Scholarships & Financial Aid for LKCMedicine Students

Prepared by LKCMedicine, Student Life & Support
# Contents

<table>
<thead>
<tr>
<th></th>
<th>Scholarships</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Scholarships</td>
</tr>
<tr>
<td>2</td>
<td>Hear from our Scholars</td>
</tr>
<tr>
<td>3</td>
<td>Merit-Based Scholarships</td>
</tr>
<tr>
<td>4</td>
<td>Needs-Based Scholarships</td>
</tr>
<tr>
<td>5</td>
<td>Other Scholarships</td>
</tr>
<tr>
<td>6</td>
<td>Financial Aid</td>
</tr>
<tr>
<td>7</td>
<td>Calculating your financial needs</td>
</tr>
<tr>
<td>8</td>
<td>Financial Aid by NTU</td>
</tr>
<tr>
<td>9</td>
<td>Overview of Financial Aid for LKCMedicine Students</td>
</tr>
<tr>
<td>10</td>
<td>Bursaries for Living Allowance and Tuition Fees</td>
</tr>
<tr>
<td>11</td>
<td>Grants and External Financial Aid Schemes</td>
</tr>
<tr>
<td>12</td>
<td>Financial Aid for Other Expenses</td>
</tr>
<tr>
<td>13</td>
<td>Awards and Prizes</td>
</tr>
</tbody>
</table>
1. Scholarships
Scholarships

At LKCMedicine, we offer exclusive scholarship awards for our incoming MBBS students to recognise their academic excellence and leadership potential. Our scholarships are specially designed to fulfill the needs of our students.

Application

To qualify for scholarships, candidates should apply for scholarships online which is found at the end of their online application for admissions.

Selection

Candidates’ application and performance at the Multiple Mini Interviews (MMI) for the admissions will be taken into consideration for the award of scholarship. There is no additional interview for scholarship.

Candidates who are selected for the scholarships will be requested to accept the scholarship and admissions offer at the same time.

Types of Scholarships Available

The scholarships administered by LKCMedicine are categorised into merit-based and needs-based scholarships which are bond free. Below are the awards available:

<table>
<thead>
<tr>
<th>Merit-Based Scholarship</th>
<th>Needs-Based Scholarship</th>
</tr>
</thead>
<tbody>
<tr>
<td>• LKCMedicine Scholarship</td>
<td>• Toh Kian Chui Scholarship</td>
</tr>
<tr>
<td>• Ong Hok Tien Scholarship</td>
<td>• Irene Tan Liang Kheng Scholarship</td>
</tr>
<tr>
<td>• ASEAN Undergraduate Scholarship</td>
<td>• Sim Yung Chong Medical Scholarship</td>
</tr>
<tr>
<td></td>
<td>• Temasek Foundation – G Muthukumarasamy Scholarship</td>
</tr>
</tbody>
</table>
2. Hear from Our Scholars
Our Scholars
Hear from our scholars on how they have benefited from the scholarships at LKCMedicine!

Koh Heer Lin, Year 1
LKCMedicine Scholarship

“I am very grateful to have received the LKCMedicine Scholarship. The scholarship covers my financial worries and gives me the space and energy to put more focus in my schoolwork and also school life. It also motivates me to keep working hard to become the doctor I wish to be.”

Pang Yu Ping, Year 1
ASEAN Undergraduate Scholarship

“Apart from financial benefits, the ASEAN Undergraduate Scholarship allows me to network with fellow ASEAN scholars in NTU and gain insights into their various courses of study. Additionally, the Student Affairs Office initiates various CIP opportunities, allowing us to serve Singapore's wider community while simultaneously strengthening our sense of cohesiveness.”

Narasimamorthy Tamilmathi, Year 1
Toh Kian Chui Scholarship

“I am extremely grateful for the Toh Kian Chui Scholarship. It has empowered my academic focus by alleviating financial constraints arising from my background. Beyond financial aid, it offers avenues for university representation, such as DiscoverNTU. The scholarship provides exposure to scholar-exclusive workshops that promise invaluable personal growth opportunities, which I am eager to participate in.”
3. Merit-Based Scholarships
Merit-Based Scholarships

The merit-based scholarships are awarded to candidates with exemplary academic performance, leadership qualities and conduct.

