



Caring for My Family

Can I get childcare
subsidies?

How do I pay for
my HDB flat?

How to
reduce living
expenses?



Just ask me!



MAKING LIFE'S JOURNEY BETTER

No matter which stage of life you are at – getting married, starting a family, caring for elderly parents, looking for a new job or planning for retirement – the right support and assistance can make life's journey a little smoother.

In this series of e-booklets, you'll find quick tips and a broad overview of government policies and schemes related to life issues like healthcare, housing, transport, lifelong learning and livelihood so that you are better informed to begin the next stage in life, tackle unexpected challenges and discover suitable opportunities to get ahead.

There are three e-booklets in this series:

Caring for My Family
Getting Ahead in My Career
Caring for Our Seniors

Download the latest copy of the AKK e-booklets on our PA website at go.gov.sg/akkbooklets



ASK KOPI KAKIS!

Ken and his *Kakis** are well-known in the neighbourhood for their friendly smiles and cheerful talk that puts everyone at ease. Ken keeps everyone updated on the latest happenings, and if you need help, he is the person to go to. He is reliable and knows all the lobang, tips and contacts that can help you kickstart each stage of your life with useful knowledge and advice. He even provides a quick and simple sharing about government schemes that you can benefit from!



Like everyone else, Ken has encountered setbacks in life, but he knows from experience that there are many helping hands out there, who are like his trusted kakis. You just need to know where to go and who to ask. So if you need help and support, just ask Ken and his kakis!

** Kakis - Slang/colloquial for good friends*

HERE FOR YOU, EVERY STEP OF THE WAY

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Set Up Your Home Without Financial Burden

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Set up your forever home with these support schemes in this section:

- Priority Schemes for New Home Owners
- Grants for First-Timer Buyers
- Grants for Second-Timer Buyers

HOME SWEET HOME

Set up your home without financial burden

Priority Schemes When Applying for New HDB Flats

Apply for new flats under one of these priority schemes to enhance your chances at obtaining a queue position to select a flat.

First-Timer (Parents & Married Couples) category

- Who can qualify:
 - Families with at least one Singapore Citizen child aged 18 and below, or married couples aged 40 and below; and
 - Never owned or sold a residential property before; and
 - Did not have a chance to book a BTO/SBF flat in the past five years prior to their flat application.
- From August 2023, this group will get additional support in buying their first home:
 - A total of three ballot chances for their BTO/SBF applications in all estates.
 - Eligibility for the Family and Parenthood Priority Scheme (FPPS), where up to 40% of public flat supply in each BTO exercise and up to 60% of public flat supply in each SBF exercise will be set aside.
 - First priority under the FPPS, when they apply for 4-room or smaller BTO flats in non-mature estates.



Married Child Priority Scheme

- For married children living together or near (within 4km) their parents.
- Fiancé/Fiancée applicants may also apply.

Third Child Priority Scheme

- For families with more than two children.

Multi-Generation Priority Scheme

- For married children and parents applying for two flats to stay within the same Build-To-Order (BTO) project.

Assistance Scheme for Second-Timers

- For second-timer applicants, divorced or widowed persons with at least one Singaporean child below the age of 18.

Tenants' Priority Scheme

- For tenants of HDB rental flats who have been living in them for at least 2 years and who want to purchase their own homes.

HDB: 6490 1111 
www.hdb.gov.sg 

Housing Grants for First-Timer Buyers

Up to \$80,000 in housing grants for eligible first-timer families and singles buying a HDB flat.



Enhanced CPF Housing Grant (EHG)

- Receive up to \$80,000 in EHG based on average household income, with a household income ceiling of \$9,000.
- The EHG places no restrictions on flat type or location, and applies to both new and resale flats.

Grants for First-Timer Families


- First-timer families buying new flats can enjoy up to \$80,000 in EHG, on top of the significant market discounts.
- Those buying resale flats can enjoy up to \$190,000 in housing grants, comprising the EHG, CPF Housing Grant (up to \$80,000) and Proximity Housing Grant (PHG) (up to \$30,000).

Grants for Singles

- First-timer singles aged 35 years or above can enjoy the EHG (Singles) of up to \$40,000 when buying 2-room Flexi flats (99-year lease) in non-mature estates from HDB.
- Those buying resale flats can enjoy up to \$95,000 in housing grants, comprising the EHG (Singles), CPF Housing Grant (Singles) (up to \$40,000) and PHG (Singles) (up to \$15,000).

Housing Options for Unwed Parents

- Unwed parents who require housing assistance can approach HDB. Each request will be assessed holistically, to ensure that their children have a stable home to grow up in.
- For unwed parents aged 21 and above, who are in stable employment and have sufficient finances, HDB can exercise flexibility for them to buy up to a 3-room flat in a non-mature estate from HDB, or a resale flat.
- Each request is assessed holistically and individually, to safeguard the best interests of the child. Those who cannot afford to buy any flat may be considered for public rental housing.

HDB: 6490 1111 
www.hdb.gov.sg 

Housing Grants for Second-Timer Buyers



Second-timer buyers who previously owned a subsidised flat get to benefit from housing grants too.




Step-Up CPF Housing Grant (SUHG)

- For second-timer families who are:
 - moving from their current 2-room subsidised flat in a non-mature estate to a 3-room flat;
 - moving from their public rental flat and purchasing a 2-room or 3-room flat.
- Eligible families can enjoy SUHG of \$15,000 for their next flat purchase.

