

# **Application for the Higher Education Student Loan (HESL) Scheme – Means-Tested Provision**

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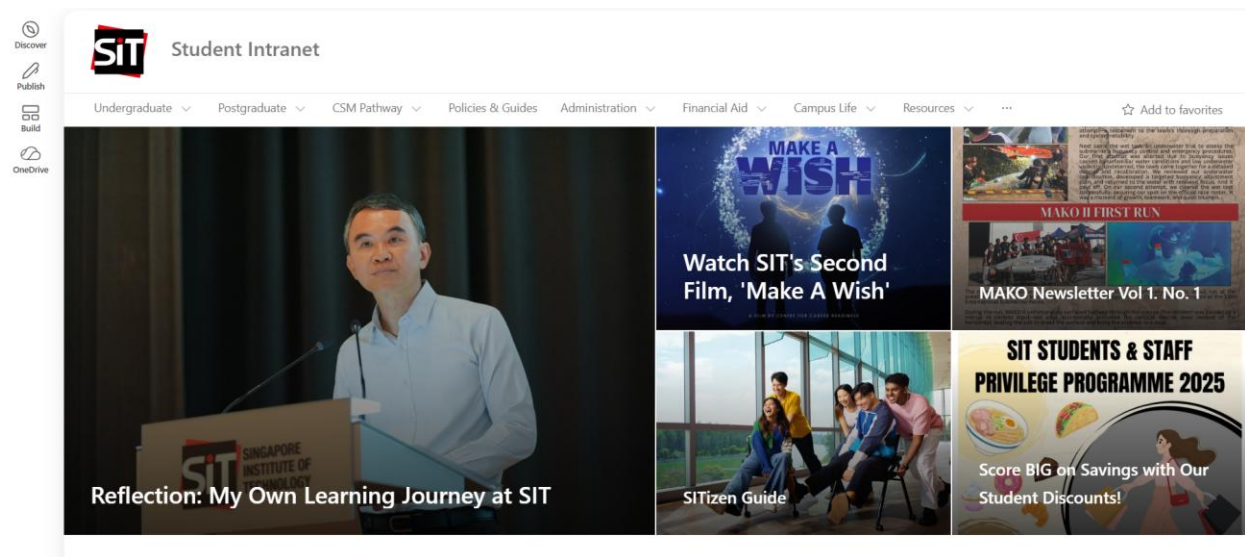
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2. HESL Means-Tested Provision Application
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  - Step 2: Family Composition
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List of recommended browsers:

- Internet Explorer 11
- Google Chrome (Release 43)
- Mozilla Firefox (Release 42, 38 ESR)
- Apple Safari (Release 8.0, 9)
- Microsoft Edge (Release 25.10586)

## 1. Access IN4SIT via Student Intranet

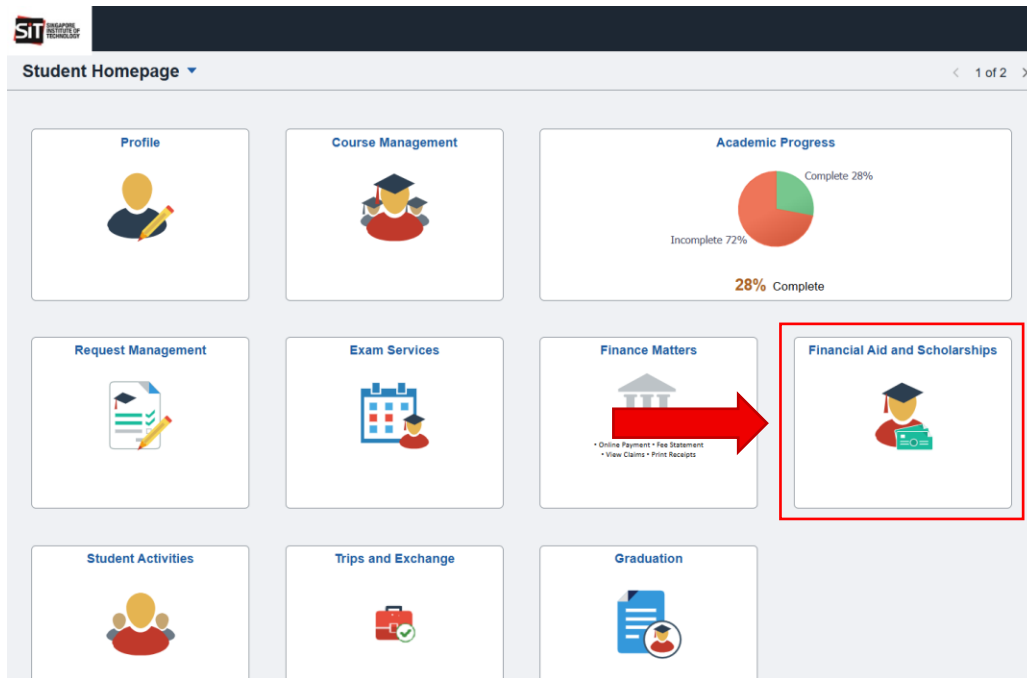
URL: <https://sitsingaporetechedu.sharepoint.com/sites/students/>



