



**MSF** | MINISTRY OF  
SOCIAL AND FAMILY  
DEVELOPMENT

# Supporting Families Through COVID-19

**INFO-PACK FOR PRACTITIONERS**



# INFO-PACK FOR PRACTITIONERS

COVID-19 has brought additional stressors for many individuals and households. This info-pack provides information on Government schemes and services that could support such individuals and households. Ground agencies could use this info-pack to provide information to clients, and/or help them apply for the relevant schemes and services. It is organised in terms of the needs that residents may face, and comprises of the following sections:

**Click on icons to find out more** \_\_\_\_\_

Detailed information on the eligibility criteria, benefits and application process for each scheme can be found through the weblink provided.

## Other useful resources and eligibility checkers:

**For COVID-19-  
related financial/  
employment  
support**



[supportgowhere.gov.sg](https://supportgowhere.gov.sg)

**For emotional and  
general well-being  
support**



[mindline.sg](https://mindline.sg)

**For support  
for seniors**



[aic.sg/tools/  
Self-Assessment-Tool](https://aic.sg/tools/Self-Assessment-Tool)

**For resources  
for persons with  
disabilities**



[enablingguide.sg](https://enablingguide.sg)

# “I NEED ASSISTANCE WITH MY DAILY LIVING EXPENSES”



## ? Guiding Questions

### Has the individual suffered job and/or income loss?

- COVID-19 Support Grant (CSG)
- Self-Employed Person Income Relief Scheme (SIRS)
- NTUC Care Fund for Union Members

### Has the individual or his/her family members contracted COVID-19 or are on Quarantine Order (QO)?

- The Courage Fund
- Quarantine Order Allowance (QOA) Scheme

### Does the individual need help with basic needs, and/or may require longer term/other avenues of financial assistance?

- ComCare Interim Assistance
- ComCare Short-to-Medium-Term Assistance (SMTA)
- ComCare Long-Term Assistance (LTA)

### Does the parent face issues with paying for children's needs?

- Kindergarten Fee Assistance Scheme (KiFAS)
- Childcare Subsidies and Financial Assistance
- Student Care Fee Assistance (SCFA)
- MOE Financial Assistance

### Others (Automatic)

- Solidarity Payment
- Solidarity Utilities Credit
- Care and Support – Cash and PAssion Card Top-Up in cash
- Workfare Special Payment
- GST Voucher
- GST Voucher – U-Save Special Payment
- Grocery Voucher
- Service and Conservancy Charges (S&CC) Rebate

# “I NEED SUPPORT WITH MY MORTGAGES, LOANS AND BILLS”



## ? Guiding Questions

### **Does the individual need help with HDB housing loan or rent?**

- HDB Financial Assistance Measures

### **Does the individual need help with education loans and are from autonomous universities or polytechnics?**

- Student Loan Repayment Relief

### **Does the individual face issues with consumer loans (property, renovation, vehicles) and insurance?**

- Deferred Repayment of Loans and Premiums

### **Does the individual need help with medical fees?**

- MediFund
- Community Health Assist Scheme (CHAS)

### **Does the individual need help with payment of income tax?**

- Income Tax Deferment

# “I NEED ASSISTANCE IN FINDING A JOB”



## ? Guiding Questions

### **Is the individual looking for a job?**

- SGUnited Jobs Initiative
- Career Matching Services

### **Is the individual looking for training and skills upgrading opportunities?**

- SGUnited Skills (SGUS) Programme
- Self-Employed Persons (SEP) Training Support Scheme by NTUC/e2i

### **Is the individual a recent graduate or graduand from ITE, polytechnics, universities and other educational institutions?**

- SGUnited Traineeships (SGUT)

### **Is the individual a self-employed person looking for training?**

- Self-Employed Persons (SEP) Training Support Scheme by NTUC/e2i

### **Others (Automatic)**

- SkillsFuture Credit Top-up
- Additional SkillsFuture Credit (Mid-Career Support)

# “I NEED EMOTIONAL SUPPORT AND/OR AM FACING FAMILY VIOLENCE”



## Guiding Questions

### Does your client need mental well-being support?

- National Care Hotline **1800 202 6868**
- Hear4U **6978 2728**
- Institute of Mental Health’s Mental Health Helpline **6389 2222**
- Singapore Association for Mental Health helpline **1800 283 7019**
- Silver Ribbon Singapore **6385 3714**
- Viriya Tele-counselling and Online Counselling Programmes **6256 1311**
- TOUCHline (Counselling) **1800 377 2252**
- Care Corner Counselling Centre **1800 353 5800**
- Fei Yue’s Online Counselling Service [www.eC2.sg](http://www.eC2.sg)
- Belle, Beyond the Label Helpbot [www.go.gov.sg/beyondthelabelhelpbot](http://www.go.gov.sg/beyondthelabelhelpbot)
- Mindline.sg [www.mindline.sg](http://www.mindline.sg)