1. LKCMedicine Scholarship

The LKCMedicine Scholarship is offered to outstanding students aiming to pursue their undergraduate MBBS programme in NTU. It is tenable for 5 years, subject to consistently good academic performance and satisfactory conduct.

Eligibility

- Singapore Citizens
- Outstanding results in GCE ’A’ Levels, Local Polytechnic Diploma, NUS High School Diploma or International Baccalaureate (IB) Diploma
- Outstanding contributions or attributes in other areas such as community service, student leadership, or sporting excellence

Award Benefits

- Subsidised Tuition Fees (after Tuition Grant)
- Living Allowance of $6,000 per Academic Year (AY)
- Book Allowance of $500 per AY
- One-off Computer Allowance of $1,500
The Ong Hok Tien Scholarship is offered to outstanding students aiming to pursue their undergraduate MBBS programme in NTU. It is tenable for 5 years, subject to consistently good academic performance and satisfactory conduct.

Eligibility

- Singapore Citizens and Singapore Permanent Residents
- Outstanding results in GCE 'A' Levels, Local Polytechnic Diploma, NUS High School Diploma, International Baccalaureate (IB) Diploma or Year 12 equivalent qualifications
- Excellent CCA records and strong leadership qualities/potential

Award Benefits

- Subsidised Tuition Fees (after Tuition Grant)
- Living Allowance of $6,000 per Academic Year (AY)
- Book Allowance of $500 per AY
- One-off Computer Allowance of $1,500
The ASEAN Undergraduate Scholarship is offered by NTU for citizens or permanent residents from the Association of Southeast Asian Nations (ASEAN) countries, except Singapore.

### Eligibility

- Singapore Permanent Residents or Citizens from ASEAN countries (except Singapore)
- Outstanding results in GCE ’A’ Levels, Local Polytechnic Diploma, NUS High School Diploma, International Baccalaureate (IB) Diploma or Year 12 equivalent qualifications
- Excellent CCA records and strong leadership qualities/potential

### Award Benefits

- Subsidised Tuition Fees (after Tuition Grant)
- Living Allowance of $5,800 per Academic Year
- Accommodation allowance of $3,000 per academic year
- One off computer allowance of $1,750
4. Needs-Based Scholarships
Needs-Based Scholarships

In addition to academic excellence, qualities and conduct, preference for needs-based scholarship will be given to applicants who demonstrate financial need.

Applicants who meet the following income criteria will be considered for the needs-based scholarships:

- Per Capita Income (PCI)*
  - Less than or equal to $2,500 per month

- Gross Household Income (GHI)
  - Less than or equal to $10,000 per month

*The PCI is calculated as follows:

\[
PCI = \frac{\text{Gross Household Income (GHI)}}{\text{Total No. of Family Members in Household}}
\]

*GHI refers to income before CPF deductions. It includes income, allowances, overtime, commissions and other sources of income by family members residing in the same household as the applicant.

Applicants who are considered for these scholarships would be required to submit their family income documents to LKCMedicine for verification. Applicants who meet the income criteria will be offered the needs-based scholarship.
1. Toh Kian Chui Scholarship

The Toh Kian Chui Scholarship is tenable for 5 years, subject to consistently good academic performance and satisfactory conduct.

Eligibility

- Singapore Citizens
- Outstanding results in GCE ’A’ Levels, Local Polytechnic Diploma, NUS High School Diploma or International Baccalaureate (IB) Diploma
- Outstanding contributions or attributes in other areas such as community service, student leadership, or sporting excellence
- Preference will be given to students from lower income families

Award Benefits

- Subsidised Tuition Fees (after Tuition Grant)
- Living Allowance of $6,000 per Academic Year (AY)
- Book Allowance of $500 per AY
The Irene Tan Liang Kheng Scholarship is offered to provide opportunities to deserving Singaporean students. The award is tenable for 5 years, subject to the recipient maintaining consistently good academic performance and satisfactory conduct.

