

LET SMU PAY 100% OF YOUR TUITION FEES*



A GUIDE TO FINANCIAL ASSISTANCE AT SMU



*Financial assistance packages will vary depending on each student's eligibility and financial circumstances.

Undergraduate

BE HELD BACK BY NOTHING

At SMU, we make a commitment to every student: we practise a 'need-blind' admission policy and no deserving student will be held back from pursuing a world-class education at SMU, regardless of financial circumstances.

As an SMU student, you will gain access to a large variety of financial assistance options available to fund your studies, ranging from bursaries, study awards, and loans to needs-based scholarships.

Additionally, **SMU Access** guarantees a financial assistance package equivalent to the full tuition fees for all eligible students, so you can explore your intellectual interests and passions without financial worry. Be held back by nothing.



5 WAYS SMU'S FINANCIAL ASSISTANCE EMPOWERS YOU

?



Full coverage of tuition fees
for eligible students



Bond-free



Over 300 scholarships and
bursaries/study awards available



Easy to apply — we'll help you
every step of the way



Available for both incoming
and current students

AT A GLANCE

100%

of students who demonstrated
financial need received financial assistance

Close to **40%**

of students receive
scholarships or
financial awards

>23 years

of supporting students'
dreams and aspirations



WHAT IS SMU ACCESS?

The first of its kind by any university in Singapore, SMU Access guarantees eligible full-time first-year Singaporean students a financial assistance package equivalent to 100% of tuition fees*. We are determined to meet the needs of all SMU students who require assistance — there are no additional interviews or limits to the number of recipients for SMU Access.

With SMU Access, you can be unhindered by your circumstances. Pursue your intellectual interests, explore your passions and develop your future with peace of mind. We've got you covered.



WHAT ARE THE BENEFITS?

1. 100% of tuition fees covered by SMU*
2. Bond-free
3. Duration of each grant is up to 4 academic years, provided that all criteria set out below are met at each annual review

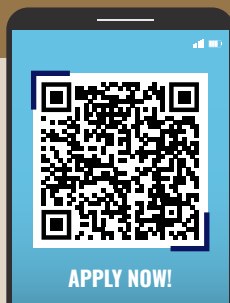


WHO IS ELIGIBLE?

1. Full-time, first year Singaporean undergraduates
2. Residing in a 3-room type HDB flat or smaller
3. Gross monthly per capita income of not more than \$750
4. Family must not own any private property
5. Must be granted Tuition Fee Loan and/or CPF Education Loan Scheme

HOW CAN I APPLY?

First, apply for a place in SMU at admissions.smu.edu.sg. Then, submit your financial assistance application via the Applicant's Self-Service Portal.



**After taking into account all scholarships, bursaries/study awards and grants from all donors and the Singapore government.*

SMU ACCESS

– LET SMU PAY 100% OF YOUR TUITION FEES*



SMU Access has allowed me to participate fully in school life such as joining CCAs and school events without having financial stress. These opportunities allow me to grow as a person and have more time to pursue my studies and find my interests. If you want to step out of your comfort zone and experience different events such as participating in community service projects and immersing yourself in international student exchange programmes, SMU is the place to be.

NELSON HO

Year 3 Student

School of Computing and Information Systems

SMU Access recipient

THE QUANTEDGE FOUNDATION SCHOLARSHIP

A philanthropic foundation established by the principals of Quantedge Capital in 2015, the Quantedge Foundation is registered as a Charity and has been an Institution of Public Character in Singapore since February 2016.

The Foundation aims to deliver impactful solutions to social issues and challenges in Singapore by focusing on areas where the Foundation can achieve the largest amount of social good per dollar spent.



The scholarship has helped to significantly ease the financial load of my family, by subsidising a large percentage of my tuition fees. With my finances for education well-covered by the Quantedge Foundation Scholarship, I did not have to take up a part-time job and could take on CCAs to build my confidence. As a Quantedge Foundation Scholarship recipient, I was also given the opportunity to lead a community service project (CSP), and serve the elderly in society, which was the beneficiary that interested me the most. Through this CSP, I was able to gain a better understanding and forge a deeper connection with the elderly on-board this project.