Scroll down and click on 'IN4SIT' under 'Quick Links'.



Go to 'Financial Aid and Scholarships'.



## 2. HESL Means-Tested Provision Application

Click on 'Loans Application'.


**Financial Aid Application**

Financial Application  
**Loans Application**  
PSEA Standing Order  
Sign-Out

### Application Management

#### Your Applications

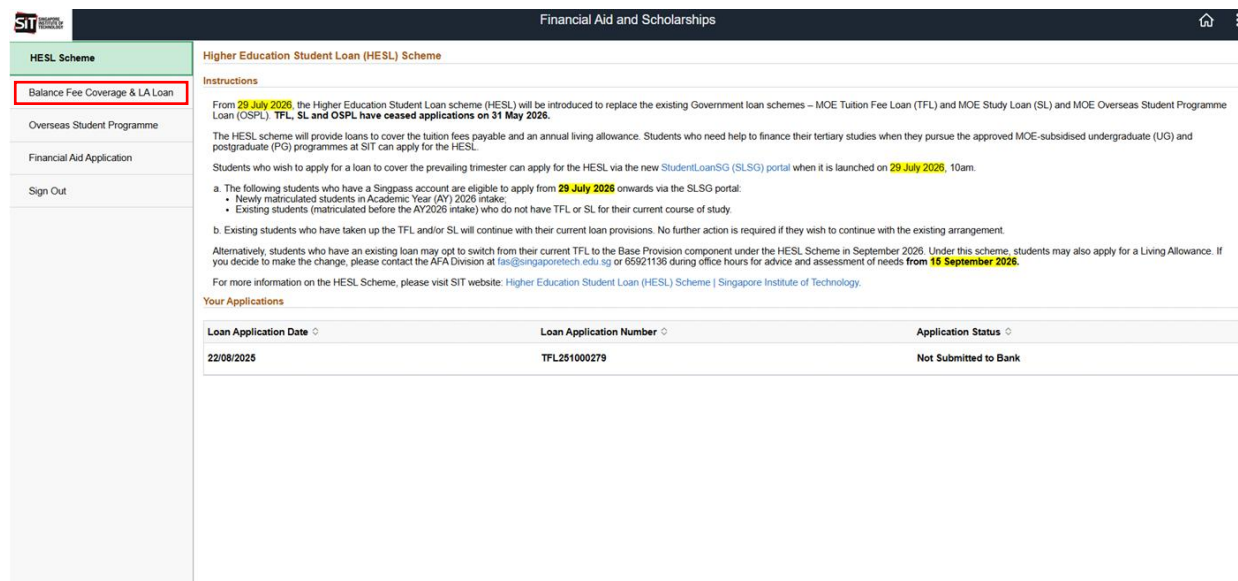
| Application Date | Application Nbr | Status |
|------------------|-----------------|--------|
| 29/08/2025       | STU251005112    | Draft  |

