

STUDENT CARE FEE ASSISTANCE (SCFA)

HANDBOOK FOR SCFA ADMINISTRATOR CENTRES

(December 2023)

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INTRODUCTION

1. The SCFA Scheme provides fee assistance for children from lower income working families, who attend student care in centres which are registered with the Ministry of Social and Family Development (MSF) i.e. SCFA Administrator centres.

PURPOSE OF THE HANDBOOK

2. The SCFA Handbook provides guidelines on the administration of the SCFA Scheme. When there are changes to these guidelines, MSF will update the Handbook and circulate the updated version to SCFA Administrator Centres accordingly.
3. All centres are responsible for ensuring that their staff are informed of these guidelines, and administer the scheme based on the latest SCFA Handbook.

BACKGROUND ON SCFA SCHEME

4. The SCFA Scheme provides fee assistance for children from lower-income working families enrolled in MSF-registered Student Care Centres (SCCs).
5. Under the scheme, successful applicants will receive a monthly fee subsidy and/or a one-time Start-Up Grant (SUG). MSF disburses the subsidies to the SCC, where it then deducts the subsidy against the SCC monthly fees, to derive the amount payable by applicants (co-payment).

6. The level of SCFA approved depends on the family's monthly gross household income (GHHI) or monthly per capita income (PCI).

Commonly referred terms:

7. **Higher Subsidies** i.e. a higher level of SCFA subsidy than the amount a family would typically receive based on their household or per capita income. An applicant may appeal for higher subsidies if faced with extenuating family circumstances, for which more help is needed to pay the monthly SCC fees. The applicant can submit an appeal on his/her own (via self-referral) or supported by a Letter of Recommendation (LOR) from the social worker working with the family.
8. **Special Student Care Centres (SSCCs)** provides before-and-after school care services to children with special needs, who attend Special Education (SPED) schools.

ROLE OF SCFA ADMINISTRATOR CENTRES

9. SCFA administrator centres must understand the scheme's eligibility criteria and the different processes involved in administering the scheme. This will help centres to collect a complete set of application and supporting documents from the applicants and minimise the need for MSF to request additional information or supporting documents, if the application is incomplete.
10. Centres submit the SCFA applications and supporting documents to MSF by uploading them onto SSNet One system. SCFA Administrators need to of SCFA admin profile to submit the SCFA application and supporting documents.

SCFA ELIGIBILITY CRITERIA

S/N	Criteria	Definitions
1	Citizenship	<ul style="list-style-type: none"> • Student must be Singapore Citizen (SC) or Permanent Resident of Singapore (SPR)¹. • If the student is an <u>SPR</u>, at least one immediate family member (parent or sibling) of the student must be a Singapore citizen. If the Singapore citizen parent is deceased or does not have legal custody of the student (in the event of the parents' divorce), the student would still be considered as having met the citizenship criterion because an immediate family member is a Singapore citizen. • If an SPR student becomes a member of a reconstituted family (e.g. through a parent's remarriage) which includes Singapore citizens, then the citizenship of the step-parent would qualify the student for SCFA.²
2	Age	<ul style="list-style-type: none"> • Student must be between 7 and 14 years old (or up till Secondary 2) in the year of SCFA application or renewal. • If the child attends Special Student Care Centre (SSCC), the student must be between 7 and 18 years old.

¹ A student who is issued with an Entry Permit (EP) or Re-entry Permit (REP) is considered a PR. However, a student born before 15 January 2005 may be allowed to stay in Singapore without being placed on restricted stay, although he is not issued an EP or REP. The status of such children can be verified by Permanent Resident Services Centre of the Immigration and Checkpoints Authority (ICA) of Singapore.

² For example, the biological parents of a child are both SPRs. His parents divorced, leaving him in his mother's custody. His mother subsequently re-married to a Singapore citizen. The student is eligible to apply for SCFA because his stepfather is a Singapore citizen, even though both his biological parents are not.

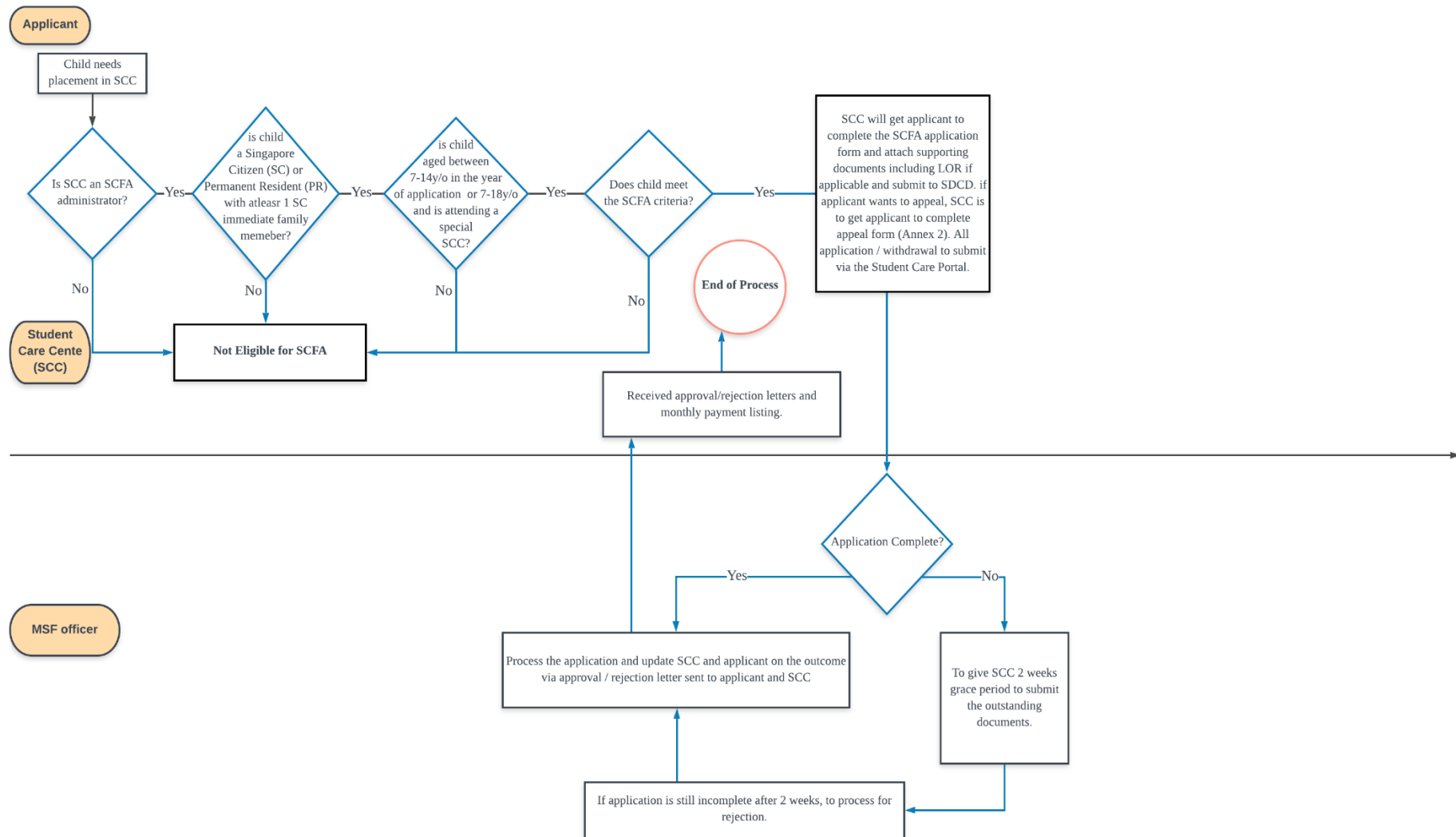
S/N	Criteria	Definitions
3	Employment	<ul style="list-style-type: none"> • Both parents must each be working at least 56 hours per month. • A parent can be exempted from the employment criterion if he/she is in the process of looking for work, is medically certified unfit to work, certified as a caregiver of a family dependent (e.g. caregiver for a child with special needs, elderly dependent etc.), is studying or undergoing training. Such exemptions must be supported by the relevant supporting document.
4	Income (Household)	<p>For households with 4 or fewer family members.</p> <p>Total gross household income (GHHI) should not exceed \$4,500 a month.</p> <p>The GHHI refers to the <u>combined gross income of the child's parents only</u>. It does not include the income of other working family members e.g. child's siblings, uncles, aunts or grandparents living in the same household.</p> <p>The household income includes:</p> <ol style="list-style-type: none"> a) Income from work (including regular income from temporary work). b) Regular allowances (e.g. shift allowances, training allowances encashment etc). c) Regular incentives. d) Overtime pay. e) Commission (take an average of 3 months, by self- declaration