Fresh Start Housing Scheme

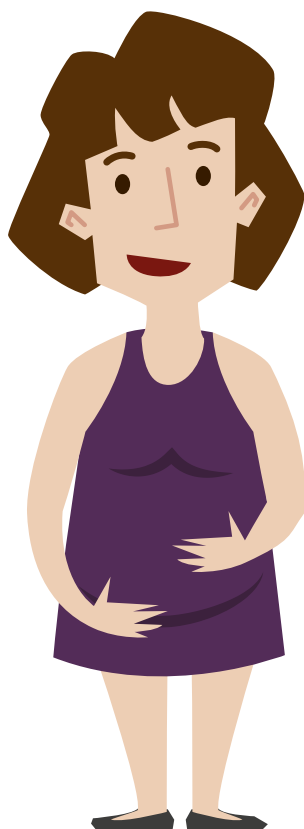
- For second-timer families with young children staying in public rental flats who want to start afresh in a new home of their own.
- Parent(s) must be aged between 35 to 54 years old, and have at least 1 Singapore Citizen child aged 18 and below.
- Families must qualify for the Letter of Social Assessment (LSA) from HDB.
- Eligible families will receive a Fresh Start Housing Grant of \$50,000 into their CPF Ordinary Account.
- Eligible families may purchase a 2-room Flexi flat or a 3-room flat with shorter lease options of between 45 and 65 years, as long as it covers owners and their spouses-occupiers till they are 95 years old.
- To ensure a stable home for the children, the Minimum Occupation Period of the flat is 20 years.

HDB: 6490 1111 
www.hdb.gov.sg 

Start A Family With Less Worries

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My baby is due soon, is there any help for me?



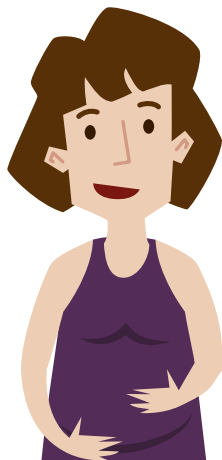
Definitely! Find out about the schemes that can help parents-to-be in this section:

- MediSave Maternity Package
- Medisave for Assisted Conception Procedures (ACPs)



BABY READY

Start a family with less worries



With these support schemes, I can **embark on my parenthood journey** with greater peace of mind.


MediSave Maternity Package

- Parents may withdraw up to \$900 from their MediSave for pre-delivery medical expenses.
- They may also use up to \$550 per day for the first two days of admission and \$400 per day from the third day onwards for their hospital stay, and an additional surgical withdrawal limit ranging from \$750 to \$2,600, depending on the delivery procedure.

MediSave for Assisted Conception Procedures (ACPs)



- ACPs such as Assisted Reproduction Technology (ART) treatments can help couples who have difficulties conceiving.
- Couples can withdraw up to \$6,000, \$5,000 and \$4,000 from their MediSave for their first, second and third and subsequent cycles of ACP respectively, within a lifetime limit of \$15,000.



MOH: 6325 9220 
www.moh.gov.sg 

Enhanced Co-Funding for Fertility Treatments at Public Hospitals

- Includes in-vitro fertilisation and intra-uterine insemination (IUI) procedures that may help couples who need medical help conceiving.
- Eligible couples seeking ART treatments in public hospitals can receive up to 75% (up to \$7,700) in Government co-funding, for a maximum of 3 fresh and 3 frozen ART cycles.
- Eligible couples undergoing IUI procedures at the public AR centres can receive co-funding of up to 75% capped at \$1,000 per treatment cycle, for 3 cycles of IUI.
- Up to two of the six ART cycles can be carried out when the woman is 40 or older, as long as the couple had tried ART or IUI procedures before the woman was 40.

MOH: 6325 9220 
www.moh.gov.sg 

NSmen will receive \$100 worth of credits when they get married or have a baby!

MINDEF: 1800 367 6767 
www.ns.sg 



Give The Best to Our Children

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In this section, find out about the schemes that support your family and children's healthcare, childcare and education needs:

- MediShield Life Coverage from Birth
- Childcare and Infant Care Subsidies
- Edusave Account

GROWING UP

Give your children a good start



What benefits can my **baby** receive?

MediSave Grant for Newborns

- All Singapore Citizen newborns will receive a \$4,000 grant in their MediSave account, to defray the costs of the child's healthcare expenses, such as MediShield Life premiums, recommended childhood vaccinations, hospitalisation and approved outpatient treatments.

CPFB: 1800 227 1188 
www.cpf.gov.sg 

MediShield Life Coverage from Birth

- All Singapore Citizen babies are automatically covered by MediShield Life from birth, including those with congenital and neonatal conditions.

MOH: 6325 9220 
www.moh.gov.sg 



Baby Bonus Cash Gift (BBCG)

- Helps parents with the costs of child-raising during the early years. The BBCG will be disbursed on a regular basis every six months till the child turns six-and-a-half-years.
 - \$11,000 for their 1st and 2nd child.
 - \$13,000 for their 3rd and subsequent children.



Child Development Account (CDA)

- A special savings account with two components:
 - **CDA First Step Grant:** A \$5,000 Government contribution for each child is given with no initial deposit required by parents.
 - **Government co-matching:** Where savings deposited by parents are matched dollar-for-dollar by the Government, up to a cap.

Birth Order	Components of CDA		Total Maximum Government Contributions (a + b)
	First Step Grant (no initial deposit from parents required) (a)	Maximum Government co-matching (b)	
1 st Child	\$5,000	\$4,000	\$9,000
2 nd Child		\$7,000	\$12,000
3 rd Child		\$9,000	\$14,000
4 th Child		\$9,000	\$14,000
5 th & Subsequent Child		\$15,000	\$20,000

CDA Top-up 2023

- From September 2023, Singaporean children born from 1 Jan 2017 to 31 Dec 2023 will receive a one-off \$400 top-up to their CDA account.
- More information on the Enhanced Baby Bonus Scheme and its timeline for disbursement can be found at: go.gov.sg/mp2023enhanced-infographic.

MSF (Baby Bonus): 1800 111 2222 
www.babybonus.msf.gov.sg 



Don't worry! We've got you covered with support for your baby's healthcare needs to their daily expenses!

Waiver of First Passport Application Fee for Newborns

- Since 1 January 2020, the passport application fees for newborn Singapore Citizens will be waived if the application for their first passport is made before the child's first birthday.

