

STUDENT CARE FEE ASSISTANCE (SCFA)

HANDBOOK FOR SCFA ADMINISTRATOR CENTRES

(December 2024)



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1. Introduction

1.1 The SCFA Scheme provides fee assistance for children from lower income working families, who attend student care in centres which are registered with the Ministry of Social and Family Development (MSF) i.e. SCFA Administrator centres.

2. Purpose Of The Handbook

2.1 The SCFA Handbook provides guidelines on the administration of the SCFA Scheme. When there are changes to these guidelines, MSF will update the Handbook and circulate the updated version to SCFA Administrator Centres accordingly.

2.2 All centres are responsible for ensuring that their staff are informed of these guidelines, and administer the scheme based on the latest SCFA Handbook.

3. Background On SCFA Scheme

3.3 The SCFA Scheme provides fee assistance for children from lower-income working families enrolled in MSF-registered Student Care Centres (SCCs).

3.4 Under the scheme, successful applicants will receive a monthly fee subsidy and/or a one-time Start-Up Grant (SUG). MSF disburses the subsidies to the SCC, where it then deducts the subsidy against the SCC monthly fees, to derive the amount payable by applicants (co-payment).

3.5 The level of SCFA approved depends on the family's monthly gross household income (GHHI) or monthly per capita income (PCI).

3.6 Commonly referred terms:

3.6.1 **Higher Subsidies** i.e. a higher level of SCFA subsidy than the amount a family would typically receive based on their household or per capita income. An applicant may appeal for higher subsidies if faced with extenuating family

circumstances, for which more help is needed to pay the monthly SCC fees. The applicant can submit an appeal on his/her own (via self-referral) or supported by a Letter of Recommendation (LOR) from the social worker working with the family, through the SCC.

3.6.2 Special Student Care Centres (SSCCs) provides before-and-after school care services to children with special needs, who attend Special Education (SPED) schools.

4. Role Of SCFA Administrator Centres

4.1 SCFA administrator centres must understand the scheme’s eligibility criteria and the different processes involved in administering the scheme.

4.2 Centres submit the SCFA appeals and withdrawals to MSF by uploading them onto SSNet One. As SCFA Administrators, centres need to have access to SSNet One to submit the SCFA appeals, withdrawals and supporting documents.

4.3 SCFA Eligibility Criteria

S/N	Criteria	Definitions
1	Citizenship	<ul style="list-style-type: none"> • Student must be Singapore Citizen (SC) or Permanent Resident of Singapore (SPR)¹. • If the student is an <u>SPR</u>, at least one immediate family member (parent or sibling) of the student must be a Singapore citizen. If the Singapore citizen parent is deceased or does not have legal custody of the student (in the event of the parents’ divorce), the student would still be considered as having met the citizenship

¹ A student who is issued with an Entry Permit (EP) or Re-entry Permit (REP) is considered a PR. However, a student born before 15 January 2005 may be allowed to stay in Singapore without being placed on restricted stay, although he is not issued an EP or REP. The status of such children can be verified by Permanent Resident Services Centre of the Immigration and Checkpoints Authority (ICA) of Singapore.