S/N	Criteria	Definitions
		<p>if necessary).</p> <p>f) For property or insurance agent - Monthly gross income is based on the average earnings over 12 months.</p> <p>g) Income from subletting of property.</p> <p>Components that are not received regularly (e.g. bonus) should not be included in the calculation.</p>
5	Income (PCI)	<p>For households with 5 or more family members living in the same household/address.</p> <ul style="list-style-type: none"> • Monthly Per Capita Income (PCI) should be equal to or less than \$1,125. • PCI is calculated as follows: $\frac{\text{Total Gross Income of Applicant + Spouse}}{\text{Total No. of Family Members within the same household}}$ <p>“Family Members within the same household” include:</p> <p>Applicant + Spouse + total Dependents*</p> <p><i>*Examples</i></p> <ul style="list-style-type: none"> • <i>Applicant's / Spouse's parents earning less than \$500/month.</i> • <i>School-going children.</i> • <i>Children studying full-time but working part-time e.g. engaged in holiday job with irregular, low income (income is not included).</i>

S/N	Criteria	Definitions
		<ul style="list-style-type: none"> • <i>Children waiting to enlist into National Service (NS).</i> • <i>Children serving NS (NS allowance is not included).</i> • <i>Waiting to start school or seeking employment.</i>

For the list of supporting documents to be submitted together with the application, please refer to the [Checklist of Supporting Documents](#).

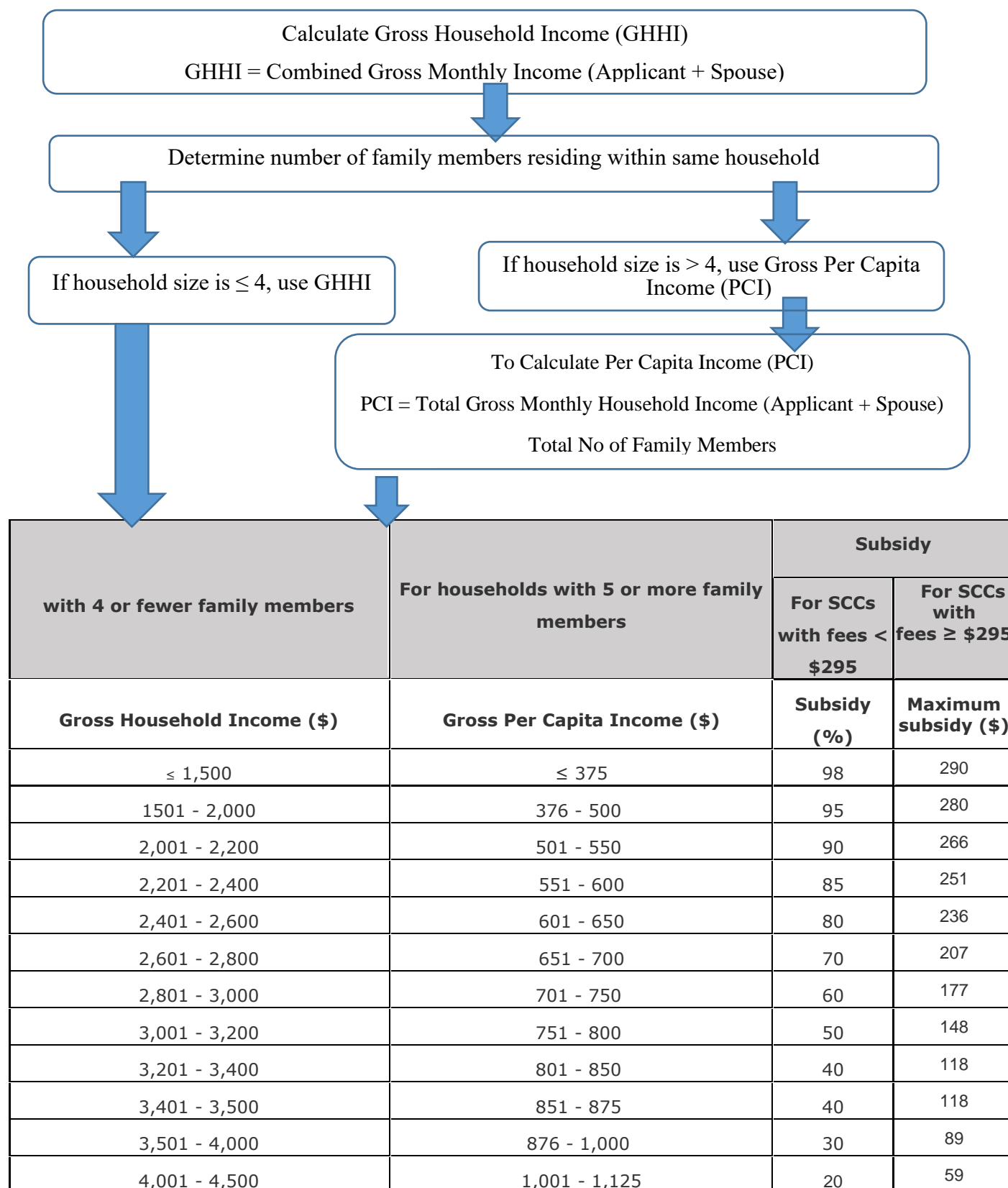
OVERVIEW OF SCFA APPLICATION PROCESS



ESTIMATING MONTHLY CO-PAYMENT BY APPLICANTS BEFORE CONFIRMATION OF APPROVED SCFA SUBSIDY

11. Whilst awaiting MSF's confirmation of the application outcome and approved monthly subsidy, the SCC can estimate the applicants' monthly fee co-payment based on the latest household income and family circumstances, and not advise applicants to co-pay the same amount as before. The SCFA approved amount for the latest application may differ from the previous amount due to changes in the applicants' household income or circumstances.
12. The Administrator should note that the SCC's estimate of the SCFA subsidy and applicant's co-payment may differ from MSF's assessment. Nonetheless, this is a useful exercise, as it gives applicants a sense of the amount payable every month.

SCFA Subsidy Table for Student Care Centres



Worked Examples

Refer to the SCFA subsidy table above for subsidy percentage and maximum SCFA amount, for the corresponding household income or PCI.

Example 1

Monthly SCC Fee: \$250 Household Size: 6 members		
Total HH Income: \$1,500 PCI: \$250 SCFA(98% of \$250): \$245 Parent's payment: \$5	Total HH Income: \$2,500 PCI: \$416.67 SCFA(95% of \$250): \$238 Parent's Payment: \$12	Total HH Income: \$5,900 PCI: \$983 SCFA(30% of \$250): \$75 Parent's Payment: \$175

Example 2

Monthly SCC Fee: \$300 Household Size: 4 members		
Total HH Income: \$1,500 SCFA : \$290 Parent's Payment: \$10	Total HH Income: \$2,500 SCFA : \$236 Parent's Payment: \$64	Total HH Income: \$4,100 SCFA : \$59 Parent's Payment: \$241

Outcome of SCFA application

- SCCs will be informed of the SCFA application outcome via the SSnet One. MSF will also follow up to send a letter³ to the applicant, SCC and the LOR agency (if applicable) and an email and SMS is also triggered to parents to their primary email address and mobile number.