ICA: 6391 6100 
www.ica.gov.sg 

Caring for Infants and Young Children



Full-day pre-school places have more than doubled over the past decade and there are currently enough places to accommodate every resident child aged 3 and above. 80% of children can have a place in a government-supported pre-school by 2025.

Childcare and Infant Care Subsidies

- Families with Singapore Citizen children enrolled in Early Childhood Development Agency (ECDA)-licensed childcare centres receive a monthly basic subsidy of up to \$600 for infant care and up to \$300 for childcare.
- Families with working mothers and gross monthly household income of \$12,000 and below or per capita household income is \$3,000 and below, receive a means-tested monthly additional subsidy of up to \$710 for infant care and up to \$467 for childcare.
- Mothers who are not working due to certain circumstances (e.g. looking for job, pregnant, caring for a younger child aged 24 months and below) may also apply to be considered for these subsidies on a case-by-case basis.
- Families under HDB's Public Rental Scheme or receiving ComCare support will automatically qualify for maximum preschool subsidies upon application, regardless of the applicant's/ single father's working status.
- Eligible low-income families may also apply to be considered for Childcare Financial Assistance (beyond basic and additional subsidies) and a Start-Up Grant.

Kindergarten Fee Assistance Scheme (KiFAS)

- Families with Singapore Citizen children enrolled in kindergartens run by Anchor Operators or the Ministry of Education, with gross monthly household income of \$12,000 and below or per capita household income of \$3,000 and below, can receive means-tested KiFAS support.
- Families under HDB's Public Rental Scheme or receiving ComCare support will qualify for maximum KiFAS subsidies.
- Eligible low-income families who require assistance for initial enrolment costs may apply for a yearly KiFAS Start-Up Grant.

ECDA: 6735 9213 
www.ecda.gov.sg 

KidSTART

- A programme to enable Singapore Citizen children up to 6 years old, from low-income families to have a good start in life.
- Supports parents and caregivers in the areas of early childhood development, coordinates and strengthens support for families where needed and monitors the developmental progress of children from birth onwards.

KidSTART: 6908 0155 
www.kidstart.sg 



I am glad that I am able to get the support I need for every stage of my child's life!

With these measures in place, every child, regardless of circumstances will be given a good start in life. They will be provided a strong foundation to grow, realise their dreams and continue a journey of lifelong learning!



Early Intervention (EI) for Children Aged 0 to 6

The early years in a child's life is a critical period for their development. Early Intervention (EI) taps on this growth potential to help children with developmental needs (DN) gain skills that maximise their capability for independence.

a) Development Support - Learning Support (DS-LS) Programme

- Children who require low levels of EI support may be recommended for short-term support in a preschool setting.

b) Early Intervention Programme for Infants and Children (EIPIC)

- Children who require medium to high levels of EI support can be better supported by a team of EI professionals and allied health professionals under the EIPIC.
- Alternatively, these children can also be served under **Early Intervention Programme for Infants and Children- Private**.

c) Development Support Plus (DS-Plus) Programme

- Children who have made sufficient progress under EIPIC can transit to receive intervention in a preschool setting.

d) Inclusive Support Programme (InSP)

- Children who require medium levels of EI support may be suitable for the InSP. The InSP provides to both typically developing children and children with developmental needs an inclusive learning experience in the preschool setting.

View the Parents' Guide for Young Children who Require Early Intervention:
go.gov.sg/ecda-parentsguide



SG Enable: 1800 8585 885
www.enablingguide.sg



Special Needs Savings Scheme

- Allows parents to set aside their CPF savings for the long-term care of children with special needs.
- Parents may nominate their loved one with special needs to get a regular stream of fixed pay-outs upon the parent's death.

Special Needs Trust Co (SNTC) Trust

- Provides affordable trust services to persons with special needs. Upon the death or incapacity of the caregiver(s), SNTC will act as a trustee to manage and administer the funds for your loved one.
- The trust also ensures that your loved one with special needs gets the gifts from your will, insurance and CPF savings nomination.

SG Enable: 1800 8585 885 
www.sgenable.sg 

Special Needs Trust Co Ltd: 6278 9598 
www.sntc.org.sg 



Caring for School-Going Children

Edusave Account

- Singapore Citizen students can use their Edusave funds to pay for:
 - enrichment programmes organised by schools;
 - approved miscellaneous fees, and
 - personal learning devices in secondary schools, junior colleges and Millennia Institute under digital learning programme organised by schools.
- Primary and secondary school students studying in MOE funded schools will receive an annual contribution of \$230 and \$290 respectively.
 - Singapore Citizen children aged 7 to 12 who are not enrolled in any MOE-funded schools will receive the quantum applicable to primary level students.
 - Singapore Citizen children aged 13 to 16 who are not enrolled in any MOE-funded schools will receive the quantum applicable to secondary level students.
- In May 2023, Singaporean children received a one-off \$300 top-up to their Edusave account.

Edusave Merit Bursaries

- Depending on education level, eligible students who are within the top 25% of each level (except Primary 1 and 2) and have demonstrated good conduct will receive between \$200 and \$500.
- Applicable for Singaporean students in government, government-aided, specialised schools and junior colleges/Millennia Institute, polytechnics and ITE with gross monthly income of \$7,500 and below, or whose per capita household income is \$1,875 and below per month.

Edusave Scholarships

- For the top 10% of Singaporean students at their level based on their academic performance and demonstration of good conduct. Depending on level, students will receive \$350 or \$500.

Special Student Care Centres

- Provides before-and-after school care for Special Education (SPED) students aged 7 to 18 years old.
- Families with gross monthly household income of \$9,200 and below, or whose per capita income is \$2,300 and below are eligible for means-tested subsidies.



The child's school



Post-Secondary Education Account (PSEA)

- Helps parents save for their children's post-secondary education.
- PSEA will be automatically opened:
 - When there is a balance in their child's Child Development Account or Edusave Account to be transferred to PSEA; or
 - In the first year when child is eligible for relevant Government contribution/awards.
- In May 2023, Singaporean children received a one-off \$300 top-up to their PSEA.