**Eligibility**

- Singapore Citizens
- Outstanding results in GCE ’A’ Levels, Local Polytechnic Diploma, NUS High School Diploma, International Baccalaureate (IB) Diploma
- Strong academic achievement, demonstrate desire to serve the community, possess compassion, and commitment to pursuing medical studies and medicine
- Preference will be given to students from lower income families

**Award Benefits**

- Covers up to $30,000 for each Academic Year
3. Sim Yung Chong Medical Scholarship

The Sim Yung Chong Medical Scholarship is tenable for 5 years, subject to consistently good academic performance and satisfactory conduct.

Eligibility

• Singapore citizens or Singapore Permanent Residents
• Outstanding results in GCE 'A' Levels, Local Polytechnic Diploma, NUS High School Diploma, International Baccalaureate (IB) Diploma
• Outstanding contributions or attributes in other areas such as community service, student leadership
• Preference will be given to students who demonstrate financial need and are able to speak Mandarin

Award Benefits

• Covers up to $15,000 for each Academic Year
The Temasek Foundation Scholarships honour the legacy of three outstanding union leaders who tirelessly championed for the welfare of lower-income workers and advocated for access to certified training and skills upgrading. The Scholarships support students (and their families) from lower income backgrounds by providing annual living expenses and a family incentive component for the duration of study.

**Eligibility**

- Singapore Citizens with Per Capita Income <= $1,875
- Excellent Singapore-Cambridge GCE ‘A’ level, Diploma awarded by a polytechnic in Singapore, NUS High School Diploma, IB Diploma or Year 12 equivalent qualifications.
- Outstanding contributions or attributes in other areas such as community service, student leadership

**Award Benefits**

- Living allowance of $7,500 annually.
- Family recognition award of $2,000 annually (the awardee can nominate an individual to receive the award).
5. Other Scholarships
Other Scholarships

On top of the scholarships offered by NTU and LKCMedicine, LKCMedicine students can also apply for scholarships offered by external agencies, such as:

- SAF Medicine Scholarship
- PSC Scholarship (Medicine/ Dentistry)

Please click on the links above to find out more on the details of these scholarships.
6. Financial Aid
At LKCMedicine, we will ensure that no deserving student is denied education due to financial difficulty. Besides the financial aid schemes administered by NTU, LKCMedicine offers its own bursaries, intended for the needs of our LKCMedicine students.
7. Calculating Your Financial Needs
Calculating Your Financial Needs

Students can click on the links below that are helpful in calculating your tuition fees and costs for tertiary education:

**Tuition Fees**

[Click here](#) to find out the amount of tuition fees for your cohort. Please select based on the year when you accepted the programme offer.

**Miscellaneous Fees and Hall Rates**

[Click here](#) to find out the estimated miscellaneous fees. [Click here](#) for Hall Rates.

**Financial Needs Calculator**

[Click here](#) to find out the estimated annual financial needs for your tertiary education.
8. Financial Aid by NTU
NTU offers various financial aid schemes targeted to assist students with tuition fees, defraying living expenses and miscellaneous costs. Below are the types of schemes available for all NTU students. Please click on the scheme for more information and the application process:

