

## EDUSAIVE PUPILS FUND

- 1 The Edusave Pupils Fund comprises contributions paid into the Edusave accounts of eligible students in Government and Government-aided primary and secondary schools, Independent Schools, Government-supported special education schools, and Institutes of Technical Education. The contribution rate has remained at \$160 per student since 1997.

### ADMINISTRATION OF EDUSAIVE PUPILS FUND

- 2 The Central Provident Fund Board (CPF Board) is responsible for maintaining the accounts of the Edusave Pupils Fund. Based on information furnished by the Ministry, the Board opens an Edusave account for every eligible student. It credits Edusave contributions to the students' accounts, processes withdrawals and remits funds withdrawn to the schools. Interest is credited to the accounts yearly based on CPF interest rate for Ordinary Accounts. The CPF Board sends a yearly statement of account in March to all Edusave account holders showing the balance, contribution, interest credited and withdrawals during the preceding 12 months.

### APPROVED USES

- 3 A student can use the money in his Edusave account to pay for enrichment programmes organised by his school such as co-curricular activities, music and dance, educational tours, sports and games, etc. He can also use the money to pay for his second-tier miscellaneous fees and autonomous school additional miscellaneous fees if he is in a Government or Government-aided school. Those in Independent Schools can use the money to pay for the portion of school fees in excess of the school and standard miscellaneous fees of a Government or Government-aided secondary school. Those in Government-supported special schools and Institutes of Technical Education can also use the money to pay for their approved fees and enrichment programmes.
- 4 Students in polytechnics and universities can use the accumulated balance in their Edusave accounts to pay for their tuition fees.

## CONTRIBUTIONS AND WITHDRAWALS

- 5 During the financial year, \$69.8m was paid into the accounts of 435,830 students in Government and Government-aided primary and secondary schools, Independent Schools, Government-supported special education schools and Institutes of Technical Education.
- 6 A total amount of \$65.8m was withdrawn from the accounts in FY 2002 which is an increase of 6.3% over the \$61.9m withdrawn in FY 2001. Students in the Institutes of Technical Education withdrew \$0.1m while those in polytechnics and universities withdrew \$5.3m for payment of tuition fees. The remaining \$60.4m was withdrawn by 449,452 students from the Government and Government-aided primary and secondary schools, junior colleges and centralised institutes, Independent Schools and Government-supported special education schools. In terms of student participation rate, 89.0% of the students make use of the Edusave Pupils Fund. The details are shown in Table 1.

**TABLE 1 Student Participation Rates for Edusave Pupils Fund Withdrawals by Level**

Level	Primary <sup>(1)</sup>	Secondary <sup>(2)</sup>	Pre-University	Total
Total no. of accounts	259,220	209,967	35,621	504,808
Total no. of accounts with withdrawals:	229,574	200,207	19,671	449,452
2nd-tier Misc Fees only	76,816	16,816	7,056	100,688
Enrichment Programmes only	51,900	51,977	3,702	107,579
Both	100,858	131,414	8,913	241,185
<b>Participation Rate</b>	<b>88.6%</b>	<b>95.4%</b>	<b>55.2%</b>	<b>89.0%</b>

<sup>(1)</sup> Special Education Schools are included under primary level.

<sup>(2)</sup> Independent Schools are included under secondary level.

- 7 The \$60.4m withdrawn by school students represents a fund utilisation rate of 86.6% which is a slight increase compared to the 86.0% in the previous financial year. Of the amount withdrawn, \$22.4m (37.1%) was used to pay for second-tier miscellaneous fees, and the remaining \$38.0m (62.9%) for enrichment programmes. Of the total amount used for enrichment programmes, \$34.7m (91.3%) was withdrawn by students from Government and Government-aided primary and secondary schools, junior colleges and centralised institutes, and the remaining \$3.3m (8.7%) was by students from Independent Schools and Government-supported special education schools. The details are shown in Table 2.

**TABLE 2 Utilisation Rate for Edusave Pupils Fund by Level**

Level	Primary (\$)	Secondary (\$)	Pre-University (\$)	Total (\$)
<b>Fund Utilisation Rate</b>				
Total Contributions	41,475,200	28,185,120	- <sup>(1)</sup>	69,660,320
Total Amount Withdrawn	20,023,242	37,466,540	2,854,660	60,344,442
Amount Withdrawn (by Government, Government-aided Schools)				
2nd-tier Misc Fees	9,068,321	11,838,212	1,464,966	22,371,499
Enrichment Programmes	10,680,061	22,634,151	1,389,694	34,703,906
Amount Withdrawn (by Special Education Schools, Independent Schools)				
Enrichment Programmes	274,860	2,994,177	-	3,269,037
<b>Utilisation Rate</b>	<b>48.3%</b>	<b>132.9%<sup>(2)</sup></b>	<b>-<sup>(3)</sup></b>	<b>86.6%<sup>(4)</sup></b>

<sup>(1)</sup> Students at pre-university level do not receive Edusave contributions.