³ For unsuccessful applications, the reason(s) for the application to be unsuccessful will be reflected.

14. For approved applications, MSF will also send the Monthly Payment Listing of SCFA approved cases, with details of the SCFA amount and duration of assistance to the SCC.
15. It is mandatory for all SCCs to check through the payment listing and ensure that the beneficiaries and details of the SCFA subsidies are correct. To report any discrepancies, SCCs will need to inform MSF immediately via MSF_Comcare_SCFA@msf.gov.sg.

START-UP GRANT (SUG)

16. The Start-Up Grant (SUG) is a one-time grant to help offset the initial costs of enrolling a student into a student care programme.
17. Students receiving SCFA for the first time and have not received an SUG before, may apply for the grant. It is provided if the applicant meets the eligibility criteria for the monthly SCFA subsidy.
18. SUG includes:
 - a. Registration fee;
 - b. Deposit (equivalent to one month's fee);
 - c. Insurance fee⁴ (applicable for community-based SCCs only); and
 - d. Uniforms (capped at 3 days' requirement).

⁴ The insurance fee is not claimable for school-based SCCs.

The maximum claim under SUG is \$400, inclusive of GST (if applicable). When approved, all the SUG components will be paid to SCC except for the deposit which will only be released under certain conditions.

Release of SUG Deposit to SCC

19. The Centre can request for the release of SUG Deposit ONLY if a student's parent/guardian does not give the Centre one month's notice of the student's intended withdrawal from the last day of student's attendance.

Example 3A

The parent informs the SCC at the start of, or earlier than, the month of the student's withdrawal. For instance, on 1 April 2023 the parent informed the SCC that the student is withdrawing from the centre, with the last day of attendance on 30 April 2023. If the student leaves the SCC before 30 April 2023, the SCC can submit a claim to MSF for the release of the SUG Deposit, because withdrawal had taken place without one month's notice.

Example 3B

The parent gives notice of the withdrawal less than one month from the last day of attendance (for example, the parent informs SCC of the withdrawal on 10 April 2023 and the student's last day was 30 April 2023). The SCC can submit a claim for the SUG Deposit (if applicable) held by MSF, as the withdrawal was without one month's notice.

20. Once the application for the release of SUG deposit is approved, the SUG deposit held by MSF can be released to the centre even after the child's SCFA monthly subsidy has ceased.

Example 3C

A student was approved for SUG and SCFA when she first enrolled into the SCC. But in subsequent periods, she no longer qualified for SCFA as her family's income had increased and exceeded the income eligibility criterion. If the student withdrew from the SCC without giving at least one-month notice, the SCC may request for a release of the deposit which was held by MSF.

21. If a student does not attend student care for up to one month, the SCC should keep a record of the number of attempts (phone calls/ emails/ letters) made to contact the parents within the period. If uncontactable, the SCC should inform MSF immediately of the student's absenteeism by submitting a Withdrawal Form to terminate the child's subsidy for subsequent months. The SCC can then appeal for MSF to waive the attendance requirement for a month (see section on attendance requirement), and a release of SUG Deposit (if any). However, the SCC must provide documentation of the attempts, or successful contact, with the absent student or his parents, during that month.
22. If a student's application is supported with a Letter of Recommendation (LOR) from a social worker working with the family, there is a longer grace period of two months, before the SCC reports the student's withdrawal. The SCC:
 - should keep a record of the number of attempts (phone calls/ emails/ letters) made to contact the parents within the 2 months;
 - should inform the social worker/school counsellor of the student's frequent absenteeism or non-attendance of student care;
 - can submit a Withdrawal Form to MSF after 2 months of non-attendance to terminate the student's SCFA henceforth;

- can appeal for waiver of attendance requirement for the 2 months and a release of the SUG deposit (if applicable), provided that it can provide documentation to show efforts to contact the student during the 2 months.

APPLICATIONS SUPPORTED BY LETTER OF RECOMMENDATION (LOR) BY MSF-APPROVED AGENCIES (HIGHER SUBSIDIES)

Target Group

Families who are known to MSF-approved Social Service Agencies (SSAs) may be issued with a Letter of Recommendation (LOR) for higher SCFA subsidies. The SCC should submit the student's SCFA application form and supporting documents with the LOR to MSF for processing.

Eligibility Criteria

Citizenship	<p>Student must be Singapore Citizen (SC).</p> <p><u>If the child is SPR</u> At least one immediate family member (parent or sibling) of the child must be a SC. The citizenship criterion is met even if the SC parent is deceased or if the divorced SC parent does not have legal custody of the child.</p> <p><u>If the SPR child becomes a member of a re-constituted family</u> At least one SC family member may qualify the child for SCFA subsidy. For example, if both the child's biological parents are SPRs and divorced, and the mother with legal custody of the child subsequently re-married a SC, the child</p>
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	fulfills the citizenship criterion because his step-parent is a SC.
Age	<p>Child is attending an MSF-registered SCC and is aged 7 to 14</p> <p>Child is attending an MSF-registered SSCC and is aged 7 to 18</p>
Case managed by MSF or an MSF-approved SSA	The family is being case managed by an MSF-approved SSA, or MSF itself. MSF or the SSA must have managed the case for at least 6 months prior to the application or will continue to manage the family for the next 6 months.
Risk factors	<p>The family faces particular risk factors, over and above financial difficulties. The risks have been assessed by the social worker supporting the family.</p> <p>Examples of risk factors include single or absent parents in the family, housing issues, parent or other household members having poor health/ serious medical condition and unable to work, and so forth.</p>
Monthly Gross Household Income (GHHI) or Per Capita Income (PCI)	<p>The family's monthly GHHI is not more than \$2,000, or the PCI is \$650 or lower.</p> <p>If the applicant has exceeded the income criteria for the scheme, the Agency should submit an appeal via SSNet One.</p>

Second Start-Up Grant (SUG) under LOR

LOR Agencies can appeal for SUG more than once for the same child.