#### Application Periods

| Financial Aid Scheme                      | Application Start Date | Application End Date |
|-------------------------------------------|------------------------|----------------------|
| Xiao De Emergency Fund                    | 14/06/2026             | 31/08/2026           |
| Lee Foundation Emergency Grant            | 14/06/2026             | 31/08/2026           |
| Abwin Study Grant                         | 14/06/2026             | 31/08/2026           |
| 2020 Healthcare Heroes Bursary            | 14/06/2026             | 31/08/2026           |
| Higher Education Community Bursary Tier 1 | 14/06/2026             | 31/08/2026           |
| Higher Education Bursary Tier 1           | 14/06/2026             | 31/08/2026           |
| Higher Education Community Bursary Tier 2 | 14/06/2026             | 31/08/2026           |
| Higher Education Bursary Tier 2           | 14/06/2026             | 31/08/2026           |
| The Ngee Ann Kongsi Scholarship           | 14/06/2026             | 31/08/2026           |

New Application

## Select 'Balance Fee Coverage and Living Allowance Loan'.



**HESL Scheme**

**Higher Education Student Loan (HESL) Scheme**

**Instructions**

From **29 July 2026**, the Higher Education Student Loan scheme (HESL) will be introduced to replace the existing Government loan schemes – MOE Tuition Fee Loan (TFL) and MOE Study Loan (SL) and MOE Overseas Student Programme Loan (OSPL). **TFL, SL and OSPL have ceased applications on 31 May 2026.**

The HESL scheme will provide loans to cover the tuition fees payable and an annual living allowance. Students who need help to finance their tertiary studies when they pursue the approved MOE-subsidised undergraduate (UG) and postgraduate (PG) programmes at SIT can apply for the HESL.

Students who wish to apply for a loan to cover the prevailing trimester can apply for the HESL via the new [StudentLoanSG \(SLSG\) portal](#) when it is launched on **29 July 2026, 10am**.

a. The following students who have a Singpass account are eligible to apply from **29 July 2026** onwards via the SLSG portal:

- Newly matriculated students in Academic Year (AY) 2026 intake;
- Existing students (matriculated before the AY2026 intake) who do not have TFL or SL for their current course of study.

b. Existing students who have taken up the TFL and/or SL will continue with their current loan provisions. No further action is required if they wish to continue with the existing arrangement.

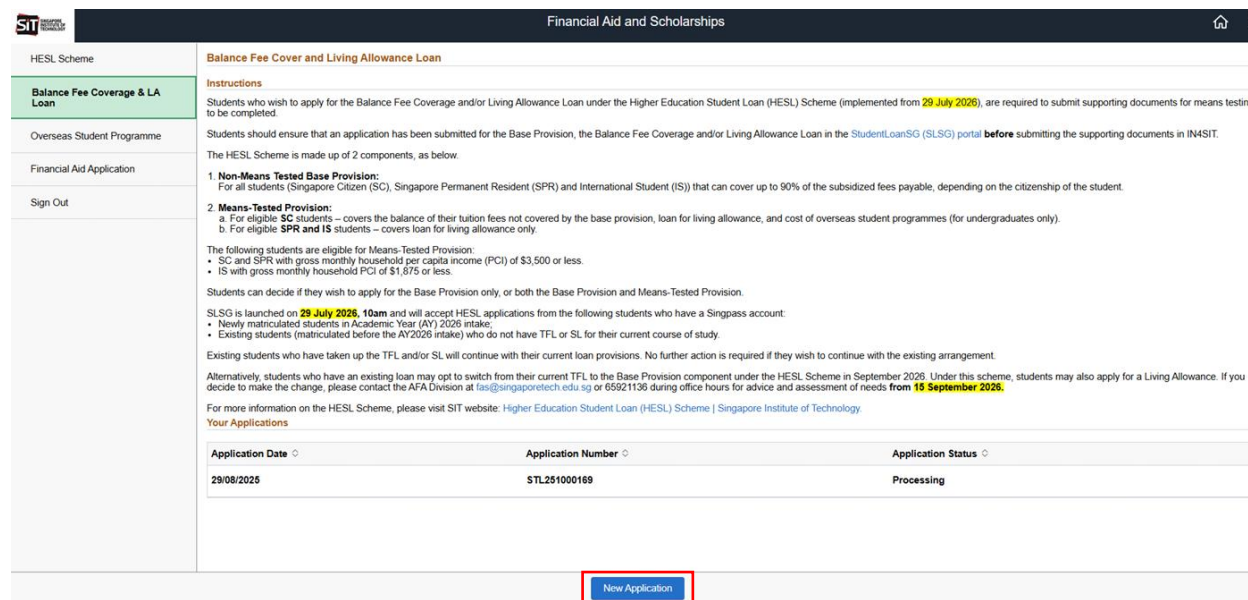
Alternatively, students who have an existing loan may opt to switch from their current TFL to the Base Provision component under the HESL Scheme in September 2026. Under this scheme, students may also apply for a Living Allowance. If you decide to make the change, please contact the AFA Division at [fas@singaporetech.edu.sg](mailto:fas@singaporetech.edu.sg) or 65921136 during office hours for advice and assessment of needs from **15 September 2026**.