MOE: 6260 0777 
www.moe.edu.sg 

Student Care Fee Assistance Scheme

- Student care subsidies for students (aged 7 to 14) who are Singapore Citizens or Permanent Residents (at least one immediate family member in the same household must be a Singapore Citizen) and attending an MSF-registered Student Care Centre.
- Families with gross monthly household income of \$4,500 and below, or monthly per capita income of \$1,125 and below, are eligible to receive monthly subsidies of up to \$290 for student care fees and a one-off Start Up Grant of up to \$400 per child for initial costs such as deposit, registration fee, uniform and insurance.

MSF (ComCare): 1800 222 0000 
www.msf.gov.sg/comcare 

MOE Financial Assistance Scheme

- Applicable for Singapore Citizen students living in household with a gross monthly income of \$3,000 and below or monthly per capita income of \$750 and below and studying in government, government-aided, and specialised schools.
- Includes full subsidy of school fees, standard miscellaneous fees, transport subsidies (for all levels from primary to pre-university), free textbooks, school uniforms and school meal subsidies (for primary and secondary levels only), and an annual cash bursary (for pre-university level only).



Government Bursary for Post-Secondary Education Institutions (PSEIs)

- All full-time Singapore Citizen students in publicly-funded PSEIs with gross monthly household income of \$10,000 and below, or gross monthly household per capita income of \$2,500 and below are eligible for the Higher Education Community Bursary or Higher Education Bursary, depending on their household income.

Level	Annual Bursary Amount from AY2023
ITE Nitec and Higher Nitec Students	\$440 - \$1,600 (Those in the lowest income tier will also receive 100% tuition fee subsidy)
Diploma Students	\$900 - \$2,950
Undergraduates (excluding Medicine / Dentistry students)	\$1,350 - \$6,300
NUS / NTU Medicine and Dentistry Undergraduates	\$6,200 - \$20,200 (NUS) \$11,000 - \$25,000 (NTU)

- All part-time Singapore Citizen students in publicly-funded PSEIs with gross monthly household income of \$10,000 and below or gross monthly household per capita income of \$2,500 and below are eligible for the Higher Education Bursary.

Level	Annual Bursary Amount from AY2023
Part-time ITE Nitec and Higher Nitec Students	\$140
Part-time Diploma Students	\$320 - \$850
Part-time Undergraduates	\$720 - \$2,550

MOE: 6260 0777 
www.moe.edu.sg 

Travel Concession Passes

- Children below the age of 7 and are 0.9m and above in height travel for free with a valid child concession card. Children below 0.9m in height and are accompanied by a fare-paying commuter can automatically travel for free.
- Monthly fees for students from Primary to University levels, and National Servicemen:

	Unlimited Rides on Basic Bus Service	Unlimited Rides on Trains	Unlimited Basic Bus and Train Rides
Primary School Students	\$24.00	\$21.00	\$43.50
Secondary School Students (including JC/ITE) or Full-Time Diploma Students*	\$29.00	\$26.50	\$54.00
Full-Time Undergraduate Students* or Full-Time National Servicemen	\$55.50	\$48.00	\$90.50

*Includes eligible students who study in Private Education Institutions registered with the Council for Private Education, or homeschooler pursuing Singapore-Cambridge General Certification of Examination (GCE) Normal, Ordinary or Advanced Level qualification, or an International Baccalaureate qualification.

SimplyGo: 1800 2255 663 
www.simplygo.com.sg 



Parental Leave and Benefit Schemes



We've got our family going. Now, it would be really nice if we could spend **more time** with our kids.

As a working parent, I appreciate parental leave schemes. They allow me to spend time and bond with my children!



Government-Paid Maternity Leave (GPML)

- Eligible working mothers, including those who are self-employed, are entitled to 16 weeks of GPML, to be taken within 12 months of the child's date of birth.

Government-Paid Paternity Leave (GPPL)

- Eligible working fathers (including those who are self-employed), are entitled to 2 weeks of GPPL, to be taken within 12 months of the child's date of birth. GPPL will be doubled from 2 to 4 weeks* for eligible fathers of children born from 1 January 2024 onwards.

**The additional 2 weeks are given on a voluntary basis. Employers who are ready to grant the additional 2 weeks of GPPL will be reimbursed by the Government.*

Government-Paid Shared Parental Leave

- Eligible working fathers, including those who are self-employed can share up to 4 weeks of their wife's Government-Paid Maternity Leave or Adoption Leave benefits, subject to their wife's agreement.

Adoption Leave for Mothers (AL)

- Eligible working adoptive mothers, including those who are self-employed, are entitled to 12 weeks of AL, to be taken within 12 months of the child's date of birth.

Government Paid Leave Schemes: 1800 253 4757



www.profamilyleave.msf.gov.sg



Government-Paid Maternity Benefit (GPMB)

- Eligible working mothers, including those who are self-employed, that do not qualify for GPML due to their work arrangements may enjoy a cash benefit the equivalent of the Government-paid portion of GPML, if they have been in employment for at least 90 days in the 12 months preceding their Singaporean child's date of birth.

Government-Paid Adoption Benefit (GPAB)

- Eligible working adoptive mothers, including those who are self-employed, that do not qualify for Adoption Leave due to their work arrangements may receive the equivalent of the Government paid portion of Adoption Leave for Mothers, if they have been in employment for at least 90 days in the 12 months preceding their Singaporean child's date of birth.

Government-Paid Paternity Benefit (GPPB)

- Eligible working birth and adoptive fathers, including those who are self-employed, that do not qualify for GPPL due to their work arrangements may enjoy the equivalent of GPPL, if they have been in employment for at least 90 days in the 12 months preceding the Formal Intent to Adopt date.

Government-Paid Childcare Leave (GPCL)

- Eligible working parents whose youngest Singaporean child is aged below 7 years are entitled to 6 days of GPCL per working parent per year.

