

LIONBRIDGE CONSULTANCY SERVICES

Tuition Grant and HESL

Understand the benefit, obligation, loan coverage and family risk together

For Indian students and families considering Singapore

Practical, source-led, and designed for discussion - not a substitute for official admissions, immigration, employment, or financial advice.

Keep two decisions separate

The MOE Tuition Grant reduces eligible subsidised tuition costs and may create a service obligation. HESL is borrowing that must be repaid. A family may encounter both, but they are different agreements with different risks.

MOE Tuition Grant

- Available to eligible Singapore Citizens, Permanent Residents and international students in selected full-time diploma and undergraduate courses.
- International students and Singapore Permanent Residents who receive it must generally serve a three-year bond after graduation.
- The agreement can involve sureties, employment reporting, deferment rules and liquidated damages if obligations are not met.
- Confirm course eligibility and the exact agreement in the current Tuition Grant portal and institution instructions.

Higher Education Student Loan (HESL)

- Implemented from 29 July 2026, consolidating earlier government loan schemes for new applications after institution cut-offs.
- For approved MOE-subsidised programmes at publicly funded post-secondary institutions.
- The non-means-tested base provision can cover up to 90% of subsidised tuition fees, depending on citizenship.
- For Permanent Residents and international students, the means-tested provision may cover living allowance only, subject to prevailing income criteria.
- Interest-free during study; interest starts after graduation or leaving the institution.
- A guarantor is required. Current bank guidance states age and status conditions apply.

Application sequence

Step	Action	Timing signal
1	Confirm institution and course eligibility; decide components needed	Before applying
2	Complete institutional means testing if seeking an eligible means-tested component	May take 2-6 weeks
3	Submit through StudentLoanSG and invite guarantor	Allow document time
4	Bank/institution verification	Published as up to 2 weeks
5	Review and e-sign offer and agreement	Current portal says within 5 calendar days

Family affordability test

- What is the annual cash requirement after grant and approved loan - including housing and emergencies?
- Who carries currency risk if family income is in INR and costs are in SGD?
- Can the student comply with the Tuition Grant employment bond without narrowing an essential career plan?
- What happens if the student withdraws, changes course, graduates late or cannot immediately secure work?
- What rate applies after study, what is the minimum monthly repayment, and when can terms change?
- Can the guarantor absorb the obligation if the borrower cannot?

Budget model

Annual category	Expected SGD	Stress-case SGD	Evidence/source
Tuition after grant			
Housing and utilities			
Food and transport			
Insurance/medical			
Travel/devices/setup			
Emergency reserve			

Non-negotiable

Do not accept a grant or loan based only on a summary. Read the current agreement, repayment schedule, bond rules, surety/guarantor liability and consequences of withdrawal or breach.

Official sources and verification

Rules, fees, dates and eligibility can change. Re-check these pages before acting.

MOE - Tuition Grant Scheme

<https://www.moe.gov.sg/financial-matters/tuition-grant-scheme>

Eligibility overview, three-year bond, agreement, deferment and damages links.

StudentLoanSG - HESL

<https://studentloansg.moe.gov.sg/>

Current coverage, components, application process and timeline.

DBS - Higher Education Student Loan

<https://www.dbs.com.sg/personal/loans/education-loans/hesl-loan>

Current guarantor and repayment information; verify applicable bank terms.