The SMU Jump was introduced when SMU was established in 2000 as a way of differentiating ourselves. It symbolises the high energy and different perspectives that our students are capable of bringing to any situation or issue, and making a difference. It has evolved into a highly recognisable and endearing icon, and is very much an integral part of the SMU spirit that transcends and binds all students past and present and the larger SMU community together.
At the core of our curriculum is an unrelenting pursuit of excellence that prepares you to be future-ready, outspoken and articulate – qualities that are highly sought-after by employers. This is the forward-thinking education we deliver for the movers and shakers of tomorrow. This is the ‘SMU Difference’.

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President
Singapore Management University
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LEARN THE SMU WAY

SMU pioneered a unique interactive learning set in purpose-built seminar rooms. This provides a perfect environment for you to share your ideas, engage in debates and learn from your peers and professors. Such stimulating, thought-provoking discussions will hone your critical thinking and communication skills.

LEARN FROM THE BEST MINDS

INTERACTIVE LEARNING LED BY DEDICATED, EXPERIENCED PROFESSORS

Our highly qualified and motivated faculty comprises some of the leading academics in their respective fields. They are deeply committed to giving you the best learning experience and guiding you to think critically and learn effectively.

You also learn from successful industry leaders who will engage you in lively conversations, and share their real-world knowledge and experiences.

High quality research contributions from our faculty have also placed SMU on the map in global rankings.

GRADUATE WITH A HOLISTIC SKILL SET

Our holistic educational approach is designed with an international focus to equip you with a total skill set comprising hard knowledge skills, soft people skills and ‘heart’ skills. You will be equipped with both depth and breadth of knowledge. You will be transformed into a well-rounded individual, and become a valuable asset to your future employer and society at large.

Hard knowledge skills (specific to your chosen track of study) + Soft people skills (analytical thinking, problem solving, communication, presentation, leadership and team-building) + ‘Heart skills’ (ethical and social responsibility)

FACULTY’S CUTTING-EDGE RESEARCH PLACES SMU ON THE MAP

School of Accountancy
• 1st in Asia and 8th worldwide in Archival Accounting Research (All Topics)

Lee Kong Chian School of Business
• 52nd worldwide and 4th in Asia for research contributions from 2009–2013 (University of Texas at Dallas Top 100 Business School Research Rankings)

School of Economics
• 1st in Asia and 57th worldwide

• 4th in Econometrics (Tilburg University Top 100 Worldwide Economic Schools Research Ranking, 2009–2012)

320 FACULTY MEMBERS FROM 30 NATIONALITIES
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- 7th worldwide in Financial Archival Accounting Research (Brigham Young University Accounting Research Rankings, February 2015)

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320 FACULTY MEMBERS FROM 30 NATIONALITIES
**BACHELOR OF ACCOUNTANCY**

It's about professional excellence

The School of Accountancy is amongst the youngest schools worldwide to be conferred the AACSB accreditation. The Bachelor of Accountancy is also accredited by the Institute of Certified Public Accountants of Singapore (ICPAS), the Accounting and Corporate Regulatory Authority (ACRA), CPA Australia, the Institute of Chartered Accountants in Australia (ICAA), the Institute of Chartered Accountants in England and Wales (ICAEW) and the Chartered Institute of Management Accountants (CIMA). In Singapore, the Committee to Develop the Accountancy Sector (CDAS) has recommended that graduates from accredited accounting degrees, such as ours, undertake a new “Qualification Programme” to qualify as a CPA or Chartered Accountant. This will increase the value of the professional designation and provide additional mobility for professional accountants. In addition, there will be opportunities for mutual recognition between various professional bodies that will further boost our accounting graduates' international mobility.

SMU comprises six distinguished schools, each headed by a highly esteemed Dean. It offers six undergraduate programmes, each with its own distinctive qualities and attributes. Embark on a transformative journey and discover the difference an SMU education can make in your life.

**BACHELOR OF BUSINESS MANAGEMENT**

It's about leadership in the world of business

The Bachelor of Business Management programme aims at developing well-rounded students who are schooled in a diverse range of subject areas, while anchoring their knowledge base in business-related areas in the form of Business Core courses, Business Majors and Business Options. The Lee Kong Chian School of Business is one of the youngest schools worldwide to be conferred the prestigious AACSB and EQUIS accreditations. A distinctive feature of the programme is the highly competitive Lee Kong Chian Scholars’ Programme which allows scholars to enrol in a double degree programme, with Business as one of the two degree programmes.

**BACHELOR OF SOCIAL SCIENCE (ECONOMICS)**

It's about understanding and shaping the world

The Bachelor of Science (Economics) programme is designed to provide a strong understanding of modern economic theory, inculcate independent thought about economic policies and problems, and develop the capacity for quantitative research and knowledge about the local and global economy. The School of Economics is one of Asia’s leading research schools and is ranked 57th worldwide based on the number of articles published in leading economics journals from 2009 to 2012 (The Tilburg University Top 100 Worldwide Economics Schools Research Ranking).