Extended Childcare Leave (ECL)

- Eligible working parents whose youngest Singaporean child is aged between 7 and 12 years are entitled to 2 days of ECL per working parent per year.
- For those with children in both age groups (i.e. below 7 years as well as between 7 and 12 years), the total childcare leave for each parent is a maximum of 6 days per year.



Unpaid Infant Care Leave (UICL)

- Eligible working parents who have a Singaporean child aged below 2 years old are entitled to 6 days of UICL per parent per year, in the child's first two years. From 1 January 2024 onwards, UICL will be increased by an additional 6 days per parent per year for eligible parents. This means that each parent can take a total of 12 days of UICL per year in the child's first 2 years.

Government-Paid Leave Schemes: 1800 253 4757

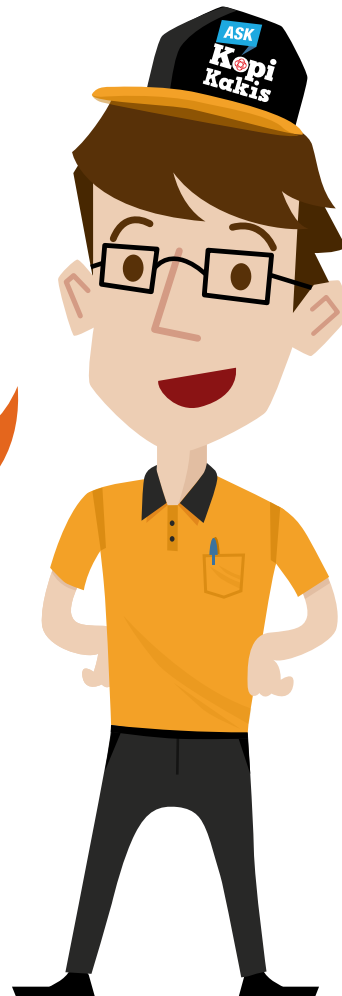
www.profamilyleave.gov.sg



Get Help With Your Living Expenses Pg 24 - 30

In this section, find out about the many schemes to help you and your family with your daily expenses:

- GST Voucher
- CHAS
- ComCare



LIVING WELL

Get help with your living expenses

GST Voucher – Service and Conservancy Charges (S&CC) Rebate

- Eligible Singaporean HDB households will receive between 1.5 and 3.5 months of S&CC Rebate each year depending on their flat type.

HDB Flat Type	No. of months of S&CC Rebate				
	January	April	July	October	Total per year
1- and 2-room	0.5	1	1	1	3.5
3- and 4-room	0.5	1	0.5	0.5	2.5
5-room	0.5	0.5	0.5	0.5	2.0
Executive / Multi-Generation	-	0.5	0.5	0.5	1.5

*For queries regarding S&CC payables, please contact your respective Town Councils.

HDB: 1800 866 3078 
www.hdb.gov.sg 

MOF: 1800 222 2888 
www.mof.gov.sg 



GST Voucher – Cash

- Provides eligible lower-income Singaporeans with cash for their immediate needs in August every year.
- In 2023, the cash quantum will be further increased by up to \$350.

Singaporeans aged 21 and above with AI of \$34,000 and below	Owns 0 to 1 property	
	AV ≤ \$13,000	\$13,000 < AV ≤ \$21,000
GSTV - Cash in 2022	\$400	\$250
GSTV - Cash in 2023	\$700	\$350
GSTV - Cash in 2024	\$850	\$450

GST Voucher Team: 1800 222 2888

www.gstvoucher.gov.sg

GST Voucher – U-Save, AP U-Save and COL U-Save

- U-Save rebates for eligible HDB households to offset their utility bills.
- With the AP U-Save and 2023 COL U-Save Special Payment, eligible households will receive double their regular GSTV – U-Save rebates in 2023.

HDB Flat Type	GSTV – U-Save	AP U-Save & COL U-Save	Total GSTV – U-Save for 2023
	Over 4 payments in January, April, July and October in 2023		
1- and 2-room	\$380	\$380	\$760
3-room	\$340	\$340	\$680
4-room	\$300	\$300	\$600
5-room	\$260	\$260	\$520
Executive / Multi-Generation	\$220	\$220	\$440



Assurance Package (AP)

• AP Cash

Every Singaporean aged 21 and above will receive between \$700 to \$2,450 in total between 2022 and 2026, depending on assessable income (AI) and property ownership.

Singaporeans aged 21 years and above in Reference Year	Disbursement Period	Owns 0 to 1 property			Owns > 1 property
		Assessable Income (AI)			
		AI ≤ \$34,000	\$34,000 < AI ≤ \$100,000	AI > \$100,000	
2023	Dec 2022	\$200	\$150	\$100	\$100
2024	Dec 2023	\$800	\$500	\$200	\$200
2025	Dec 2024	\$600	\$350	\$200	\$200
2026	Dec 2025	\$600	\$350	\$100	\$100
2027	Dec 2026	\$250	\$150	\$100	\$100
Total		\$2,450	\$1,500	\$700	\$700

• AP MediSave

Singaporeans aged 20 years and below or 55 years and above will receive MediSave top-ups annually of \$150 from 2023 to 2025.

Age of Singaporean in Payout Year	20 years and below	55 years old and above
2023		\$150
2024		\$150
2025		\$150
Total		\$450

Assurance Package Team: 1800 2222 888

go.gov.sg/assurancepackage



Community Development Council (CDC) Vouchers Scheme 2023

- From January 2023, every Singaporean household can claim \$300 worth of CDC Vouchers.
- \$150 of the CDC Vouchers can be used at participating heartland merchants and hawkers, and \$150 can be used at participating supermarkets until 31 December 2023.
- Each Singaporean household will also receive another \$500 worth of CDC Vouchers in January 2024.



2023 Cost-of-Living (COL) Special Payment

- Every Singaporean aged 21 and above will receive between \$200 to \$400 in June 2023, depending on Assessable Income (AI) and property ownership.