### Is your client’s safety and well-being compromised because of violence or abuse?

- Big Love Child Protection Specialist Centre **6445 0400**
- HEART @ Fei Yue Child Protection Specialist Centre **6819 9170**
- PAVE Integrated Services for Individual and Family Protection **6555 0390**
- Project StART **6476 1482**
- TRANS SAFE Centre **6449 9088**

### Is your client having suicidal thoughts?

- Samaritans of Singapore **1800 221 4444**

### Is your client facing marital or parenting issues?

- Community Psychology Hub’s Online Counselling platform [www.CPHOnlineCounselling.sg](http://www.CPHOnlineCounselling.sg)

# “I NEED ASSISTANCE WITH CAREGIVING”



## ? Guiding Questions

### **Does the individual need help with caregiving?**

- Medical Escort and Transport (MET)
- Home Personal Care
- Home Caregiving Grant
- Foreign Domestic Worker (FDW) Levy Concession

### **Does the individual need help with getting food/meals?**

- Meals-on-Wheels
- Food From The Heart
- Willing Hearts
- Food Bank
- Singapore Buddhist Welfare Services
- Free Food For All

### **For a list of complete schemes to support elderly and their caregivers, please visit:**

[www.aic.sg](http://www.aic.sg)

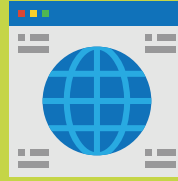
### **For a list of complete schemes to support Persons with Disabilities (PWDs) and their caregivers, please visit:**

[www.enablingguide.sg](http://www.enablingguide.sg)

### **For a list of programmes to support caregivers of persons with mental health issues, please visit:**

[www.cal.org.sg](http://www.cal.org.sg)

# “I NEED ASSISTANCE WITH DIGITAL ACCESS”



## Guiding Questions

**Is the individual from a low-income family with a student or person with disabilities?**

- NEU PC Plus Programme

**Is the individual from a low-income household?**

- Home Access 3.0

**Is the individual a senior from a low-income household?**

- Mobile Access for Seniors



# “I NEED ASSISTANCE WITH HOUSING”



## ? Guiding Questions

### Is the individual facing difficulties with housing and have no other options available?

#### Public Rental Scheme

- For lower-income Singapore Citizen households or singles who have no other housing options or family support to rent a flat at a subsidised rate.
- More information on eligibility criteria and application at: [www.hdb.gov.sg/cs/infoweb/residential/renting-a-flat/renting-from-hdb/public-rental-scheme](http://www.hdb.gov.sg/cs/infoweb/residential/renting-a-flat/renting-from-hdb/public-rental-scheme)
- Your client may also call HDB at 1800 225 5432 or submit an e-feedback at [www.hdb.gov.sg](http://www.hdb.gov.sg)

### Is the individual currently in need of temporary overnight shelter until he/she has resolved his/her issues?

#### S3P<sup>1</sup>/PEERS Office

- For referrals of rough sleepers and homeless persons, please email to [MSF\\_PEERSOffice@msf.gov.sg](mailto:MSF_PEERSOffice@msf.gov.sg).

<sup>1</sup> Safe Sound Sleeping Places (S3Ps) are overnight shelters typically sited in the premises of community partners (e.g. in places of worship). These are ground-up initiatives set up with the goodwill of our community partners to provide rough sleepers with a safe environment to rest for the night.

### Is the individual currently not eligible for public housing option and requires intensive social work intervention?

#### Family Service Centre (FSC)

- Please refer your client to the nearest FSC, where a case worker can work out accommodation options with the client, and if necessary, make a referral to Transitional Shelter.
- To find the nearest FSC, visit: [www.msf.gov.sg/dfcs/familyservice/default.aspx](http://www.msf.gov.sg/dfcs/familyservice/default.aspx)