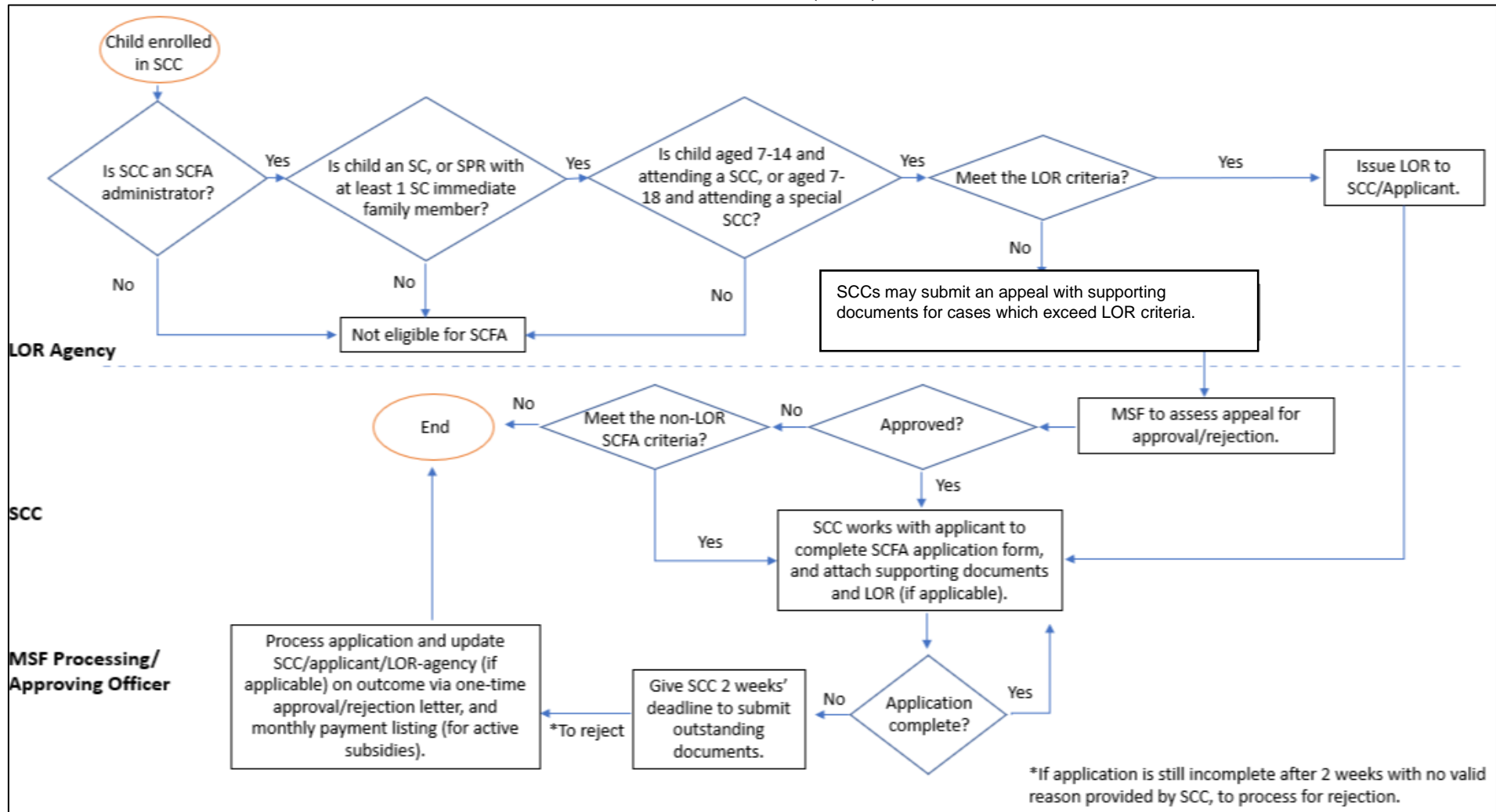
Holiday Surcharges

LOR Agencies can recommend that holiday surcharges be covered by SCFA in the months of March, June, September, November and December. These are months when the SCC operates full day instead of half-day.

Supporting Documents Required for LOR Cases

To ensure the timely processing of SCFA applications, the SCC must submit all supporting documents for the applications (similar to other cases), together with the LOR. If the applicant is unable to provide some of the supporting documents, the SCC can obtain an explanation from the Agency for the missing documents.

SCFA WORKFLOW FOR APPLICATIONS SUPPORTED WITH LETTER OF RECOMMENDATION (LOR) FROM MSF DIVISION OR SOCIAL SERVICE AGENCIES (SSA)



MONTHLY DISBURSEMENT OF SCFA SUBSIDY TO SCCS

23. MSF disburses SCFA subsidies to the SCC for all approved cases.

24. Upon disbursement, MSF will send the Monthly Payment Listing to SCCs with the list of approved cases, their monthly SCFA subsidy and duration of assistance. The SCC will then deduct the subsidy against the centre's fees to derive the monthly co-payment amount by parents.

Example 4

Student care fee: \$300 per month

Approved SCFA per month (from Monthly Payment Listing): \$145

Parent's co-payment per month: $\$300 - \$145 = \$155$

25. MSF will send the letter of approval or rejection of SCFA to the applicant, copied to the SCC. An email and SMS will also be sent to parent's primary email address and mobile number.

ASSISTANCE PERIOD FOR SCFA SUBSIDIES

26. The SCFA assistance period ranges from shorter periods of 6 months or less (interim assistance) and up to 24 months. The period of assistance is dependent on the facts concerning the case and the audit status of the SCC.

MANDATORY 30% (JUNE AND DECEMBER) AND 50% ATTENDANCE REQUIREMENT (REMAINING MONTHS)

Calculation of the 30% or 50% Attendance Requirement

An SCFA beneficiary is required to attain an attendance rate of at least 30% per month for June and December and 50% per month for non-school holiday month in the centre in order to receive the SCFA subsidy for the month. Attendance rate shall be calculated using the following formula:

$$\frac{(B + C)}{A}$$

A

Where,

- a) “A” refers to the number of calendar days in which the Centre operates in the calendar month¹,
- b) “B” refers to the number of calendar days in which the student attends the Centre in the calendar month, and
- c) “C” refers to the number of calendar days in which the student is absent with a valid reason in the calendar month².

27. Once the SCC ascertains that the child’s attendance rate falls below 30% or 50% for a given calendar month, the SCC is required to refund the SCFA subsidy disbursed to MSF within the next calendar month.

Notes:

¹ If the Student is not enrolled in the beginning of the Month, (A) will be based on the number of calendar days in which the Centre operates in the month since the student is enrolled. If the Centre operates on Saturday, the number of operating days will include the Saturdays.

² Valid reasons stipulated by MSF are: when the student (a) has valid MC, (b) engages in school activities outside of the Centre (e.g. such as co-curricular activities, supplementary classes, training for sport and national tournament), (c) engages in enrichment activities organised by SSAs outside of the Centre. (e.g. tuition classes), (d) is travelling overseas).

Appeal for Waiver of 30% or 50% Attendance Requirement

28. For students deemed to have valid reasons for not attending the student care regularly, the SCC may submit appeals to MSF for the waiver of 30% (for June and December only), or 50% attendance requirement (all other months). Please refer to the SCFA Appeal for Waiver of Attendance Requirement Form for the examples of valid reasons.
29. Appeals must be submitted via SSNet One system **no later than 1 month from the period when the minimum attendance was not met** (e.g. if the SCFA beneficiary did not meet the attendance requirement in December 2023, the SCC is required to submit the appeal latest by January 2024).
30. To appeal for waiver of attendance requirement, the SCC Administrator is to submit the following:
 - a) SCFA Attendance Appeal Form indicating the number of days the child attended the SCC during the period (refer to the *Annex: SCFA Forms and Templates* that MSF has circulated),
 - b) Documents to support the appeal (e.g. appeal letter from parent stating the reasons for child's absence during the period etc. depending on the basis of the appeal).

CHANGE OF OPERATOR

31. In the event that Centre A issues a closure notification and informs MSF that a new Centre B will take over its operation, existing students who are transferred to Centre B will continue to enjoy the period of subsidy originally approved until expiry. This is to avoid disruption to the SCFA earlier approved, as such change is not within the parents' control.
32. To ensure that payments continue, the receiving operator is required to:
- re-submit Sections IX (Details of SCFA Subsidy and Start Up Grant), Section X (SCC Particulars) and Section XI (Declaration by the SCC) of the SCFA application form for each transferred student within six months after the receiving operator starts operation.
 - write the student's name and birth certificate number on the top of Section IX; there is no need to obtain parents' signature on the form.
 - for students whose subsidies are expiring or have ended, the receiving operator needs to get the parent to submit the full set of documents for a renewal of SCFA.
 - (i) If there are new SUG components needed under the receiving operator (i.e. new uniform, insurance, deposit or registration fee), transiting children can apply for SUG again. The receiving operator is required to fill the SUG component in Section IX of the form and resubmit it to MSF for processing. No appeal for second SUG is required.
 - (ii) A student attended Centre A and received SUG. Then he withdrew from Centre A on his own accord and enrolled into Centre B. Centre B changed its operator and became Centre C. The student will not be eligible for SUG at Centre C.