For more information on the HESL Scheme, please visit SIT website: [Higher Education Student Loan \(HESL\) Scheme](#) | Singapore Institute of Technology.

**Your Applications**

| Loan Application Date | Loan Application Number | Application Status    |
|-----------------------|-------------------------|-----------------------|
| 22/08/2025            | TFL251000279            | Not Submitted to Bank |

## Click on 'New Application' at the bottom of the page.



**HESL Scheme**

**Balance Fee Cover and Living Allowance Loan**

**Instructions**

Students who wish to apply for the Balance Fee Coverage and/or Living Allowance Loan under the Higher Education Student Loan (HESL) Scheme (implemented from **29 July 2026**), are required to submit supporting documents for means testing to be completed.

Students should ensure that an application has been submitted for the Base Provision, the Balance Fee Coverage and/or Living Allowance Loan in the [StudentLoanSG \(SLSG\) portal](#) before submitting the supporting documents in IN4SIT.

The HESL Scheme is made up of 2 components, as below.

1. **Non-Means Tested Base Provision:**  
For all students (Singapore Citizen (SC), Singapore Permanent Resident (SPR) and International Student (IS)) that can cover up to 90% of the subsidised fees payable, depending on the citizenship of the student.

2. **Means-Tested Provision:**

a. For eligible **SC** students – covers the balance of their tuition fees not covered by the base provision, loan for living allowance, and cost of overseas student programmes (for undergraduates only).

b. For eligible **SPR and IS** students – covers loan for living allowance only.

The following students are eligible for Means-Tested Provision:

- SC and SPR with gross monthly household per capita income (PCI) of \$3,500 or less.
- IS with gross monthly household PCI of \$1,875 or less.

Students can decide if they wish to apply for the Base Provision only, or both the Base Provision and Means-Tested Provision.

SLSG is launched on **29 July 2026, 10am** and will accept HESL applications from the following students who have a Singpass account:

- Newly matriculated students in Academic Year (AY) 2026 intake;
- Existing students (matriculated before the AY2026 intake) who do not have TFL or SL for their current course of study.

Existing students who have taken up the TFL and/or SL will continue with their current loan provisions. No further action is required if they wish to continue with the existing arrangement.

Alternatively, students who have an existing loan may opt to switch from their current TFL to the Base Provision component under the HESL Scheme in September 2026. Under this scheme, students may also apply for a Living Allowance. If you decide to make the change, please contact the AFA Division at [fas@singaporetech.edu.sg](mailto:fas@singaporetech.edu.sg) or 65921136 during office hours for advice and assessment of needs from **15 September 2026**.

For more information on the HESL Scheme, please visit SIT website: [Higher Education Student Loan \(HESL\) Scheme](#) | Singapore Institute of Technology.