## Types of Schemes Administered by NTU

<table>
<thead>
<tr>
<th></th>
<th>For Tuition Fees</th>
<th>To Defray Living Expense</th>
<th>For Miscellaneous Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Singaporean (SC) and</strong></td>
<td><strong>Tuition Fee Loan</strong></td>
<td></td>
<td><strong>Overseas Study / Exchange / Attachment Programme</strong></td>
</tr>
<tr>
<td><strong>Singaporean Permanent</strong></td>
<td><strong>CPF Education Loan</strong></td>
<td></td>
<td><strong>Student Loan (Laptop)</strong></td>
</tr>
<tr>
<td><strong>Resident (SPR) Students</strong></td>
<td><strong>Post Secondary Education Account (PSEA)</strong></td>
<td></td>
<td><strong>Emergency Grant and Urgent Needs</strong></td>
</tr>
<tr>
<td></td>
<td><strong>NTU Study Loan</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Mendaki Tertiary Tuition Fee Subsidy</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>International Students (IS)</strong></td>
<td><strong>Tuition Fee Loan</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>NTU Study Loan</strong></td>
<td></td>
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</tr>
</tbody>
</table>
9. Overview of Financial Aid for LKCMedicine Students
Overview of Financial Aid for LKCMedicine Students

LKCMedicine offers a range of financial aid schemes that are targeted at the specific needs of an LKCMedicine student throughout their course. Students can also apply for financial aid offered by external organisations:

Below is the overview of financial aid schemes available:

<table>
<thead>
<tr>
<th>Types of Schemes Administered by LKCMedicine</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bursaries/ Grants for living allowance and tuition fees</td>
</tr>
<tr>
<td>• Higher Education Community Bursary</td>
</tr>
<tr>
<td>• Higher Education Bursary</td>
</tr>
<tr>
<td>• School and Donor Bursaries:</td>
</tr>
<tr>
<td>o Lee Kong Chian Bursary</td>
</tr>
<tr>
<td>o E I Parrish Bursary</td>
</tr>
<tr>
<td>o GGV Capital Award</td>
</tr>
<tr>
<td>o Yi Xuan Medical Bursary</td>
</tr>
<tr>
<td>• Grants for living expenses</td>
</tr>
<tr>
<td>o Irene Tan Liang Kheng Student Financial Assistance Grants</td>
</tr>
<tr>
<td>o MHC Asia Group Bursary</td>
</tr>
<tr>
<td>o Lee Kong Chian School of Medicine Bursary Fund</td>
</tr>
</tbody>
</table>

Financial Aid Schemes by External Organisations
• Singapore Medical Association Medical Students’ Assistance Fund
10. Bursaries for Living Allowance and Tuition Fees for LKCMedicine Students
Bursaries are available for financially-needy students pursuing their MBBS programme at NTU. These bursaries support student’s living allowance and tuition fees. To be eligible, students should meet either of the following criteria:

- **Per Capita Income (PCI)**
  - Less than or equal to $2,500 per month

- **Gross Household Income (GHI)**
  - Less than or equal to $10,000 per month

*The PCI is calculated as follows:

\[
PCI = \frac{\text{Gross Household Income (GHI)}}{\text{Total No. of Family Members in Household}}
\]

*GHI refers to income before CPF deductions. It includes income, allowances, overtime, commissions and other sources of income by family members residing in the same household as the applicant.*
Bursaries for Singaporean Students (Living allowance and tuition fees)

Below is the framework for bursary award for Singaporean students:

<table>
<thead>
<tr>
<th>Qualification Criteria</th>
<th>Award Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Higher Education Community Bursary</td>
</tr>
<tr>
<td>PCI ≤ $750</td>
<td>GHI ≤ $3,000</td>
</tr>
<tr>
<td>$751 to $1,100</td>
<td>$3,001 to $4,400</td>
</tr>
<tr>
<td>$1,101 to $1,875</td>
<td>$4,401 to $7,500</td>
</tr>
<tr>
<td>$1,876 to $2,500</td>
<td>$7,501 to $10,000</td>
</tr>
</tbody>
</table>

* Based on AY2024-25 Tuition Fees for Singapore Citizens

Notes:

The bursary award will be used to offset any outstanding fees.

Any balance will be credited to the student’s registered GIRO account.

You cannot concurrently hold any other scholarship/bursary/award, without the approval of the awarding authority.

Only one bursary application is required to be submitted for each Academic Year. Students will be required to submit a fresh application every Academic Year.
Bursaries for Singapore Permanent Residents and International Students

Singapore Permanent Resident (SPR) and International students (IS) who meet the income eligibility will receive school bursary awards amounting to a percentage of the tuition fees paid by a Singaporean student.