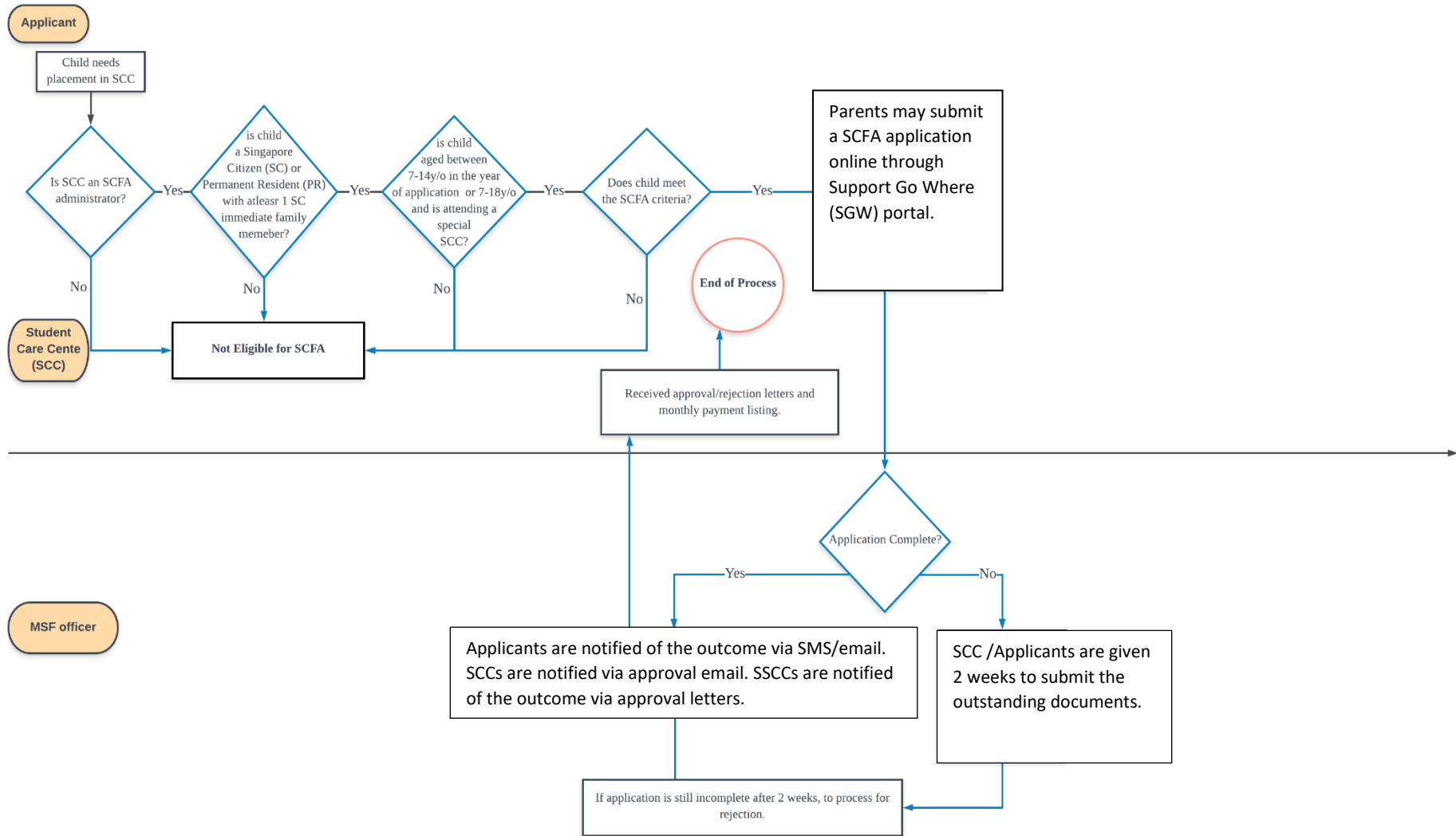
S/N	Criteria	Definitions
		<p>criterion because an immediate family member is a Singapore citizen.</p> <ul style="list-style-type: none"> • If an SPR student becomes a member of a reconstituted family (e.g. through a parent’s remarriage) which includes Singapore citizens, then the citizenship of the step-parent would qualify the student for SCFA.²
2	Age	<ul style="list-style-type: none"> • Student must be between 7 and 14 years old (or up till Secondary 2) in the year of SCFA application or renewal. • If the child attends Special Student Care Centre (SSCC), the student must be between 7 and 18 years old.
3	Employment	<ul style="list-style-type: none"> • Both parents must each be working at least 56 hours per month. • A parent can be exempted from the employment criterion if he/she is in the process of looking for work, is medically certified unfit to work, certified as a caregiver of a family dependent (e.g. caregiver for a child with special needs, elderly dependent etc.), is studying or undergoing training. Such exemptions must be supported by the relevant supporting document.
4	Income (Household)	<p>For households with 4 or fewer family members.</p> <p>Total gross household income (GHHI) should not exceed \$4,500 a month.</p> <p>The GHHI refers to the <u>combined gross income of the child’s parents only</u>. It does not include the income of other working</p>

² For example, the biological parents of a child are both SPRs. His parents divorced, leaving him in his mother’s custody. His mother subsequently re-married to a Singapore citizen. The student is eligible to apply for SCFA because his stepfather is a Singapore citizen, even though both his biological parents are not.

S/N	Criteria	Definitions
		<p>family members e.g. child’s siblings, uncles, aunts or grandparents living in the same household.</p> <p>The household income includes:</p> <ul style="list-style-type: none"> a) Income from work (including regular income from temporary work). b) Regular allowances (e.g. shift allowances, training allowances encashment etc). c) Regular incentives. d) Overtime pay. e) Commission (take an average of 3 months, by self- declaration if necessary). f) For property or insurance agent - Monthly gross income is based on the average earnings over 12 months. g) Income from subletting of property. <p>Components that are not received regularly (e.g. bonus) should not be included in the calculation.</p>
5	Income (PCI)	<p>For households with 5 or more family members living in the same household/address.</p> <ul style="list-style-type: none"> • Monthly Per Capita Income (PCI) should be equal to or less than \$1,125. • PCI is calculated as follows: $\frac{\text{Total Gross Income of Applicant + Spouse}}{\text{Total No. of Family Members within the same household}}$ <p>“Family Members within the same household” include:</p>

S/N	Criteria	Definitions
		<p>Applicant + Spouse + total Dependents*</p> <p><i>*Examples</i></p> <ul style="list-style-type: none"> • <i>Applicant's / Spouse's parents earning less than \$500/month.</i> • <i>School-going children.</i> • <i>Children studying full-time but working part-time e.g. engaged in holiday job with irregular, low income (income is not included).</i> • <i>Children waiting to enlist into National Service (NS).</i> • <i>Children serving NS (NS allowance is not included).</i> • <i>Waiting to start school or seeking employment.</i>

5. OVERVIEW OF SCFA APPLICATION PROCESS



6. Outcome of SCFA application

6.1 For applications under SCC, an email and SMS is triggered to parents to their email address and mobile number. Parents will also receive a SMS when the SCFA subsidy is about to end. An email is triggered to SCC on the outcome of application.