<sup>(2)</sup> Students made use of the balances brought forward from previous years.

<sup>(3)</sup> There is no utilisation rate computed for pre-university level as the students do not receive contributions.

<sup>(4)</sup> The total utilisation rate of 86.6% is based on the contributions made in FY 2002 and includes the withdrawals made by students at pre-university level.

- 8 In FY 2002, an amount of \$46.7m was spent by students in the Government and Government-aided primary and secondary schools, junior colleges and centralised institutes on enrichment programmes. This consists of \$34.7m withdrawn from their Edusave accounts and \$12.0m co-paid in cash. Of the \$46.7m, \$26.6m (57.0%) was spent on personal development programmes, \$0.3m (0.6%) on local educational tours, \$4.1m (8.8%) on overseas educational tours, \$1.7m (3.6%) on sports and games, and \$14.0m (30.0%) on other programmes. The details are shown in Table 3.

**TABLE 3 Breakdown of Expenditure by Type of Enrichment Programmes and Level**

Programmes	Primary (\$)	Secondary (\$)	Pre-University (\$)	Total (\$)
Personal Development Programmes	9,403,500	16,489,600	661,900	26,555,000
Local Tours	121,100	230,400	400	351,900
Overseas Tours	546,800	2,884,800	700,600	4,132,200
Sports and Games	776,900	829,400	50,600	1,656,900
Other Programmes	5,442,700	8,312,700	255,600	14,011,000
<b>Total</b>	<b>16,291,000</b>	<b>28,746,900</b>	<b>1,669,100</b>	<b>46,707,000</b>

## EDUSAVE GRANTS

- 1 Edusave grants are given to all Government and Government-aided primary and secondary schools, junior colleges, centralised institutes, Independent Schools, Government-supported special education schools and Institutes of Technical Education. The schools use the grants to procure resources and equipment, and introduce programmes that enhance the quality of teaching and learning.

### AMOUNT DISBURSED

- 2 The total amount of Edusave grants disbursed to schools during the financial year was \$38.1m as shown in Table 4. The net disbursement was \$38.0m as \$0.1m was the unused balance refunded by schools which closed in FY 2002.

**TABLE 4 Breakdown on Disbursement of Edusave Grants by Level**

Schools	No.	Grant per student	Amount Disbursed
Government & Aided Primary School	194	\$ 50	\$14.1m
Government & Aided Secondary School	157	\$ 90	\$17.6m
Independent School	8	\$ 90	\$ 1.2m
Junior College/Centralised Institute	17	\$120	\$ 3.2m
Special Education School	19	\$ 50	\$ 0.2m
Institute of Technical Education	13	\$100	\$ 1.8m
<b>Total</b>	<b>408</b>	<b>-</b>	<b>\$38.1m</b>

## UTILISATION OF GRANTS

- 3 In FY 2002, the total amount of grants spent by all schools was \$40.0m, which included \$1.9m from previous years' balances. Enrichment programmes accounted for \$38.2m (95.5%) of the expenditure and resources and equipment accounted for the balance of \$1.8m (4.5%). The breakdown on usage of Edusave Grants by level is shown in Table 5.

**TABLE 5 Breakdown on Usage of Edusave Grants by Level**

Expenditure	Primary School (\$)	Secondary School (\$)	Independent School (\$)	Junior College/Centralised Institute (\$)	Special Education School (\$)	Institute of Technical Education (\$)	Total (\$)
Grants Disbursed in FY 2002	14,116,175	17,619,480	1,143,900	3,211,440	212,350	1,807,040	38,110,385
Total Expenditure	15,840,270	17,305,820	1,571,720	3,418,760	202,070	1,672,920	40,011,560
Resources and Equipment	429,180	422,590	156,050	159,500	45,010	579,490	1,791,820
Enrichment Programmes	15,411,090	16,883,230	1,415,670	3,259,260	157,060	1,093,430	38,219,740
Utilisation Rate (based on the Disbursement in FY2002)	112.2% <sup>(1)</sup>	98.2%	137.4% <sup>(1)</sup>	106.5% <sup>(1)</sup>	95.2%	92.6%	105% <sup>(1)</sup>

<sup>(1)</sup> Schools made use of the balances brought forward from previous years.