# “I NEED HELP WITH MANAGING COMMUNITY/NEIGHBOUR DISPUTES”



## ? Managing Community/Neighbour Disputes

### You may advise your clients that they can:

- Talk to each other first to resolve issues, should disputes arise.
- Should neighbours find it difficult to resolve issues on their own, they may contact grassroots leaders (GRLs) for help. GRLs can help to facilitate a conversation between the parties and try to resolve their concerns. They may get in touch with GRLs through their nearest Community Club (CC).
- To locate the nearest CC, please visit: [www.pa.gov.sg/our-network/community-clubs/locate-cc](http://www.pa.gov.sg/our-network/community-clubs/locate-cc)
- Alternatively, you can encourage your client to seek formal mediation services available at the Community Mediation Centre (CMC), which has a panel of volunteer mediators who are specially trained to handle community disputes. More than 80% of CMC’s cases have been successfully resolved through mediation.
- Call the hotline at 1800-CALL-LAW (1800 225 5529) or visit: [www.cmc.mlaw.gov.sg/](http://www.cmc.mlaw.gov.sg/)

### If mediation does not work, as a last resort, you may advise your clients to:

- Seek legal recourse by approaching the Community Disputes Resolution Tribunals (CDRTs)
- CDRT is meant to handle unreasonable interferences with the enjoyment or use of places of residence.
- The CDRT should be a measure of last resort. Your client should approach the CDRT only for disputes which cannot be resolved by other means of resolution (e.g. approaching their neighbour and mediation) which may better preserve neighbour relations.
- For more information and application: [www.statecourts.gov.sg/cws/CDRT/Pages/CDRT-Process.aspx](http://www.statecourts.gov.sg/cws/CDRT/Pages/CDRT-Process.aspx)

More information at:

[www.mccy.gov.sg/sector/initiatives/community-dispute-management-framework](http://www.mccy.gov.sg/sector/initiatives/community-dispute-management-framework)

## Application Required

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### COVID-19 Support Grant (CSG)

- For lower- to middle- income Singapore Citizens and Permanent Residents who involuntarily lost their jobs, were placed on involuntary no-pay leave for at least three consecutive months, or experienced salary reductions of  $\geq 30\%$  for at least three consecutive months due to the economic impact of COVID-19.
- Eligible individuals will receive up to \$800 per month, for 3 months, with employment and/or training support with Workforce Singapore (WSG) and Employment and Employability Institute (e2i).
- Apply online from 4 May 2020 to 30 September 2020, between 9am and 6pm. If your client faces difficulties with the online application, please direct them to the ComCare Call hotline at 1800 222 0000 or email [Ask\\_SSO@msf.gov.sg](mailto:Ask_SSO@msf.gov.sg).
- More information at: [www.msf.gov.sg/assistance/Pages/covid19relief.aspx#CSG](http://www.msf.gov.sg/assistance/Pages/covid19relief.aspx#CSG)

### Self-Employed Person Income Relief Scheme (SIRS)

- Eligible SEPs will receive three cash payouts of \$3,000 each quarter.
- Those who automatically qualify will be notified of their eligibility via letter and SMS.
- More information on eligibility criteria and application at: [www.ntuc.com.sg/sirs/apply-now/](http://www.ntuc.com.sg/sirs/apply-now/)

### NTUC Care Fund

- Eligible union members whose incomes have been adversely affected due to COVID-19 will receive one-off cash relief of between \$50 and \$300.
- More information and application at: [www.ntuc.org.sg/wps/portal/up2/home/aboutntuc/ucare/ucarefund/details?WCM\\_GLOBAL\\_CONTEXT=/content\\_library/ntuc/home/areas+of+interest/care+and+share/u+care+fund/de4345d3-f51f-408c-9963-0d7055c9ab25](http://www.ntuc.org.sg/wps/portal/up2/home/aboutntuc/ucare/ucarefund/details?WCM_GLOBAL_CONTEXT=/content_library/ntuc/home/areas+of+interest/care+and+share/u+care+fund/de4345d3-f51f-408c-9963-0d7055c9ab25)

## The Courage Fund

- For low-income households whose family member(s) have contracted COVID-19 or had been on Quarantine Order (QO), Stay-Home Notice (SHN) or Leave of Absence (LOA).
  - One-time assistance up to \$1,000 (depending on per capita household income).
- For dependents of individuals who have succumbed to COVID-19.
  - One-time assistance up to \$30,000.
- For frontline workers and community volunteers who have contracted COVID-19 in the line of duty.
  - One-time assistance of \$3,000.
- For healthcare workers who have contracted COVID-19 in the line of duty.
  - One-time assistance of \$5,000.
- More information and application at: [www.ncss.gov.sg/thecouragefund](http://www.ncss.gov.sg/thecouragefund)