6.2 MSF will inform the outcome of SCFA application via letter to the applicant for children enrolled in SSCC. The approval letters will contain information on co-payment amount by parents.

6.3 MSF will also send the Monthly Payment Listing of SCFA approved cases, with details of the SCFA amount and duration of assistance to the SCC and SSCC.

6.4 It is mandatory for all SCCs to check through the payment listing and ensure that the beneficiaries and details of the SCFA subsidies are correct. To report any discrepancies, SCCs will need to inform MSF immediately via MSF_Comcare_SCFA@msf.gov.sg.

7. SCFA SUBSIDY

7.1 Subsidy Quantum for Regular SCCs

GHHI for household with ≤ 4 family members	PCI for household with ≥ 5 family members	Subsidy %	Max Subsidy (Norm \$295)
≤ \$1,500	≤ \$375	98	\$290
\$1,501 – \$2,000	\$376 – \$500	95	\$280
\$2,001 – \$2,200	\$501 – \$550	90	\$266
\$2,201 – \$2400	\$551 – \$600	85	\$251
\$2,401 – \$2,600	\$601 – \$650	80	\$236
\$2,601 – \$2,800	\$651 – \$700	70	\$207
\$2,801 – \$3,000	\$701 – \$750	60	\$177
\$3,001 – \$3,200	\$751 – \$800	50	\$148
\$3,201 – \$3,500	\$801 – \$875	40	\$118
\$3,501 – \$4,000	\$876 – \$1,000	30	\$89
\$4,001 – \$4,500	\$1,001 – \$1,125	20	\$59

Example 1:

Mdm C and her husband’s combined monthly GHHI is \$1,500 for a family of 4.

- Full Day Fee for Student Care = \$295
- Subsidy based on GHHI of \$1,500 = \$290
- Co-payment: \$295 - \$290 = \$5

7.2 Subsidy Quantum for Special SCCs (SSCCs) from 1 July 2024:

For households with 4 or less family members	For households with 5 or more family members	Revised Operator Grant (wef July 24)	SCFA means tested subsidies (wef July 24)	Fixed amount for dedicated SSCC regardless of monthly fee	Revised OOP (wef July 2024)
Gross Household Income tiers	Gross Per Capita Income (PCI) tiers				
≤ \$1,500	≤ \$375	\$813.54	\$541.00	\$1,354.54	\$11
\$1,501 – \$2,000	\$376 – \$500		\$534.00	\$1,347.54	\$18
\$2,001 – \$2,200	\$501 – \$550		\$517.00	\$1,330.54	\$35
\$2,201 – \$2,400	\$551 – \$600				
\$2,401 – \$2,600	\$601 – \$650				
\$2,601 – \$2,800	\$651 – \$700				
\$2,801 – \$3,000	\$701 – \$750				
\$3,001 – \$3,200	\$751 – \$800		\$474.00	\$1,287.54	\$78
\$3,201 – \$3,400	\$801 – \$850				
\$3,401 – \$3,500	\$851 – \$875				
\$3,501 – \$4,000	\$876 – \$1,000		\$410.00	\$1,223.54	\$142
\$4,001 – \$4,200	\$1,001 – \$1,050		\$302.00	\$1,115.54	\$250
\$4,201 – \$4,500	\$1,051 – \$1,125				
\$4,501 – \$5,600	\$1,126 – \$1,400		\$282.00	\$1,095.54	\$270
\$5,601 – \$6,500	\$1,401 – \$1,625		\$216.00	\$1,029.54	\$336
\$6,501 – \$7,300	\$1,626 – \$1,825		\$162.00	\$975.54	\$390
\$7,301 – \$8,200	\$1,826 – \$2,050		\$114.00	\$927.54	\$438
\$8,201-9,200	\$2,051 – \$2,300		\$60.00	\$873.54	\$492
>\$9,201	>\$2,301		-	-	\$552

7.3 MSF provides funding in the form of Operator Grant and SCFA to support SSCC operators in offering special student care services. The funding is subject to yearly review. The amount is disbursed monthly to the SSCCs.

Example 2:

Mdm A and her husband’s combined monthly GHHI is \$2,500 for a family of 4.

- Subsidy based on GHHI of \$2,500 = \$813.14 + \$517 = \$1330.54
- Out of pocket payment = \$35

8. Assistance Period for SCFA Subsidies

8.1 The SCFA assistance period ranges from shorter periods of 6 months or less (interim assistance) and up to 24 months. The period of assistance is dependent on the facts concerning the case and the audit status of the SCC.

9. Start-Up Grant (SUG)

9.1 The Start-Up Grant (SUG) is a one-time grant to help offset the initial costs of enrolling a student into a student care programme.

9.2 Students receiving SCFA for the first time and have not received an SUG before, may apply for the grant. It is provided if the applicant meets the eligibility criteria for the monthly SCFA subsidy.