KOK SHU MAY

Year 3 Student
Lee Kong Chian School of Business
Quantedge Foundation scholar





WHAT IS THE QUANTEDGE FOUNDATION SCHOLARSHIP?

Established in 2017 and funded by the proceeds of an endowed \$8 million contribution, the Quantedge Foundation supports deserving Singaporeans with demonstrated financial need at SMU.

New Quantedge Foundation scholars will also have the opportunity to join a customised community service project with existing Quantedge Foundation scholars.



WHAT ARE THE BENEFITS?

1. 100% of tuition fees covered by SMU*
2. Bond-free
3. Duration of each grant is up to 4 academic years, provided that all criteria set out below are met at each annual review



WHO IS ELIGIBLE?

1. Full-time, first year Singaporean undergraduates
2. Residing in a 3-room type HDB flat or smaller
3. Gross monthly per capita income of not more than \$750
4. Achieve minimum cumulative GPA of 3.0 to maintain the scholarship
5. Family must not own any private property
6. Must be granted Tuition Fee Loan and/or CPF Education Loan Scheme

HOW CAN I APPLY?

First, apply for a place in SMU at admissions.smu.edu.sg. Then, submit your financial assistance application via the Applicant's Self-Service Portal.

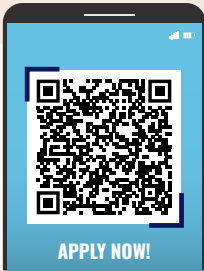


APPLY NOW!

**After taking into account all scholarships, bursaries/study awards and grants from all donors and the Singapore government.*

PLACING EVERYONE AT THE SAME STARTING LINE

The SMU Office of Admissions and Financial Assistance provides needs-based support that enables us to bring the best students to SMU, regardless of their financial circumstances.



HOW DO I KNOW IF I'M ELIGIBLE FOR FINANCIAL ASSISTANCE?

Determine your eligibility status and the type of quantum of financial assistance you may qualify for by using our **Financial Needs Calculator**.



APPLYING FOR FINANCIAL ASSISTANCE



2 NEED FINANCIAL ASSISTANCE? TRY OUR FINANCIAL NEEDS CALCULATOR.

This simple calculator will help you work out an estimate for how much assistance you could be eligible for, so you get a clearer idea of what to expect.

1 YOU'VE RECEIVED YOUR SMU OFFER OF ADMISSIONS. CONGRATULATIONS!

3 READ UP ON THE VARIOUS TYPES OF SCHOLARSHIPS/FINANCIAL AWARDS AVAILABLE.

Tip: use our Student Financial Assistance Finder to filter the awards that might be most suitable or applicable to you!

6

CHECK YOUR APPLICATION STATUS.

Check your email regularly to avoid missing notifications about your application status and any requests for documents.

7

**NEED MORE?
THERE'S SMU ACCESS.**

You will be granted SMU Access as long as you fulfil the eligibility criteria. No separate application is required. SMU Access will offset your remaining tuition fees after taking into account all scholarships, bursaries and other grants from all donors and the Singapore government awarded to you.

5

SUBMIT YOUR APPLICATION.

Apply via the Applicant's Self-Service Portal. Remember to apply by 31 May!

8

ALL DONE!

Once your application is successful, the amount will be disbursed to you as long as you meet the terms and conditions of the award.

4

PREPARE YOUR DOCUMENTS.

Refer to the instructions on the checklist and prepare the required documents ahead of time.



Scan for
checklist here!

If you have any enquiries during the process, you may approach the **Centre for Student Financial Assistance.**

Office of Admissions and Financial Assistance
Singapore Management University
81 Victoria Street
Level 3 SMU Administration Building
Singapore 188065

Email: finasst@smu.edu.sg
Tel: +65 6828 0264

TAILORED FOR EVERY NEED

We understand that every student applying for financial assistance faces different circumstances and that there is no one-size-fits-all solution. That's why we have a comprehensive suite of financial assistance options to best support your needs as you embark on your journey with SMU.