## Quarantine Order Allowance (QOA) Scheme

- Self-employed persons (SEPs) issued with Quarantine Orders (QOs) and employers who have employees issued with QOs are eligible to claim \$100 per day.
- More information at: [www.moh.gov.sg/docs/librariesprovider5/2019-ncov/quarantine-order-allowance-scheme-23-apr-2020.pdf/](http://www.moh.gov.sg/docs/librariesprovider5/2019-ncov/quarantine-order-allowance-scheme-23-apr-2020.pdf/)
- To apply, visit: [www.moh.gov.sg/docs/librariesprovider5/forms/qo-allowance-form.pdf](http://www.moh.gov.sg/docs/librariesprovider5/forms/qo-allowance-form.pdf)

## ComCare Interim Assistance

- Households in need of urgent and immediate help may receive cash, vouchers and/or food rations. To apply, approach the following community touch-points for help:
  - Social Service Offices (SSO)  
Locate your clients' nearest SSO at: [www.go.gov.sg/ssolocator](http://www.go.gov.sg/ssolocator)
  - Citizens' Consultative Committees  
Locate your clients' nearest CC at [www.pa.gov.sg/our-network/community-clubs](http://www.pa.gov.sg/our-network/community-clubs)
  - Family Service Centres (FSCs) – for existing FSC clients
  - Community Justice Centre – for existing CJC clients
  - Transitional Shelters – for existing Transitional Shelter clients
- More information at: [www.msf.gov.sg/Comcare/Pages/Urgent-Financial-Assistance.aspx](http://www.msf.gov.sg/Comcare/Pages/Urgent-Financial-Assistance.aspx)

## ComCare Short-to-Medium-Term Assistance (SMTA)

- For households who have Singapore Citizens looking for work; are temporarily unable to work; or are earning a low income and require financial assistance.
- Eligible households will receive monthly cash assistance, assistance with household bills, medical and employment assistance, and referrals for other relevant services.
- More information at: [www.msf.gov.sg/Comcare/Pages/Short-to-Medium-Term-Assistance.aspx](http://www.msf.gov.sg/Comcare/Pages/Short-to-Medium-Term-Assistance.aspx)
- To apply, call the ComCare Call hotline at 1800 222 0000 or visit the nearest Social Service Office (SSO). Locate your clients' nearest SSO at: [www.go.gov.sg/ssolocator](http://www.go.gov.sg/ssolocator)
- Most ComCare households with assistance ending before July 2020 have received an auto-extension of six months of assistance.

## ComCare Long-Term Assistance (LTA)

- For Singapore Citizens or Permanent Residents who are permanently unable to work due to old age, illness or disability, and have little or no means of income and family support.
- Eligible households will receive monthly cash assistance and support for their other needs
- More information at: [www.msf.gov.sg/Comcare/Pages/Public-Assistance.aspx](http://www.msf.gov.sg/Comcare/Pages/Public-Assistance.aspx)
- To apply, call the ComCare Call hotline at 1800 222 0000 or visit the nearest Social Service Office (SSO). Locate your clients' nearest SSO at: [www.go.gov.sg/ssolocator](http://www.go.gov.sg/ssolocator)
- Most ComCare households with assistance ending before July 2020 have received an auto-extension of six months of assistance.

## Kindergarten Fee Assistance Scheme (KiFAS)

- Eligible Singapore Citizen children in kindergartens run by anchor operators and MOE will receive a means-tested subsidy, which will be directly disbursed to the child's kindergarten. For new enrolments, low-income families can also apply for start-up grant.
- For more information and application, approach the child's kindergarten.
- More information available at: [www.ecda.gov.sg/Pages/Subsidies-and-Financial-Assistance.aspx](http://www.ecda.gov.sg/Pages/Subsidies-and-Financial-Assistance.aspx)

## Childcare & Infant Care Subsidies and Financial Assistance

- Eligible Singapore Citizen children enrolled in childcare or infant care will receive a means-tested additional subsidy, in addition to a universal basic subsidy which is provided for all enrolled Singapore Citizen children. Low-income families that require more assistance after subsidies can apply for a start-up grant (for new enrolments) and financial assistance.
- For more information and application, approach the child's preschool.
- More information available at: [www.ecda.gov.sg/Pages/Subsidies-and-Financial-Assistance.aspx](http://www.ecda.gov.sg/Pages/Subsidies-and-Financial-Assistance.aspx)

## Student Care Fee Assistance (SCFA)

- Eligible Singapore Citizen and Permanent Resident (where at least one immediate family member in the same household is a Singapore Citizen) children attending an MSF-registered Student Care Centre will receive a monthly subsidy for student care fees and a one-off start-up grant of up to \$400 per child, which will be used to pay the initial cost such as deposit, registration, uniform and insurance.
- For more information and application, approach the child's MSF-registered Student Care Centre.
- More information at: [www.msf.gov.sg/Comcare/Pages/ComCare-Student-Care-Subsidies.aspx](http://www.msf.gov.sg/Comcare/Pages/ComCare-Student-Care-Subsidies.aspx)