**BACHELOR OF LAWS**

It's about raising the bar

The Bachelor of Laws curriculum comprises a careful mix of university core courses, Law Core courses, Law-related courses, Law Electives and General Education courses to ensure that graduates possess the desired contextual and cross-border knowledge and expertise. Students put in a substantial amount of pre-class preparatory reading and thinking and participate actively in class discussions and group presentations. The interactive learning environment helps students to become articulate, confident and analytically agile so that they can excel in the legal and corporate world.

**BACHELOR OF SCIENCE (INFORMATION SYSTEMS MANAGEMENT)**

It's about integrating IT and business

The Bachelor of Science (Information Systems Management) aims to produce graduates with a solid capability to conceptualise, design, create and implement information systems solutions in the context of business and organisational settings. Students are well-grounded in the business and project fundamentals required for IT application projects, and related organisational transformation efforts. Outstanding students may apply to be considered for the fast-track master’s programme under the National Infocomm Scholarship scheme. Scholars on this scheme may graduate in 4½ years with an SMU Bachelor of Science (Information Systems Management) degree and a Master’s degree in IT from the world-renowned Carnegie Mellon University, USA.

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The Bachelor of Social Science programme delivers a broad-based undergraduate education centred on the three disciplines of Political Science, Psychology and Sociology. A Social Science Capstone Seminar serves to synthesise the interdisciplinary analytical framework through important practical applications. This gives students a multidisciplinary and integrated approach to the study of the phenomena in the social sciences and develops the tools and knowledge that are applicable to careers and leadership positions related to public policy, human resources, management and consulting in government and business organisations, both locally and internationally.

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UNDERGRADUATE PROGRAMMES
SMU recognises the importance of helping our students appreciate the Asian and global context, and for them to adjust quickly to changing landscapes. To accomplish this, we have embarked on a significant revamp of our curriculum. To be fully implemented in 2015, students can look forward to a new curriculum that offers more breadth and variety so as to prepare them to be market-ready. Under this new curriculum, we have grouped our modules into the following eight clusters which represent the broad bodies of knowledge we want our students to have. The breadth of knowledge and skills that you gain from these courses will prepare you well as you go deeper into your course specialisations.
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The curriculum is subject to change from time to time. For full details, please visit the websites of the respective SMU schools.
**BECOME VERSATILE**
**DO A DOUBLE DEGREE OR SECOND MAJOR**

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**15 DOUBLE DEGREE COMBINATIONS IN ANY 2 DISCIPLINES**

SMU's multidisciplinary, broad-based curriculum gives you more options with double degrees and second majors across all faculties. You can choose from 15 double degree combinations by taking any two disciplines in Accountancy, Business Management, Economics, Information Systems Management, Law* and Social Science. If you prefer a second major, you can do so from a choice of 41 second majors. Explore your strengths and interests and graduate with a comprehensive knowledge base that opens up more career choices.

* Those aspiring to do a double degree at the School of Law must first gain admission into the law programme. Selection is highly competitive as a very small number of places are available each year.

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<tr>
<th>Second Majors offered by Lee Kong Chian School of Business</th>
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<td>Finance</td>
<td>Accounting</td>
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<td>Finance with concentration in International Trading</td>
<td>Accounting with track in Financial Management</td>
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<td>Finance with concentration in Investment Banking</td>
<td>Accounting with track in Risk Management &amp; Assurance</td>
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<td>Finance with concentration in Wealth Management</td>
<td>Accounting with track in Taxation</td>
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<tr>
<td>Finance with concentration in Financial Risk Analysis</td>
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<td>Marketing</td>
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<td>Strategic Management with concentration in Entrepreneurship</td>
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<td>Operations Management</td>
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<tr>
<td>Organisational Behaviour &amp; Human Resources</td>
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<td>Information Systems Management</td>
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<tr>
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<td>Advanced Business Technology</td>
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<td></td>
<td>Advanced Business Technology with track in Business Process &amp; Technology</td>
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<tr>
<td></td>
<td>Advanced Business Technology with track in Enterprise Systems &amp; Solutions</td>
</tr>
</tbody>
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**CHOOSE FROM 41 SECOND MAJORS ACROSS 6 SCHOOLS**

- Advanced Business Technology with track in Technopreneurship
- Advanced Business Technology with track in Information Security & Assurance
- Analytics
- Accounting Analytics track
- Advanced Technology for Analytics track
- Marketing Analytics track
- Operational Analytics track
- Urban & Regional Analytics track

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**Second Majors offered by School of Economics**

- Economics
- Economics with track in Quantitative Economics
- Economics with concentration in Maritime Economics
- Actuarial Science with Actuarial Analyst track
- Actuarial Science with Risk Analyst track
- Applied Statistics
BECOME VERSATILE
DO A DOUBLE DEGREE OR SECOND MAJOR

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- Finance with concentration in International Trading
- Finance with concentration in Investment Banking
- Finance with concentration in Wealth Management
- Finance with concentration in Financial Risk Analysis
- Corporate Communication
- Marketing
- Strategic Management
- Strategic Management with concentration in Entrepreneurship
- Operations Management
- Organisational Behaviour & Human Resources
- Quantitative Finance

