

1. About the Programme

- 1.1. The **NTUC Care Fund (Youth Enable)** is a grant which aims to provide continual support for youths in Institutes of Higher Learning (“IHL”) to complete their studies in times of adversity due to sudden and unforeseen circumstances.

2. Eligibility Criteria

2.1. Membership

Members who wish to apply for the grant for their child/children must have at least 6 continuous months of membership at the point of application and must not be in arrears.

2.2. Target Group

The target beneficiary of this grant is children (“**beneficiaries**”) of union members who are enrolled in a full-time course in an eligible IHL¹ to obtain their tertiary certification. This grant is conditioned on the beneficiary continuing and completing their full-time studies in the said IHL.

2.3. Reasons for Hardship

Children of union members are eligible for the grant if the members encounter one of the following unforeseen circumstances which is of a non-industrial nature:

- i. Death²;
- ii. Total/Partial and Permanent Incapacity^{3,4}; or
- iii. Serious chronic medical condition^{3,4}.

2.4. Income

- Total Monthly Gross⁵ Household⁶ Income of \$4,400 and below, OR
- Per Capita Income of \$1,100 and below if Gross Household Income exceeds \$4,400.

¹ Please refer to Appendix 1 for the list of eligible Institutes of Higher Learning.

² Death as the cause of hardship must be within 6 months from the date of application.

³ Total / partial and permanent incapacity or serious chronic medical condition as the cause of hardship must be within 1 year from the date of application.

⁴ Total / partial and permanent incapacity or serious chronic medical condition diagnosed before the union member became a member will not be considered for the grant.

⁵ Gross income is defined as all income derived from employment/ business, inclusive of overtime and allowances.

⁶ Member’s family members living in the same household in Singapore excluding domestic helper.



3. Grant Quantum for Successful Application

- 3.1. An annual stipend is provided until the beneficiary completes their tertiary certification, or up till the total years indicated below, whichever comes earlier. This stipend will be credited into the member / beneficiary’s registered bank account and is conditioned on the beneficiary continuing their full-time studies in the said IHL.

Certification Level (Local Institutes)	Stipend (annual)	Maximum Continual Support
Institute of Technical Education (ITE)	\$2,000	3 years
Polytechnic	\$3,000	
University	\$4,000	4 years

4. Required Supporting Documents

- 4.1. Income documents are required from member and **all** family members living in the same household, except family members who are attending school:

Status of member/ family member(s)	Members who choose to pre-fill with MyInfo – automatic retrieval of the following information via Myinfo with consent	Members who choose to fill in the application manually
If Employed	CPF Transaction History Statement (past 15 months) Latest Notice of Assessment from IRAS	Payslip (of recent 3 months from date of application)
If Self-Employed		Copy of latest Notice of Assessment from IRAS
If Unemployed		CPF Transaction History Statement (of recent 3 months from date of application) and

- 4.2. For cases where member / family members have passed the legislated re-employment age at the point of application and are unable to provide income documentation due to mobility issues, unavailability of mobile or laptop devices etc., income documents may not be required from member / family members.
- 4.3. For cases where family member(s) are holding a Long-Term Visit Pass (“**LTVP**”) and are staying in the same household, the family member(s) may be counted as a valid headcount for the computation of the Per Capita Income if they hold a valid LTVP at the point of application. Member is required to submit the LTVP holders’ income documents as well.

4.4. Additional supporting documents:

Supporting Documents	Where required
Birth Certificates	All applications: <ul style="list-style-type: none"> For dependents attending school in the household aged below 21 years For foreign birth certificate, please also submit Certificate of Singapore Citizenship / Re-entry Permit
Proof of residential address	All applications: <ul style="list-style-type: none"> All family members in the household, except member's immediate family members (spouse / children)
Death Certificate	Death of member
Medical memo / doctor's report from medical officer in Singapore	Total/partial and permanent incapacity or serious chronic medical condition of member
Education Supporting Documents from beneficiary <ul style="list-style-type: none"> Letter of Certification and Latest result slip / transcript (if any) 	Child/Children in eligible IHL and will be the beneficiary to the grant
Proof of Bank Account No. of beneficiary / member	Member / beneficiary's bank account (To show the Bank logo, Bank Account Name and Bank Account Number)