Assessable Income (AI)	Singaporeans Aged 21 Years and Above in 2023	
	Owns 0 to 1 Property	
AI ≤ \$22,000	\$400	
\$22,000 < AI ≤ \$34,000	\$300	
\$34,000 < AI ≤ \$100,000	\$200	

2023 Top-ups to Child Development Account (CDA), Edusave Account, and Post-Secondary Education Account (PSEA)

- Every Singaporean child aged 6 and below will receive a one-off \$400 top-up to the CDA from September 2023.
- Every Singaporean child aged 7 to 20 would have received a one-off \$300 top-up to the respective Edusave account and PSEA in May 2023.

Age of Singaporean in 2023	Account receiving top-up	Amount	Estimated timeline
0 - 6 years	CDA	\$400	From Sep 2023
7 - 16 years	Edusave	\$300	May 2023
17 - 20 years	PSEA	\$300	May 2023

MediSave500 and MediSave700

- Each patient can withdraw up to \$500 or \$700 (for patients with complex chronic conditions) yearly from MediSave for outpatient treatments of conditions under the Chronic Disease Management Programme (CDMP), approved vaccinations and health screenings.

Vaccination Subsidies

- Eligible Singaporeans can enjoy subsidies of between \$35 to \$125 for nationally-recommended vaccinations administered at CHAS GP clinics.
- At polyclinics, eligible Singaporean adults can receive up to 75% subsidies for vaccines under National Adult Immunisation Schedule (NAIS), with Pioneer Generation and Merdeka Generation seniors receiving additional subsidies.

Childhood Development Screening (CDS) subsidies

- For children aged 0 to 6 years old who attend Childhood Development Screening according to recommended touchpoints under local guidelines.
- Eligible Singaporean children can receive full subsidy for the seven recommended childhood developmental screening milestones, at both CHAS GP clinics and polyclinics.



MOH: 6325 9220









www.moh.gov.sg





Community Health Assist Scheme (CHAS)

- Singapore Citizens can receive subsidies for medical and dental care at participating General Practitioners and dental clinics near their homes.
- Singaporeans can now apply for CHAS online at www.chas.sg.

CHAS Criteria		 CHAS Green (From 1 Nov 2019)	 CHAS Orange	 CHAS Blue
Household Monthly Income Per Person (for Households with Income)		Above \$2,000	\$1,201 - \$2,000	\$1,200 and below
Annual Value (AV) of Home (for Households with No Income)		Above \$21,000	\$13,001 - \$21,000	\$13,000 and below
CHAS Subsidies				
Common Illnesses* (e.g. Cough and Cold)		NA	Up to \$10 subsidy per visit	Up to \$18.50 subsidy per visit
Selected Chronic Conditions [^]	Simple	Up to \$28 subsidy per visit, capped at \$112 per year	Up to \$50 subsidy per visit, capped at \$200 per year	Up to \$80 subsidy per visit, capped at \$320 per year
	Complex	Up to \$40 subsidy per visit, capped at \$160 per year	Up to \$80 subsidy per visit, capped at \$320 per year	Up to \$125 subsidy per visit, capped at \$500 per year
Selected Dental Services		NA	\$50 to \$170.50 subsidy per procedure (denture, crown, root canal treatment only)	\$11 to \$256.50 subsidy per procedure (dependent on procedure)
Preventive Health Subsidies				
		 Eligible Singapore Citizens/ CHAS Green	   Merdeka Generation, CHAS Blue or Orange	 Pioneer Generation
Recommended Health Screening under Screen for Life**		Fixed fee of \$5 per visit	Fixed fee of \$2 per visit	\$0

* Capped at 24 visits for common illnesses per patient per calendar year, across all CHAS GP clinics.

** This refers to screening for cardiovascular risk factors (i.e., diabetes, high blood pressure, high blood cholesterol), colorectal cancer and cervical cancer at CHAS GP clinics. Breast cancer screening services under SFL are offered at selected polyclinics at these rates: \$25 for Pioneer Generation, \$37.50 for Merdeka Generation and \$50 for Singapore Citizens. For eligible Healthier SG (HSG)-enrolled Singapore Citizens, nationally-recommended screenings under Screen for Life will be fully subsidised at their enrolled HSG clinic.

[^] "Simple" refers to visits for a single chronic condition. "Complex" refers to visits for multiple chronic conditions, or a single chronic condition with complication(s).

Check www.chas.sg for a full breakdown of the dental subsidies.

CHAS Hotline: 1800 275 2427 
www.chas.sg 



ComCare Interim Assistance

- Provides assistance to Singapore Citizens and Permanent Residents requiring urgent and immediate help for less than 3 months.
- For those with a monthly household income of \$1,900 and below or per capita household income of \$650 and below.

ComCare Short-to-Medium Term Assistance

- Provides assistance to Singapore Citizens and Permanent Residents looking for work or temporarily unable to work due to illness or caregiving responsibilities.
- For those with a monthly household income of \$1,900 and below or per capita household income of \$650 and below.

ComCare Long Term Assistance

- Provides assistance to Singapore Citizens and Permanent Residents who are permanently unable to work due to illness, old age or disability, with little or no family support, savings or assets to rely on for daily needs.
- Eligible households can receive the following:

Household Size	Assistance
1 person	\$640
2 persons	\$1,080
3 persons	\$1,510
4 persons	\$1,930

MSF (ComCare): 1800 222 0000 
www.msf.gov.sg/comcare 

Transport Concessions for Adults

- Monthly Travel Pass for adults (Singapore Citizens and Permanent Residents) at \$128 per month.

SimplyGo: 1800 2255 663 
www.simplygo.com.sg 

Migrant Domestic Worker (MDW)

- Families can benefit from a concessionary levy rate of \$60 per month if they hire a MDW to care for a Singapore citizen who lives in the same household and is a:
 - Child below 16 years old; or
 - Elderly person who is at least 67 years old; or
 - Person with disabilities who needs help with at least 1 Activity of Daily Living.