**Your Applications**

| Application Date | Application Number | Application Status |
|------------------|--------------------|--------------------|
| 29/08/2025       | STL251000169       | Processing         |

[New Application](#)

For use of Balance Fee Coverage for tuition fees payment and/or Living Allowance Loan for living expenses, applicants must have already applied for the **Base Provision** and **Balance Fee Coverage** and/or **Living Allowance Loan** under the Higher Education Student Loan (HESL) Scheme in the [StudentSGLoan \(SLSG\) Portal](#).

Please ensure you have submitted the HESL application via the SLSG portal before proceeding further in IN4SIT. Click **OK** to proceed.



Financial Aid and Scholarships




|                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| HESL Scheme                               | <b>Balance Fee Cover and Living Allowance Loan</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Balance Fee Coverage &amp; LA Loan</b> | <p><b>Instructions</b></p> <p>Students who wish to apply for the Balance Fee Coverage and/or Living Allowance Loan under the Higher Education Student Loan (HESL) Scheme (implemented from <b>29 July 2026</b>), are required to submit supporting documents for means testing to be completed.</p> <p>Students should ensure that an application has been submitted for the Base Provision, the Balance Fee Coverage and/or Living Allowance Loan in the <a href="#">StudentLoanSG (SLSG) portal</a> <b>before</b> submitting the supporting documents in IN4SIT.</p> <p>The HESL Scheme is made up of 2 components, as below</p> <p><b>1. Non-Means Tested Base Provision:</b><br/>For all students (Singapore Citizen (SC), Singapore Permanent Resident (SPR) and International Student (IS)) that can cover up to 90% of the subsidized fees payable, depending on the citizenship of the student.</p> <p><b>2. Means-Tested Provision:</b><br/>a. For eligible SC students – covers the balance of their tuition fees not covered by the base provision, loan for living allowance, and cost of overseas student programmes (for undergraduates only).<br/>b. For eligible SPR and IS students – covers loan for living allowance only.</p> <p>The following students are eligible for Means-Tested Provision</p> |
| Overseas Student Programme                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Financial Aid Application                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Sign Out                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

For use of Balance Fee Coverage for tuition fees payment and/or Living Allowance Loan for living expenses, applicants must have already applied for the Base Provision and Balance Fee Coverage and/or Living Allowance Loan under the Higher Education Student Loan (HESL) Scheme in the StudentLoanSG (SLSG) Portal.

Please ensure you have submitted the HESL application via the SLSG portal before proceeding further in IN4SIT

Existing students who have taken up the TFL and/or SL will continue with their current loan provisions. No further action is required if they wish to continue with the existing arrangement.

Alternatively, students who have an existing loan may opt to switch from their current TFL to the Base Provision component under the HESL Scheme in September 2026. Under this scheme, students may also apply for a Living Allowance. If you decide to make the change, please contact the AFA Division at [fas@singaporetech.edu.sg](mailto:fas@singaporetech.edu.sg) or 65921136 during office hours for advice and assessment of needs from **15 September 2026**.

For more information on the HESL Scheme, please visit SIT website: [Higher Education Student Loan \(HESL\) Scheme | Singapore Institute of Technology](#)

Your Applications

| Application Date | Application Number | Application Status |
|------------------|--------------------|--------------------|
| 29/08/2025       | STL251000169       | Processing         |

## Step 1: Particulars of Borrower

| SIT SINGAPORE INSTITUTE OF TECHNOLOGY |                                                          | Financial Aid and Scholarships |  |
|---------------------------------------|----------------------------------------------------------|--------------------------------|--|
| HESL Scheme                           | Balance Fee Cover and Living Allowance Loan              |                                |  |
| Balance Fee Coverage & LA Loan        | Step 1 of 7 : Particulars of Borrower                    |                                |  |
| Overseas Student Programme            | Name CFA AI MAL                                          |                                |  |
| Financial Aid Application             | University Name Singapore Institute of Technology        |                                |  |
| Sign Out                              | Academic Career Undergraduate                            |                                |  |
|                                       | Academic Program Bachelor of Hospitality Business (Hons) |                                |  |
|                                       | Year of Study 2                                          |                                |  |
|                                       | Matriculation Nbr                                        |                                |  |
|                                       | Marital Status                                           |                                |  |
|                                       | Date of Birth                                            |                                |  |
|                                       | Residency                                                |                                |  |
|                                       | Citizenship                                              |                                |  |
|                                       | NRIC No.                                                 |                                |  |
|                                       | Mobile/Phone Number                                      |                                |  |
|                                       | Block/House No.                                          |                                |  |
|                                       | Street Name                                              |                                |  |
|                                       | Floor                                                    |                                |  |
|                                       | Unit No.                                                 |                                |  |
|                                       | Postal Code                                              |                                |  |