9.3 SUG includes:

- a. Registration fee;
- b. Deposit (equivalent to one month’s fee);
- c. Insurance fee³ (applicable for community-based SCCs only); and
- d. Uniforms (capped at 3 days’ requirement).

³ The insurance fee is not claimable for school-based SCCs.

The maximum claim under SUG is \$400, inclusive of GST (if applicable). When approved, all the SUG components will be paid to SCC except for the deposit which will only be released under certain conditions.

9.4 Release of SUG Deposit to SCC

9.4.1 SCC can request for the release of SUG Deposit ONLY if a student's parent/guardian does not give the Centre one month's notice of the student's intended withdrawal from the last day of student's attendance.

Example 3:

The parent informs the SCC at the start of, or earlier than, the month of the student's withdrawal. For instance, on 1 April 2024 the parent informed the SCC that the student is withdrawing from the centre, with *the last day of* attendance on 30 April 2024. If the student leaves the SCC before 30 April 2024, the SCC can submit a claim to MSF for the release of the SUG Deposit, because withdrawal had taken place without one month's notice.

Example 4:

The parent gives notice of the withdrawal less than one month from the last day of attendance (for example, the parent informs SCC of the withdrawal on 10 April 2024 and the student's last day was 30 April 2024). The SCC can submit a claim for the SUG Deposit (if applicable) held by MSF, as the withdrawal was without one month's notice.

9.4.2 Once the application for the release of SUG deposit is approved, the SUG deposit held by MSF can be released to the centre even after the child's SCFA monthly subsidy has ceased.

Example 5:

A student was approved for SUG and SCFA when she first enrolled into the SCC. But in subsequent periods, she no longer qualified for SCFA as her family's income had increased and exceeded the income eligibility criterion. If the student withdrew from the SCC without giving at least one-month notice, the SCC may request for a release of the deposit which was held by MSF.

9.4.3 If a student does not attend student care for up to one month, the SCC should keep a record of the number of attempts (phone calls/ emails/ letters) made to contact the parents within the period. If uncontactable, the SCC should inform MSF immediately of the student's absenteeism by submitting a Withdrawal application via SSnet One to terminate the child's subsidy for subsequent months. The SCC can then appeal for MSF to waive the attendance requirement for a month (see section on attendance requirement), and a release of SUG Deposit (if any). However, the SCC must provide documentation of the attempts, or successful contact, with the absent student or his parents, during that month.

9.4.4 If a student's application is supported with a Letter of Recommendation (LOR) from a social worker working with the family, there is a longer grace period of two months, before the SCC reports the student's withdrawal. The SCC:

- should keep a record of the number of attempts (phone calls/ emails/ letters) made to contact the parents within the 2 months;
- should inform the social worker/school counsellor of the student's frequent absenteeism or non-attendance of student care;
- can submit a Withdrawal application via SSnet One to MSF after 2 months of non-attendance to terminate the student's SCFA henceforth;
- can appeal for waiver of attendance requirement for the 2 months and a release of the SUG deposit (if applicable), if it can provide documentation to show efforts to contact the student during the 2 months.

10. Mandatory 30% (June and December) And 50% Attendance Requirement (Remaining Months)

10.1 Calculation of the 30% or 50% Attendance Requirement

An SCFA beneficiary is required to attain an attendance rate of at least 30% per month for June and December and 50% per month for non-school holiday month in the centre to receive the SCFA subsidy for the month. Attendance rate shall be calculated using the following formula:

$$\frac{(B + C)}{A}$$

Where,

- a) “A” refers to the number of calendar days in which the Centre operates in the calendar month¹,
- b) “B” refers to the number of calendar days in which the student attends the Centre in the calendar month, and
- c) “C” refers to the number of calendar days in which the student is absent with a valid reason in the calendar month⁴.

Once the SCC ascertains that the child’s attendance rate falls below 30% or 50% for a given calendar month, the SCC is required to refund the SCFA subsidy disbursed to MSF within the next calendar month.

⁴ Notes:

¹ If the Student is not enrolled in the beginning of the Month, (A) will be based on the number of calendar days in which the Centre operates in the month since the student is enrolled. If the Centre operates on Saturday, the number of operating days will include the Saturdays.

² Valid reasons stipulated by MSF are: when the student (a) has valid MC, (b) engages in school activities outside of the Centre (e.g. such as co-curricular activities, training for sports and national tournaments, supplementary classes, (c) engages in enrichment activities organised by SSAs outside of the Centre. (e.g. tuition classes), (d) is travelling overseas (e) faces Covid related reasons (eg: child is confirmed case, suspected case, served with Stay Home Notice (SHN) or Health Risk Warning (HRW) or Leave of Absence (LOA) where applicable, barred from entry to Singapore due to travel restrictions, affected by centre closure or kept at home by parents voluntarily as precautionary measure ect.

10.2 Appeal for Waiver of 30% or 50% Attendance Requirement

10.2.1. For students deemed to have valid reasons for not attending the student care regularly, the SCC may submit appeals to MSF for the waiver of 30% (for June and December only), or 50% attendance requirement (all other months).