WITHDRAWAL OF SCFA BENEFICIARY FROM SCC

33. When a student withdraws from the SCC, the SCC should submit the Withdrawal Form (Annex 3) to MSF immediately (defined as the child's last day) stating the reason and date of the student's withdrawal. This arrangement allows SCC and MSF to determine if the attendance requirement for the month has been met.
34. If the student's last day in the SCC does not fall on the last day of the calendar month, the attendance rate shall be calculated based on the number of days the student attended the SCC in the calendar month, divided by the number of calendar days in which the Centre operates in the calendar month.
35. Withdrawal from the SCC without one month's notice: Centre can request for the release of SUG Deposit ONLY if a student's parent/guardian does not give the Centre one month's notice of the student's intended withdrawal from the last day of student's attendance. The deposit will be released within 1 month upon receiving the Withdrawal Form from the SCC (if applicable).
36. If any part of the disbursed SCFA subsidy is not utilised when the student withdraws, the SCC should refund this remaining SCFA subsidy to MSF. If the SCC mistakenly gives the unused SCFA subsidy to the student's parents, the SCC shall remain liable to refund the amount to MSF. No part of the refundable SCFA subsidy should be used to offset any arrears in student care fees, which applicants have not paid.

Payment of Refund from Student Care Centre (SCC) to MSF

37. All SCCs should adopt an electric payment mode to MSF (e.g. GIRO or

Interbank transfer).

MSF's bank information:

Bank Account Name: AG/MSF

Bank Name: DBS Bank Limited

Bank Code: 7171

Branch Code: 015

Bank Account Number: 015-020294-7

When refunding to MSF, the Centre must submit the SCFA Giro Refunds to *MSF* Excel file (Please refer to the *SCFA Forms and Templates* that MSF had circulated.).

RENEWAL OF SCFA APPLICATIONS

Before Expiry of SCFA Subsidy

38. The SCC should:

- identify those cases whose subsidies are expiring in 4 months' time.
- assess whether the families are still keen or eligible to apply for SCFA.
- if eligible, advise applicants to complete the application form and to submit the relevant supporting documents.
- ask applicants to submit income statements over 3 months from the date of application, or the new start period of SCFA, whichever is earlier (see table below).
- submit the completed forms and relevant supporting documents to MSF for processing through SSNet One system.
- note that MSF accept consent signed within 7 months before the subsidy start month (refer to table below for illustration).

Timeline for Submitting SCFA Application and the Signature Validity Period (Consent)

New SCFA subsidy start month (Requested by SCCs)	SCC Submit New/Renewal Application (4 months from subsidy start month)	Application Form's Consent to be signed (Within 7 months from subsidy start month)
January	September	June
February	October	July
March	November	August
April	December	September
May	January	October
June	February	November
July	March	December
August	April	January
September	May	February
October	June	March
November	July	April
December	August	May

Backdating of applications

39. MSF will assess requests for backdating of SCFA on a case-by-case basis.

The following documents should be submitted with the SCFA application form when requesting for SCFA to be backdated:

- If backdating of SCFA subsidy of 6 months or less is required, the centre needs to provide the income documents for all the backdated months. The income is calculated based on the average of the backdated months.

- If backdating of SCFA subsidy of more than 6 months is required, in addition to the income documents, the centre needs to:
 - (i) submit the child's daily attendance records (Annex B) for the backdated months.
 - (ii) indicate if the child has met 30% attendance for the holiday months of June and December and 50% attendance for the rest of the non-holiday months.
 - (i) submit the appeal form (Annex 2) with the reason for late submission.

Example 5

Backdating period is calculated between the SCFA subsidy start month and the month the application is first received (regardless of whether documents are complete or incomplete). For example, if the subsidy starts in January 2023 and the application is received in June 2023, the application is considered as backdating of 6 months. Income documents should be collected for 6 months.

SCFA SUBSIDY FOR SPECIAL STUDENT CARE CENTRES

Wef 1 Apr 2023

Tier	For households with 4 or less family members	For households with 5 or more family members	Operator Grant	SCFA means-tested subsidies	Fixed amount for dedicated SSCC regardless of monthly fee
	Gross Monthly Household Income (HHI)	Gross Per Capita Income (PCI)			
1	≤ \$1,500	≤ \$375	\$481.54	\$821	\$1,302.54
2	\$1,501 - \$2,000	\$376-\$500		\$814	\$1,295.54
3	\$2,001 - \$2,800	\$501-\$700		\$797	\$1,278.54
4	\$2,801 - \$3,500	\$701-\$875		\$754	\$1,235.54
5	\$3,500 - \$4,200	\$876-\$1,050		\$690	\$1,171.54
6	\$4,201 - \$4,500	\$1,051 - \$1,125		\$582	\$1,063.54
7	\$4,501 - \$5,600	\$1,126 - \$1,400		\$517	\$998.54
8	\$5,601 - \$6,500	\$1,401 - \$1,625		\$332	\$813.54
9	\$6,501 - \$7,300	\$1,626 - \$1,825		\$232	\$713.54
10	\$7,301 - \$8,200	\$1,826 - \$2,050		\$102	\$583.54
11	\$8,201 - \$9,200	\$2,051 - \$2,300		\$32	\$513.54
12	>\$9,201	>\$2,301		\$0	\$481.54

40. Special Student Care Centres (SSCCs) offer subsidies to eligible students attending student care at its centres. MSF also provides additional funding (Operator Grant) to support SSCC operators in offering special student care services. The funding is subject to yearly review. The amount is disbursed on a monthly basis as a component on its own or together with the SCFA subsidy.
41. Parent do not need to complete the 7-page SSCC Application Form if they are only applying for MSF funding⁵ (operator grant). Instead, they only have to complete and sign the 1-page SSCC Consent Form (Annex 1). Centre may then submit the signed Consent Form with the signed SSCC Registration Form administered by the centre.

⁵ MSF funding meant to support SSCCs in provide student care services and it is revised by the Enabling (EN) Division.

STUDENT CARE FEE ASSISTANCE STREAMLINED ASSESSMENT PROTOCOL (SAP)

42. The Student Care Fee Assistance Streamlined Assessment Protocol (SAP) is an effort to simplify the SCFA application process for applicants who are receiving Comcare assistance (such as Short-to-Medium Term assistance, or Long-Term Assistance) from the Social Service Office (SSO).
43. Under the SAP, the applicants would need to submit minimal supporting documents when applying for SCFA at the student care centre as SSOs will share the necessary information backend to facilitate SCFA application.
44. The SCCs only need to collect the following documents under SAP:
- Completed SCFA application form;
 - Applicant's NRIC;
 - Child's Birth Certificate.
45. SCCs can submit the application through the SSNet One system as per other applications. The SCFA Administrator should ensure that:
- the period of ComCare assistance remains current (should not have expired) when the parent/guardian applies for SCFA.
 - The child's name should also be listed as a beneficiary in the Annex C "Beneficiary Details for Application for SCFA at SCCs".

ENHANCED ENROLMENT PROTOCOL (EEP) – FOR SCHOOL-BASED SCCS ONLY

46. EEP is only applicable to the school-based SCCs. SCCs should refer to the EEP Guide for more details.

Frequently Asked Questions (FAQS)

WHO CAN APPLY FOR AND RECEIVE SCFA SUBSIDY?

Q1: Who are eligible for Student Care Fee Assistance (SCFA)?