Second Major offered by School of Law
- Legal Studies

Second Majors offered by School of Accountancy
- Accounting
- Accounting with track in Financial Management
- Accounting with track in Risk Management & Assurance
- Accounting with track in Taxation

Second Majors offered by School of Social Sciences
- Political Science
- Psychology
- Sociology
- Arts & Culture Management
- International & Asian Studies
- Public Policy & Public Management

Second Majors offered by School of Information Systems
- Information Systems Management
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LEARN, PLAY, LIVE

PULSATING CITY CAMPUS
SINGAPORE’S 1ST AND ONLY CITY CAMPUS WITH AN MRT STATION

Life at the heart of the financial, cultural and historical districts is never dull. With the city at your doorstep, you are surrounded by opportunities to interact, learn and grow outside of the seminar room. Wi-Fi coverage, high-tech learning tools and purpose-built seminar rooms enhance the learning experience and stimulate class interaction.

GLOBAL CITY UNIVERSITY

Experience innovative learning with our new SMU-X courses. SMU-X is experiential, collaborative, interdisciplinary and produces solutions to real-world issues. It is a new way for you to learn, through bridging theory with practice. Supported by spanking new facilities at SMU Labs, you will work with companies and civil societies on projects, receive mentoring and apply your learning whilst earning academic credit. Get ready to maximise your learning potential and be better prepared for your future workplace!

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COMMUNITY SERVICE

The first university in Singapore to introduce compulsory community service for all students, SMU hopes to develop them into more socially responsible citizens. Through active involvement in community engagement projects, our students not only develop the passion to serve the community while in SMU, but continue to do so long after they have graduated.

VIBRANT STUDENT LIFE

The great experiences that you have at SMU are what you will remember long after you graduate – these are made up of the times you spend with friends and teammates exploring shared interests. Choose from over 120 co-curricular activities (CCAs) covering sports, performing and visual arts, community service, entrepreneurial and international interest groups. If you can’t find what you like, there’s always the option of starting your own CCA.

CCAs give you invaluable opportunities to hone team, leadership and time management skills while pursuing your passion and networking with students from all backgrounds. All CCA groups are managed by students and overseen by Constituent Bodies.

6 SCHOOL CONSTITUENT BODIES LOOKING AFTER MORE THAN 160 STUDENT CLUBS

- SMU Business Society (BONDS)
- SMU Accounting Society (ASOC)
- School of Information Systems Students’ Society (SIS)
- SMU Economics Society (OKOS)
- SMU Social Sciences Society (SSSociety)
- SMU Law Society (THE BAR)

4 NON-SCHOOL-BASED CONSTITUENT BODIES

- Arts and Cultural Fraternity (ACF)
- SMU Sports Union (SSU)
- SMUXTREMISTS (SMUX)
- Special Interest and Community Service Sodality (SICS)
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OVERSEAS INTERNSHIPS
Step into the global marketplace
Experience for yourself how industries and businesses operate, broaden your perspective and apply your skills and knowledge to real-world business operations. The multi-national connections you make during your internship also have the potential to translate into full-time employment.

COMMUNITY SERVICE PROJECTS
Cultivate empathy and the human touch
Students have travelled to 18 countries to help the less privileged in a variety of humanitarian causes. Community service will expose you to valuable social, political and economic insights, and shape you to become more socially responsible.

THE WORLD IS YOUR CAMPUS
Live independently. Gain cultural awareness. Expand your social network to span the globe. Make new friends who may become your future business collaborators in an increasingly interconnected world. Experience working in the real world, around the world. Lend a hand to those in need. There are so many new experiences awaiting you with SMU’s global exposure programmes.

INTERNATIONAL STUDENT EXCHANGE PROGRAMME
Gain a global perspective
SMU's robust international exchange programme with more than 200 overseas universities gives you the opportunity to experience living on your own in a different country. The networks you build and experiences you encounter will give you a more global and culturally sensitive perspective.

SUMMER STUDY PROGRAMME
Immerse in overseas experience
The four-week summer study programme at the University of British Columbia (Canada) and the University of St. Gallen (Switzerland) offers you an intensive version of a student exchange programme.

SINO-SINGAPORE EXCHANGE PROGRAMME
Foster stronger bilateral ties
The Sino-Singapore exchange programme is a joint venture between the education ministries of Singapore and China that gives Singaporean and Chinese students a unique chance to learn, collaborate and bond.

OVERSEAS STUDY MISSIONS
Gain insights from industry leaders
Overseas study missions bring you right into the heart of multinational organisations around the world, giving you current insights on how they function through site visits. You will also go on a networking journey with prominent industry leaders, opening doors to a world of opportunities, including internships and full-time employment.

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Janet Lai, Project Namaste VI
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INTERNATIONAL EXCHANGE STUDENTS HOSTED AT SMU
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*Statistics based on 2014 graduating cohort.
INTERNATIONAL STUDENTS

International students play an important role in contributing to the multicultural character of SMU. Prior to their arrival into Singapore, they get assistance on student pass application procedures and accommodation arrangements. International students can look forward to an orientation programme to help them adjust to campus life at SMU. Organised by the international student experience team of the Office of Global Learning (OGL), these include the Buddy Programme, which pairs you up with a senior to help guide you in the first few weeks of the academic term, and a series of regular social and recreational programmes to help you integrate with the university community.

