

SMU Access Plus

Redefine what's possible with SMU's most generous financial aid scheme yet

SMU Access Plus is an enhanced financial aid programme that provides 100% coverage of tuition fees for eligible undergraduates*. It is a reflection of SMU's commitment to making education accessible to all students.

Highlights of SMU Access Plus



Full coverage of tuition fees for eligible undergraduates*



Global Experience Grant in line with SMU's commitment to global exposure



No bond



No additional interviews required during the application



No cap on the number of recipients per year

*After taking into account all scholarships, bursaries, and grants received.

BENEFITS

		PCI (up to S\$1,000) or GHI (up to S\$4,000)	PCI (up to S\$1,375) or GHI (up to S\$5,500)	PCI (up to S\$3,000) or GHI (up to \$12,000)
For Singaporean students	Tops up government bursary to provide full coverage of tuition fees	✓	✓	
	Provides S\$4,000 per annum in annual living allowance	✓		
For all eligible students	Offers a Global Experience Grant of S\$1,000 per year over four years (starting in AY2026/2027)	✓	✓	✓
Key: PCI – per capita household income; GHI – gross household income (monthly)		Note that: $PCI = \frac{\text{Gross income of family members in household}}{\text{Total number of family members in household}}$		

Who is eligible

- Full-time undergraduates enrolled in any degree programme
- Students with demonstrated financial needs (monthly PCI/GHI does not exceed the prevailing income tiers)

How to apply

For Freshmen

Apply via the SMU OASIS student portal after matriculation.

When: By 13 July 2026

What to note: You will only receive the award upon successful matriculation into SMU in the year you apply.

For Current Students

Apply via the SMU OASIS student portal (All Apps – Financial Aid Application).

When: 2 February–2 March 2026

What to note: The award applies to your current academic year of study only.



Scan here for
more information

Let's Get You Started: Applying for Financial Aid



After receiving your SMU letter of admission, consider your options for financial aid.

- (a) Find out about the types of scholarships/ financial awards available.
→ Use our **Student Financial Aid Finder** to help you with your search.

- (b) Determine your eligibility for the different scholarships/financial awards.
→ Use our **Financial Needs Calculator** to work out an estimate for how much assistance you could be eligible for.



Scan here for the calculator

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Update your household information on HOMES so that we can better support you based on your unique financial circumstances.

- **HOMES**, or the **Household Means Eligibility System**, is the Singapore Government's system that uses means testing to determine a household's eligibility for participating schemes.

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When you're ready, begin your application process for financial aid.

- (a) After matriculation, log into **SMU OASIS** student portal.
- (b) Select "Apply for Financial Aid", and choose the scheme you are keen to apply for.
- (c) Follow the application instructions and fill up the application form.
- (d) Submit your application form by **13 July 2026**.
- (e) Ensure your family's consent is fully completed and submitted.



You'll be notified of your application status within a month.

- If successful, you will receive a bursary letter of offer (congratulations!), which you can choose to accept or decline.

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You are now set and ready to start your SMU journey!

- The awarded amount will be disbursed to you as long as you meet the terms and conditions of the award.

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But wait, there's more! If you meet the criteria, you will also be granted SMU Access Plus.

- No separate application is required for **SMU Access Plus**, which will offset your remaining tuition fees after taking into account all scholarships, bursaries, and grants received by you.

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The SMU Office of Admissions and Financial Assistance is always on hand to assist you.

Email: finasst@smu.edu.sg

Frequently Asked Questions



1. When can I apply for financial aid?

You can apply for financial aid once you have received an admissions offer from SMU. Financial aid applications can be submitted online via the OASIS Applicant's Self Service. Each financial aid scheme has its own application window, announced on OASIS ("Announcements" → "SMU" tab) and the SMU Financial Aid webpage.



2. Will financial aid at SMU cover expenses other than tuition fees, such as accommodation and books?

Yes. Certain SMU financial aid schemes provide living allowances or grants to help defray costs such as accommodation, books, and other study-related expenses.



3. How do I know if I am eligible for financial aid?

You may use the Student Financial Needs Calculator (scan QR code on Page 12) to determine if you are eligible and to find out the type and quantum of financial aid that you qualify for.



4. I'm a Singapore Permanent Resident (SPR)/ International Student (IS). What can I apply for?

You can apply for the following:

- Global Experience Grant (starting in AY2026/27)
- SMU Donor-Funded Bursaries
- Other options for tuition fee financing, such as MOE Tuition Fee Loan and MOE Study Loan (interest-free during course)



5. Is it possible to receive a scholarship and a bursary in the same year?

In general, students are not allowed to receive both a scholarship and a bursary in the same academic year. However, some awards may permit concurrent receipt of financial aid. Please refer to the specific terms and conditions of your award(s) for details.

HAVE MORE QUESTIONS?

Write to us: finasst@smu.edu.sg