A: To be eligible for SCFA, the parents have to apply directly through a MSF-registered Student Care Centres (SCCs) or Special Student Care Centres (SSCCs) and needs to meet all of the following criteria:

- Both parents should each be working at least 56 hours for at least one month. If any of them is not working, he or she must be looking for work, on medical leave, is incarcerated, is a certified full-time caregiver for a dependent, or has other valid reasons. The applicant must provide relevant supporting documents;
- The family's monthly gross household income is \$4,500 or less, or monthly per capita income is \$1,125 or less; For SSCCs, the GHHI is \$9,200 or less and PCI is \$2,300 or less;
- The age of the child is between 7 to 14 years old in the year of application/ renewal and is attending a registered SCC, or aged 7 to 18 years old and is attending a special SCC; and
- Child is a Singapore Citizen, or Singapore Permanent Resident (SPR) with at least one immediate family member (parent/sibling) in the same household who is a Singapore Citizen.

Agency-referral (accompanied by LOR from Agency sent to SCCs):

- Both parents are working. If any of them is not working, he or she must be looking for work or has other valid reasons with supporting documents;

- Family is known to FSC, MSF units (e.g. Child Protective Service / Children in Care) or Specialist Agency for at least 6 months prior to application, or will be case-managed by Agency for the next 6 months; and
- Family's gross household monthly income is \$2,000 or less, or monthly PCI is \$650 or less. Families exceeding the LOR income criteria may submit an appeal with supporting documents for MSF's consideration.

Q2: For children whose parents are 'absent' (in prison or drug rehabilitation centre, institutionalised in nursing or disabled homes, or no longer in contact with the family), and where the care arrangement with the non-legal guardians are expected to be long-term, can their guardians apply for the scheme? How will such cases be assessed?

Yes, the guardians of these children may apply for SCFA subsidy for the child. The application will be assessed based on the circumstances of the child's biological family.

If no such information is available, the non-legal guardian is required to provide either (i) declaration that they are not able to contact and have no knowledge of the child's biological parents' income, or (ii) parent(s)' death certificate, or (iii) police report, or (iv) letter from Prison/Drug rehabilitation centre (DRC) with estimated date of release. The application will be based on the non-legal guardian's NRIC address. Gross household income of non-legal guardians and his/her spouse will not be considered.

If the child is under the care of a foster parent, the application should be accompanied with a LOR from MSF Foster Care Officer for a separate assessment.

Q3: Do legal guardians have to fulfil working requirement that is imposed on biological parents?

A: Yes, like biological parents, legal guardians have to fulfil all SCFA eligibility criteria. If legal guardians are already past retirement age, e.g. 63, the working requirement would not apply to them.

Q4: Can a divorced parent who does not have the care and control of the child apply for SCFA for the child?

A: No, the parent must have care and control of the child. However, if the biological parent is taking care of the child even though he/she does not have the care and control of the child, parent would have to make a declaration that he/she is currently taking care of the child before he/she can apply for SCFA for the child.

Q5: In the event where both parents are uncontactable and child resides in the Children's Home, who should be the applicant for SCFA?

A: The Head/Administrator of the Children's Home or equivalent would be able to apply for SCFA subsidies on behalf of the child. If unavailable, the MSF department in charge of the child's safety plans can be the applicant.

Q6: Is adopted child eligible for SCFA?

A: If there is an Adoption Order, the child will be eligible for SCFA if other eligibility criteria are met. The gross household income of the adopted parents will be taken into consideration.

Q7: Are children under Foster Care eligible for SCFA?

A: Yes. The Foster Care agency will issue a LOR for a fixed monthly co-payment of \$80. Monthly income of foster care parents will not be taken into consideration.

Q8: Can the child who is receiving childcare subsidies and/or childcare financial assistance be considered for SCFA?

A: No, the child can only be assisted under one of the two schemes. The only exception is when a child is in the final preschool year and has an early enrolment into student care, ahead of P1 the next year. This is provided other criteria are met and the enrolment date into SCC is not earlier than 1st November and is intended to help the child with early transition into a new environment.

EMPLOYMENT AND PROOF OF JOB SEARCH

Q9: If the parent is retrenched, can he/she apply for SCFA?

A: Yes. Parent will have to submit a copy of the retrenchment letter (if available), or Proof of job search if he/she is looking for work, together with the completed SCFA application form and supporting documents.

Q10: If the parent is a full-time student, can he/she apply for SCFA?

A: Yes. If the parent is studying full-time he/she can submit the completed SCFA application form and supporting documents including the programme/course verification letter obtained from the school, stating the duration of study or course.

Other forms of education undertaken part-time will be assessed on a case-by-case basis by MSF.

Q11: Can the parent who is not working and on social visit pass apply for SCFA?

A: No, he/she is not eligible for SCFA unless the parent is taking steps to apply for an appropriate work pass to allow him/her to seek employment. These work pass may include employment pass, S pass, work permit or document of the application for LTVP+ (for LTVP holder), e.g. e-submission, appointment with ICA for LTVP+ etc.

Q12: Can the parent who is work capable but not working apply for SCFA?

A: If the parent is not working and has no plan to find employment, he/she does not qualify to apply for SCFA.

If the parent is unemployed but has plan to find employment, he/she must produce Proof of job search and/or other supporting documents and interim SCFA will be given to facilitate job search.

Note: Children with LOR from appointed LOR agencies due to extenuating circumstances of the family can be exempted from the work requirement imposed on parent(s), if Social Worker, MSF officer or School deem that student care is in the best interest of the child.

Q13: If the foreigner parent does not have a work permit, but the employer will apply for the work permit after he/ she has completed the training, can the parent apply for SCFA?

A: A letter confirming the course/training for the parent has to be submitted together with the SCFA application. The case will be considered on a case-by-case basis.

Q14: If the parent is working overseas, does he/she need to submit pay slips?

A: Yes. The parent will need to produce income documents to support the application.

Q15: Can the working parent be eligible for SCFA if he/she works for his/her spouse/ family members without any salary paid but meets the minimum requirement of at least 56 hours per month?

A : To qualify for SCFA, the parent should work at least 56 hours per month and receive salary for work. Interim SCFA can be recommended for parent to seek a job with salary.

Q16: Is there any flexibility for a parent, who was given an initial 6 month extension, to appeal for further extension, especially if he/she is genuinely unable to find employment from his/her job search efforts?

A: For such cases, parent needs to submit updated Proof of Job Search that is verified by Career Centre/Private Job matching agency or other proof of job search must be produced for an extension. Further extension of SCFA subsidy is considered on a case-by-case basis by MSF.

EXCEPTIONS TO WORK REQUIREMENT

Q17: Can the parent who is not working and certified unfit for work apply for SCFA?

A: Yes. He/she must obtain a medical certificate (MC) from doctor certifying him/her unfit for work and stating the duration of the medical leave or permanently unfit to work. Other certification such as memo from Medical Social Worker (MSW) stating the duration of the MC can be taken into consideration. MC must be issued from a MOH recognised clinic or hospital.

Q18: If a mother (with an older child of school-going age) is not working due to full-time caregiving of her infant (newborn), can she still seek SCFA subsidy?

A: Yes. Unemployed mothers who are caring full-time for their child aged 24 months and below may qualify for interim SCFA, if there are extenuating circumstances or if family is case-managed by MSF-appointed LOR agencies. Applicant must submit an appeal form or be supported by an LOR.

Mothers who took unpaid leave (as approved by employer) to care for their child aged 24 months and below may also qualify for SCFA. Applicant must submit a letter from employer to certify unpaid leave and either declaration form as primary caregiver stating care arrangement, relationship & particulars of family member and duration or LOR/social report.

Q19: If one of the parents or single parent is a homemaker and school appealed for child to be enrolled into a school-based SCC, is the child qualified to apply SCFA due to the following reasons:

- Child's parent is unable to provide academic support to child at home (e.g., mother is a foreigner).
- Child has behaviour issues, need extra coaching and school assessed that placing child in SCC would address these needs.

A: The school can appeal for SCFA for the child. The case will be considered on a case-by-case basis with complete application form and supporting documents.