LIVING IN SINGAPORE

There are several accommodation options available to international students, depending on your personal preferences and finances. Do ensure that you have sufficient resources to cover living expenses, tuition fees and study-related items for the entire course duration.

SMU RESIDENCES @ PRINSEP

Within walking distance of the university, the SMU Residences @ Prinsep offers SMU freshmen a unique opportunity to experience prime urban living. Each apartment is fully furnished and accommodates up to 6 resident students.

ACCOMMODATION FOR SENIOR STUDENTS

SMU works with private operators to lease apartments to senior students. These apartments are conveniently located nearby major public transport routes and amenities.

PRIVATE AND PUBLIC HOUSING

Private condominiums around SMU come complete with facilities such as swimming pools and gymnasiums, offering a more luxurious stay. Public housing in the Singaporean heartlands comprises high-rise apartments nearby amenities such as markets, shopping malls, medical clinics and more.

HOME AWAY FROM HOME

“Students and professors helped to ensure that I adjusted well to SMU and Singapore.”

Diya Raa Verghese
International student
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SMU RESIDENCES @ PRINSEP

Within walking distance of the university, the SMU Residences @ Prinsep offers SMU freshmen a unique opportunity to experience prime urban living. Each apartment is fully furnished and accommodates up to 6 resident students.

ACCOMMODATION FOR SENIOR STUDENTS

SMU works with private operators to lease apartments to senior students. These apartments are conveniently located nearby major public transport routes and amenities.

PRIVATE AND PUBLIC HOUSING

Private condominiums around SMU come complete with facilities such as swimming pools and gymnasiums, offering a more luxurious stay. Public housing in the Singaporean heartlands comprises high-rise apartments nearby amenities such as markets, shopping malls, medical clinics and more.

HOME AWAY FROM HOME

“Students and professors helped to ensure that I adjusted well to SMU and Singapore.”

Diya Rao Verghese
International student

DATO’ KHO HUI MENG
CAREER CENTRE

Our dedicated career centre has a proven track record of helping SMU students kick start successful careers. You will benefit from one-on-one career counselling, on-site recruitment fairs and the SMU onTRAC II database, which matches students to a wide network of employers who are looking to recruit dynamic, motivated and talented graduates.

FINISHING TOUCH PROGRAMME

This compulsory course focuses on the essential career skills that will give you an edge in the job market: resume writing, personal branding and networking, interviewing skills, social etiquette and grooming, job search strategies and research.

INTERNSHIPS

A minimum 10-week internship is compulsory for all SMU students. Internships allow you to put into practice what you have learnt in the classroom, develop your confidence and self-reliance, and acquire hands-on knowledge and skills in the workplace. These help you make informed choices about your future career and give you a competitive edge to secure jobs before graduation.

STRONG EMPLOYMENT OUTCOMES

Our graduates embody a balanced combination of both the hard knowledge skills and soft people skills that are highly valued by employers. As a result, they are highly employable across a wide variety of industries and businesses. Our track record in the Graduate Employment Survey remains strong with over 90% of SMU students securing jobs within 6 months of graduation*. A significant number receive two or more job offers.

GET A CAREER HEAD START

92% SECURED JOBS BEFORE GRADUATION AND WITHIN FIRST 2 MONTHS AFTER GRADUATION*
86% RECEIVED BETWEEN 2–6 JOB OFFERS*
50% GRADUATE EMPLOYMENT RATE*

13 Singapore Management University

*Source: Graduate Employment Survey 2014
AFFORDABLE TUITION FEES

Tuition fees at SMU are highly subsidised by the Singapore Government. This substantial subsidy comes in the form of a tuition grant administered by the Singapore Ministry of Education.

ANNUAL TUITION FEES FOR ACADEMIC YEAR 2015–16 ENTERING FRESHMEN (TERM 1 AND TERM 2)

<table>
<thead>
<tr>
<th>Undergraduate programme</th>
<th>Annual Subsidised fees payable by Singapore citizens</th>
<th>Annual Subsidised fees payable by Singapore Permanent Residents</th>
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<td>Accountancy</td>
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<tr>
<td>Business Management</td>
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<td></td>
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</tr>
<tr>
<td>Economics</td>
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<td>Information Systems Management</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Social Science</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Law</td>
<td>$12,400</td>
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</table>

Tuition fees are subject to change from year to year. The subsidised fee, shown without GST, is separately funded by the Singapore Government. Students paying subsidised fees do not have to pay GST. The non-subsidised fees are inclusive of GST.

SPECIAL TERM (TERM 3) TUITION FEES PER COURSE FOR ACADEMIC YEAR 2015–16 ENTERING FRESHMEN

<table>
<thead>
<tr>
<th>Undergraduate programme</th>
<th>Subsidised fees payable by Singapore citizens</th>
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Term 3 or Special Term falls during the university vacation period. This term consists of two sub-terms (Term 3A and Term 3B), each lasting 5 weeks. A limited number of courses are offered. Males serving Singapore National Service who have places reserved in SMU may opt to start school early by enrolling in Term 3 courses.

