

Budget 2022 Household Support Package (HSP)

1. What is the Household Support Package?

- The Budget 2022 Household Support Package (HSP) helps Singaporean families to manage cost of living pressures, by providing support for daily essentials – through utilities rebates, top-ups for children’s education and vouchers for use at heartland shops and hawkers.
- Under HSP, Singaporeans can receive the following benefits, if they fulfil the relevant eligibility criteria:
 - Additional GST Voucher – U-Save – double the regular U-Save rebate for the rest of 2022 (disbursed in April, July, October) for 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 2022;
 - Edusave Account top-up of \$200 for each Singaporean student aged 7 to 16 in 2022;
 - Post-Secondary Education Account (PSEA) top-up for each Singaporean student aged 17 to 20 in 2022; and
 - CDC Vouchers of \$100 per household, for all Singaporean households.

Additional GST Voucher – U-Save Rebates

2. Who is eligible for the additional GSTV – U-Save , and how much will I get?

- HDB households who are eligible for the regular GSTV – U-Save will be eligible for the additional U-Save rebates.
 - Eligible HDB households will receive double of the regular GSTV – U-Save in FY2022, through additional GSTV – U-Save rebates under the HSP and the Assurance Package (AP) for GST. Together with the regular U-Save, the additional U-Save rebates under the HSP will be credited in April 2022, July 2022, and October 2022, and the additional U-Save rebates under the AP will be credited in January 2023.

HDB Flat Type	April 2022		July 2022		October 2022		January 2023		Total GSTV U-Save for FY2022
	Regular U-Save	HSP U-Save	Regular U-Save	HSP U-Save	Regular U-Save	HSP U-Save	Regular U-Save	AP U-Save	
1- and 2-room	\$95	\$95	\$95	\$95	\$95	\$95	\$95	\$95	\$760
3-room	\$85	\$85	\$85	\$85	\$85	\$85	\$85	\$85	\$680
4-room	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$600
5-room	\$65	\$65	\$65	\$65	\$65	\$65	\$65	\$65	\$520
Executive / Multi-Generation	\$55	\$55	\$55	\$55	\$55	\$55	\$55	\$55	\$440

Notes:

1. Households whose members own more than one property are not eligible for GSTV – U-Save.
2. Additional rebates will be credited to eligible households at the same time as their regular GSTV – U-Save in the usual four quarters (April 2022, July 2022, October 2022, and January 2023).

3. How and when will I get the rebates?

- Eligible households will receive their regular GSTV – U-Save for FY2022 over four quarters, in April 2022, July 2022, October 2022, and January 2023.
- On top of the regular GSTV - U-Save, eligible households will receive additional GSTV - U-Save over three quarters in April 2022, July 2022, and October 2022. Eligible households will receive additional GSTV - U-Save rebates under the Assurance Package for GST in January 2023.
- The rebates will be credited to eligible households' utilities accounts to directly offset their utilities bills.

4. 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](tel:1800-2222-888), or email contactus@gstvoucher.gov.sg.
- For more information on the GSTV – U-Save, you can email customersupport@spgroup.com.sg or call 6671 7117 (Mon-Fri: 8.30am-5.30pm).

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

5. 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 2016 and 31 Dec 2022 (both dates inclusive) and do not already have an Edusave account; and
- You also need to have a CDA opened by 30 Jun 2023 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 2022 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 2022.

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

6. 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 Grant, without parents having to save in the CDA first. Subsequent savings into the CDA will enjoy dollar-for-dollar co-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.

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

<ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> ○ Fees for childcare centres, kindergartens, special education schools, and early intervention programmes ○ Medical expenses at healthcare institutions such as hospitals and GP clinics ○ Premiums for MediShield Life or MediSave-approved private integrated plans ○ Assistive technology devices ○ Approved healthcare items at pharmacies ○ Eye-related products and services at optical shops • You can search for an AI at go.gov.sg/listofai
8. What is the purpose of the Child Development Account (CDA) Top-up?
<ul style="list-style-type: none"> • The top-up is intended to help families defray educational and healthcare expenses of their young children. • This one-off top-up was announced at Budget 2022 as part of the 2022 Household Support Package, and is one of the initiatives aimed at providing more support during a child’s growing years.
9. What do I need to do to receive the Child Development Account (CDA) top-up?
<ul style="list-style-type: none"> • You need to open a CDA for your eligible child by 30 Jun 2023, if you have not already done so. Details on the top-up will be provided in the notifications which parents will receive from Sep 2022. • The Government will credit the top-up into the CDA from <u>Sep 2022</u> 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.
10. When and how will I know whether the top-up has been deposited into my child’s Child Development Account (CDA)?
<ul style="list-style-type: none"> • The top-up will be deposited into your child’s CDA from Sep 2022 or after CDA opening, whichever is later. Please note that the top-up will not attract dollar-for-dollar co-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.
11. 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?
<ul style="list-style-type: none"> • You have to open a CDA by 30 Jun 2023 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 2022 or after CDA opening, whichever is later. Please note that the top-up will not attract any dollar-for-dollar co-matching from the Government. • Details on the top-up will be provided in the notifications which parents will receive from Sep 2022.
12. My child was born before 1 Jan 2016. Will he/she be eligible for the Child Development Account (CDA) top-up too?
<ul style="list-style-type: none"> • If your child was born before <u>1 Jan 2016</u>, and is a Singapore Citizen aged 7 to 20 in 2022, the same quantum of \$200 will be topped up to your child’s Edusave or Post-Secondary Education Account.

- Only children born between 1 Jan 2016 and 31 Dec 2022 are eligible for this CDA top-up.

13. 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 1800-111-2222 (local) or +65-6253-7707 (overseas).

14. 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 2022	Annual Contribution Per Eligible Singapore Citizen	One-Off Top-Up Per Eligible Singapore Citizen in 2022	Total Amount in 2022
Primary	\$230	\$200	\$430
Secondary	\$290	\$200	\$490

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

- No action is required. An Edusave Account or PSEA will automatically be opened for any eligible Singapore Citizen if he/she does not already have one. Eligible Singapore Citizens will receive either the Edusave or PSEA top-up before end May 2022, based on their eligibility as at 2022.
- You will receive a notification letter after the top-up has been made.

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

- Edusave Account funds can be used for the following:
 - Students enrolled in National schools (including Junior Colleges/Millennia Institute) can use the Edusave Account funds to pay for approved fees and school-based enrichment programme charges.
 - Singapore Citizen children not enrolled in National 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:
 - 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.

 - 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.

17. My child recently turned 21 years old in 2022 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 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.

18. 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](tel:62600777).
 - For other general enquiries, find the answers you need with our Virtual Assistant " Ask MOE " or from our Frequently Asked Questions (FAQs) at <http://www.moe.gov.sg>.

CDC Vouchers Scheme

19. Why is the Government giving out these vouchers?

- As part of the Budget 2022 Household Support Package, all Singaporean households will each receive \$100 worth of CDC Vouchers. These vouchers aim to support all Singaporean households with their daily expenses and can be used at participating heartland shops and hawker centres.

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

- More details will be announced by the CDCs later.