## MOE Financial Assistance

- Eligible Singapore Citizens students from primary to university level may receive financial help on fees and/or other school expenses.
- Approach the school or institution directly for assistance on MOE financial assistance schemes.
- More information at: [www.beta.moe.gov.sg/fees-assistance-awards-scholarships/financial-assistance/](http://www.beta.moe.gov.sg/fees-assistance-awards-scholarships/financial-assistance/)

## Automatic (If Client is Eligible)

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### Solidarity Payment [Automatic]

- Every Singapore Citizen, aged 21 and above in 2020, would have received \$600 in April 2020. This comprises \$300 of the Care and Support – Cash which will be brought forward to be paid out earlier, and an additional \$300.
- If your client is an adult Permanent Resident living in Singapore with Singaporean parent(s), spouse or child(ren), or a Long-Term Visit Pass-Plus (LTVP+) Holder living in Singapore, he/she will receive \$300 each.
- More information at: [www.go.gov.sg/sp2020](http://www.go.gov.sg/sp2020)

### Solidarity Utilities Credit [Automatic]

- All households with at least one Singapore Citizen and living in a residential property in Singapore, will receive a one-off \$100 Solidarity Utilities Credit.
- Eligible households will receive the credit automatically in their SP Group utilities account for their residential property. The credit will be shown in their July or August 2020 bills with SP Group.
- More information at: [www.go.gov.sg/fortitude2020](http://www.go.gov.sg/fortitude2020)

### Care and Support – Cash and PAssion Card Top-up in Cash [Automatic]

- All eligible Singaporeans will receive a Care and Support – Cash payout of \$900, \$600 or \$300, depending on their Assessable Income (AI) for Year of Assessment (YA) 2019, in June 2020.
- Singaporean parents, with at least one Singaporean child aged 20 and below in 2020, will each receive an additional \$300 in cash.
- Singaporeans aged 50 and above in 2020 will also receive an additional \$100 in cash, in place of the earlier announced PAssion Card Top-up, given the need for safe distancing during this period.
- More information at: [www.go.gov.sg/csp2020](http://www.go.gov.sg/csp2020)

### Workfare Special Payment [Automatic]

- All Singapore Citizen employees and Self-Employed Persons (SEPs) who received Workfare Income Supplement (WIS) payments in 2019 will receive a Workfare Special Payment (WSP) in the form of a cash payout of \$3,000, which will be paid over two equal payments of \$1,500 each, in July and October 2020.
- More information at: [www.go.gov.sg/csp2020](http://www.go.gov.sg/csp2020)

## GST Voucher [Automatic]

- Eligible lower- and middle-income Singaporeans Citizens will receive GST Vouchers (GSTV) to offset some of their GST expenses. It comprises three components:
  - GSTV – Cash of up to \$300 for lower-income adult Singaporeans,
  - GSTV – MediSave of up to \$450 for eligible Singaporeans aged 65 and above, and
  - GSTV – U-Save (utilities rebates) for eligible HDB households.
- More information at: [www.gstvoucher.gov.sg](http://www.gstvoucher.gov.sg)

## GSTV-U-Save Special Payment [Automatic]

- Eligible HDB households will receive a one-off GSTV – U-Save Special Payment of up to \$400 credited automatically to the utilities account of the household. Eligible households with five or more members will receive an additional GSTV – U-Save rebate in FY2020 of up to \$200.
- More information at: [www.go.gov.sg/csp2020](http://www.go.gov.sg/csp2020)

## Grocery Voucher [Automatic]

- All Singapore Citizens aged 21 and above, who live in 1-room or 2-room HDB flats and do not own more than one property, will receive \$300 in Grocery Vouchers in 2020, and \$100 in 2021.
- The 2020 Grocery Vouchers will be given to eligible citizens in October and December 2020. The vouchers will be delivered to the NRIC-registered address of eligible citizens via mail.
- More information at: [www.go.gov.sg/csp2020](http://www.go.gov.sg/csp2020)

## Service and Conservancy Charges (S&CC) Rebate [Automatic]

- Eligible HDB households will receive rebates to offset between 1.5 and 3.5 months of Service and Conservancy Charges (S&CC).
- More information at: [www.singaporebudget.gov.sg/budget\\_2020/budget-measures/care-and-support-package](http://www.singaporebudget.gov.sg/budget_2020/budget-measures/care-and-support-package)



## Application Required

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### HDB Financial Assistance Measures

