



**SMU**

SINGAPORE MANAGEMENT  
UNIVERSITY

# LET SMU PAY 100% OF YOUR TUITION FEES\*

A Guide to Financial Aid at SMU

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

**Undergraduate  
2026**

# NO DREAM LEFT BEHIND

At SMU, we practise a 'need-blind' admission policy:

**every student is deserving of a world-class education, regardless of financial circumstances.**

From funding your tuition fees and supporting your global aspirations to providing book allowances, SMU supports you with a variety of financial aid options so that you can pursue your dreams worry-free.



# 5 Reasons to Take Advantage of SMU's Financial Aid



Full tuition fee coverage for eligible students



Over 300 scholarships and bursaries/study awards available



Bond-free



Easy to apply



Available to both incoming and current students

## The SMU Promise

# 100%

of students who demonstrated financial need received financial aid

Close to 

# 40%

 of students receive scholarships or financial awards

# 100%

tuition fee coverage under SMU Access Plus for eligible students

# >25 years

 of supporting students' dreams and aspirations





# 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

# The Quantedge Foundation Scholarship

Established in 2017 and funded by the proceeds of an endowed S\$8 million contribution, the Quantedge Foundation Scholarship supports Singaporean undergraduates at SMU with demonstrated financial needs. This bond-free scholarship covers recipients' remaining annual subsidised tuition fees payable, after taking into account other financial aid awarded by the Singapore Government.

The scholarship will provide coverage for up to four (4) academic years, provided that all criteria are met at each annual review.

## What it includes

- Annual subsidy for tuition fee:
  - S\$6,400 per year for Law undergraduates
  - S\$5,200 per year for non-Law undergraduates
- Annual cash allowance of S\$1,500 to pursue global exposure opportunities
- Opportunities to join a customised community service project

## Who is eligible

### **Year 1 full-time SMU undergraduates:**

- who are Singaporean,
- who live in a four-room or smaller HDB flat,
- whose family's monthly per capita income is not more than S\$1,000, and
- whose family does not own any private property in or outside of Singapore.

Scholarship recipients must maintain a minimum cumulative GPA of 3.00, and may not concurrently receive any additional funding that goes towards covering their tuition fees (excluding student loans).

Recipients may apply for funding that goes towards covering other expenses, such as living expenses and costs relating to participation in local/overseas student programmes.

Candidates will be shortlisted from the applicants for SMU administered bursaries in the year of award.



Scan here for  
more information

# Hear From Our Students



## **Jade Ooi**

Year 2 Student  
School of Accountancy

**SMU Access Plus Recipient**

SMU Access Plus has allowed me to pursue my studies with a peace of mind. I have been able to participate actively in student clubs and develop my interpersonal skills without the constant stress of finances. This has enriched my university experience by instilling in me a sense of empowerment and inspired me to give back and uplift others who may be struggling as well.



## **Yasmin Samad**

Final Year Student  
Lee Kong Chian School of Business

**Quantedge Foundation Scholar**

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.



## **Gabriel Eng**

Year 2 Student  
School of Economics

**SMU Access Plus Recipient**

Through SMU Plus Access, I have been able to focus on achieving my academic and personal aspirations without the weight of financial worries. This has empowered me to rise above my circumstances and give back meaningfully to the SMU community.



## **Foong Yu Xuan**

Year 3 Student  
School of Computing  
and Information Systems

**GMC Scholar**

The financial support I received has benefitted me greatly; I have a great appreciation of the SMU scholarship donors and their contributions to help students like me maximise our university lives with fewer worries. The scholarship has given me the confidence to continue doing my best in SMU, and as I transition towards my future career.



# Get Ready to Take On the World

At SMU, 100% of our undergraduate students will embark on at least one global experience during their time with us. Whether it is an overseas exchange programme, summer study programme, or a community service project overseas, we have close to 60 financial aid packages to support your global aspirations.

## Global Experience Grant



As part of SMU Access Plus, the grant provides qualifying students with S\$1,000 per year over four years.

## Overseas Student Programme Loan



A scheme to cover students' participation in various overseas programmes: study missions, internships, exchange programmes, etc.

## SMU Donor-Funded Exchange Scholarships



A wide range of scholarships are available to defray airfare, accommodation costs, and living expenses.

## ... and many more!



Scan here to search for the various overseas grants available.



# Other Schemes Beyond SMU

You can also explore various externally administered financial aid schemes available at SMU, from government-funded loans to generous bursaries and scholarships from donors.