Fixed fee model
SMU adopts the fixed fee model which guarantees that tuition fees remain unchanged throughout the normal duration of study at SMU (four years). However, tuition fees for every incoming freshman cohort are subject to change from year to year.

Tuition grant
Singapore Permanent Residents and International Students paying subsidised fees must take up the tuition grant and sign a Tuition Grant Deed, which will require them to work in Singapore-registered companies for three years upon graduation from SMU. Students who are not eligible for or choose not to take the tuition grant pay the non-subsidised fees. Students paying non-subsidised fees will not be bound by the 3-year work obligation.
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### Annual Tuition Fees for Academic Year 2015–16 Entering Freshmen (Term 1 and Term 2)

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### Special Term (Term 3) Tuition Fees per Course for Academic Year 2015–16 Entering Freshmen

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PRESTIGIOUS SCHOLARSHIPS

“The Lee Kong Chian Scholars’ programme gives me the opportunity for global exposure, such as overseas community service and networking sessions. I am grateful that through these programmes, I have forged deep and lasting friendships with people I met.”

Chua Li Min
Scholar

The most outstanding, highly motivated and dynamic students are encouraged to apply for scholarships awarded by SMU, donor organisations and philanthropists. These scholarships recognise students who possess outstanding academic results, display a penchant for leadership, show a laudable track record in co-curricular activities and exhibit zeal for community service.

LEE KONG CHIAN SCHOLARS’ PROGRAMME

Made possible by a generous gift from the Lee Foundation, the Lee Kong Chian Scholars’ Programme (LKCSP) offers scholars opportunities for holistic, intellectual and entrepreneurial development. Scholars have the opportunity to enrol in a double degree for versatility and be sponsored for an international exchange programme, an overseas study mission and an international community service project.

SMU SCHOLARS’ PROGRAMME

The SMU Scholars’ Programme (SMUSP) offers scholars the flexibility of a single degree or double degree. It looks for outstanding students with proven leadership capabilities. Each scholarship provides a generous package that includes a living allowance and a one-time grant for an overseas study mission.

CENTRE FOR SCHOLARS’ DEVELOPMENT

The Centre for Scholars’ Development is committed to guiding scholars to go beyond learning. It aims to mould scholars into well-rounded individuals with leadership qualities, confidence, cultural competence and compassion to make significant contributions to our society. It oversees a wide range of development programmes such as CEO talks and dinners, global business competitions, and special seminars and conferences.

SCHOLARSHIPS AT A GLANCE

The scholarships listed below are the most sought after. For a full listing of scholarships, visit admissions.smu.edu.sg

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<td>Lee Kong Chian Scholars’ Programme</td>
<td>Double degree, with Business Management as one of the two degrees</td>
<td>Covers tuition fees for up to 4 years. One-time notebook grant. Annual book allowance. Funding for an international student exchange programme, an overseas study mission and an international community service project.</td>
<td>Any nationality</td>
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<tr>
<td>SMU Scholars’ Programme</td>
<td>Any degree</td>
<td>Covers tuition fees for up to 4 years. One-time notebook grant. Annual living allowance of S$5,000. A one-time overseas study trip grant.</td>
<td>Any nationality</td>
</tr>
<tr>
<td>Flagship Infocomm Master’s Scholarship (SMU-Carnegie Mellon University)</td>
<td>Information Systems Management</td>
<td>Covers tuition fees and other compulsory university fees at SMU and Carnegie Mellon University. Provides an annual allowance, winter allowance, return airfare for overseas attachment and accommodation.</td>
<td>Singapore citizens and Permanent Residents</td>
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<tr>
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<td>Any degree</td>
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<td>Citizens from ASEAN countries (except Singapore)</td>
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<td>Bangkok Bank Scholarship</td>
<td>Any degree</td>
<td>Up to S$25,000 per year. Internship/employment opportunities with Bangkok Bank and/or its designated companies.</td>
<td>Applicants from Thailand and of Thai nationality</td>
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<tr>
<td>Li Ka Shing Endowed Scholarship</td>
<td>Any degree</td>
<td>Up to S$40,000 per year. Internship opportunity.</td>
<td>Applicants from Mainland China/Hong Kong and of Chinese nationality</td>
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<td>Tahir Indonesian Scholarship</td>
<td>Any degree</td>
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<td>Applicants of Indonesian nationality (excluding Singapore Permanent Residents)</td>
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<td>Tanoto Scholarship</td>
<td>Any degree</td>
<td>Covers tuition fees for up to 4 years. Annual living allowance of S$4,500.</td>
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The Lee Kong Chian Scholars’ programme gives me the opportunity for global exposure, such as overseas community service and networking sessions. I am grateful that through these programmes, I have forged deep and lasting friendships with people I met.”

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<td>Covers tuition fees for up to 4 years. Annual living allowance of S$6,800.</td>
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<td>Bangkok Bank Scholarship</td>
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No deserving undergraduate student will be denied an SMU education because of financial difficulty. All students who meet the eligibility requirements will be provided financial aid to help fund their studies at SMU.