MOM: 6438 5122 
www.mom.gov.sg 

Supporting Persons with Disabilities

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There's plenty of help to support Persons with Disabilities in their daily lives. Find out more in this section:

- Home-Based Care Services
- CareShield Life
- MediSave Care

Thanks Ken!
I'm glad to
know I have
the help that
I need!



Supporting Persons with Disabilities

Persons with Disabilities (PwD) Concession Card

- Enjoy up to 60% off adult public transport fares. No additional fares for travel beyond 7.2km.
- They may also consider purchasing a Monthly Concession Pass at \$64 per month for unlimited bus and train rides.

SimplyGo: 1800 2255 663 
www.simplygo.com.sg 

Enabling Transport Subsidy

- Up to 80% subsidy for transport fees for persons with disabilities who need to take dedicated transport provided by Social Service Agencies to access care services.

SG Enable: 1800 8585 885 
www.sgenable.sg 

Taxi Subsidy Scheme

- For those who are totally dependent on taxis for travel to school, work or employment-related training.
- Those with per capita household income of \$2,800 per month and below.
- Up to 80% subsidy, depending on per capita monthly household income and distance travelled between home and school/work/training.

Assistive Technology Fund

- Provides means-tested subsidy of up to 90% of the cost of assistive technology devices required by Persons with Disabilities (PwDs), subject to a lifetime cap of \$40,000.

SG Enable: 1800 8585 885 
www.sgenable.sg 

Home Caregiving Grant

- Eligible care recipients may receive up to \$400 per month to defray the costs of caregiving expenses for those who always require some assistance to perform three or more Activities of Daily Living*.

*Eating, bathing, dressing, transferring, toileting, walking or moving around.

AIC: 1800 650 6060 
www.aic.sg 

Home-Based Care Services

- Provides alternative care support for adults with disabilities with the aim of keeping them in the community for as long as possible.
- Services include therapy, personal hygiene care, housekeeping, medication reminders and training in daily living skills.

SG Enable: 1800 8585 885 
www.sgenable.sg 





It's great to know that I can get all the help I need with these new programmes and schemes!

ElderShield

- ElderShield 400 policyholders who were born in 1970 to 1979 and do not have severe disability will be automatically enrolled into CareShield Life.

CPF: 1800 227 1188 
go.gov.sg/cpfeldershield 

MOH: 6325 9220 
go.gov.sg/moheldershield 

CareShield Life

- A long-term insurance scheme that provides basic financial support should Singapore Citizens and Permanent Residents develop severe disability, especially during old age, and need personal and medical care for a prolonged duration,
 - Those who are born in 1980 or later are automatically covered under CareShield Life from 1 October 2020, or when they turn 30, whichever is later.
 - Those born in 1979 or earlier can choose to join CareShield Life, if they do not have severe disability.
- CareShield Life provides better protection and assurance:
 - Lifetime cash payouts for as long as the policyholder is severely disabled.

MOH: 1800 222 3399 
www.careshieldlife.gov.sg 

ElderFund

- Support for lower-income Singapore Citizens with severe disability, aged 30 and older, who are not able to benefit from CareShield Life, ElderShield, or the Interim Disability Assistance Programme for the Elderly, and have low MediSave balances and inadequate personal savings to meet their long-term care needs.

AIC: 1800 650 6060 
go.gov.sg/elderfund 

MediSave Care

- Allows Singapore Citizens and Permanent Residents with severe disability, aged 30 and above to make monthly cash withdrawals for their long-term care needs.
- Monthly withdrawals of up to \$200 (in total) can be made from their own account and/or their spouses' MediSave accounts, depending on their MediSave balances.

MediSave Balance	Monthly Withdrawal Quantum
\$20,000 and above	\$200
\$15,000 and above	\$150
\$10,000 and above	\$100
\$5,000 and above	\$50
Below \$5,000	Nil

CPF: 1800 227 1188 
www.cpf.gov.sg 

MOH: 1800 222 3399 
www.moh.gov.sg 

SGUnited Jobs and Skills Schemes for Persons with Disabilities (PwDs)

- Two programmes to provide employment and traineeship opportunities for PwDs:
 - Place-and-Train: PwDs will be placed with employers and trained for new full-time or contract roles. Employers will receive 90% salary support from the Government.
 - Attach-and-Train: PwDs will be placed with host companies for on-the-job and structured training, and given an allowance that is subsidised by the Government.

SG Enable: 1800 8585 885 
go.gov.sg/opendoorprogramme 



Enjoying Additional Support

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Hi Ken, what support is there for us working parents?

Find out about the tax reliefs and rebates you may be eligible for in this section:

- Parent/Qualifying Child/Spouse Reliefs
- Working Mother's Child Relief
- Grandparent Caregiver Relief



ENJOYING ADDITIONAL SUPPORT

*Tax Reliefs and Rebates**

*A personal income tax relief cap of \$80,000 applies to the total amount of all tax reliefs claimed for each Year of Assessment.

Parent Relief / Handicapped Parent Relief

- Individuals can claim either \$5,500 or \$9,000* for supporting their parents, grandparents, parents-in-law or grandparents-in-law, if the dependant does not have an annual income exceeding \$4,000 in the previous year.
- Individuals may claim either \$10,000 or \$14,000* if their dependant is handicapped. Individuals can share the relief based on an agreed apportionment.

**If they are living in the same household.*

Handicapped Brother / Sister Relief

- Claim \$5,500 tax relief for each handicapped sibling or sibling-in-law if you have incurred at least \$2,000 to support them in the previous year.
- Individuals can share the relief based on an agreed apportionment.

Spouse Relief / Handicapped Spouse Relief

- Claim \$2,000 tax relief if your spouse does not have an annual income exceeding \$4,000 in the previous year and \$5,500 if your spouse is handicapped.