- For purchased flat owners:
  - HDB may allow a reduction or deferment of loan instalment payments for six months, or other forms of financial assistance, upon request.
- For rental flat tenants:
  - HDB may allow payment of the rental arrears via instalments, or reducing the rent for needy tenants if they are assessed to be unable to afford their current rent.
- To apply, flat owners and rental tenants can email their request to the HDB Branch managing their flat or contact HDB at 1800 225 5432 (8:00am to 5:00pm on weekdays).
- More information at: [www.hdb.gov.sg/cs/infoweb/residential/servicing-your-hdb-loan/mortgage-loan/assistance-measures](http://www.hdb.gov.sg/cs/infoweb/residential/servicing-your-hdb-loan/mortgage-loan/assistance-measures)

### Deferred Repayment of Loans and Premiums

- Eligible individuals will be able to defer the following loans/premiums up to 31 December 2020:
  - Residential Property Loans
  - Renovation Loans
  - Education/Student Loans
  - Moto Vehicle Loans
  - Insurance (Life, Health and General Plans)
- To apply, individuals with abovementioned loans/insurance may approach their respective banks and insurers.
- More information at: [www.mas.gov.sg/regulation/covid-19/supporting-individuals-and-businesses](http://www.mas.gov.sg/regulation/covid-19/supporting-individuals-and-businesses)

## Income Tax Deferment

- For Self-Employed Persons (Automatic)
  - SEPs are granted an automatic three-month deferment of their personal income tax payments due in May, June and July 2020. No application is required.
- For non-Self-Employed Persons (Application Required)
  - From 26 March to 31 July 2020, non-SEPs can opt to defer their income tax payments due in May, June and July 2020, to help ease cash flow.
  - Apply at: [www.form.gov.sg/#!/5d5ce149c0a8230012d27118](http://www.form.gov.sg/#!/5d5ce149c0a8230012d27118)
- If your client is facing difficulties in paying tax, they can reach out to the Inland Revenue Authority of Singapore (IRAS) early to work out a suitable payment arrangement. Otherwise, a 5% late payment penalty will be imposed on the overdue tax.
- More information at: [www.iras.gov.sg/irashome/Individuals/Locals/Paying-your-taxes-Claiming-refunds/Defer-Tax-Payment-for-Individual-Income-Tax/](http://www.iras.gov.sg/irashome/Individuals/Locals/Paying-your-taxes-Claiming-refunds/Defer-Tax-Payment-for-Individual-Income-Tax/)

## MediFund

- Eligible Singapore Citizens will receive assistance for their healthcare bill.
- To apply, approach the Medical Social Workers (MSWs) at the MediFund-approved institution at which your client had treatment.
- In addition to MediFund, MSWs will also be able to explore other possible financing means with your client.
- More information at: [www.moh.gov.sg/cost-financing/healthcare-schemes-subsidies/medifund](http://www.moh.gov.sg/cost-financing/healthcare-schemes-subsidies/medifund)

## Community Health Assist Scheme (CHAS)

- For all Singapore Citizens to receive subsidies for medical and/or dental care at participating General Practitioner (GP) and dental clinics.
- More information and application at: [www.chas.sg](http://www.chas.sg)

## Automatic (If Client is Eligible)

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### Student Loan Repayment Relief [Automatic]

- Suspension of all loan repayment and interest charges for one year, from 1 June 2020 to 31 May 2021, for all autonomous university and polytechnic graduates with outstanding government loans.
- More information at: [www.beta.moe.gov.sg/fees-assistance-awards-scholarships/government-loan-schemes/](http://www.beta.moe.gov.sg/fees-assistance-awards-scholarships/government-loan-schemes/)

## Application Required

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### SGUnited Jobs Initiative

- Short- and long-term jobs opportunities for jobseekers. Jobseekers can apply for these jobs at a series of thematic Virtual Career Fairs which will cover a variety of job roles and sectors.
- Apply at [www.sgunitedjobs.gov.sg](http://www.sgunitedjobs.gov.sg) or subscribe to #SGUnitedJobs on telegram via link: [www.t.me/SG\\_UnitedJobs](https://www.t.me/SG_UnitedJobs)
- For a wider range of job opportunities, jobseekers may also visit [www.MyCareersFuture.sg](http://www.MyCareersFuture.sg).

