

Household Support Package Frequently Asked Question (FAQs)
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Ministry of Finance

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Household Support Package

1. What is the Household Support Package?

- The Budget 2021 Household Support Package (HSP) provides additional support to families during this period of economic uncertainty, with lower- to middle-income families receiving more.
- Under HSP, Singaporeans can receive the following benefits, if they fulfil the relevant eligibility criteria:
 - GST Voucher – Cash Special Payment of \$200 for all lower-income adult Singaporeans;
 - GST Voucher – U-Save Special Payment of additional 50% U-Save rebate for all eligible Singaporean households living in HDB flats;
 - Top-Ups to education-related accounts of \$200
 - Child Development Account top-up of \$200 for each Singaporean child aged 0 to 6 in 2021;
 - Edusave Account top-up of \$200 for each Singaporean student aged 7 to 16 in 2021;
 - Post-Secondary Education Account (PSEA) top-up for each Singaporean student aged 17 to 20 in 2021;
 - Service and Conservancy Charges (S&CC) Rebate to offset between 1.5 and 3.5 months of S&CC for all eligible Singaporean households living in HDB flats; and
 - CDC Vouchers of \$100 per household, for all Singaporean households.

GST Voucher – Cash Special Payment

2. Who is eligible for the GST Voucher – Cash Special Payment, and how much will I get?

- The GST Voucher – Cash Special Payment is an additional one-off payment announced at Budget 2021, on top of the regular [GST Voucher scheme](#).
- Eligible Singaporeans will receive a \$200 GST Voucher – Cash Special Payment if they fulfil the following criteria:
 - Aged 21 and above in 2021;
 - Assessable Income (AI) for Year of Assessment (YA) 2020 \leq \$28,000;
 - Annual Value (AV) of property as at 31 December 2020 \leq \$21,000; and
 - Does *not* own more than one property.

3. Why is Assessable Income (AI) and property ownership used to determine eligibility?

- The use of Assessable Income (AI) and property ownership provides us with a reasonable and practical way to consider an individual's means and wealth. While it is not perfect, it enables us to prioritise help to those who need it most in an efficient way.
- AI includes all forms of income from trade, business, profession or vocation, employment, as well as rental income that are taxable.

4. When will I get the money and how will I be notified?

- The GST Voucher – Cash Special Payment will be paid out from end June 2021.
- It will be made via PayNow-NRIC, direct bank crediting or cheque.
- Eligible Singaporeans will receive a notification on the payout via their Singpass app, SMS or letter mailed to their NRIC-registered address in Singapore by early June 2021.

5. My mobile number is already registered to my bank account on PayNow. Can the government credit the GST Voucher – Cash Special Payment to me via PayNow-mobile instead?

- To ensure that the money is credited to the correct recipient, only NRIC will be accepted as the proxy for government payments via PayNow.

- Eligible Singaporeans with PayNow-NRIC will receive the payment in their bank account linked to their NRIC number.
- Unlike NRIC, mobile numbers are not unique to the individual and may be subject to change.

6. I am a Singaporean living overseas. Will I receive the GST Voucher – Cash Special Payment?

- The GST Voucher scheme is meant to help lower-income households with their GST expenses.
- Hence, Singaporeans living overseas would not qualify for the scheme as they do not incur GST expenses in Singapore.
- Singaporeans are required to report a change in their residential address within 28 days of moving into a new local or overseas residence.

7. I have just obtained my Singapore citizenship in 2021. Will I receive the GST Voucher – Cash Special Payment?

- If you obtained Singapore citizenship in 2021 and are eligible to receive the GST Voucher – Cash Special Payment, please write in to contactus@gstvoucher.gov.sg after June 2021 when the scheme is launched.

8. I am a Singapore Citizen and will turn 21 years old in 2021. Will I receive the GST Voucher – Cash Special Payment?

- Eligible Singaporeans who turn 21 in 2021 will be invited to apply and submit their bank account details for the GST Voucher – Cash Special Payment and the regular GST Voucher – Cash by early June 2021.

9. The beneficiary is bedridden, physically immobile, or of unsound mind, and does not have a bank account. How can I help the beneficiary encash his/her cheque for the GST Voucher – Cash Special Payment?

- The process is the same as how the beneficiary would encash his/her cheque for the regular GST Voucher – Cash payment.
- If you are aged 21 and above and intend to encash the cheque on behalf of such a beneficiary, please proceed to the bank issuing the cheque, i.e. UOB, with the following documents:
 - Original documentary evidence stating the beneficiary's medical condition (e.g. doctor's memorandum, medical report, or court order). The date of the document(s) should *not* be more than 1 year before the cheque encashment date, unless it specifically states that the individual's condition is permanent.
 - Your original NRIC and a photocopy of the beneficiary's NRIC; and
 - The beneficiary's GST Voucher – Cash Special Payment cheque.
- You will be required to sign a Letter of Indemnity at the bank.
- If you are unable to fulfil any of the conditions above, please contact [1800-2222-888](tel:1800-2222-888) for further assistance.