The more popular financial aid schemes are listed here. Other schemes include notebook loans, bursaries, study abroad loans, grants, subsidies and book allowances. An online Student Financial Needs Calculator (visit admissions.smu.edu.sg) is available to help you determine your eligibility status, and to find out the type and quantum of financial aid that you may qualify for.

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<th>Financial aid scheme</th>
<th>Who can apply</th>
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<td>Tuition Fee Loan</td>
<td>Full-time undergraduate students who are on the government tuition grant</td>
<td>Loan covers up to 90% of the subsidised tuition fees payable by Singapore citizens</td>
<td>None</td>
<td>Interest-free loan while studying at SMU</td>
<td>Apply online at OASIS^ beginning mid-June students must first matriculate before they apply</td>
</tr>
<tr>
<td>Study Loan</td>
<td>Financially needy full-time undergraduate students who are on the government tuition grant To be eligible, they must first take up the tuition fee loan</td>
<td>Loan covers up to 20% (subject to qualifying income criteria) of the subsidised tuition fees payable by Singapore citizens Annual allowance of S$3,600 to cover living expenses</td>
<td>None</td>
<td>Interest-free study loan For Singapore citizens and permanent residents – Monthly per capita income (PCI) of S$1,200 and below</td>
<td>For interest-bearing study loan, the interest is computed upon graduation Minimum repayment period per month is S$100 Maximum repayment period is 20 years</td>
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<tr>
<td>CPF Education Scheme</td>
<td>Loan scheme allowing full-time undergraduate students to use their own CPF savings or that of their parents to pay for their tuition fees</td>
<td>Loan covers up to 100% of the subsidised tuition fees The CPF member is allowed to use up to 40% of the accumulated savings in the Ordinary Account (OA), or the remaining balance in the OA after setting aside any amounts reserved for housing or other schemes if any, whichever is the lower</td>
<td>Not applicable</td>
<td>Repay the full amount of CPF savings withdrawn and the interest accrued which is computed from the time the savings were withdrawn. Interest will be charged on any outstanding amount until the loan is fully paid. The amount repaid will be credited to the CPF account of the member whose savings had been used for the loan Minimum repayment sum per month is S$100 Maximum repayment period is 12 years</td>
<td>Apply online through the CPF Board website at <a href="http://www.cpf.gov.sg">www.cpf.gov.sg</a> by the stipulated application periods mentioned on the website (typically between end-June and July)</td>
</tr>
<tr>
<td>Mendaki Tertiary Tuition Fee Subsidy</td>
<td>Financially needy Malay undergraduate students who are Singapore citizens and PCI* is not more than S$1,500</td>
<td>Up to 100% subsidy of subsidised tuition fees</td>
<td>None</td>
<td>Re-application is required every year Recipients cannot concurrently hold a CDC/CCC university bursary</td>
<td>No repayment is required Apply online at OASIS^ students must first matriculate before they can apply</td>
</tr>
<tr>
<td>MOE Bursary</td>
<td>Singapore citizens whose PCI* is not more than S$1,900</td>
<td>Up to S$3,600 and tenable for one year of study Re-application is required every year Recipients cannot concurrently hold a CDC/CCC university bursary</td>
<td>None</td>
<td>PFI does not exceed S$800</td>
<td>No repayment is required if student completes studies Apply online at OASIS^ students must first matriculate before they can apply</td>
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<td>CDC/CCC – University Bursary</td>
<td>Financially needy Singapore citizens</td>
<td>Up to S$3,600 and tenable for one year of study Re-application is required every year Recipients cannot concurrently hold a MOE bursary</td>
<td>None</td>
<td>PFI does not exceed S$800</td>
<td>No repayment is required if student completes studies Apply online at OASIS^ students must first matriculate before they can apply</td>
</tr>
<tr>
<td>SMU Financial Grant</td>
<td>Financially needy undergraduate students who have utilised available loan/subsidy schemes for tuition fees and whose PCI* is not more than S$1,500</td>
<td>Up to S$1,800 and tenable for one year of study Recipients can concurrently hold the CDC/CCC or MOE Bursary subject to meeting respective eligibility criteria</td>
<td>None</td>
<td>No repayment is required if student completes studies</td>
<td>Apply online at Applicant’s Self Service portal (2 February – 31 May) after submitting online application for admission Alternatively apply online at OASIS^ upon matriculation between June and August</td>
</tr>
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COMPREHENSIVE
FINANCIAL AID

No deserving undergraduate student will be denied an SMU education because of financial difficulty. All students who meet the eligibility requirements will be provided financial aid to help fund their studies at SMU.

