

Step-by-Step guide for Appy for CPF Education Loan

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Scheduled maintenance: CPF digital services will be unavailable on 19 January 2025. (Published 12 January 2025) ✕

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CPF overview Growing your savings Retirement income ▾ Home ownership Healthcare financing Account services

Closure of Special Account from second half of January 2025

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Tools and services

Access the CPF Board's most frequently used tools and services for members here.

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PLAN with CPF

Access our one-stop portal for financial guidance resources.

[Visit PLAN with CPF >](#)

Click on Forms and e-applications > View forms

Dashboards and statements

View your CPF balances and statements.

[Login >](#)

Forms and e-applications

Access various application forms.

[View forms >](#)

Calculators

Access calculators for various CPF-related matters.

[View calculators >](#)

Step-by-Step guide for Apply for CPF Education Loan

Other schemes

Division of matrimonial assets

Education loan scheme

Apply for CPF education loan

Use this form to apply for the use of CPF savings to finance your subsidised tertiary education.

To withdraw your application that is pending processing, visit the [Activities page](#) to withdraw the submitted application.

[Apply online](#)

Scroll down to **Other Schemes >**
Expand list for **Education Loan Scheme**

Select **Apply Online**

Please read the notes.

Read this first

Before you apply for a CPF education loan, do you know there are other ways to finance your tuition fees?

- Have you considered the Ministry of Education (MOE) Tuition Fee Loan (TFL), which is interest-free during your study? This means that if you repay the TFL fully right after graduation, you will not incur any interest. Find out more on the [Ministry of Education website](#).
- Are you aware that funds in your **Post-Secondary Education Account (PSEA)** can be used to pay for tuition fees?
- We have [tips on how to balance retirement planning with financing a child's education](#).

Use CPF savings to finance your education

This form lets you apply to use your CPF savings to finance your education for your spouse's or your own subsidised tertiary education institutions.

It is an offence to make any false statement or omission with the Central Provident Fund Act.

Repayment will start 1 year after you graduate or leave your educational institution. The loan has to be fully repaid within 12 years.

More interest can be earned in your lender's OA if you choose other financing options, such as the Ministry of Education Tuition Fee Loan.

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Apply for CPF education loan

Use CPF savings to finance your tuition fees.

This form lets you apply to use your CPF savings to pay for your children's, spouse's or your own subsidised tuition fees at approved educational institutions.

It is an offence to make any false statement for any purpose connected with the Central Provident Fund Act.

Tick the box after reading the notes

I have read and accepted the [Terms of Use](#).

Important notes

- Repayment of the CPF education loan will include both the principal and accrued interest. Interest starts to accrue once CPF savings are deducted from your lender's Ordinary Account (OA).
- Repayment will start 1 year after you graduate or leave your educational institution. The loan has to be fully repaid within 12 years.
- More interest can be earned in your lender's OA if you choose other financing options, such as the Ministry of Education Tuition Fee Loan.
- Loan applications can only be made before your academic semester starts. [View application schedule](#).
- Repayment must be made in cash to your lender's OA. You cannot use your own CPF

Click here to proceed

Start >

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Log in with Singpass

Your trusted digital identity

Singpass app

Password login

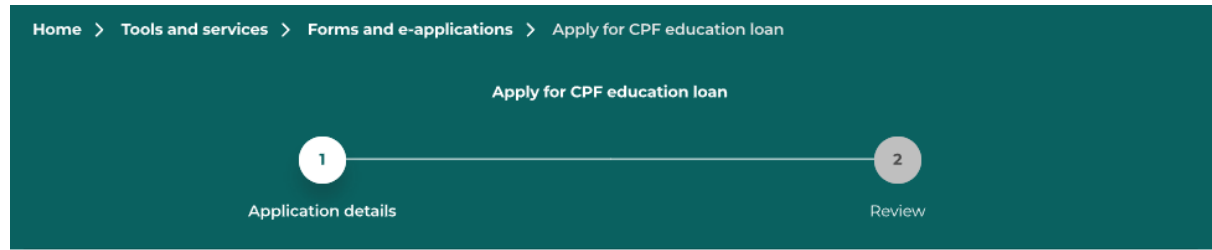
Scan with Singpass app
to log in



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Step-by-Step guide for Apply for CPF Education Loan



Before you proceed

These details are retrieved from your CPF account settings. We will notify you on the status of your application using these details. Please [update your contact details](#) if they are incorrect.

Click here to update contact details if incorrect

Email address: [redacted]@gmail.com

Contact number: [redacted] 3

Click here to proceed

Proceed

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Select educational institution

Select institution

Educational institution

NANYANG POLYTECHNIC - Year 2024/2025, Semester 1

Only approved educational institutions open for loan applications are listed. [View application schedule for all institutions](#)

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Loan details

Whose CPF savings do you want to use to finance the tuition fees?

Myself Select other lender

Select lending member

Lender NRIC or CPF account number

██████████87H

Enter Lending Member's CPF Account Number

Lender email

██████████@gmail.com

Enter Lending Member's Email Address

Your lender will be notified at this email address to endorse your application.

Lender contact number

██████████93

Enter Lending Member's Contact Number

The lender is my

Parent

Sibling

Spouse

Relative

Legal Guardian
A legal guardian is someone formally appointed under the Guardian of Infants Act.

Select relationship of CPF member

Percentage of outstanding tuition fees to be paid by lender's CPF

100%

Select the percentage of tuition fees requested

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Apply for CPF education loan

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Application details

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Review

Review your application

Please review these details before you proceed with the application.

Student details

Student name

[REDACTED]

Student NRIC or CPF account number

[REDACTED]

Student email

[REDACTED]@gmail.com

Student contact number

[REDACTED]

Educational institution details

Educational institution
NANYANG POLYTECHNIC

Academic year and semester
2024/2025, 1

Loan details

Lender NRIC or CPF Account Number

[REDACTED]7H

Lender email

[REDACTED]@gmail.com

Lender contact number

[REDACTED]3

Lender relationship

Parent

Percentage of outstanding tuition fees to be paid by lender's CPF
100%

- The repayment amount will include the principal and accrued interest that would have been earned in the lender's Ordinary Account (OA) if the money was not used for education. The accrued interest is computed based on the date when the CPF savings are deducted from the lender's OA for tuition fee payment.
- Loan repayment to the lender's OA must be in cash. CPF savings cannot be used for education loan repayments.
- Repayment will commence 1 year after you graduate from or leave the educational institution. The loan must be fully repaid within 12 years.

I have read and agree to the [Declaration](#) and [Terms and Conditions](#).

Tick the box after reading the notes

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Click here to submit

Submit >

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ABV NAME OF [REDACTED], [REDACTED]

Apply for CPF education loan

Acknowledgement

Your application has been received.

A transaction number will be displayed when you have completed your transaction. Please quote this number for future enquires.

Lending member will receive an email link to endorsed the application

Transaction Details

Service name	Transaction number	Transaction date	Transaction status
Apply for CPF education loan	3704000001462703	05 Jun 2024 05:29 PM	Action Required

- Please remind your lender to log into the CPF website to endorse your loan application. This application will be rejected if they do not endorse it within the next 14 calendar days.
- After your lender has endorsed your application, you will receive an in-principal approval notification. Your application details will be transmitted to your educational institution.
- Approval of the loan generally takes up to 2 months. We will confirm your student and enrolment data with your educational institution.
- If you need to cancel this loan application later, use [Activities](#) to retrieve this loan application and cancel. If you need to cancel after your lender has already endorsed the application, you will need to ask the lender to revoke their endorsement online.

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