10. I have other queries on the GST Voucher – Cash Special Payment. Who can I ask?

- More information on the GST Voucher – Cash Special Payment can be found at www.gstvoucher.gov.sg.

GST Voucher – U-Save Special Payment

11. Who is eligible for the U-Save Special Payment, and how much will I get?

- HDB households who are eligible for the regular GSTV – U-Save will be eligible for the U-Save Special Payment. They will receive an additional 50% of their regular GSTV – U-Save in April 2021 and July 2021 through a one-off GSTV – U-Save Special Payment.

HDB Flat Type	April 2021		July 2021		October 2021	January 2022	Total GSTV – U-Save for FY2021
	Regular GSTV – U-Save	GSTV – U-Save Special Payment	Regular GSTV – U-Save	GSTV – U-Save Special Payment	Regular GSTV – U-Save	Regular GSTV – U-Save	
1- and 2-room	\$100	\$100	\$100	\$100	\$100	\$95	\$595
3-room	\$90	\$90	\$90	\$90	\$90	\$85	\$535
4-room	\$80	\$80	\$80	\$80	\$80	\$75	\$475
5-room	\$70	\$70	\$70	\$70	\$70	\$65	\$415
Executive / Multi-Generation	\$60	\$60	\$60	\$60	\$60	\$55	\$355

Notes:

- Households whose members own more than one property are not eligible for GSTV – U-Save.
- Eligible households will receive their regular GSTV – U-Save over four quarters in April 2021, July 2021, October 2021 and January 2022.
- On top of the regular GSTV – U-Save, eligible households will receive their GSTV – U-Save Special Payment over two quarters in April 2021 and July 2021.
- The regular GSTV – U-Save in April, July and October 2021 include an additional \$5 per quarter from January 2019 to December 2021, as announced in Budget 2018 to mitigate the introduction of carbon tax. From January 2022, the regular GSTV – U-Save that households will receive will no longer include the additional \$5.

12. How and when will I get the rebates?

- Eligible households will receive their regular GSTV – U-Save for FY2021 over four quarters, in April 2021, July 2021, October 2021, and January 2022.
- On top of the regular GSTV – U-Save, eligible households will receive their GSTV – U-Save Special Payment over two quarters in April 2021 and July 2021.
- The rebates will be credited to the eligible households' utilities account to directly offset their utilities bills.

13. I have other queries on GSTV – U-Save. Who can I ask?

- You may visit the GST Voucher (GSTV) website (www.gstvoucher.gov.sg/pages/u-save.aspx) for more information on GSTV – U-Save.
- For general enquiries on the GSTV scheme, you may call 1800-2222-888, or email contactus@gstvoucher.gov.sg.
- For enquiries on the additional GSTV – U-Save for FY2021, you may call SP Services at 6671 7117, or email customersupport@spgroup.com.sg.

Service and Conservancy Charges (S&CC) Rebate

14. What is the S&CC Rebate?

- Town councils charge S&CC to help cover the cost of maintaining and upgrading HDB estates. It is payable monthly by lessees and tenants of HDB flats. The S&CC rates vary across town councils. Reduced rates are applicable for households with at least one Singapore citizen occupier.
- The S&CC Rebate directly offsets S&CC payable by eligible HDB households.

15. Who is eligible for the rebate, and how much will I get?

- Singaporean households living in HDB flats will receive rebates to offset between 1.5 and 3.5 months of S&CC in FY2021.

HDB Flat Type	No. of months of S&CC Rebate in FY2021				
	April 2021	July 2021	October 2021	January 2022	Total for FY2021
1- and 2-room	1	1	1	0.5	3.5
3- and 4-room	1	0.5	0.5	0.5	2.5
5-room	0.5	0.5	0.5	0.5	2.0
Executive / Multi-Generation	0.5	0.5	0.5	-	1.5

Note:

1. Households with a member owning or having any interest in a private property, or have rented out the entire flat, are not eligible for the S&CC Rebate.

16. How and when will I get the rebate?

- Eligible households will receive their S&CC Rebate over four quarters in April 2021, July 2021, October 2021 and January 2022.
- The rebate will be used to directly offset your S&CC bills of the corresponding month.