10.2.2. Appeals must be submitted via SSNet One **no later than 1 month from the period when the minimum attendance was not met** (e.g. if the SCFA beneficiary did not meet the attendance requirement in December 2024, the SCC is required to submit an appeal by January 2025).

10.2.3. To appeal for waiver of attendance requirement, the SCC Administrator is to submit an appeal online via SSNet One with the following:

- a) SCFA Attendance Appeal Form indicating the number of days the child attended the SCC during the period
- b) Documents to support the appeal (e.g. appeal letter from parent stating the reasons for child's absence during the period etc. depending on appeal reason).

11. Change Of Operator

11.1 In the event that Centre A issues a closure notification and informs MSF that a new Centre B will take over its operation, existing students who are transferred to Centre B will continue to enjoy the period of subsidy originally approved until expiry. This is to avoid disruption to the SCFA earlier approved, as such change is not within the parents' control.

11.2 To ensure that payments continue, the receiving operator is required to:

- Complete the transfer of subsidy for new operator excel. (Please refer to transfer of SCFA Subsidy for new SCC Operator excel : [MSF | Checklist and Application Forms for ComCare SCC \(SCFA Subsidy\)](#))

- (i) for students whose subsidies are expiring or have ended, the receiving operator needs to get the parent to submit a new application via SGW. If there are new SUG components needed under the receiving operator (i.e. new uniform, insurance, deposit or registration fee), transiting children can apply for SUG again.
- (ii) A student attended Centre A and received SUG. Then he withdrew from Centre A on his own accord and enrolled into Centre B. Centre B changed its operator and became Centre C. The student will not be eligible for SUG at Centre C.

12. Withdrawal Of SCFA Beneficiary From SCC

12.1 When a student withdraws from the SCC, the SCC should submit the Withdrawal application via SSnet One to MSF immediately (defined as the child's last day) stating the reason and date of the student's withdrawal. This arrangement allows SCC and MSF to determine if the attendance requirement for the month has been met.

12.2 If the student's last day in the SCC does not fall on the last day of the calendar month, the attendance rate shall be calculated based on the number of days the student attended the SCC in the calendar month, divided by the number of calendar days in which the Centre operates in the calendar month.

12.3 Withdrawal from the SCC without one month's notice: Centre can request for the release of SUG Deposit ONLY if a student's parent/guardian does not give the Centre one month's notice of the student's intended withdrawal from the last day of student's attendance. The deposit will be released within 1 month upon receiving the Withdrawal application via SSnet One from the SCC (if applicable).

12.4 If any part of the disbursed SCFA subsidy is not utilised when the student withdraws, the SCC should refund this remaining SCFA subsidy to MSF. If the

SCC mistakenly gives the unused SCFA subsidy to the student's parents, the SCC shall remain liable to refund the amount to MSF. No part of the refundable SCFA subsidy should be used to offset any arrears in student care fees, which applicants have not paid.

13. Payment of Refund from Student Care Centre (SCC) to MSF

13.1 All SCCs should adopt an electric payment mode to MSF (e.g. GIRO or Interbank transfer).

13.2 MSF's bank information:

Bank Account Name: AG/MSF

Bank Name: DBS Bank Limited

Bank Code: 7171

Branch Code: 015

Bank Account Number: 015-020294-7

When refunding to MSF, the Centre must submit the SCFA Giro Refunds to MSF excel. (Please refer to the SCFA Giro Refunds to MSF excel: MSF | Checklist and Application Forms for ComCare SCC (SCFA Subsidy)).

14. Renewal Of SCFA Applications

14.1 Before Expiry of SCFA Subsidy

The SCC should:

- identify those cases whose subsidies are expiring in 4 months' time.
- assess whether the families are still keen or eligible to apply for SCFA and inform the families to apply for SCFA via SGW.

15. Backdating of Applications

15.1 MSF will assess requests for backdating of SCFA on a case-by-case basis. The following documents should be submitted with the SCFA application when

requesting for SCFA to be backdated:

15.1.1. If backdating of SCFA subsidy of 6 months or less is required, the applicant needs to provide the income documents for all the backdated months. The income is calculated based on the average of the backdated months.

15.1.2. If backdating of SCFA subsidy of more than 6 months is required, in addition to the income documents, the centre needs to:

- i. Submit an appeal via SSNet One.
- ii. submit the child's daily attendance records (Annex B) for the backdated months.
- iii. indicate if the child has met 30% attendance for the holiday months of June and December and 50% attendance for the rest of the non-holiday months.

16. Frameworks to allow specific archetypes of students to benefit from SCFA - SAP, EEP, LOR

16.1 Applications Supported by Letter of Recommendation (LOR) By MSF-Approved Agencies (Higher Subsidies)

16.1.1. Target Group

Families who are known to MSF-approved Social Service Agencies (SSAs) may be issued with a Letter of Recommendation (LOR) for higher SCFA subsidies. The applicants should submit SCFA application and supporting documents with the LOR to MSF via SSnet One for processing.

