

# STUDY LOAN

Applicant:    ✓ Full Time Course    ✓ Single

	ID Document		Income Document	
	Nationality	Doc required	Employment status	Doc required
• Applicant	Copy of your Application Form and Copy of your Family Composition & Financial Status (FCFS) Form			
• Applicant	Singaporean/SPR	Clear copy of NRIC	NA	
	International	Clear copy of Passport <sup>^</sup>		
• Parents # or Guardian	NA		Employed	Latest copy of Payslip* / Income Tax Notice of Assessment / Letter from employer indicating income.
• Siblings staying in the same household as you	All	Clear copy of ID / Birth Certificate / Passport <sup>^</sup>	Self-employed	Latest copy of Income Tax Notice of Assessment / Self Declaration Letter*
• Other relatives staying in the same household as you (if any)			Unemployed (including housewife and retirees)	Self Declaration Letter** / Retirement letter
			Student aged 26 and above	Self Declaration Letter**
			Student aged 25 and below/ NSF	Not required
• Guarantor	Singaporean/SPR (incl SG/SPR NTU Student)	Clear copy of NRIC	NA	
	International	Clear copy of Passport <sup>^</sup> / ID document		
	International NTU student	Clear copy of Passport <sup>^</sup>		

- For parents, their income docs are required regardless if they are staying in the same household as you or not. Exception applies if they are either divorced, separated or deceased. Pls refer below #.
  - For siblings and other relatives, the ID and Income documents are only required if they are staying in the same household as you. If the required ID/Income documents are not submitted to us by the given deadline, the siblings /other relatives that you have indicated in your application form may not be accounted for or your application may be considered invalid.
  - Income document:
    - Payslip and/or Letter from employer must not be dated more than 3 months back. (eg if submitting application in August 09, doc to be dated May 09, June 09, July 09 or August 09.)
    - Year of Assessment must be for 2008 or 2009. IR8A/8E must be for the year ended 31 Dec 07 or 08.
- \*If income fluctuates month to month, it would be advisable to provide payslips for the past 3 consecutive months.  
 \*\*Self Declaration Letter must be dated and include his/her name, monthly income amount if any, and his / her signature.  
<sup>^</sup>Passport must be valid.

# If parents are either divorced, separated or deceased	Document required
Divorced / Separated	<ul style="list-style-type: none"> <li>○ Copy of divorce / separation document.</li> <li>○ Copy of income document is required if staying in the same household. Income document is not required if he/she has moved out.</li> </ul>
Deceased	<ul style="list-style-type: none"> <li>○ Copy of death certificate</li> </ul>

# STUDY LOAN

Applicant: ✓ Full Time Course ✓ Married

	ID Document		Income Document	
	Nationality	Doc required	Employment status	Doc required
• Applicant	Copy of your Application Form and Copy of your Family Composition & Financial Status (FCFS) Form			
• Applicant	Singaporean/SPR	Clear copy of NRIC	NA	
	International	Clear copy of Passport^		
• Parents #	NA		Employed	Latest copy of Payslip* / Income Tax Notice of Assessment / Letter from employer indicating income.
• Spouse #	All	Clear copy of ID / Birth Certificate / Passport^	Self-employed	Latest copy of Income Tax Notice of Assessment / Self Declaration Letter*
• Children (if any)			Unemployed (including housewife and retirees)	Self Declaration Letter** / Retirement letter
• Siblings staying in the same household as you (if any)			Student aged 26 and above	Self Declaration Letter**
• Other relatives staying in the same household as you (if any)			Student aged 25 and below/ NSF	Not required
• Guarantor	Singaporean/SPR (incl SG/SPR NTU Student)	Clear copy of NRIC	NA	
	International	Clear copy of Passport^ / ID document		
	International NTU student	Clear copy of Passport^		

- For spouse and parents, their income docs are required regardless if they are staying in the same household as you or not. Exception applies if they are either divorced, separated or deceased. Pls refer below #.
  - For children, their IDs and Income docs are required regardless if they are staying in the same household as you or not. No docs are required if deceased.
  - For siblings and other relatives, the ID and Income documents are only required if they are staying in the same household as you. If the required ID/Income documents are not submitted to us by the given deadline, the siblings /other relatives that you have indicated in your application form may not be accounted for or your application may be considered invalid.
  - Income document:
    - Payslip and/or Letter from employer must not be dated more than 3 months back. (eg if submitting application in August 09, doc to be dated May 09, June 09, July 09 or August 09.)
    - Year of Assessment must be for 2008 or 2009. IR8A/8E must be for the year ended 31 Dec 07 or 08.
- \*If income fluctuates month to month, it would be advisable to provide payslips for the past 3 consecutive months.  
 \*\*Self Declaration Letter must be dated and include his/her name, monthly income amount if any, and his / her signature.  
 ^Passport must be valid.

# If spouse/ parent is either divorced, separated or deceased	Document required
Divorced / Separated	<ul style="list-style-type: none"> <li>○ Copy of divorce / separation document.</li> <li>○ Copy of income document is required if staying in the same household. Income document is not required if he/she has moved out.</li> </ul>
Deceased	<ul style="list-style-type: none"> <li>○ Copy of death certificate</li> </ul>