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CPF Education Scheme

- Loan scheme allowing full-time undergraduate students to use their own CPF savings or that of their parents to pay for their tuition fees
- Loan covers up to 100% of the subsidised tuition fees. The CPF member is allowed to use up to 40% of the accumulated savings in the Ordinary Account (OA), or the remaining balance in the OA after setting aside any amounts reserved for housing or other schemes (if any), whichever is the lower
- Not applicable
- Repay the full amount of CPF savings withdrawn and the interest accrued which is computed from the time the savings were withdrawn. Interest will be charged on any outstanding amount until the loan is fully paid. The amount repaid will be credited to the CPF account of the member whose savings had been used for the loan
- Apply online through the CPF Board website at www.cpf.gov.sg by the stipulated application periods mentioned on the website (typically between end-June and July)

Mendaki Tertiary Tuition Fee Subsidy

- Financially needy Malay undergraduate students who are Singapore citizens and whose PCI is not more than $1,500
- Up to 100% subsidy of subsidised tuition fees
- 100% subsidy if PCI* is $1,000 and below; 75% subsidy if PCI* is $1,001–$1,200; 50% subsidy if PCI* is $1,201–$1,500
- No repayment is required
- Apply online at OASIS^ Students must first matriculate before they can apply

MOE Bursary

- Singapore citizens whose PCI* is not more than $1,900
- Up to $8,600 and tenable for one year of study
- Re-application is required every year
- Recipients cannot concurrently hold a CDC/CCC–University Bursary
- $8,600 if PCI* is $1,000 and below; $8,401–$8,600 if PCI* is $1,001–$1,500
- No repayment is required if student completes studies
- Apply online at OASIS^ Students must first matriculate before they can apply

CDC/CCC – University Bursary

- Financially needy Singapore citizens
- Up to $8,600 and tenable for one year of study
- Re-application is required every year
- Recipients cannot concurrently hold a MOE bursary
- PCI* does not exceed $1,201–$1,400 if PCI* is $1,001–$1,200
- No repayment is required if student completes studies
- Apply online at OASIS^ Students must first matriculate before they can apply

SMU Financial Grant

- Financially needy undergraduate students who have utilised available loan/subsidy schemes for tuition fees and whose PCI is not more than $1,900
- Up to $8,650 and tenable for one year of study
- Recipients can concurrently hold the CDC/CCC–University MOE Bursary (subject to meeting respective eligibility criteria)
- $8,650 to $8,600 if PCI* is $1,001–$1,200
- No repayment is required if student completes studies
- Apply online at Applicant’s Self Service portal (7 February – 31 May) after submitting online application for admission (Alternatively, apply online at OASIS^ upon matriculation between June and August)
AN EXAMPLE OF THE USE OF THE STUDENT FINANCIAL NEEDS CALCULATOR

Student Financial Needs Calculator

Programme of Study: Bachelor of Social Science | Nationality: Singapore Citizen | Accommodation: No

Tuition fees are based on Academic Year 2015-16 rates

Estimated Annual Educational and Living Expenses

- Tuition Fee Payable (after the Tuition Grant Subsidy offered by the Singapore Government) $11,200.00
- Compulsory Annual Fee $1,133.00
- Estimated Living Expenses $9,000.00
- Estimated Accommodation Cost $0.00
Total Estimated Annual Expenses (1) $20,383.30

Household Income Background

- Gross monthly income of parents $5,000.00
- Gross monthly income of other family members staying with you $0.00
- Total number of family members (including you) 6
Gross monthly household per capita income (PCI) $833.33

Financial Aid Package

- Tuition Fee Loan $10,080.00
- Study Loan (tuition fee financing only) $1,120.00
- Study Loan (allowance financing only) $3,600.00
- SMU Financial Grant $1,800.00
- MOE Bursary $0.00
- CDC/CDC - University Bursary $3,600.00
Total estimated Financial Aid Package (2) $20,200.00

Expenses at your responsibility (1) - (2) $183.30

- Monthly per capita family income (PCI) = Total monthly gross family income / Total number of family members

- Preference will be given to students with PCI of not more than $81,500, and without access to bursaries and/or scholarships

- Total number of family members, including you 6

- Total number of family members staying with you 0

- Gross monthly income of other family members staying with you $0.00

- PCI* is not more than $82,400

- No repayment is required

- Students must first matriculate before they can apply

- Student Financial Grant $1,800.00
- Study Loan (allowance financing only) $3,600.00
- Study Loan (tuition fee financing only) $1,120.00
- MOE Bursary $0.00
- CDC/CDC - University Bursary $3,600.00

-* Monthly per capita family income (PCI) = Total monthly gross family income / Total number of family members

- The SAT (previously known as SAT 1 or SAT Reasoning) is a 3 hours and 45 minutes test comprising questions that gauge critical reading, writing and mathematical abilities. Applicants must register separately for the SAT at the College Board website at www.collegeboard.com
AN EXAMPLE OF THE USE OF THE STUDENT FINANCIAL NEEDS CALCULATOR

Student Financial Needs Calculator

Tuition fees are based on Academic Year 2015-16 rates

Programme of Study: Bachelor of Social Science | Nationality: Singapore Citizen | Accommodation: No

Estimated Annual Educational and Living Expenses

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- Compulsory Annual Fee $ 183.30
- Estimated Living Expenses $ 9,000.00
- Estimated Accommodation Cost $ 0.00
Total Estimated Annual Expenses (1) $20,383.30

Household Income Background

- Gross monthly income of parents $ 5,000.00
- Gross monthly income of other family members staying with you $ 0.00
- Total number of family members, including you 6
Gross monthly household per capita income (PCI) $ 833.33

Financial Aid Package

- Tuition Fee Loan $ 10,080.00
- Study Loan (tuition fee financing only) $ 1,120.00
- Study Loan (allowance financing only) $ 3,600.00
- SMU Financial Grant $ 1,800.00
- MOE Bursary $ 0.00
- CDC/CCE - University Bursary $ 3,600.00
Total estimated Financial Aid Package (2) $20,200.00

Expenses at your responsibility (1) - (2) $ 183.30

* Monthly per capita family income (PCI) = Total monthly gross family income / Total number of family members

The Online Access to Student Information System (also known as OASIS) is an intranet portal that provides a one-stop and seamless access to information and e-services for SMU students. Freshmen must first matriculate before they can access OASIS.