## EDUSAVE SCHOLARSHIPS FOR GOVERNMENT AND GOVERNMENT-AIDED PRIMARY AND SECONDARY SCHOOLS

- 1 Edusave scholarships are given out to encourage Singaporean students to excel in their studies. Singaporean students in the top 10% of each level in the Government and Government-aided primary (Primary 5 and 6 only) and secondary schools are eligible for Edusave Scholarships under the Edusave Scholarships for Primary Schools (ESPS) and Secondary Schools (ESSS) Schemes respectively.
- 2 For both schemes, school principals are given the flexibility to select awardees from any stream (Normal/ Express/ Special) in each level. Selection is based on the students' academic performance and is subject to good conduct. Table 6 shows the criteria and value of the scholarships.

**TABLE 6** Criteria and Award Values

Scholarships	Value of Award
<b>ESPS</b>	
Top 5%	\$300
Next 5%	\$250
<b>ESSS</b>	
Top 5%	\$500
Next 5%	\$300

### 2002 EDUSAVE SCHOLARSHIPS FOR PRIMARY SCHOOLS (ESPS)

- 3 A total of 9,176 students in Primary 5 and 6 were awarded the ESPS. Of these, 4,644 received the \$300 award and 4,532 students the \$250 award. The total amount paid was \$2.5m.

- 4 The breakdown of the awards by stream in Table 7 shows that 1,802 awardees were from EM1, 6,472 from EM2 and 902 from EM3. On the whole, 8.9% of Primary 5 and 6 students were awarded the ESPS. The percentage awarded is less than 10% because the top 10% includes non-Singaporeans who are not eligible for the scholarship.

**TABLE 7** Distribution of 2002 ESPS Awardees by Stream

Stream	Top 5% \$300	Next 5% \$250	No. of Awardees	Percentage of students in stream
EM1	917	885	1,802	9.0%
EM2	3,208	3,264	6,472	8.7%
EM3	519	383	902	10.0%
<b>Total</b>	<b>4,644</b>	<b>4,532</b>	<b>9,176</b>	<b>8.9%</b>
<b>Amount Paid</b>	<b>\$1,393,200</b>	<b>\$1,133,000</b>	<b>\$2,526,200</b>	

### 2002 EDUSAVE SCHOLARSHIPS FOR SECONDARY SCHOOLS (ESSS)

- 5 A total of 15,987 students in Secondary 1 to 5 were awarded the ESSS. Of these, 7,923 received the \$500 award and 8,064 students the \$300 award. The total amount paid was \$6.4m.
- 6 The breakdown of the awards by stream shows that 7,367 awardees were from the Normal Stream, 7,839 from the Express Stream and 781 from the Special Stream. Table 8 shows that 8.2% of students in secondary schools were awarded the ESSS. This is below the target of 10% because non-Singaporean students in the top 10% are not eligible for the scholarship.

**TABLE 8** Distribution of 2002 ESSS Awardees by Stream

Stream	Top 5% \$500	Next 5% \$300	No. of Awardees	Percentage of students in stream
Normal	3,695	3,672	7,367	9.2%
Express	3,823	4,016	7,839	8.1%
Special	405	376	781	4.5%
<b>Total</b>	<b>7,923</b>	<b>8,064</b>	<b>15,987</b>	<b>8.2%</b>
<b>Amount Paid</b>	<b>\$3,961,500</b>	<b>\$2,419,200</b>	<b>\$6,380,700</b>	

## EDUSAVE SCHOLARSHIPS FOR INDEPENDENT SCHOOLS

- Under the Edusave Entrance Scholarship for Independent Schools (EESIS) Scheme, scholarships are awarded to students in the top 25% of Secondary 1 Singaporean students enrolled in the Independent Schools. Selection is based on the students' PSLE results. The annual quantum of the scholarship is the school fees charged by the Independent Schools which ranges from \$1,200 to a maximum of \$2,400 per year, less the amount of school and standard miscellaneous fees that students in Government and Government-aided secondary schools have to pay (\$144 per year). The value of each EESIS award therefore ranges from \$1,056 to \$2,256 per annum, depending on the school fees charged by the Independent Schools. The scholarship is tenable for the full 4 years of the student's secondary education in the Independent School.