TUITION FEES SUPPORT

- Scholarships
- Bursaries/Study Awards
- Tuition Fee Loans



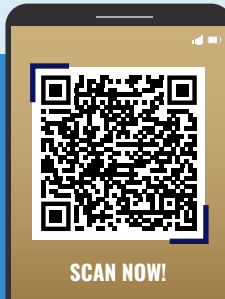
OVERSEAS EXPOSURE FUNDING

- Overseas Student Educational Programme Subsidy
- Overseas Student Programme Loan

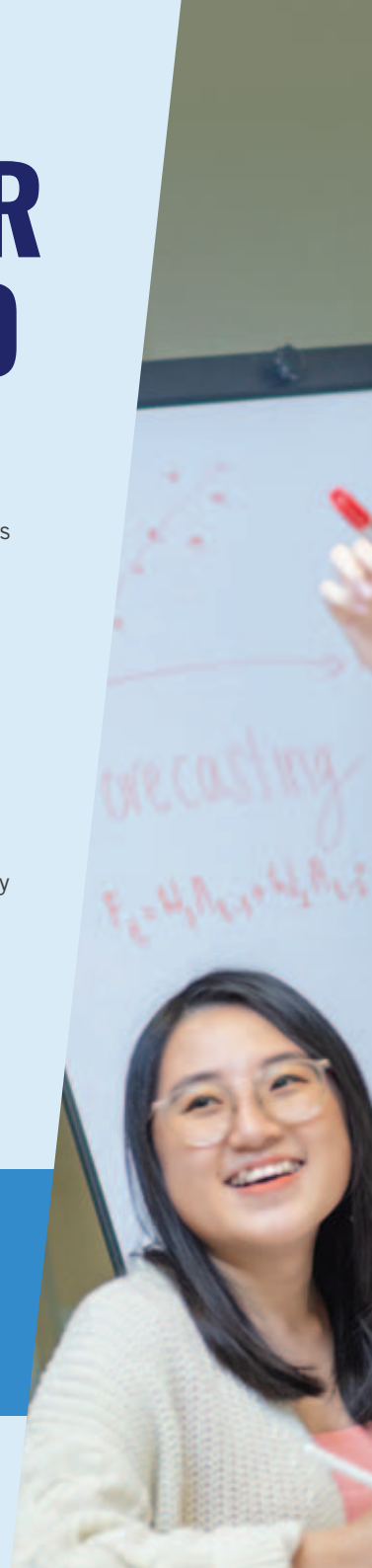
FINANCIAL AID FINDER



Head over to our Student Financial Aid Finder to explore the full list of financial assistance options.



SCAN NOW!





FREQUENTLY ASKED QUESTIONS



I HAVE NO IDEA HOW TO APPLY FOR FINANCIAL ASSISTANCE AT SMU. WHERE SHOULD I START?



First, make use of our online Financial Needs Calculator to work out an estimate for how much assistance you could be eligible for, so you can have a clearer idea of your financial needs. Then, read up on the various types of financial awards available. Finally, submit your application on the Applicant's Self-Service Portal.

WILL FINANCIAL ASSISTANCE COVER OTHER EXPENSES BESIDES TUITION FEES, SUCH AS ACCOMMODATION AND BOOKS?

If you need help with expenses such as living expenses, books and so on, SMU offers a range of financial assistance schemes to help defray such costs.





I AM A NON-SINGAPOREAN STUDENT. CAN I ALSO APPLY FOR FINANCIAL ASSISTANCE?

Yes, we have several financial assistance schemes open to international students that will help them to defray the cost of tuition.



IF I RECEIVE MULTIPLE FINANCIAL AWARDS (INCLUDING CPF EDUCATION LOAN AND STUDENT LOANS), IN WHAT ORDER WILL MY TUITION FEES BE DEDUCTED?

