

Studying in Singapore

A guide for international students & families — how Singapore's higher education works, the Student's Pass, tuition and the MOE Tuition Grant bond, English-medium study, and work.

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WORLD-TOP, ENGLISH-MEDIUM, IN ASIA'S STRONGEST JOB MARKET

Singapore offers **two QS top-20 universities (NUS, NTU), all-English teaching, and direct entry into Asia's strongest graduate job market** — in one of the world's safest, most connected cities. Non-EU students get a **Student's Pass via ICA's SOLAR+ system**. A key feature: the **MOE Tuition Grant** cuts fees sharply, but adds a **3-year work bond**. This guide walks it in **ten steps**.

General guidance, not legal or immigration advice. Singapore's rules, tuition, and the Tuition Grant bond change. The figures here are recent examples and **must be confirmed with ICA, the Ministry of Education, and your university**.

Understand Why Students Choose Singapore

WHAT TO KNOW

Singapore offers **world-top universities, all-English teaching, a safe and ultra-connected city, and Asia's strongest graduate job market** (finance, tech, logistics, pharma) — plus subsidised tuition via the MOE grant and generous research scholarships.

BY THE NUMBERS

QS top-20

NUS, NTU

English-medium

every degree

Strong job market

finance, tech

HOW TO HELP

Weigh Singapore's **elite quality and job market** against high costs and the Tuition Grant bond — for finance, tech, and STEM especially, it's a premier Asian destination.

GOOD TO KNOW

Singapore's **graduate job market is genuinely strong** for computing, engineering, finance, and analytics — a major post-study draw.

Understand the System

WHAT TO KNOW

Singapore has **six autonomous universities**: **NUS**, **NTU** (both global top-20), **SMU** (management), **SUTD** (design/tech), **SIT**, and **SUSS**. There are also many **private education institutions (PEIs)** registered under the Council for Private Education (CPE). All teach in English.

BY THE NUMBERS

NUS & NTU

global top-20

SMU / SUTD

+ SIT, SUSS

PEIs

CPE-registered

HOW TO HELP

Choose among the **six autonomous universities** (NUS/NTU for research prestige, SMU for business, SUTD for design/tech) or a CPE-registered private institution — all in English.

WATCH OUT

If you choose a **private institution (PEI)**, confirm its **CPE registration** — it affects your Student's Pass and degree recognition.

Get the Student's Pass (SOLAR+)

WHAT TO KNOW

Full-time students studying over 30 days need a **Student's Pass (STP)**. Your university initiates the application through **ICA's SOLAR+ system**; you complete it and receive an **In-Principle Approval (IPA)**. You enter Singapore on the IPA, then complete **biometrics and formalities to get the STP** (a medical exam — HIV + chest X-ray — is required for 6+ month courses).

BY THE NUMBERS

Student's Pass

via SOLAR+ (ICA)

IPA

enter on this

Medical exam

HIV + X-ray

HOW TO HELP

Let your university **initiate the STP via SOLAR+**, complete your part, enter on the **IPA**, then finish **biometrics and the medical exam** to receive your Student's Pass.

GOOD TO KNOW

You travel on the **IPA letter**, not the final pass — don't book travel before you have it.

Apply to Universities

WHAT TO KNOW

Apply **directly to universities** (deadlines typically **October–February**). Undergraduate entry uses **A-levels, IB, or SAT**-type qualifications; scholarship applicants often apply in an **early (Nov–Dec) window**. All programs are in English (proof via prior study or TOEFL/IELTS).

BY THE NUMBERS

Apply directly

Oct–Feb deadlines

A-level / IB / SAT

for undergrad

Early window

for scholarships

HOW TO HELP

Apply **directly** by the October–February deadlines (earlier for scholarships), with A-level/IB/SAT-type qualifications and English proof.

GOOD TO KNOW

Scholarship-only applicants are often notified earlier — apply in the **November–December window** if you're aiming for one.

Understand Tuition & the Tuition Grant Bond

WHAT TO KNOW

International tuition runs roughly **S\$17,000–50,000/year**. The **MOE Tuition Grant (TG)** cuts this by **40–60%** — but requires a legally binding **3-year Service Obligation Bond** to work in a Singapore-registered company after graduating. Breaking the bond means repaying the grant plus interest.

BY THE NUMBERS

Tuition

S\$17k–50k/yr

MOE grant

cuts 40–60%

3-year bond

if you take the grant

HOW TO HELP

Decide whether to take the **MOE Tuition Grant** — it sharply cuts fees but commits you to a **3-year work bond** in Singapore; weigh this against staying flexible at full fees.