SMU Education Loan

Financially needy undergraduate students who have utilized all available loan schemes and subsidies
Up to $85,000 tenable for one year of study
- PCO* is not more than $82,400
- Interest-free loan while studying at SMU
Minimum repayment sum per month is $8100
Maximum repayment period is 3 years
Apply online at Applicant's Self Service portal (2 February – 31 May) after submitting online application for admission

SMU Work-Study Grant

Financially needy undergraduate students who require further financial aid to finance their studies and/or overseas exposure trips
Up to $82,400 for 200 hours of work
Preference will be given to students with PCO* of not more than $81,500, and without access to bursaries and/or scholarships
No repayment is required
Download application form at OASIS* Students must first matriculate before they can apply

Post-Secondary Education Account (PSEA)

Singaporean undergraduate students who have funds in their PSE account. They can also use the funds in their siblings’ PSE accounts (up to three siblings)
Depending on the amount in PSE account
Not applicable
Not applicable
Download application form at http://www.smu.edu.sg/about/finances/fees-and-financial-assistance/psea

About the SAT

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GUIDANCE INFORMATION FOR 2015 UNIVERSITY ADMISSIONS EXERCISE

To help applicants make their degree choices when applying for admission in the 2015 University Admissions Exercise, we are providing the following information:

- Indicative grade profiles of applicants holding the Singapore-Cambridge GCE A-Level and Polytechnic Diplomas from Singapore who have been offered places in the 2014 University Admissions Exercise
- The number of places taken up in Academic Year 2014–15

The grade profiles and number of places vary from year to year, depending on the number and grade performance of applicants, and the number of places for each degree programme.

APPLICATION PROCEDURES & ACADEMIC CALENDAR

Application procedures
Applications for admissions and scholarships open in late October and close in early April of the following year. Applications for financial aid open from February to May. For details, visit admissions.smu.edu.sg.

Academic calendar
There is one freshman intake a year, starting in August. Classes are conducted in three academic terms spread over the year.

- Term 1: August to November (15 weeks)
- Term 2: January to April (15 weeks)
- Term 3*: End April to July

Undergraduate programmes are conducted on a full-time basis. There are no part-time, online or distance-learning programmes.

Transfer applicants
Applicants who have studied at a university may apply as transfer students. Transfer applicants must meet the admissions requirements set for pre-university or high-school graduates. As for the credit transfers of courses done at the university level, the Dean’s office will consider such requests after the applicant receives and accepts the offer of admission into SMU.

*Term 3 or Special Term falls during the university vacation period. This term consists of two sub-terms (Term 3A and Term 3B), each lasting 5 weeks. A limited number of courses are offered. Males serving Singapore National Service who have places reserved in SMU may opt to start school early by enrolling in Term 3 courses.

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SMU DEGREE

<table>
<thead>
<tr>
<th>SMU DEGREE</th>
<th>10th PERCENTILE</th>
<th>90th PERCENTILE</th>
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<tbody>
<tr>
<td>Bachelor of Accountancy</td>
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<td>AAA/A</td>
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<tr>
<td>Bachelor of Business Management</td>
<td>BBB/B</td>
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<td>AAA/A</td>
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<tr>
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<td>BDD/C</td>
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<tr>
<td>Bachelor of Social Sciences</td>
<td>BBC/C</td>
<td>AAA/A</td>
</tr>
</tbody>
</table>

Minimum GPA: 4.00
*No indicative GPA is shown as the sample size is small.

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<tbody>
<tr>
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<tr>
<td>Bachelor of Science (Economics)</td>
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<tr>
<td>Bachelor of Social Science</td>
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Total number of course places taken up in 2014

<table>
<thead>
<tr>
<th>SMU DEGREE</th>
<th>NUMBER OF COURSE PLACES</th>
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</thead>
<tbody>
<tr>
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<td>Bachelor of Business Management</td>
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<tr>
<td>Bachelor of Science (Information Systems Management)</td>
<td>275</td>
</tr>
<tr>
<td>Bachelor of Social Science</td>
<td>204</td>
</tr>
</tbody>
</table>
The SMU Jump was introduced when SMU was established in 2000 as a way of differentiating ourselves. It symbolises the high energy and different perspectives that our students are capable of bringing to any situation or issue, and making a difference. It has evolved into a highly recognisable and endearing icon, and is very much an integral part of the SMU spirit that transcends and binds all students past and present and the larger SMU community together.