### EDUSAVE ENTRANCE SCHOLARSHIPS FOR STUDENTS IN SPECIAL PROGRAMMES (EESIS)

- Under the Edusave Endowment Scheme (Edusave Scholarships) Regulations, EESIS awardees who are in special programmes, ie. the Gifted Education Programme, Music Elective Programme and Art Elective Programme, have their awards funded from Voted Funds. They receive subsidies for their school fees from Voted Funds to the same value as the EESIS. This allows more students who are not in these special programmes to qualify for EESIS funded from Edusave Funds.

### EDUSAVE (INDEPENDENT SCHOOLS) YEARLY AWARDS

- In addition to the EESIS, students in Independent Schools may also be awarded the Edusave (Independent Schools) Yearly Award if they are among the top 5% students in each Independent School and are not already EESIS holders. The Yearly Awards are meant to reward students who were not selected for the 4-year EESIS award for excellent academic performance achieved in the year.
- Selection for the Yearly Awards is based on the students' school examination results for that year. The value of the Yearly Award is the same as the annual value of the EESIS.

### 2003 EESIS AND 2002 YEARLY AWARDS

- In 2003, 1,152 scholarships were awarded to secondary one students in Independent Schools. Of these, 816 scholarships amounting to \$1.3m were funded from Edusave Funds while the remaining 336 scholarships were funded from Voted Funds. Another \$3.6m was disbursed from Edusave Funds to 2,218 EESIS scholars in Secondary 2 to 4.
- In December 2002, 183 Secondary 1 to 4 students in the Independent Schools were given the Yearly Awards, amounting to \$0.3m. Table 9 shows the breakdown on EESIS and Yearly Awards by type of scholarships.

**TABLE 9 Breakdown by Type of Scholarships**

Scholarships	No. of Awardees	Amount Paid
Independent Schools Entrance Scholarship		
Secondary 1	816	\$1.3m
Secondary 2 to 4	2,218	\$3.6m
Independent Schools Yearly Award	183	\$0.3m
<b>Total</b>	<b>3,217</b>	<b>\$5.2m</b>

## EDUSAVE MERIT BURSARIES

- 1 The Edusave Merit Bursaries (EMB) Scheme aims to give Singaporean students from lower-middle income families an incentive to perform well in all Government and Government-aided primary and secondary schools, junior colleges, centralised institutes and Institutes of Technical Education.
- 2 Table 10 shows the value of awards by level.

**TABLE 10 Value of EMB Awards by Level**

Level	Value of Award
Primary 1 to 3	\$150
Primary 4 to 6	\$200
Secondary 1 to 5	\$250
Junior College/Centralised Institute	\$300
Institute of Technical Education	\$400

- 3 Singaporean students who are in the top 25% within each level and stream, and whose gross monthly household income is less than \$3,000, are eligible for the EMB awards. Recipients of Edusave Scholarships or other Ministry of Education's scholarships are not eligible for EMB. Selection is based on the students' academic performance and is subject to their good conduct.

### 2002 EDUSAVE MERIT BURSARIES (EMB)

- 4 A total of 43,305 students were awarded the EMB in 2002. As shown in Table 11, of the awardees, 24,224 were from primary schools, 14,650 from secondary schools, 2,437 from junior colleges and centralised institutes, and the remaining 1,994 from Institutes of Technical Education. The total amount disbursed for 2002 EMB was \$9.5m. Of this, \$0.1m was refunded due to unclaimed awards.

**TABLE 11 Breakdown on Number of EMB Awardees by Level**

School	No. of Awardees	% of awardees out of the total student population	Amount Paid
Primary	24,224	8.0%	\$4,231,750
Secondary	14,650	7.6%	\$3,680,150
Junior College/Centralised Institute	2,437	9.6%	\$760,300
Institute of Technical Education	1,994	11.3%	\$844,000
<b>Total</b>	<b>43,305</b>	<b>8.0%</b>	<b>\$9,516,200</b>

### COMMUNITY EDUCATION AWARD SCHEME (CEAS)

- 5 Under CEAS, Edusave Endowment Fund provides a matching grant for the Constituency Bursaries paid to students in schools and Institutes of Technical Education based on a ratio of 3:1, subject to a cap of 15% of the total value of the EMB awards disbursed in the previous year.
- 6 A sum of \$0.6m was disbursed through the People's Association to the Citizens' Consultative Committees in FY 2002.