### Career Matching Services

- Employment assistance for those who have been unemployed and are looking for job opportunities.
- Workforce Singapore (WSG): 6883 5885
- Employment and Employability Institute (e2i): 6474 0606
  - Telegram channel for PMETs\*: [www.bit.ly/jsc-ja-pmet](https://www.bit.ly/jsc-ja-pmet)
  - Telegram channel for non-PMETs: [www.bit.ly/jsc-ja-nonpmet](https://www.bit.ly/jsc-ja-nonpmet)

\*PMET refers to Professionals, Managers, Executives and Technicians

### SGUnited Skills (SGUS) programme

- For jobseekers who are keen to acquire industry-relevant skills and work-ready skills, which will in turn enhance their employability. The programme is a full-time training programme that comprises certifiable courses ranging from six to 12 months.
- For the duration of the training, trainees will receive a monthly training allowance of \$1,200 to cover their basic expenses.
- Course fees are highly subsidised. Individuals can use their available SkillsFuture Credit to offset these course fees. Eligible individuals may also use their top-up credit or additional SkillsFuture Credit (mid-career support).
- Trainees will also benefit from employment facilitation efforts by the training providers to support the transition to employment as and when job opportunities are present.
- More information at: [www.skillsfuture.sg/sgunitedskills](http://www.skillsfuture.sg/sgunitedskills)

## Self-Employed Persons (SEPs) Training Support Scheme by NTUC/e2i

- For SEPs to receive a training allowance to attend and complete courses under the SkillsFuture series and approved sector-specific training programmes.
- More information and application at: [www.e2i.com.sg/individuals/ntuc-training-fund](http://www.e2i.com.sg/individuals/ntuc-training-fund)

## SGUnited Traineeships (SGUT)

- For recent and new Singapore Citizen and Permanent Resident graduates from ITE, polytechnics, universities or other institutes of higher learning to be equipped with relevant work experience and boost their employability.
- Trainees will gain valuable industry experience and receive a training allowance for the duration of the SGUnited Traineeship Programme.
- More information and application at: [www.wsg.gov.sg/SGUnitedTraineeships-Trainees.html](http://www.wsg.gov.sg/SGUnitedTraineeships-Trainees.html)

## Automatic (If Client is Eligible)

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### SkillsFuture Credit Top-Up [Automatic]

- One-time \$500 SkillsFuture credit (SFC) top-up to all Singapore Citizens aged 25 years and above as at 31 December 2020, claimable for a full range of SkillsFuture Credit-eligible courses from 1 October 2020.
- Advance use of the SFC top-up is available for courses offered by the Institutes of Higher Learning and NTUC LearningHub.
- More information at: [www.skillsfuture.sg/credit](http://www.skillsfuture.sg/credit)

### Additional SkillsFuture Credit (Mid-Career Support) [Automatic]

- All Singapore Citizens who are 40 to 60 years as at 31 December 2020 will receive an additional one-time \$500 SFC top-up for use on SGUS and career transition programmes.
- More information at: [www.skillsfuture.sg/credit](http://www.skillsfuture.sg/credit)

## Home Personal Care

- Provided by trained care professionals to assist clients and their caregivers with activities of daily living (e.g. baths, light housekeeping), medication, mind stimulating activities, elder-sitting and other care tasks. For eligible clients, subsidies available are means-tested.
- To apply, clients will need to get a referral from a hospital, polyclinic or GP who is familiar with client or client's loved ones' condition and needs, or visit an AIC Link.
- More information at: [www.aic.sg/care-services/Home%20Personal%20Care](http://www.aic.sg/care-services/Home%20Personal%20Care)

## Medical Escort and Transport (MET)

- Provides transportation and/or someone to accompany clients to travel to and from their homes for medical appointments and treatments (for example, at hospitals, specialist outpatient clinics, or polyclinics). For eligible clients, subsidies available are means-tested.
- To apply, clients will need to get a referral from a hospital or polyclinic that the elderly visits, or visit an AIC Link.
- More information at: [www.aic.sg/care-services/Medical%20Escort%20and%20Transport](http://www.aic.sg/care-services/Medical%20Escort%20and%20Transport)

## Home Caregiving Grant

- For eligible households to receive \$200 monthly cash pay out to support client's loved ones with at least permanent moderate disability, i.e. always require some assistance to perform 3 or more Activities of Daily Living (ADLs).
- The grant can be used to defray the costs of caregiving expenses, such as costs of eldercare and caregiver support services in the community, or hiring of a Foreign Domestic Worker (FDW).
- Please contact AIC Hotline 1800 650 6060 or visit the nearest AIC Link for assistance.
- More information and application at: [www.aic.sg/financialassistance/caregiving/Home%20Caregiving%20Grant%20\(HCG\)](http://www.aic.sg/financialassistance/caregiving/Home%20Caregiving%20Grant%20(HCG))