*Note: Each file attachment must be less than 5M and in PDF, XLS, XLSX, JPG, JPEG, DOC OR DOCX file format. File names should have **no spaces or symbols**, e.g. - . , / ()*

4.5. For every subsequent year following the year of application, until the beneficiary completes their tertiary certificate or up to 3 years (ITE and Polytechnic) or 4 years (University), the member will be required to submit proof of continuing education (e.g. latest result slip) to continue receiving the stipend. While income documents and other supporting documents are not required, we reserve the right to request for them, where necessary, before disbursement of stipend in subsequent years.

4.6. Supporting documents for subsequent stipend:

Supporting Documents	Where required
Education Supporting Documents from beneficiary <ul style="list-style-type: none">• Letter of Certification and• Latest result slip / transcript (if any)	Child/Children in eligible IHL and will be the beneficiary to the grant
Proof of Bank Account No. of beneficiary / member	Member / beneficiary's bank account (To show the Bank logo, Bank Account Name and Bank Account Number)

5. How to Apply

- 5.1. Programme commenced on 27 May 2024, 1200hrs⁷.
- 5.2. Members who meet the eligibility criteria may submit their applications via OneCARE at <https://ucare.ntuc.org.sg/assistance/>. Please select NTUC Care Fund (Youth Enable).
- 5.3. For deceased members, their next-of kin may approach their respective Union / Association to assist with application-on-behalf. Please ensure that all supporting documents are prepared.
- 5.4. Members whose child/child were successful and is eligible to receive the stipend the following year are to submit a follow-up application via OneCARE at <https://ucare.ntuc.org.sg/assistance/>. Please select NTUC Care Fund (Youth Enable) for subsequent years.

6. How Does the Successful Members Receive the Stipend

- 6.1. Successful members will receive an email notification on their application outcome and confirmation of stipend credited to the member / beneficiary's bank account.

7. Other Terms and Conditions

- 7.1. In support of the application, accurate, up-to-date and relevant evidence and documentation must be furnished. Failure to provide the requested information and documentation in a timely manner may result in the application being declined.
- 7.2. Once the application is approved and awarded for the year of application, it will be subject to assessment for every subsequent year. Successful application in the first year does not guarantee the provision of stipend for subsequent years. Beneficiaries can only receive the grant once.
- 7.3. Appropriate action may be taken against members or beneficiaries who are found to have falsely declared information, including but not limited to the return of the stipend and the denial of future assistance.

⁷ The date of death or date of diagnosis for total/partial and permanent incapacity or serious chronic medical condition of the individual stated above may not precede the programme commencement date of 27 May 2024.

NTUC Care Fund (Youth Enable) 2025 – Fact Sheet

(For Union Members)



- 7.4. Beneficiaries must commit to the responsible use of the stipend, including but not limited to education and daily living expenditures such as tuition and fees, books, or housing, etc. Appropriate action may be taken against members who are found to have done otherwise, failing which the members may be required to return the stipend immediately, and will be denied future assistance.
- 7.5. NTUC shall not be held liable or responsible in any way (including for any claim, demand, losses or damages) for any transfers pursuant to any inaccurate bank details that the member has provided to NTUC or otherwise pursuant to the member's failure to inform NTUC of any subsequent change in any of his/her bank details.
- 7.6. NTUC reserves the right to amend the terms and conditions for the grant or to terminate the financial aid at its sole discretion without prior notice.

List of Eligible IHLs

Local Institutes of Technical Education (ITE)

- ITE College West
- ITE College Central
- ITE College East

Local polytechnics

- Nanyang Polytechnic
- Ngee Ann Polytechnic
- Republic Polytechnic
- Singapore Polytechnic
- Temasek Polytechnic

Local universities

- National University of Singapore
- Nanyang Technological University
- Singapore Management University
- Singapore Institute of Technology
- Singapore University of Social Sciences
- Singapore University of Technology and Design