Please verify that your personal details are accurate.

If there are any discrepancies, please email the following offices:

|                    |                                                                                    |                        |
|--------------------|------------------------------------------------------------------------------------|------------------------|
| Registrar's Office | <a href="mailto:Registrar@SingaporeTech.edu.sg">Registrar@SingaporeTech.edu.sg</a> | Update Student Records |
|--------------------|------------------------------------------------------------------------------------|------------------------|

## Step 2: Family Composition

|                                                                                                                  |                                                                        |
|------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|
|  Financial Aid and Scholarships |                                                                        |
| HESL Scheme                                                                                                      | Balance Fee Cover and Living Allowance Loan                            |
| Balance Fee Coverage & LA Loan                                                                                   | Step 2 of 7 : Family Composition and Financial Status                  |
| Overseas Student Programme                                                                                       | Family Composition and Financial Status                                |
| Financial Aid Application                                                                                        | Are you working part time ? <input type="radio"/> No                   |
| Sign Out                                                                                                         | If 'Yes' please tell us your part time occupation <input type="text"/> |
|                                                                                                                  | How much do you earn a month on average ? <input type="text"/>         |
|                                                                                                                  | Details of Parents                                                     |
|                                                                                                                  | Details of Father                                                      |
|                                                                                                                  | *Name of Father <input type="text"/>                                   |
|                                                                                                                  | *Living in Household <input type="text" value="Yes"/>                  |
|                                                                                                                  | *Marital Status <input type="text"/>                                   |
|                                                                                                                  | *Age <input type="text"/>                                              |
|                                                                                                                  | *Employment Status <input type="text"/>                                |
|                                                                                                                  | *Occupation <input type="text"/>                                       |
|                                                                                                                  | Gross Monthly Income <input type="text" value="\$0.00"/>               |
|                                                                                                                  | Gross Annual Bonus <input type="text" value="\$0.00"/>                 |

Please key in the details of your parents and all other family members living in your household.

### Step 3: Other information

| Financial Aid and Scholarships            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| HESL Scheme                               | <b>Balance Fee Cover and Living Allowance Loan</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Balance Fee Coverage &amp; LA Loan</b> | <b>Step 3 of 7 : Other Information</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Overseas Student Programme                | <b>Additional Information</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Financial Aid Application                 | Please indicate what you are going to apply for/have applied for/already in receipt of :                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Sign Out                                  | <div> <div>Tuition Fee Loan / Base Provision in HESL (in %)</div> <div><input checked="" type="radio"/> Yes</div> <div><input type="text"/></div> </div> <div> <div>CPF Education Loan Scheme (in %)</div> <div><input type="radio"/> No</div> <div><input type="text"/></div> </div> <div> <div>Mendaki Tertiary Tuition Fee Subsidy (in %)</div> <div><input type="radio"/> No</div> <div><input type="text"/></div> </div> <div> <div>Post Secondary Education Acctnt(PSEA)(In S\$)</div> <div><input type="radio"/> No</div> <div><input type="text"/></div> </div> |

Please indicate the loan schemes and assistance schemes that you are going to apply for, **OR** have applied for, **OR** are already in receipt of.