Scheme	What it covers	When to apply
CPF Education Loan	Tuition fees	From July onwards
MENDAKI Tertiary Tuition Fee Subsidy	Tuition fees	<ul style="list-style-type: none"><li>• June to July</li><li>• November to January</li></ul>
MOE Tuition Fee Loan	Tuition fees	<ul style="list-style-type: none"><li>• May to September</li><li>• December to February</li></ul>
Post-Secondary Education Account (PSEA) Scheme	Tuition fees	<ul style="list-style-type: none"><li>• August to mid-September (Term 1)</li><li>• January to mid-February (Term 2)</li><li>• May (Term 3)</li></ul>
SMU Donor-Funded Bursaries	Tuition fees, living expenses	January to February
SMU Donor-Funded Scholarships	Tuition fees, living expenses	January

# Wide Range of Awards and Support

Discover our range of financial aid schemes:

Tuition Fees				
Financial Aid Schemes	Applicable to			Income Criteria
	SC	SPR	IS	
MOE Tuition Fee Loan <sup>1</sup>	✓	✓	✓	None
MOE Study Loan (Tuition Fee Portion) <sup>1</sup>	✓	✓	✓	• PCI <sup>2</sup> up to S\$2,700 (for SC/SPR) • PCI up to S\$1,200 (for IS)
MENDAKI Tertiary Tuition Fee Subsidy	✓			PCI up to S\$2,000
CPF Education Loan Scheme	✓	✓		None
Post-Secondary Education Account (PSEA)	✓			
SMU Donor-Funded Bursaries	✓	✓	✓	PCI up to S\$3,000 or GHI up to S\$12,000
SMU Donor-Funded Scholarships	✓	✓	✓	
SMU Funded Scholarship	✓	✓	✓	
Higher Education Community Bursary/Higher Education Bursary	✓			
SMU Access Plus (Tuition Fee)	✓			PCI up to S\$1,375 or GHI up to S\$5,500
Living Expenses				
MOE Study Loan (Living Allowance Portion)	✓	✓	✓	• PCI up to S\$2,700 (for SC/SPR) • PCI up to S\$1,200 (for IS)
SMU Access Plus (Living Allowance)	✓			PCI up to S\$1,000 or GHI up to S\$4,000

Key: SC – Singapore Citizens; SPR – Singapore Permanent Residents;  
IS – International Students; PCI – per capita household income;  
GHI – gross household income

<sup>1</sup> Quantum is up to 100% of SC tuition fees rates; applicable to SPR and IS too.

<sup>2</sup>PCI =  $\frac{\text{Gross income of family members in household}}{\text{Total number of family members in household}}$

Financial Aid Schemes	Applicable to			Income criteria
	SC	SPR	IS	
Overseas Programme Fees (Vary By Programme)				
MOE Overseas Student Programme Loan	✓			None
Exchange Scholarships/Grants	✓	✓	✓	PCI up to S\$3,000 or GHI up to S\$12,000
Study Mission Grants	✓	✓	✓	
Short-Term Study Programme (SSP-Winter/Summer)	✓	✓	✓	
SMU Global Experience Grant	✓	✓	✓	
Overseas Internship	✓	✓	✓	
Others				
Emergency Grant	✓	✓	✓	PCI up to S\$3,000 or GHI up to S\$12,000
Community Service Grant	✓	✓	✓	PCI up to S\$2,700
Work Study Grant	✓	✓	✓	
Partial Conference Funding	✓	✓	✓	None

## How SMU Access Plus Works with Government Bursary

Qualifying Household Income			MOE Bursary (Offset Tuition Fees)	Remaining Tuition Fees covered by SMU	Living Allowance	Global Experience Grant
PCI	or	GHI				
≤ S\$1,000		≤ S\$4,000	Higher Education Community Bursary Tier 1 S\$6,300	SMU Access Plus Tier 1	S\$4,000	S\$1,000
S\$1,001– S\$1,375		S\$4,001– S\$5,500	Higher Education Community Bursary Tier 2 S\$5,100	SMU Access Plus Tier 2		S\$1,000
S\$1,376– S\$2,250		S\$5,501– S\$9,000	Higher Education Bursary Tier 1 S\$3,250			S\$1,000
S\$2,251– S\$3,000		S\$9,001– S\$12,000	Higher Education Bursary Tier 2 S\$1,350			S\$1,000

# 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

1

2



**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.

3



## 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.

4



## 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](mailto:finasst@smu.edu.sg)



# Frequently Asked Questions

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## **1. When can I apply for financial aid?**

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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?**

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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?**

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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](mailto:finasst@smu.edu.sg)**



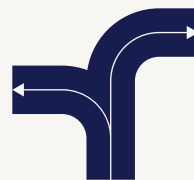
# 9 REASONS TO CHOOSE SMU



**1<sup>st</sup>** local university to pioneer an integrative curriculum



**#1** most flexible Core Curriculum in Singapore



**1<sup>st</sup>** local university to guarantee a second major for all students



**1<sup>st</sup>** local university to provide lifelong career support



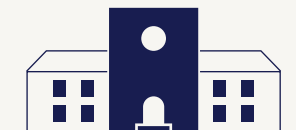
**1<sup>st</sup>** local university with guaranteed global experience for all students



**1<sup>st</sup>** local university to pioneer holistic admissions



**1<sup>st</sup>** local university with 100% small seminar classes



**1<sup>st</sup>** city campus in Singapore



**#1** graduates preferred by employers

Reach us at

Email: [finasst@smu.edu.sg](mailto:finasst@smu.edu.sg) Website: [admissions.smu.edu.sg](https://admissions.smu.edu.sg)

Information is correct at print in January 2026. All currencies are in Singapore Dollars (S\$) unless otherwise stated.