

## **ANNEX F-1: LARGE FAMILIES SCHEME, CHILD LIFESG CREDITS, AND EDUSAVE ACCOUNT/PSEA TOP-UPS**

The Government will introduce the Large Families Scheme (“LFS”), to provide greater support for couples who have three or more children. The Government will also provide additional support for all families with children through the one-off Child LifeSG Credits and Edusave account/Post-Secondary Education Account (“PSEA”) top-ups in 2025.

The LFS is the latest enhancement under our Marriage and Parenthood (“M&P”) Package which provides Singaporeans with comprehensive support across areas such as financial support, parental leave, preschool, healthcare, and housing. In 2023-2024, the Government increased the Baby Bonus Cash Gift and government contributions to the Child Development Account (“CDA”), and announced enhancements to paid parental leave.

### **(A) Large Families Scheme**

Parents with a third or subsequent Singapore Citizen (“SC”) child born on or after 18 February 2025 will receive: (a) an increased CDA First Step Grant of \$10,000, (b) a \$5,000 Large Family MediSave Grant (“LFMG”), and (c) \$1,000 annually in Large Family LifeSG Credits (“LFLC”) in the years that the eligible child turns one to six.

#### **(Enhanced) CDA First Step Grant**

Currently, all SC children receive a \$5,000 CDA First Step Grant. **The CDA First Step Grant will double to \$10,000 for every third and subsequent SC child born on or after 18 February 2025.** The CDA can be used for approved child-raising expenses, including preschool fees and healthcare costs incurred by the child or his/her siblings.

#### **(New) Large Family MediSave Grant**

**Parents will receive a \$5,000 LFMG for each third or subsequent SC child born on or after 18 February 2025.** This will be credited into the mother’s MediSave Account and can be used to offset her pregnancy and delivery expenses, as well as for approved dependants’ medical bills and hospitalisation fees. This grant is in addition to the MediSave Grant for Newborns (“MGN”)<sup>1</sup> provided to all SC children at birth.

#### **(New) Large Family LifeSG Credits**

**Parents will receive \$1,000 annually in LFLC for each third and subsequent SC child, in the years that the child turns one to six.** The CDA trustee of each eligible child will be able to access the LFLC via the LifeSG application. The LFLC can be spent at online and physical

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<sup>1</sup> The MGN will be increased from \$4,000 to \$5,000 starting from 1 April 2025.

merchants which accept payments via PayNow UEN QR and/or NETS QR, and will help to defray household expenses such as groceries, utilities, pharmacy items, and transport services.

Existing large families with children aged six or below in 2025 will also receive the \$1,000 annually in LFLC for each third and subsequent SC child, until that child turns six. For example, a couple with three children turning nine, eight, and three in 2025 will receive \$1,000 annually in LFLC until their third child turns six (i.e., \$4,000 of LFLC in total, from 2025 to 2028).

The LFLC will be disbursed in September 2025 for eligible children turning one to six in 2025, and in April for subsequent years.

With the introduction of the LFS, parents will receive additional financial support of up to \$16,000 for each third and subsequent SC child, on top of existing M&P benefits. Refer to Table 1 below for a summary of Government financial support for parents.

The Government aims for the LFS to kickstart a sustained whole-of-society movement to celebrate and better support large families. This includes having corporate partners provide a broad range of privileges and deals for large families.

Table 1: Summary of Government Financial Support for Parents

Birth Order	Baby Bonus Scheme		MediSave Grant for Newborns	Large Family MediSave Grant	Large Family LifeSG Credits	Total Maximum Government Contribution <sup>[3]</sup>		
	Baby Bonus Cash Gift	Child Development Account						
		First Step Grant					Maximum Government co-matching	
1 <sup>st</sup> Child	\$11,000	\$5,000	\$5,000 <sup>[1]</sup>	N.A.	N.A.	\$25,000		
2 <sup>nd</sup> Child						\$7,000	\$28,000	
3 <sup>rd</sup> Child	\$13,000	<b>\$10,000</b> (+\$5,000)		\$9,000	<b>\$5,000</b> (+\$5,000)	<b>\$6,000</b> <sup>[2]</sup> (+\$6,000)	<b>\$48,000</b> (+\$16,000)	
4 <sup>th</sup> Child							\$9,000	<b>\$48,000</b> (+\$16,000)
5 <sup>th</sup> Child & beyond							\$15,000	<b>\$54,000</b> (+\$16,000)

Notes:

Figures in bold reflect amounts after introduction of LFS. Increases are indicated in parentheses.

<sup>[1]</sup> Enhanced to \$5,000 for babies born from 1 April 2025.

<sup>[2]</sup> \$1,000 annually per eligible child from ages one to six, i.e., \$6,000 in total per third and subsequent child.

<sup>[3]</sup> From 1 April 2025 onwards.

### **(B) Child LifeSG Credits**

Parents will receive \$500 in one-off Child LifeSG Credits for each SC child aged 0 to 12 in 2025. Similar to the LFLC, the Child LifeSG Credits will be accessible via the LifeSG application, and can be spent at online and physical merchants which accept payments via PayNow UEN QR and/or NETS QR. They can be used to defray household expenses such as groceries, utilities, and pharmacy items.

The Child LifeSG Credits for children aged one to 12 in 2025 (i.e., born between 2013 to 2024) will be disbursed in July 2025. The Child LifeSG Credits for children born in 2025 will be disbursed in April 2026.

### **(C) Edusave Account/PSEA Top-Ups**

Each SC child aged 13 to 20 in 2025 will receive a one-off \$500 top-up to their Edusave account or PSEA. Refer to Table 2 for more details. The top-ups support the education-related expenses of families with older children, and can be used to pay for approved fees and enrichment programmes. The top-ups will be disbursed in July 2025.

Table 2: Top-Up to Edusave Account/PSEA

Age in 2025	Date of Birth (Inclusive of both dates)	Account Receiving Top-Up	Amount	Estimated Disbursement
13 - 16	Between 1 Jan 2009 to 31 Dec 2012	Edusave	\$500	July 2025
17 - 20	Between 1 Jan 2005 to 31 Dec 2008	PSEA		

### **More Information**

Scheme	Contact Details
Marriage and Parenthood Schemes	Please visit <a href="http://www.madeforfamilies.gov.sg">www.madeforfamilies.gov.sg</a> .