Q20: If the parent is taking care of a special needs child and wants to place his/her other child in SCC, can he/she seek SCFA subsidy?

A: Yes. The parent needs to provide a doctor's memo stating care arrangement, relationship and duration; or declaration as primary caregiver stating care arrangement, relationship and duration; or Letter of acceptance in special needs school or medical reports.

Q21: Can an unemployed pregnant mother be eligible for SCFA?

A: Yes. Interim SCFA can be provided as long as mother can provide retrenchment or termination letter due to pregnancy or support letter from the gynaecologist, stating estimated date of delivery (EDD). Mother must have plan to settle infant care issue and seek for an employment after delivery, though flexibility is provided for families with extenuating circumstances.

CITIZENSHIP

Q22: When assessing whether the child fulfils the citizenship criterion, should it be based on the child's biological parentage or his/her reconstituted parentage (if applicable)?

A: If the child is a Singapore citizen, his/her parents' citizenship need not be further assessed.

If the child is a Singapore Permanent Resident (SPR), check if any of the child's immediate family members (parent, sibling) is a Singapore citizen. If one of them is a Singapore citizen, the child fulfills the citizenship criterion. Even if the citizen parent is deceased or does not have legal custody of the child (in the event of the parents' divorce), the child would still have fulfilled the citizenship criterion because his immediate family member is a citizen.

If a SPR child (with SPR and/or non-citizen parentage) becomes a member of a reconstituted family, the reconstituted family with at least one family

member of citizenship may qualify the child for SCFA subsidy. E.g. if both the child's biological parents are SPRs:

a) Parents divorced, with mother's custody. Mother subsequently re-married a Singapore citizen.

- The child fulfils the citizenship criterion because step-parent is a Singapore citizen even though the biological parents were not.

b) Parents divorced, with mother's custody. Mother subsequently re-married a SPR or foreigner.

- The child does not fulfil the citizenship criterion because neither the biological parents nor the step-parent is a Singapore citizen.

Q23: How do we determine whether the child is a Singapore Permanent Resident (SPR)?

A: A child issued with an Entry Permit (EP) or Re-entry Permit (REP) will be deemed as a PR. However, a child born before 15 January 2005 may be allowed to reside in Singapore without being placed on restricted stay despite not being issued with an EP or REP. For such category of children, their status will be verified by documents issued by Immigration and Checkpoints Authority (ICA) of Singapore's Permanent Resident Services Centre. The recommended subsidy period will not exceed the last month of child's REP.

Q24: What are the supporting documents required for a child who was not born as Singapore Citizen but subsequently obtained Singapore Citizenship or Singapore Permanent Resident (SPR)?

A: Both the certificate of Singapore Citizenship/ Singapore PR as well as a photocopy of the birth certificate of the child from his/her country of birth will be required.

GROSS HOUSEHOLD INCOME

Q25: Which items should be included in the calculation of household income?

A: The household income refers to the combined gross income of the child's parents only. It does not include the income of other working family members e.g. child's siblings, uncles, aunts or grandparents living in the same household.

The household income includes the following components:

- a) Income from work (including regular income from temporary work)
- b) Regular allowances (e.g Shift allowances, Training allowances, encashment)
- c) Regular incentives
- d) Overtime pay
- e) Commission (take an average of 3 months)
- f) For property or insurance agent - Monthly gross income is based on the average earnings per month over 12 months
- h) Income from renting of property
- i) Public Holiday Encashment

Components which are not received regularly should not be included in the calculation, such as the following (non-exhaustive list):

- Bonuses
- Medical Reimbursement

If pay slips are unavailable for calculation of average income for parents who work odd-jobs with irregular salary received in the past 3 months, the parent(s) should make a declaration of his/her household income if no supporting document can be provided.

Q26: If the parent's payslip only states basic salary, is the document valid as a supporting income document?

A: No. Computation of gross household income will be based on definition stated in Q24. However, if parent submitted latest past 3 months' pay slips which showed consistent salary, the payslip will be taken as valid. However, on case-by-case basis, assistance can be provided to those who just started working. Alternatively, the parent must submit CPF Contribution History Statement with contributions up to latest 3 months from date of child's application, or Annex 5: Certificate of Employment by Employer that is dated within 3 months from date of child's application or latest Employer letter stating gross salary.

Q27: If the parent just started working for a month or less and has only one month's payslip or letter of employment, can he/she qualify for SCFA using his/her one month's payslip / letter of employment?

A: Yes, if the payslip stated gross salary. If not, parent should submit employment letter/contract stating gross salary or submit a declaration on gross monthly income, employment details, and working hours. Interim SCFA can be considered if parent's gross monthly income is unable to be determined as he/she just started work.

Q28: If the parent is a private hire car driver or taxi driver, what kind of income documents should he/she submit to support his/her SCFA application?

A: The parent may submit their income documents (e.g. IRAS statement, 12 weeks of pay slips) for MSF to calculate the monthly gross income by using a default 60% expense ratio of stated income. MSF will no longer collect receipts on petrol / rental expenses, unless applicants claim that their actual expenses are more than 60%. Declaration form may only be submitted if the parent is unable to obtain IRAS or payslip. Approval will be on a case-case basis.

Q29: If one of the parents does not contribute to the family's income (although he/she is working), should that parent's income be computed as part of the household income?

A: If the applicant does not wish to include income of the absent parent in the application to better reflect the family's financial situation, the applicant is required to submit the appeal form along with valid supporting documents (e.g. police report, declaration) to MSF for consideration on a case-by-case basis. However, the reasons for the non-contribution must be valid.

OTHER APPLICATION DETAILS

Q30: Are the Monthly Student Care Fee and Start Up Grant (SUG) stated in the SCFA application form inclusive of GST?

A: Yes. The monthly student care fee and SUG stated in the SCFA application form should include GST (if applicable).

Q31: If a SCFA recipient transfers to another centre not due to change of operator, can he/she apply for SCFA subsidy and SUG a second time?

A: Yes. A SCFA recipient who has transferred from one centre to another can apply for SCFA subsidy at the new centre if he/she meets all the criteria. Sufficient notice must be given to the current centre.

However, SUG is only applicable once per child per lifetime. SUG is to be granted on the month or following month of enrolment. If family faces extenuating circumstances or transfers to another centre not by choice, family should submit the appeal form to appeal for consideration to grant 2nd SUG.

Q32: If parent wants to submit SCFA application after 6 months since the date of enrolment in SCC, does the child qualify for SCFA?

A: Centre has to provide justification for the late submission and to submit a copy of the attendance records for the period child is applying for subsidy. Application will be assessed on a case-by-case basis.

Q33: If the parent's NRIC address is not the address of actual residence (e.g. flat in the process of being sold after a divorce, and applicant and child moved to live elsewhere), should the application be applied based on the parent's NRIC address?

A: Yes. The parent's NRIC should form the basis to process the SCFA application. If the address of actual residence is different from the NRIC address, and parent prefers all correspondence to be directed to the actual address, the parent should be advised to change the NRIC address through the Immigration & Checkpoints Authority (ICA) with documentary evidence showing the new address.

Q34: How should the "Application Period for SCFA" under Section IX be filled in if we know that only interim SCFA will be given?

A: The “Application Period for SCFA” should be filled in based on the entire duration of subsidy that the parents wish to apply for. There is a cap of 24 months. However, MSF reserves the right to determine the period of subsidy that will be granted.

Q35: For applications that are supported by a LOR, do the parents still need to submit all other supporting documents?

A: Yes, parents still need to submit the LOR, SCFA application form and relevant supporting documents to the centres.

Q36: If SCC offers and prices SCC programmes differently (e.g. based on age groups), can Centre still submit applications to apply for SCFA?

A: Centre can apply for SCFA subsidy for the children as long as Centre applies the same fees to all children enrolled in the same type of programme.