17. I have other queries on the S&CC Rebate. Who can I ask?

- Visit www.hdb.gov.sg
 - [Under My HDBPage > My Flat > Purchased Flat/Rental Flat > S&CC Rebate]
- For specific queries regarding S&CC payables, please contact your respective Town Councils. Contact information can be found at: www.hdb.gov.sg/cs/infoweb/contact-us > Living in HDB flats > Maintenance-related requests for common areas

Top-ups to Child Development Account (CDA), Edusave Account, and Post-Secondary Education Account (PSEA)

18. What are the eligibility criteria for the CDA, Edusave Account, and PSEA Top-ups?

CDA Top-up

To receive the top-up in your CDA, you must fulfil the following criteria:

- You are a Singapore Citizen born between 1 Jan 2015 and 31 Dec 2021 (both dates inclusive), and does not already have an Edusave account.
- You also need to have a CDA opened by 30 Jun 2022 in order to receive the top-up.

Edusave Account Top-up

To receive the top-up to your Edusave Account, you must fulfil the following criteria:

- You are a Singapore Citizen; and

- You are studying in a primary or secondary school (including Government-funded special education school), or are aged 7 to 16 in 2021 if you are not studying in a Government-funded primary or secondary school.

PSEA Top-up

To receive the top-up to your PSEA, you must fulfil the following criteria:

- You are not eligible for Edusave top-up;
- You are Singapore Citizen; and
- You are aged 17 to 20 in 2021.

Note: Each eligible Singapore Citizen will only receive a top-up to either the CDA, Edusave account or PSEA, but not more than one account.

19. What is the Child Development Account (CDA)?

- The CDA is a special savings account for Singapore Citizen children. Eligible children will receive a \$3,000 CDA First Step, without parents having to save in the CDA first. Subsequent savings into the CDA will enjoy dollar-for-dollar matching, up to the Government contribution cap which varies based on the child's birth order.
- You can open a CDA with DBS Bank, OCBC, or UOB.
- For more information on the CDA, please visit www.babybonus.msf.gov.sg.

20. What can the Child Development Account (CDA) savings be used for?

- CDA savings can be used for your child at Approved Institutions (AIs) registered with the Ministry of Social and Family Development (MSF). CDA-approved uses include the following:
 - i. Fees for childcare centres, kindergartens, special education schools and early intervention programmes
 - ii. Medical expenses at healthcare institutions such as hospitals and GP clinics
 - iii. Premiums for MediShield Life or MediSave-approved private integrated plans
 - iv. Assistive technology devices
 - v. Approved healthcare items at pharmacies
 - vi. Eye-related products and services at optical shops
- You can search for an AI at go.gov.sg/listofai

21. What is the purpose of the Child Development Account (CDA) Top-up?

- The top-up is intended to help families defray educational and healthcare expenses of parents with young children.
- This one-off top-up was announced at Budget 2021, and is one of the initiatives aimed at providing more support during a child's growing up years.

22. What do I need to do to receive the Child Development Account (CDA) top-up?

- You need to open a CDA for your eligible child, if you have not already done so. Details on the top-up will be provided in the notifications which parents will receive in Sep 2021.
- The Government will credit the top-up into the CDA from Sep 2021 or after CDA opening, whichever is later. You will be notified when the CDA top-up is deposited. You may also refer to the monthly CDA statement provided by your bank for the detailed transaction.
- You can type this question "How do I open a CDA?" using the virtual assistant "Ask Jamie" at [Baby Bonus Online](#) for more information and instructions on opening of a CDA.

23. When and how will I know whether the top-up has been deposited into my child's Child Development Account (CDA)?

- The top-up will be deposited into your child's CDA from Sep 2021 or after CDA opening, whichever is later. Please note that the top-up will not attract dollar-for-dollar matching from the Government.
- You will be notified when the CDA top-up is deposited. You may also refer to the monthly CDA statement provided by your bank for the detailed transaction.

24. My child does not have a Child Development Account (CDA) currently. When can I start opening a CDA and when will I receive my CDA top-up?

- You have to open a CDA by 30 Jun 2022 in order to receive the top-up, if your child is eligible for the top-up.
- A CDA will be opened within 3 working days upon the CDA trustee's acceptance of the CDA Terms and Conditions online.
- The top-up will be deposited into the CDA from Sep 2021 or after CDA opening, whichever is later. Please note that the top-up will not attract any dollar-for-dollar matching from the Government.
- Details on the top-up will be provided in the notifications which parents will receive in Sep 2021.

