

ANNEX E-2: COMLINK+ PROGRESS PACKAGES

The ComLink+ Progress Packages will recognise and supplement the efforts of eligible lower-income families with young children (“ComLink+ families”) to achieve stability, self-reliance, and social mobility.

ComLink+ families can receive financial top-ups through these packages when they work with MSF-assigned family coaches on an action plan, and take active steps towards their long-term goals (see [Table 1](#) for required actions). The packages will focus on supporting and encouraging ComLink+ families that take action to improve:

- (A) Preschool education;
- (B) Employment;
- (C) Financial stability; and
- (D) Saving for home ownership.

The ComLink+ Progress Packages will be rolled out progressively from the second half of 2024. This initiative will be piloted for three years to assess its effectiveness before potential scale-up. The package on preschool education will be the first package to be implemented in the second half of 2024. MSF is working towards launching the other three packages on employment, financial stability, and saving for home ownership, from 2025 onwards.

Table 1: ComLink+ Progress Packages for Families

Package	Intent of Package	Action that Family Must Take	Financial Top-Ups that Family will Receive
1	Preschool Education To encourage early enrolment and regular preschool attendance, to improve children’s subsequent educational outcomes.	Ensure child is enrolled in preschool in the year he/she turns 3.	One-off \$500 top-up to child’s Child Development Account (“CDA”).
		Ensure child attends preschool regularly from ages 3-6.	\$200 top-up to child’s CDA for every quarter of good attendance (i.e., $\geq 75\%$ attendance).
2	Employment To encourage sustained employment.	Secure and sustain a CPF-paying job that pays gross monthly salary of \geq \$1,400.	Up to two working adults will each receive a combination of cash and CPF payouts amounting to a total of between \$450 and \$550, for every three consecutive months of employment. If two adults are working, each will receive \$50 more per quarter. The total payout across employment and savings packages (i.e., Packages 2 and 4) is capped at \$30,000.

Package	Intent of Package	Action that Family Must Take	Financial Top-Ups that Family will Receive
3	Financial Stability To help families build financial resilience and stability by clearing debt ¹ .	Repay debt/s owed to licensed companies.	1:1 matched debt repayment – for every \$1 that family repays to creditors, donors will pay \$1 directly to creditors. Repayments will be matched up to a limit of \$5,000 in total debt repaid. Eligible families can only benefit once from this package.
4	Saving for home ownership To help families save up for their flat purchase.	Make voluntary contributions to CPF.	2:1 matched CPF contribution – for every \$1 of voluntary CPF contribution that a family makes to their CPF accounts, \$2 top-up will be made to the same member's/members' CPF Ordinary Accounts. The total payout across employment and savings packages (i.e., Packages 2 and 4) is capped at \$30,000.

Note:

1. Packages 1 and 3 will be fully funded by corporate and community donors.

More Information

Measure	Contact Details
ComLink+ Progress Packages	Please contact MSF at MSF_QSM@msf.gov.sg