Your tuition fees will be deducted by the following order of priority as stipulated by MOE (with 1 having the highest priority to be disbursed first):

1. Mendaki Tertiary Tuition Fee Subsidy (TTFS)
2. Scholarship/bursary/study award (per terms and conditions of award)
3. SkillsFuture Credit
4. Post-Secondary Education Account (PSEA)
5. Central Provident Fund Education Loan Scheme
6. Student Loans – (i) Tuition Fee Loan (TFL), (ii) Study Loan (SL), (iii) Study Loan Living Allowance (LA)



AM I ALLOWED TO RECEIVE A SCHOLARSHIP AND A BURSARY IN THE SAME YEAR?

Generally, concurrent receipt of two financial awards in the same year of study may not be allowed. However, concurrent receipt of financial awards is permissible in some award scenarios. Refer to the terms and conditions of the award should you be in doubt.



Have more questions? Send us a note at finasst@smu.edu.sg and we'll be happy to help!

2 DECADES OF EMPOWERING STUDENTS



**I NO LONGER NEEDED TO KEEP WORRYING,
“HOW AM I GOING TO FINANCE MY UNIVERSITY FEES?”**

The Quantedge Foundation Scholarship not only alleviated my financial burdens, but also allowed me to focus more on my studies. The scholarship motivates me to work even harder while giving me the time and space to pursue my passion projects and connect with the community here at SMU.

YASMIN SAMAD

Year 2 Student

Lee Kong Chian School of Business

Quantedge Foundation scholar

“I COULD AIM FOR MY DREAMS OF BEING A LAWYER.”

Coming from a low-income family, it can sometimes be difficult to afford the different textbooks and materials needed in my studies, when each book can cost up to a few hundred dollars. The Yong Pung How School of Law Book Allowance has helped me to offset the financial burden of purchasing these books and allowed me to dedicate more time to exploring the different paths of law I can pursue.

LIAO QIU XU

Year 4 Student
Yong Pung How School of Law
Yong Pung How School of Law Book Allowance recipient

“A HUGE FINANCIAL BURDEN WAS LIFTED FROM MY SHOULDERS.”

My family and I were so relieved when we found out that I am eligible for the bursary — it has covered a considerable amount from my tuition fees loan.

YEOH JEA HOOI

Graduate
School of Accountancy
The Ganpat Bursary recipient

“THE SMU STUDY AWARD GAVE ME SPACE TO BREATHE.”

Thanks to the financial assistance award that SMU had generously extended to me, I could focus on my academic endeavours and not worry about taking on jobs to sustain myself financially.

BIONDI LEE

Year 4 Student
School of Computing and Information Systems
SMU Study Award recipient

“THE STRAIGHTFORWARD APPLICATION PROCESS CLEARED UP ALL MY DOUBTS.”

Initially, I wasn't sure about what kind of financial assistance I could apply for and wanted to apply for external awards. Thankfully, the application process for SMU's financial assistance was easy to follow and smooth! The award allowed me to focus on campus life and engage in many more learning opportunities.

LEW BO REN

Graduate
School of Computing and Information Systems
Peony Ferguson Bursary recipient

8 REASONS WHY SMU



1st

local uni to pioneer
an interdisciplinary
curriculum



1st

local uni to offer a
guaranteed 2nd major



#1

most flexible
Core Curriculum



First-ever

interactive
pedagogy



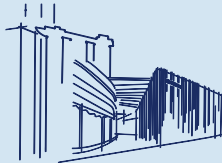
1st

local uni to require
global experience for
all students



1st

with holistic
admissions



1st

city campus in
Singapore



#1

graduates who
get more offers
and higher salaries

Reach us at:

Office of Admissions and Financial Assistance
Singapore Management University

81 Victoria Street
Level 3 SMU Administration Building
Singapore 188065
(8.30am to 5.45pm, Mondays to Fridays)

Email: finasst@smu.edu.sg | Tel: +65 6828 0264 |
Website: admissions.smu.edu.sg