies.

However, inevitably there is a minority for which data cannot ascertain if they are fulfilling their service obligations. Mr Ong said this minority group accounts for about $30 million of grants per year.

“Defaulters face serious adverse consequences if they subsequently apply to work or reside in Singapore”

Breach of Tuition Grant Agreement

You are considered to have breached the Tuition Grant Agreement if

- You fail to work in a Singapore entity for 3 years upon graduation.
- You fail to seek MOE’s consent before pursuing further studies/ overseas posting/ employment.
- You are convicted by the court of law in any country of offence, dismissed by your employer due to misconduct, negligence, or incompetence in your duties.
- You breach any other covenants of the Agreement

You and your sureties will be liable for liquidated damages.
Questions?

Check out our FAQs

Click here

or contact

Ministry of Education
Customer Service - 6872 2220;
www.moe.gov.sg/contact

Please take 2 minutes to help us complete this Survey.

Thank you!