The amount awarded will be based on the bursary tier as below:

<table>
<thead>
<tr>
<th>Qualification Criteria</th>
<th>Amount of School Bursary</th>
</tr>
</thead>
<tbody>
<tr>
<td>PCI ≤ $750 or GHI ≤ $3,000</td>
<td>80% of Singaporean Tuition Fees</td>
</tr>
<tr>
<td>$751 to $1,100 or $3,001 to $4,400</td>
<td>60% of Singaporean Tuition Fees</td>
</tr>
<tr>
<td>$1,101 to $1,875 or $4,401 to $7,500</td>
<td>40% of Singaporean Tuition Fees</td>
</tr>
<tr>
<td>$1,876 to $2,500 or $7,501 to $10,000</td>
<td>20% of Singaporean Tuition Fees</td>
</tr>
</tbody>
</table>

Notes:

The bursary award will be used to offset any outstanding fees.

Any balance will be credited to the student’s registered GIRO account.

You cannot concurrently hold any other scholarship/bursary/award, without the approval of the awarding authority.

Only one bursary application is required to be submitted for each Academic Year. Students will be required to submit a fresh application every Academic Year.
How to Apply for Bursaries (for living allowance and tuition fees)

Students who meet the income eligibility would normally receive bursary awards. Please refer to tables indicated on Page 28 (for Singaporeans) and Page 29 (for SPRs and IS) for the estimated bursary amounts that one would be eligible for, based on bursary tiers. Therefore, eligible students are strongly encouraged to apply between February to April each year.

**Existing students and New students who have matriculated**

Apply online through [Financial Assistance System](#) during the application period:

- 1 Feb – 31 Mar
- 1 Jun – 15 Aug

Please compile your [supporting documents](#) into one PDF file and upload it during your application.

**New students who have not matriculated**

Apply online through [Financial Assistance System](#) during the application period:

- 1 Feb – 31 Mar
- 1 Jun – 15 Aug

Please compile your [supporting documents](#) into one PDF file and upload it via [AskFinaid](#).

You will be informed of the outcome of your application via your NTU email account from May onwards or about six weeks after you have submitted your supporting documents, whichever is later.

Successful applicants will need to accept the offer online, before the funds can be disbursed.

*Please [click here](#) for the latest bursary application procedure and application dates.*
Grants  
(for living allowance)

Students who applied for the bursaries, but exceeded the income eligibility and not awarded the bursaries, may be eligible for the following grants for living allowance instead:

<table>
<thead>
<tr>
<th>Administered by</th>
<th>Name of Grant</th>
<th>Amount</th>
<th>Purpose and Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>LKCMedicine</td>
<td>Irene Tan Liang Kheng Student Financial Assistance grants</td>
<td>$5,000</td>
<td>Awarded to financially needy undergraduate students who do not qualify for financial assistance administered by NTU/LKCMedicine/other organisations. Students who applied for bursaries but did not meet the income eligibility may be allocated these grants instead based on availability. Separate application is not required.</td>
</tr>
<tr>
<td></td>
<td>MHC Asia Group Bursary</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lee Kong Chian School of Medicine Bursary Fund</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
External Financial Aid Schemes (for living allowance and tuition fees)

Students can also apply for the following financial aid schemes administered by external organisation:

<table>
<thead>
<tr>
<th>Administered by</th>
<th>Name of Grant</th>
<th>Amount</th>
<th>Purpose and Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>Singapore Medical Association (SMA)</td>
<td>Singapore Medical Association (SMA)</td>
<td>$6,000</td>
<td>Supports the living allowance of students. Disbursements will go directly to the students for their basic living expenses and will not be used to offset any outstanding tuition fees. Apply <a href="#">here</a> during the application period.</td>
</tr>
</tbody>
</table>

Note for SMA Medical Students’ Assistance Fund:

Students who are receiving bursaries from the School are eligible for the SMA Medical Students’ Assistance Fund, subjected to School’s approval.
12. Financial Aid for Other Expenses
Financial Aid for Other Expenses

LKCMedicine has a range of financial aid catered to the various needs that students may have throughout their course of studies.