## Foreign Domestic Worker (FDW) Levy Concession

- Eligible families get to pay the foreign domestic worker levy at a concessionary rate of \$60 a month, instead of \$300. Each household is eligible for up to two FDW levy concessions.
- More information and application at: [www.mom.gov.sg/passes-and-permits/work-permit-for-foreign-domestic-worker/foreign-domestic-worker-levy/levy-concession](http://www.mom.gov.sg/passes-and-permits/work-permit-for-foreign-domestic-worker/foreign-domestic-worker-levy/levy-concession)

## Support for Getting Food/Meals

Region	Providers
<b>Islandwide</b>	<p><b>Meals-on-Wheels</b></p> <ul style="list-style-type: none"> <li>• For homebound clients who are unable to buy and prepare their own meals and do not have a caregiver to help them to do so. For eligible clients, subsidies available are means-tested.</li> <li>• To apply, clients will need to get a referral from a hospital or polyclinic that the elderly visits, or visit an AIC Link.</li> <li>• More information at: <a href="http://www.aic.sg/care-services/Meals-on-Wheels%20(MOW)">www.aic.sg/care-services/Meals-on-Wheels%20(MOW)</a></li> </ul> <p><b>Food From The Heart</b></p> <ul style="list-style-type: none"> <li>• Monthly rations provided to those in need, including staples, canned food, canned vegetables, beverages, fruits, root vegetables and eggs. Weekly bread (halal and non-halal) provided at selected locations.</li> <li>• Rations are eligible for individuals with a per capita income of \$690 or less, but flexibility can be exercised.</li> <li>• Please submit referrals to <a href="mailto:info@foodheart.org">info@foodheart.org</a> or call 6280 4483.</li> </ul> <p><b>Willing Hearts</b></p> <ul style="list-style-type: none"> <li>• Daily meals provided to those-in-need.</li> <li>• Please submit referrals to <a href="mailto:willingheartsingapore@gmail.com">willingheartsingapore@gmail.com</a> or call 6743 0725 /6743 0705/ 6476 5822.</li> </ul> <p><b>Food Bank</b></p> <ul style="list-style-type: none"> <li>• Ad-hoc dry rations, fresh food and cooked food provided to those in need.</li> <li>• Please submit referrals to <a href="mailto:enquiries@foodbank.sg">enquiries@foodbank.sg</a> or call 9855 4805.</li> </ul>
<b>Northeast</b>	<p><b>Singapore Buddhist Welfare Services</b></p> <ul style="list-style-type: none"> <li>• Daily vegetarian meals provided to those-in-need.</li> <li>• Please submit referrals to <a href="mailto:sbws@sbws.org.sg">sbws@sbws.org.sg</a> or call 6489 8161.</li> </ul>
<b>East</b>	<p><b>Free Food for All</b></p> <ul style="list-style-type: none"> <li>• Halal ready-to-eat meals provided to those in need, including non-ambulant elderly with minimal family support. Vegetarian options are also available.</li> <li>• Please submit referrals to <a href="mailto:info@freefood.org.sg">info@freefood.org.sg</a> or call 8769 3947.</li> </ul>

## NEU PC Plus Programme

- Offer low-income households with student or person with disabilities with the opportunity to own a brand-new computer at an affordable price, and 3 years of free broadband.
- Applicants who are interested to apply can approach their school.
- More information at: [www.imda.gov.sg/neupc](http://www.imda.gov.sg/neupc)

## Home Access 3.0

- For eligible Singaporean families to enjoy 2 years of subsidised fibre broadband connectivity. Eligible families without school-going children have the option to bundle the subsidised fibre broadband with a tablet or smartphone.
- More information and application at: [www.digitalaccess.gov.sg](http://www.digitalaccess.gov.sg)

## Mobile Access for Seniors

- For lower-income Singapore Citizens aged 60 years old and above to receive subsidised smartphone and mobile plan to go digital. To qualify, seniors will need to:
  - Be current recipient of MSF's ComCare (SMTA or LTA) or HDB's Public Rental Scheme; and
  - Have attended IMDA's Seniors Go Digital – Learning Programme and picked up at least one basic digital skill at SG Digital community hubs.
- Seniors can approach the Digital Ambassadors at any of the SG Digital community hubs located mainly at public libraries and community centres to register their interest. Call 6377 3800 to find senior's nearest hub.
- For more information on Mobile Access For Seniors: [www.imda.gov.sg/ma](http://www.imda.gov.sg/ma)



All information stated in the booklet is correct at time of publishing and subject to change without notice.

Date of Publishing: July 2020



For the most updated version of the info-pack, please visit: [www.go.gov.sg/infopack](http://www.go.gov.sg/infopack)