Life Insurance Relief

- For individuals with total compulsory employee's CPF contribution and compulsory MediSave/ voluntary CPF contribution as a self-employed individual of less than \$5,000 in 2022 and paid for their own/spouse's life insurance policy in 2022.
- Claim the lower of:
 - the difference between \$5,000 and the total CPF contribution; or
 - up to 7% of the insured value of your own/spouse's life, or
 - the amount of the insurance premiums paid.

Supplementary Retirement Scheme (SRS) Relief

- For topping up your SRS account, Singapore Citizens/Singapore Permanent Residents may receive relief based on their SRS contribution, up to \$15,300.



Parenthood Tax Rebate (PTR)

- Married, divorced or widowed parents may claim between \$5,000 and \$20,000 of tax rebates depending on the birth order of their child.
- The child is a Singapore Citizen* at the time of birth or within 12 months thereafter.
- Spouses can share the Parenthood Tax Rebate to offset their respective income tax payable.

* Children born overseas may qualify for PTR if the qualifying conditions are met, including the stipulated timeline for the child to obtain Singapore Citizenship.

Qualifying Child / Handicapped Child Relief (QCR / HCR)

- Claim \$4,000 tax relief per child who is below 16 years old or studying full-time, and does not have an annual income exceeding \$4,000 in the previous year. Parents supporting a handicapped child can receive \$7,500 tax relief per child.
- Parents can share QCR/HCR based on an agreed apportionment.

Working Mother's Child Relief (WMCR)

- Working mothers (married, divorced or widowed) can claim tax relief of between 15% to 25% of her earned income per qualifying Singaporean child born or adopted before 1 January 2024, depending on the birth order of the child.
- The WMCR will be changed from a percentage of the eligible mother's earned income to a fixed dollar tax relief for qualifying children born or adopted on or after 1 January 2024 (i.e. with effect from Year of Assessment 2025).
- WMCR plus QCR / HCR is capped at \$50,000 per child.
- More information on the adjustments to the WMCR can be found at: go.gov.sg/mp2023enhanced-infographic.

NSman Relief (Self, Wife and Parent)

- Between \$1,500 and \$5,000 for NSmen and \$750 for wives and parents, based on whether national service activities were performed in the previous work year (i.e. from 1 Apr to 31 Mar).

Earned Income Relief

- Receive relief between \$1,000 to \$8,000 depending on your age if you have earned taxable income from employment, pension or trade in the previous year.
- Handicapped working persons can receive higher relief between \$4,000 to \$12,000.

Course Fees Relief

- For courses attended to upgrade skills and enhance employability.
- Claim up to \$5,500 of course fees incurred each year, regardless of the number of courses, seminars or conferences you have attended.

CPF Cash Top-Up Relief

- For topping up your own CPF Special/ Retirement/ MediSave Account or those of your loved ones.
- Receive up to \$16,000 relief per year (maximum \$8,000 for self and maximum \$8,000 for family members*).

* Spouse/ Siblings must not have an annual income of more than \$4,000 in the year preceding the year of top-up.

Grandparent Caregiver Relief

- Working mothers (married, divorced or widowed) who engage the help of their parents and grandparents (including in-laws) to take care of their Singapore Citizen child (aged 12 and below in the previous year or unmarried handicapped child) may claim tax relief of up to \$3,000.

Foreign Domestic Worker Levy Relief (FDWLR)

- Working mothers (married, divorced or widowed) with school-going children may claim twice the tax relief of the foreign domestic worker levy paid (for one foreign domestic worker) in the previous year. The FDWLR will lapse for all taxpayers from Year of Assessment 2025 onwards.



Support Programme

Strengthening Families Programme @ Family Service Centre (FAM@FSC)

- Support programmes for family undergoing transition in family structure such as family counselling.
- Approach the FAM@FSCs for further assistance.

MSF: 6355 6388 
www.msf.gov.sg/FAMatFSC 

USEFUL NUMBERS

AIC (Agency for Integrated Care)	1800 650 6060	www.aic.sg
CHAS (Community Health Assist Scheme)	1800 275 2427	www.chas.sg
CPF (Central Provident Fund Board)	1800 227 1188	www.cpf.gov.sg
ECDA (Early Childhood Development Agency)	6735 9213	www.ecda.gov.sg
HDB (Housing & Development Board) • S&CC Rebate	6490 1111 1800 866 3078	www.hdb.gov.sg
ICA (Immigration Checkpoint Authority)	6391 6100	www.ica.gov.sg
IRAS (Inland Revenue Authority of Singapore)	1800 356 8300	www.iras.gov.sg
MINDEF (Ministry of Defence)	1800 367 6767	www.ns.sg
MOE (Ministry of Education)	6260 0777	www.moe.edu.sg
MOF (Ministry of Finance) • GST Voucher Team • Other Support Schemes	1800 222 2888 1800 222 2888 1800 222 2888	www.mof.gov.sg www.gstvoucher.gov.sg www.supportgowhere.gov.sg
MOH (Ministry of Health) • ComCare • CareShield Life	6325 9220 1800 222 0000 1800 222 3399	www.moh.gov.sg www.msf.gov.sg/comcare www.careshieldlife.sg
MOT (Ministry of Transport)	6270 7988	www.mot.gov.sg
MSF (Ministry of Social and Family Development) • Baby Bonus • ComCare • Government Paid Leave Schemes	6355 6388 1800 111 2222 1800 222 0000 1800 253 4757	www.msf.gov.sg www.babybonus.msf.gov.sg www.msf.gov.sg/comcare www.profamilyleave.msf.gov.sg
NPTD (National Population and Talent Division) Made For Families - Overview of support for marriage and parenthood		www.madeforfamilies.gov.sg go.gov.sg/mpbooklet
SG Enable	1800 858 5885	www.sgenable.sg
SimplyGo	1800 225 5663	www.simplygo.com.sg
SNTC (Special Needs Trust Company Ltd)	6278 9598	www.sntc.org.sg
SP Group	6671 7117	www.spgroup.com.sg

Information compiled by People & Government Engagement Division, People's Association.
For more information, please contact the relevant agencies as listed above.



People's Association