### Step 4: Documents

| Financial Aid and Scholarships            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| HESL Scheme                               | <b>Balance Fee Cover and Living Allowance Loan</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Balance Fee Coverage &amp; LA Loan</b> | <b>Step 4 of 7 : Document Upload</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Overseas Student Programme                | <b>Instructions</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Financial Aid Application                 | You are required to upload the specified supporting documents to complete your application. Submissions with incomplete/missing documentation will NOT be processed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Sign Out                                  | Please refer to the remarks for each document category.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                                           | <p>You may upload <b>only one file for each document category</b>. If there are multiple pages/documents to submit for a particular category, e.g multiple NRICs or multiple CPF Contribution History Statements, please paste the clear image of each page into a Word document, and upload as a single file. Alternatively, you may also scan the documents into a single PDF file.</p> <p>Please upload your documents in the following formats only (PDF, DOCS, JPG, PNG, JPEG) and ensure that each file does not exceed 5MB. Please ensure that your documents are of a sufficiently clear resolution without truncation of any part of the original document.</p> <p>A new document upload will override any previously uploaded file, which will result in a potential loss of submitted data.</p> <p><b>Supporting Documents required for Applicant and Household Members:</b></p> <ol style="list-style-type: none"> <li>1. <b>NRIC/Birth Certificate</b> - NRIC (Front &amp; Back for all members above 15 years), Birth Certificate (members below 15 years) or 11B (for NSMen).</li> <li>2. <b>Student Card</b> - Family members listed as Full-Time students only.</li> <li>3. <b>CPF Contribution History</b> - Latest 6 consecutive months' CPF Contribution History for members who are Retired, Unemployed or Employed with gross monthly income less than \$5000.</li> <li>4. <b>Pay slips</b> - Latest 3 consecutive months' pay slips for members who are employed with gross monthly incomes of \$5000 and above.</li> <li>5. <b>IRAS Notice of Assessment</b> - Latest IRAS NOA for members listed as Self-Employed.</li> <li>6. <b>Trade/Business License</b> - Trade/Business License (e.g Taxi License or ACRA BizFile) for members listed as Self-Employed.</li> <li>7. <b>Divorce Papers</b> - If any members are listed as divorced.</li> <li>8. <b>Death Certificate</b> - If any members are listed as deceased/widowed.</li> <li>9. <b>Medical documents</b> - If any members are listed as handicapped/special needs or suffering from long-term illness.</li> <li>10. <b>Bankruptcy documents</b> - If any members are listed as undischarged bankrupts.</li> <li>11. <b>Other Documents</b> - Additional documents applicant wishes to upload to substantiate application.</li> </ol> <p>For more information, please click <a href="#">here</a> or write to <a href="mailto:FAS@SingaporeTech.edu.sg">FAS@SingaporeTech.edu.sg</a>.</p> |

Upload the supporting documents for your HESL Means-tested Provision application.

Click [here](#) for more information on the supporting documents required.



## Step 5: Financing Required

| Financial Aid and Scholarships |                                                                                                                                        |
|--------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| HESL Scheme                    | Balance Fee Cover and Living Allowance Loan                                                                                            |
| Balance Fee Coverage & LA Loan | Step 5 of 7 : Financing Required                                                                                                       |
| Overseas Student Programme     | Please tick as appropriate :                                                                                                           |
| Financial Aid Application      | <input type="radio"/> Maximum Balance Fee Coverage + Living Allowance Loan for the whole course of study or remaining course of study. |
| Sign Out                       | <input type="radio"/> Maximum Balance Fee Coverage for the whole course of study or remaining course of study.                         |
|                                | <input type="radio"/> Living Allowance Loan (up to \$4100 per annum) only for the whole course of study or remaining course of study.  |

Please indicate the financing you require under the HESL Scheme.