16.1.2. Eligibility Criteria

Citizenship	<p>Student must be Singapore Citizen (SC).</p> <p><u>If the child is SPR</u> At least one immediate family member (parent or sibling) of the child must be a SC. The citizenship criterion is met even if the SC parent is deceased or if the divorced SC parent does not have legal custody of the child.</p> <p><u>If the SPR child becomes a member of a re-constituted family</u> At least one SC family member may qualify the child for SCFA subsidy. For example, if both the child’s biological parents are SPRs and divorced, and the mother with legal custody of the child subsequently re-married a SC, the child fulfills the citizenship criterion because his step-parent is a SC.</p>
Age	Child is attending an MSF-registered SCC and is aged 7 to 14.

	Child is attending an MSF-registered SSCC and is aged 7 to 18
Case managed by MSF or an MSF-approved SSA	The family is being case managed by an MSF-approved SSA, or MSF itself.
Risk factors	<p>The family faces particular risk factors, over and above financial difficulties. The risks have been assessed by the social worker supporting the family.</p> <p>Examples of risk factors include single or absent parents in the family, housing issues, parent or other household members having poor health/ serious medical condition and unable to work, and so forth.</p>
Monthly Gross Household Income (GHHI) or Per Capita Income (PCI)	<p>The family's monthly GHHI is not more than \$2,000, or the PCI is \$650 or lower.</p> <p>If the applicant has exceeded the income criteria for the scheme, SCC should submit an appeal via SSNet One.</p>

16.1.3. Second Start-Up Grant (SUG) under LOR

LOR Agencies can appeal for SUG more than once for the same child.

16.1.4. Holiday Surcharges

LOR Agencies can recommend that holiday surcharges be covered by SCFA in the months of March, June, September, November and December. These are months when the SCC operates full days instead of half-day.

16.2 Student Care Fee Assistance Streamlined Assessment Protocol (SAP)

16.2.1. The Student Care Fee Assistance Streamlined Assessment Protocol (SAP) is an effort to simplify the SCFA application process for applicants who are receiving Comcare assistance (such as Short-to-Medium Term assistance, or Long-Term Assistance) from the Social Service Office (SSO).

16.2.2 Under SAP, the child is eligible for maximum SCFA, SUG for new enrolments and holiday charges. A child who is receiving Comcare assistance can appeal for SUG more than once.

16.3 Enhanced Enrolment Protocol (EEP) – For School-Based SCCS Only

16.3.1 EEP is only applicable to the school-based SCCs. SCCs should refer to the EEP Guide for more details.

17. Frequently Asked Questions (FAQS)

Who can apply for and receive SCFA Subsidy?

Q1: For children whose parents are ‘absent’ (in prison, institutionalised in nursing homes, or no longer in contact with the family), and where the care arrangement with the non-legal guardians is expected to be long-term, can their guardians apply for the scheme? How will such cases be assessed?

Yes, the guardians of these children may apply for SCFA subsidy for the child. The non-legal guardian is required to provide either (i) self-declaration that they are not able to contact and have no knowledge of the child’s biological parents ‘whereabouts, or (ii) parent(s)’ death certificate, or (iii) police report, or (iv) letter from Prison/Drug rehabilitation centre (DRC) with estimated date of release. The application will be based on the non-legal guardian’s NRIC address. Gross household income of non-legal guardians and his/her spouse will not be considered.

If the child is under the care of a foster parent, the application should be accompanied with a LOR from MSF Foster Care Officer for a separate assessment.

Q2: Do legal guardians have to fulfil working requirement that is imposed on biological parents?

A: Yes, like biological parents, legal guardians must fulfil all SCFA eligibility criteria. If legal guardians are already past retirement age, e.g. 63, the working requirement would not apply to them.

Q3: Can a divorced parent who does not have the care and control of the child apply for SCFA for the child?

A: If the biological parent is taking care of the child even though he/she does not have the care and control of the child, parent would have to make a self-declaration via Annex 6 that he/she is currently taking care of the child before he/she can apply for SCFA for the child.

Q4: In the event where both parents are uncontactable and child resides in the Children's Home, who should be the applicant for SCFA?

A: The Head/Administrator of the Children's Home or equivalent would be able to apply for SCFA subsidies on behalf of the child. If unavailable, the MSF department in charge of the child's safety plans can be the applicant.

Q5: Is adopted child eligible for SCFA?

A: If there is an Adoption Order, the child will be eligible for SCFA if other eligibility criteria are met. The gross household income of the adopted parents will be taken into consideration.

Q6: Are children under Foster Care eligible for SCFA?

A: Yes. The Foster Care agency will issue a LOR for a fixed monthly co-payment of \$80. Monthly income of foster care parents will not be taken into consideration.

Q7: Can the child who is receiving childcare subsidies and/or childcare financial assistance be considered for SCFA?

A: No, the child can only be assisted under one of the two schemes. The only exception is when a child is in the final preschool year and has an early enrolment into student care, ahead of P1 the next year. This is provided other criteria are met and the enrolment date into SCC is not earlier than 1st November and is intended to help the child with early transition into a new environment.