This is aligned with our requirement for all children attending the same programme to be charged the same fee (regardless of their eligibility for SCFA), as per the Centre’s published rate. If Centre has a fee structure which charges different fees to different children (e.g according to different ages, type of programme etc), the Centre is to publicise and display this fee structure clearly to parents.

Q37: What happens if Centre’s SUG deposit is not equivalent to one month of SCC fee?

A: If SUG deposit is less than one month of SCC fee, Centre is allowed to apply for SUG deposit as long as children under the same programme pay the same amount of SUG deposit.

SCC is not allowed to collect more than one month of SCC fee as SUG deposit. However, if SCC has given parent discounts on monthly SCC fee and the SUG deposit amount applied is equivalent to monthly SCC fee before discounts, SUG deposit can still be granted to the child.

Q38: Can a school-based SCC claim insurance fee under SUG?

A: No. School-based SCC operators are required under MOE policy to bear the group insurance for children enrolled in their centres, hence not eligible to claim for insurance under SUG.

WITHDRAWAL OF CHILD FROM CENTRE

Q39: What if the parent wants to withdraw his/her child from Centre?

A: The centre should submit the withdrawal application via SSNet One system to MSF immediately, stating the reason and date of child's withdrawal. Child will be eligible for SCFA subsidy if child is able to meet the attendance requirement based on the total number of days centre is operating for the whole month. If child withdraws from centre by choice without meeting the attendance requirement for the month, child will not be eligible for SCFA subsidy for that month. Parent can submit an appeal for waiver of attendance requirement if there is valid reason.

ADJUSTMENT OF SUBSIDIES

Q40: What happens if the Centre raises student care fees? Will there be a subsidy adjustment for cases which have been approved prior to the increase in fees?

A: Yes, there will be adjustment of monthly subsidy. Back payment will be done if adjustment is not completed in time by the effective date. SCC is strongly advised to time their increase in SCC fees at the beginning of the year to prevent inconvenience to the parents and to inform MSF 3 months before the effective date. However, the SUG deposit which had been approved previously will not be adjusted.

EXTENSION OF SCFA TO 24 MONTHS FOR ELIGIBLE CENTRES

Q41: What are the reasons if a SCC is not given an extension of grant period to 24 months from the previous 12 months?

A: Possible reasons are:

- a) The SCC fails to rectify the Areas for Improvement (AFIs) that arose from MSF audit within the stipulated deadline;
- b) The SCC(s) is under investigation for making or has made fraudulent claims; or
- c) The SCC(s) has not yet been audited in the current audit cycle (e.g. Jan 2021 to Dec 2022). Exceptions will be made for school-based SCCs. These SCCs should also have a good track record with MSF. If (a) or/and (b) occurs, these SCCs will be excluded from the extension of the subsidy grant period.

The above conditions will be strictly applied.

Q42: If my SCC has not yet been audited in the current cycle, when will my SCC be included in enhancements such as the extension of the grant period?

A: After your SCC passes the MSF audit and rectifies all Areas for Improvements (AFIs) within the stipulated deadline, your eligible children

will have their grant period approved for 24 months at their next application. For existing approvals of 12-month period that are still valid in the month your SCC passes the audit, if criteria are met, they will be auto-extended to 24 months backend from the date of initial approval. E.g. if a student's SCFA expires in Dec 2021 and your SCC passes audit in Nov 2021, the grant period will be auto extended to Dec 2022 for eligible children.

Q43: Under what circumstances will the extended grant period of 24 months be withdrawn for specific SCCs?

A: The extended grant period of 24 months may be withdrawn in any of the following scenarios:

- a) The SCC fails to comply with the prevailing SCFA Administrator requirements;
- b) The SCC fails to rectify the Areas for Improvements (AFIs) that arose from MSF audit within the stipulated deadline; or
- c) The SCC is being investigated for making or has made fraudulent claims.

Notwithstanding the above, MSF reserves the right to withdraw the extension at any time should it assess necessary and appropriate to do so.

**TRANSFER OF CHILD TO ANOTHER STUDENT CARE CENTRE (SCC)
DUE TO CHANGE OF OPERATOR**

Q44: If a child received 24 months of SCFA approval but the centre issued a closure notification thereafter to inform a change in operator of SCC, is the child's approved SCFA subsidy transferrable to the new operator?

A: Yes, the previously approved SCFA subsidy is transferable to the new SCC operator. The new SCC operator will need to submit Section IX and X of the SCFA application form with child's name and birth certificate number written at the top left-hand corner of the form for the transfer of subsidy to take place within six months of taking over operations. However, any new SCFA applications from the new SCC will be recommended up to a maximum of 12 months until centre passed MSF's audit.

Q45: If a new SCFA administrator SCC takes over operations from another SCFA administrator SCC, what does the new SCC operator need to do to transit the children who are receiving SCFA subsidies from previous operator to the new centre?

A: New SCC operator needs to re-submit Section IX and X of the SCFA application form for each student who is receiving SCFA subsidy. You will need to write the student's name and birth certificate number on the top of Section IX.

This procedure only involves the new Centre and will not require parents' participation or signature. It is only applicable if the child's subsidy is still on-going. If child's subsidy is going to expire or has ended, you will need to get parent to submit full set of documents for renewal of subsidy.

Q46: Will transiting children from previous SCFA administrator SCC to new SCFA administrator SCC be able to claim for SUG again?

A: If there are new SUG components needed under the new SCFA administrator SCC (i.e. new uniform, insurance, deposit or registration fee), transiting children will be entitled to claim SUG again if the following criteria are met:

- Child has never received SUG before.
- Child received SUG from previous SCFA administrator SCC.

CHILD DID NOT MEET ATTENDANCE REQUIREMENT IN THE CENTRE

Q47: The child was not able to meet the attendance requirement. How should the centre appeal to waive the condition on behalf of parent?

A: Parent should inform centre in advance when the child is unable to attend the SCC. SCC should inform parent to increase effort to ensure that his/her child reports to the centre after school. Parent needs to provide written declaration, attendance records and attached supporting documents if any to explain the reason for child's absence. SCC to submit via SSNet One system.

Q48: What if the child went missing in action (MIA) and did not meet attendance requirement in the Centre?

A: During the period the child did not attend Centre and did not inform, Centre should keep a record of the number of attempts (phone calls/ emails/ letters) made to contact the parent. If child is under case management by LOR agencies, Centre should inform the caseworker for follow-up if child is frequently absent or MIA from the Centre.

For non-case managed child who is MIA (Child is not known to LOR agencies or school counsellor): After 1 month of non-attendance, centre should inform MSF immediately via withdrawal form to terminate the child's subsidy for subsequent months. Centre can appeal for waiver of attendance requirement for a month and release of SUG deposit (if any) if Centre can

provide documentation to show efforts to contact the MIA child during the one month.

For case managed child who is MIA (Child is known to LOR agencies/school counsellor and is receiving higher SCFA subsidy): After 2 months of non-attendance, Centre should inform MSF via withdrawal form to terminate the child's subsidy for subsequent months. Centre can appeal for waiver of attendance requirement for 2 months and release of SUG deposit (if any) if Centre can provide documentation to show efforts to contact the MIA child during the 2 months.

RENEWAL OF SCFA SUBSIDIES

Q49: When should centre send in renewal applications?

A: Before the expiry of the SCFA subsidy period, the Centre:

- Should identify those cases whose subsidies are expiring in 4 months' time;
- Assess whether the families are still eligible to apply for SCFA;
- If eligible, advise parents to complete the application form and to submit the latest supporting documents to centre;
- Submit the completed forms and relevant supporting documents to MSF for processing; and
- Ensure income documents submitted are the latest 3 available months;
- Note that MSF accept consent signed within 7 months before the subsidy start month.