## Step 6: Particulars of Guarantor

| Financial Aid and Scholarships |                                                                          |
|--------------------------------|--------------------------------------------------------------------------|
| HESL Scheme                    | Balance Fee Cover and Living Allowance Loan                              |
| Balance Fee Coverage & LA Loan | Step 6 of 7 : Particulars of Guarantor                                   |
| Overseas Student Programme     | *Guarantor Name <input type="text"/>                                     |
| Financial Aid Application      | *Marital Status <input type="text" value="Single"/>                      |
| Sign Out                       | *Date of Birth (between 21 & 60) <input type="text" value="16/08/1993"/> |
|                                | *Residency <input type="text" value="Singapore Citizen"/>                |
|                                | *NRIC / FIN <input type="text"/>                                         |
|                                | *Citizenship <input type="text" value="Singapore"/>                      |
|                                | Home Phone # <input type="text"/>                                        |
|                                | Mobile Phone Number <input type="text"/>                                 |
|                                | *Address Line 1 <input type="text" value="10 Dover Drive"/>              |
|                                | Address Line 2 <input type="text"/>                                      |

Please key in the details of your guarantor.

## Step 7: Application Summary

| Financial Aid and Scholarships            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| HESL Scheme                               | <b>Balance Fee Cover and Living Allowance Loan</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Balance Fee Coverage &amp; LA Loan</b> | Please ensure all fields below are accurate. If you wish to update your particulars, please write to Registrar's Office at <a href="mailto:Registrar@SingaporeTech.edu.sg">Registrar@SingaporeTech.edu.sg</a> to have the change effected. You will not be able to make changes after you submit the form.                                                                                                                                                                                                                          |
| Overseas Student Programme                | <b>Particulars of Borrower</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Financial Aid Application                 | <p>Name CFA AI MAL</p> <p>University Name Singapore Institute of Technology</p> <p>Academic Career Undergraduate</p> <p>Academic Program Bachelor of Hospitality Business (Hons)</p> <p>Year of Study 2</p> <p>Matriculation Nbr [REDACTED]</p> <p>Marital Status [REDACTED]</p> <p>Date of Birth [REDACTED]</p> <p>Residency [REDACTED]</p> <p>Citizenship [REDACTED]</p> <p>NRIC No. [REDACTED]</p> <p>Mobile/Phone Number [REDACTED]</p> <p>Block/House No. [REDACTED]</p> <p>Street Name [REDACTED]</p> <p>Floor [REDACTED]</p> |
| Sign Out                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

Please review your application summary, ensure that all details are entered correctly and click **Submit**.

### 3. Review of Application by SIT

SIT will review your supporting documents and household income to determine your eligibility for the Balance Fee Coverage and/or Living Allowance Loan. You will be notified via your SIT email if additional supporting documents are required for your application.

### 4. Loan Activation

Application outcomes will be released within 4 to 8 weeks from your application submission date. Once your application on IN4SIT is approved, you may proceed with your HESL application on the [SLSG portal](#).

| Financial Aid and Scholarships                                                                   |                                                                                                                                                                                                                                                                                                                                   |
|--------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <br>HESL Scheme | <b>Application Details</b><br>Your application is successfully submitted. Please take note of the application details.<br>Loan Application Number STL251000169<br>Application Date 29/08/2025<br>Status Processing<br><a href="#">View Summary</a>                                                                                |
| <b>Balance Fee Coverage &amp; LA Loan</b>                                                        | <b>Print Forms</b><br>With effect from 29 July 2026, students are no longer required to download the Loan Agreement Letter and Loan Approval Letter from IN4SIT. Students are to sign the Loan Agreement via the SLSG portal instead.<br><a href="#">Student Loan Agreement Letter</a> <a href="#">Study Loan Approval Letter</a> |
| Overseas Student Programme                                                                       | <b>Update Bank Submission Details</b><br>With effect from 29 July 2026, students are no longer required to update their bank submission details in IN4SIT.<br>Bank Name<br>Bank Branch Name<br><a href="#">Update Details</a>                                                                                                     |
| Financial Aid Application                                                                        |                                                                                                                                                                                                                                                                                                                                   |
| Sign Out                                                                                         |                                                                                                                                                                                                                                                                                                                                   |

### 5. Contact

Please note that all communications pertaining to your FA application will be made via your SIT E-Mail address.

If you have any enquiries, please call us at 6592 1136 during office hours or write to us at [FAS@SingaporeTech.edu.sg](mailto:FAS@SingaporeTech.edu.sg).