Employment and Proof of Job Search

Q8: If the parent is retrenched, can he/she apply for SCFA?

A: Yes. Parent will have to submit the SGW application with a copy of the retrenchment letter (if available), or Proof of job search if he/she is looking for work and other relevant supporting documents.

Q9: If the parent is a full-time student, can he/she apply for SCFA?

A: Yes. If the parent is studying full-time, he/she can submit the SGW application with supporting documents including the programme/course verification letter obtained from the school, stating the duration of study or course.

Q10: Can the parent who is not working and on social visit pass apply for SCFA?

A: No, he/she is not eligible for SCFA unless the parent is taking steps to apply for an appropriate work pass to allow him/her to seek employment. These work pass may include employment pass, S pass, work permit or document of the application for LTVP+ (for LTVP holder), e.g. e-submission, appointment with ICA for LTVP+ etc.

Q11: Can the parent who is work capable but not working apply for SCFA?

A: If the parent is not working and has no plan to find employment, he/she does not qualify to apply for SCFA.

If the parent is unemployed but has plan to find employment, he/she must produce proof of job search and/or other supporting documents and interim SCFA will be given to facilitate the job search.

Note: Children with LOR from appointed LOR agencies due to extenuating circumstances of the family can be exempted from the work requirement

imposed on parent(s), if Social Worker, MSF officer or School deems that student care is in the best interest of the child.

Q12: If the foreigner parent does not have a work permit, but the employer will apply for the work permit after he/ she has completed the training, can the parent apply for SCFA?

A: A letter confirming the course/training for the parent must be submitted together with the SCFA application. The case will be considered on a case-by-case basis.

Q13: If the parent is working overseas, does he/she need to submit pay slips?

A: Yes. The parent will need to produce income documents to support the application.

Q14: Can the working parent be eligible for SCFA if he/she works for his/her spouse/ family members without any salary paid but meets the minimum requirement of at least 56 hours per month?

A: To qualify for SCFA, the parent should work at least 56 hours per month and receive salary for work. Interim SCFA can be recommended for parent to seek a job with salary.

Q15: Is there any flexibility for a parent, who was given an initial 6-month extension, to appeal for further extension, especially if he/she is genuinely unable to find employment from his/her job search efforts?

A: For such cases, parent needs to submit updated proof of job search that is verified by career centre/private job matching agency or other proof of job search must be produced for an extension. Further extension of SCFA subsidy is considered on a case-by-case basis by MSF.

Exceptions To Work Requirement

Q16: Can the parent who is not working and certified unfit for work apply for SCFA?

A: Yes. He/she must obtain a medical certificate (MC) from doctor certifying him/her unfit for work and stating the duration of the medical leave or permanently unfit to work. Other certification such as memo from Medical Social Worker (MSW) stating the duration of the MC can be taken into consideration. MC must be issued from a MOH recognised clinic or hospital.

Q17: If a mother (with an older child of school-going age) is not working due to full-time caregiving of her infant (newborn), can she still seek SCFA subsidy?

A: Yes. Unemployed mothers who are caring full-time for their child aged 24 months and below may qualify for interim SCFA, if there are extenuating circumstances or if family is case-managed by MSF-appointed LOR agencies. Applicant must submit an appeal form or be supported by an LOR.

Mothers who took unpaid leave (as approved by employer) to care for their child aged 24 months and below may also qualify for SCFA. Applicant must submit a letter from employer to certify unpaid leave and either declaration form as primary caregiver stating care arrangement, relationship & particulars of family member and duration or LOR/social report.

Q18: If one of the parent or single parent is a homemaker and school appealed for child to be enrolled into a school-based SCC, is the child qualified to apply SCFA due to the following reasons:

- Child's parent is unable to provide academic support to child at home (e.g., mother is a foreigner).

- Child has behaviour issues, need extra coaching and school assessed that placing child in SCC would address these needs.

A: The school can appeal for SCFA for the child. The case will be considered on a case-by-case basis.

Q19: If the parent is taking care of a special needs child and wants to place his/her other child in SCC, can he/she seek SCFA subsidy?

A: Yes. The parent needs to provide a doctor's memo stating care arrangement, relationship and duration; or declaration as primary caregiver stating care arrangement, relationship and duration; or Letter of acceptance in special needs school or medical reports.

Q20: Can an unemployed pregnant mother be eligible for SCFA?

A: Yes. Interim SCFA can be provided if mother can provide retrenchment or termination letter due to pregnancy or support letter from the gynaecologist, stating estimated date of delivery (EDD). Mother must have plan to settle infant care issue and seek for an employment after delivery, though flexibility is provided for families with extenuating circumstances.

Q21: What are the supporting documents required for a child who was not born as Singapore Citizen but subsequently obtained Singapore Citizenship or Singapore Permanent Resident (SPR)?

A: Both the certificate of Singapore Citizenship/ Singapore PR as well as a photocopy of the birth certificate of the child from his/her country of birth will be required.