25. My child was born before 1 Jan 2015. Will he/she be eligible for the Child Development Account (CDA) top-up too?

- No, only children born between 1 Jan 2015 and 31 Dec 2021 are eligible for this CDA top-up.
- The same quantum of \$200 will be topped up to your child's Edusave or Post-Secondary Education Account if your child is a Singapore Citizen aged 7 to 20 in 2021.

26. How is this top-up related to the Child Development Account (CDA) top-up by NTUC First Campus (NFC)?

- This top-up is unrelated to the \$400 CDA top-up by NTUC First Campus to children of low-income families attending NFC's pre-schools, which is a private initiative.
- This \$200 CDA top-up is provided by the Government as part of the Budget 2021 Household Support Package, to help all Singaporeans with young children defray educational and healthcare expenses.

27. I have other queries on the Child Development Account (CDA) top-up. Who can I ask?

- You may visit www.babybonus.msf.gov.sg to submit your query through the virtual assistant "Ask Jamie" or contact the Baby Bonus Hotline at 1800 253 7707.

28. How is the Edusave top-up different from the annual contributions made by the Government?

- The Edusave top-up is on top of the annual contribution made by the Government.

Level in 2021	Annual Contribution Per Eligible Singapore Citizen	One-Off Top-Up Per Eligible Singapore Citizen in 2021	Total Amount in 2021
Primary	\$230	\$200	\$430
Secondary	\$290	\$200	\$490

29. What do I need to do to receive the Edusave and PSEA top-up?

- No action is required. Eligible Singapore Citizens who already have an existing Edusave Account or PSEA will receive either the Edusave or PSEA top-up before end May 2021, based on their eligibility as at 2021.
- An Edusave Account or PSEA will automatically be opened for any eligible Singapore Citizen to receive the top-up if he/she does not already have one.
- You will receive a notification letter after the top-up has been made.

30. What can Edusave Account and PSEA be used for?

- Edusave Account funds can be used for the following:
 - a. Students enrolled in Government-funded schools (including Junior Colleges/Millennia Institute) can use the Edusave Account funds to pay for approved fees and school-based enrichment programme charges.
 - b. Singapore Citizen children not enrolled in Government-funded schools can use their Edusave Account funds for approved enrichment programmes that are organised by their education providers and conducted wholly in Singapore. The education provider will be the educational institution that the child is studying in, or his/her parents if the child is receiving an education outside of an institutional setting.
- PSEA funds can be used for the following:
 - a. PSEA account holder's or his/her siblings' (where applicable) approved fees and charges for approved programmes conducted by the institutions below:
 - Autonomous Universities;
 - Polytechnics;
 - Institute of Technical Education;
 - Arts Institutions;
 - Government-supported Special Education (SPED) schools;
 - SG Enable;
 - Singapore Institute of Legal Education;
 - Public agencies and Private Training providers.You may visit www.moe.gov.sg/financial-matters/psea/how-to-use for the list of approved programmes.
 - b. Repayment of Government education loans such as Tuition Fee Loan, Study Loan Overseas Student Programme Loan, and approved financing schemes such as the CPF Education Loan Scheme after he/she has left the institution.

31. My child recently turned 21 in 2020 and is still studying at a local tertiary institution. Can he/she receive the PSEA top-up?

- We understand that parents who have missed the start date might be disappointed, but we would like to seek the public's understanding that specific start dates are needed for any new measure of or enhancement.
- Young Singaporeans studying in an Institute of Higher Learning already receive \$15,000 to \$22,000 in subsidies each year.
- Families facing financial difficulties with the tertiary education of their children can also apply for Government bursaries to help them with their education expenses.

32. I have other queries on the Edusave and PSEA Top-ups. Who can I ask?

- For more information on the Edusave Account and PSEA, you may visit www.moe.gov.sg/financial-matters/edusave-account and www.moe.gov.sg/financial-matters/psea respectively.
- To check Edusave Account and PSEA balances, you may call 6260 0777.
- For general enquiries, you may
 - Submit a query via Virtual Assistant “Ask Jamie” at www.moe.gov.sg;
 - Use MOE’s [online feedback form](#); or
 - Call the MOE hotline at 6872 2220.

CDC Vouchers Scheme

33. Why is the Government giving out these vouchers?

- As part of the Budget 2021 Household Support Package, all Singaporean households will each receive \$100 worth of CDC Vouchers. These vouchers can be used at participating heartland shops and hawker centres.
- Singaporeans are encouraged to use the vouchers to frequent our local businesses, to help build stronger community spirit, as well as recognise our hawker culture. It is also a gesture of thanks to all Singaporeans, for doing their part during COVID-19.

34. What are the eligibility criteria of the vouchers and when can I collect them?

- More details will be announced by the Community Development Councils (CDCs) later.