WATCH OUT

The **3-year bond is legally binding** — breaking it means repaying the grant plus interest (S\$50k–100k). Take it only if you intend to work in Singapore.

Meet the Financial Requirement

WHAT TO KNOW

You must prove you can fund your course — a **bank statement of about S\$30,000+** is a common benchmark (no fixed ICA minimum), or a scholarship/sponsor letter. Research master's and PhDs at NUS/NTU are often **fully funded** via scholarships.

BY THE NUMBERS

Funds

~S\$30,000+ (benchmark)

Or scholarship

+ sponsor letter

Research degrees

often fully funded

HOW TO HELP

Prepare **proof of funds** (~S\$30,000+ or a scholarship/sponsor letter) — and note that **research master's/PhDs are frequently fully funded** for admitted candidates.

GOOD TO KNOW

There's **no fixed published minimum**, but insufficient or unclear funds is a common rejection reason — show clear evidence.



Meet Language Requirements

WHAT TO KNOW

All degree programs are taught in **English**, so language is rarely a barrier — you prove English via prior English-medium study or **TOEFL/IELTS** where required. Singapore is a multilingual, English-first society.

BY THE NUMBERS

English

every degree

Proof

TOEFL/IELTS or prior study

English-first

society

HOW TO HELP

Prove **English proficiency** (prior English-medium study or TOEFL/IELTS) — an easy step for most, since Singapore teaches and operates in English.

GOOD TO KNOW

Singapore's **English-first environment** makes it very accessible for English-speaking students.

Prepare for the Move

WHAT TO KNOW

After arriving, complete your **Student's Pass**, and **set up banking and a phone**. Housing options include **university halls, HDB flats, and condos** (halls are cheapest but limited). Living costs are high; budget carefully in a world-class but expensive city.

BY THE NUMBERS

Complete STP

+ banking, phone

Housing

halls, HDB, condos

High costs

budget carefully

HOW TO HELP

Handle arrival admin — **Student's Pass, banking, phone** — and secure housing early (university halls are cheapest but limited); budget for Singapore's high costs.

GOOD TO KNOW

University **halls are the cheapest but limited** — apply early, or budget more for HDB/condo rentals.

Understand Work Rules

WHAT TO KNOW

Students at the six autonomous universities may work **up to 16 hours per week during term**, and **unlimited hours during official vacation** (defined by the academic calendar). Rules for PEI students can differ — confirm your eligibility.

BY THE NUMBERS

Work

16 hrs/week in term

Vacation

unlimited (autonomous unis)

PEIs differ

confirm eligibility

HOW TO HELP

Work **up to 16 hours/week during term** (unlimited in official vacation) if you're at an autonomous university — confirm the rules if you're at a private institution.

GOOD TO KNOW

"Vacation" means your **institution's official calendar**, not the gap between exams — check before working full-time.

Thrive & Work After Study

WHAT TO KNOW

Your Student's Pass ends at course completion (~1-month grace). Common routes: the **Employment Pass (EP)** (professionals earning S\$5,000+/month) or S Pass (S\$3,150+/month), both employer-sponsored. A Singapore degree is **viewed favourably** for work passes and PR.

BY THE NUMBERS

Employment Pass

S\$5,000+/month

Employer-sponsored

EP / S Pass

SG degree

favoured for PR

HOW TO HELP

Plan for the **Employment Pass** (a genuine job offer at a qualifying salary is required), satisfy any Tuition Grant bond, and use your Singapore degree's strong standing for PR pathways.

WATCH OUT

If you took the **Tuition Grant**, you must complete the **3-year bond** (work at a Singapore-registered company) after graduating — plan for it.

Studying in Singapore: The Essentials

A snapshot — figures change, so confirm everything with ICA, the Ministry of Education, and your university.

The system

Six autonomous universities (NUS, NTU — global top-20 — SMU, SUTD, SIT, SUSS) plus CPE-registered private institutions; all teaching in English.

The pass

Full-time students over 30 days need a Student's Pass, applied for via ICA's SOLAR+ (university-initiated); enter on the IPA, then complete biometrics and a medical exam (6+ month courses).

Tuition & grant

International tuition ~S\$17k–50k/year; the MOE Tuition Grant cuts it 40–60% but requires a legally binding 3-year work bond; ASEAN, Global Merit, and SINGA scholarships available.

Money & language

Prove ~S\$30,000+ (benchmark) or a scholarship/sponsor; all degrees in English (TOEFL/IELTS or prior study); research master's/PhDs often fully funded.

Work & after

Autonomous-university students work 16 hrs/week in term (unlimited in vacation); the Employment Pass (S\$5,000+/month) is the main post-study route; complete any Tuition Grant bond.

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