Gross Household Income

Q22: If the parent's payslip only states basic salary, is the document valid as a supporting income document?

A If parent submitted latest past 3 months' pay slips which showed consistent salary, the payslip will be taken as valid.

Q23: If the parent just started working for a month or less and has only one month's payslip or letter of employment, can he/she qualify for SCFA using his/her one month's payslip / letter of employment?

A: Yes, if the payslip stated gross salary. If not, parent should submit employment letter/contract stating gross salary or submit a declaration on gross monthly income, employment details, and working hours. Interim SCFA can be considered if parent's gross monthly income is unable to be determined as he/she just started work.

Q24: If the parent is a private hire car driver or taxi driver, what kind of income documents should he/she submit to support his/her SCFA application?

A: The parent may submit their income documents (e.g. IRAS statement, 12 weeks of pay slips) for MSF to calculate the monthly gross income by using a default 60% expense ratio of stated income. MSF will no longer collect receipts on petrol / rental expenses, unless applicants claim that their actual expenses are more than 60%. Declaration form may only be submitted if the parent is unable to obtain IRAS or payslip. Approval will be considered on a case-by-case basis.

Q25: If one of the parents does not contribute to the family's income (although he/she is working), should that parent's income be computed as part of the household income?

A: If the applicant does not wish to include income of the absent parent in the application to better reflect the family's financial situation, the applicant is required to submit the appeal form along with valid supporting documents (e.g.

police report, declaration) to MSF for consideration on a case-by-case basis. However, the reasons for the non-contribution must be valid.

Other Application Details

Q26: If the parent's NRIC address is not the address of actual residence (e.g. flat in the process of being sold after a divorce, and applicant and child moved to live elsewhere), should the application be applied based on the parent's NRIC address?

A: Yes. The parent's NRIC should form the basis to process the SCFA application. If the address of actual residence is different from the NRIC address, and parent prefers all correspondence to be directed to the actual address, the parent should be advised to change the NRIC address through the Immigration & Checkpoints Authority (ICA) with documentary evidence showing the new address.

Q27: What happens if Centre's SUG deposit is not equivalent to one month of SCC fee?

A: If SUG deposit is less than one month of SCC fee, Centre is allowed to apply for SUG deposit if children under the same programme pay the same amount of SUG deposit.

SCC is not allowed to collect more than one month of SCC fee as SUG deposit. However, if SCC has given parent discounts on monthly SCC fee and the SUG deposit amount applied is equivalent to monthly SCC fee before discounts, SUG deposit can still be granted to the child.

Q28: Can a school-based SCC claim insurance fee under SUG?

A: No. School-based SCC operators are required under MOE policy to bear the group insurance for children enrolled in their centres, hence not eligible to claim for insurance under SUG.

Withdrawal of Child from Centre

Q29: What if the parent wants to withdraw his/her child from Centre?

A: The centre should submit the withdrawal application via SSNet One system to MSF immediately, stating the reason and date of child's withdrawal. Child will be eligible for SCFA subsidy if child is able to meet the attendance requirement based on the total number of days centre is operating for the whole month. If child withdraws from centre by choice without meeting the attendance requirement for the month, child will not be eligible for SCFA subsidy for that month. SCC can submit an appeal for waiver of attendance requirement if there is valid reason.

Adjustment of Subsidies

Q30: What happens if the Centre raises student care fees? Will there be a subsidy adjustment for cases which have been approved prior to the increase in fees?

A: SCCs are required to inform MSF 3 months prior the fee change. The SUG deposit which had been approved previously will not be adjusted.

Extension of SCFA to 24 Months for Eligible Centres

Q31: What are the reasons if a SCC is not given an extension of grant period to 24 months from the previous 12 months?

A: Possible reasons are:

- a) The SCC fails to rectify the Areas for Improvement (AFIs) that arose from MSF audit within the stipulated deadline;
- b) The SCC(s) is under investigation for making or has made fraudulent claims; or

- c) The SCC(s) has not yet been audited in the current audit cycle (e.g. Jan 2021 to Dec 2022). Exceptions will be made for school-based SCCs. These SCCs should also have a good track record with MSF. If (a) or/and (b) occurs, these SCCs will be excluded from the extension of the subsidy grant period.

The above conditions will be strictly applied.

Q32: If an SCC has not yet been audited in the current cycle, when will the extension of the SCFA grant period to 24 months be reviewed?

A: After the SCC passes the MSF audit and rectifies all Areas for Improvements (AFIs) within the stipulated deadline, the SCFA grant period for eligible children will be approved for 24 months at their next application.

Child Did Not Meet Attendance Requirement in The Centre

Q33: The child was not able to meet the attendance requirement. How should the centre appeal to waive the condition on behalf of parent?

A: Parents should inform centre in advance when the child is unable to attend the SCC. SCC should inform parent to increase effort to ensure that his/her child reports to the centre after school. The parent needs to provide written declaration, attendance records and attach supporting documents to explain the reason for child's absence. SCC is required to submit the appeal for waiver of attendance record via SSNet One.