Below are the schemes available:

<table>
<thead>
<tr>
<th>Type of Award</th>
<th>Amount</th>
<th>Purpose</th>
<th>Cohorts Applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conference Funding</td>
<td>Local attendance allowance - $200</td>
<td>Funding for students participating in conferences locally or overseas for attending or presenting their projects during the course of studies.</td>
<td>All cohorts</td>
</tr>
<tr>
<td></td>
<td>Local presentation allowance - $700</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Overseas – ranges from $1,000 to $2,500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transport allowance for clinical years for bursary recipients</td>
<td>Up to $500</td>
<td>Alleviate transport fees for bursary recipients to travel to medical institutions for postings.</td>
<td>Years 3 to 5</td>
</tr>
</tbody>
</table>
## Financial Aid for Other Expenses

<table>
<thead>
<tr>
<th>Type of Award</th>
<th>Amount</th>
<th>Purpose</th>
<th>Cohorts Applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overseas Elective Travel Grants for bursary recipients</td>
<td>Up to $5,000 per grant</td>
<td>To assist Year 5 bursary recipients with expenses incurred from their Overseas Electives.</td>
<td>Year 5 students only</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Student has to be a Lee Kong Chian Bursary recipient in the year of the Overseas Elective (i.e. Year 5) to qualify for the travel grant.</td>
<td></td>
</tr>
</tbody>
</table>
Emergency Grant

Students with sudden/unexpected personal crisis affecting their financial situation can apply for the Emergency Grant during their course of studies.

<table>
<thead>
<tr>
<th>Administered by</th>
<th>Name of Grant</th>
<th>Amount</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>LKCMedicine</td>
<td>Emergency Grant</td>
<td>Up to $10,000 per year</td>
<td>Applications will be assessed by the School.</td>
</tr>
</tbody>
</table>
13. Awards and Prizes
Awards and Prizes

LKCMedicine presents a slew of awards and prizes to recognise students who have performed well in various aspects, such as achieving excellent academic performances, promoting inspirational teaching or being an exceptional role model, in their course of studies. These awards and prizes are made possible by generous contributions from donors.

- Academy of Medicine, Singapore Medal for Outstanding Leadership
- Anthony SC Teo - Gordon Johnson Gold Medal
- Chay Oh Moh Prize for Outstanding Achievement in Paediatrics
- Chee Choong Seng Prize for Most Outstanding Year 4 Student
- Chee Yam Cheng Gold Medal in Professionalism, Ethics, Law, Leadership and Safety (PELLS)
- Chew Chin Hin Gold Medal for Outstanding Achievement in Clinical Medicine
- College of Family Physicians Singapore Prize in Family Medicine
- College of Ophthalmologists National Ophthalmology Academic Prize
- College of Ophthalmologists National Ophthalmology Research Prize
- College of Physicians Prize in Internal Medicine
- Feng Pao Hsii Rheumatology Prize
- Ho Tew Hong Prize in Obstetrics and Gynaecology
- Kanwaljit Soin Prize in Orthopaedics
- Koh Boon Hwee Scholars Award
- Lee Kuan Yew Gold Medal
- Low Cheng Hock Gold Medal for Outstanding Achievement in Surgery
- Ong Hok Tien Gold Medal
- Singapore Medical Association Prize for Best Scholarly Project
- Society of Infectious Disease (Singapore) Prize
- Toh Kian Chui Gold Medal
For more information on financial aid, please reach out to LKCMedicine Student Life & Support at lkcstudenthub@ntu.edu.sg

Click here for the website on the Scholarships and Financial Aid available.

Information is accurate as at 3 May 2024. The School reserves the right to update the terms and conditions of the awards.