

Humble Beginnings



Dear Editor,

I am a Paediatrics registrar newly appointed only ten months ago. I read with great interest the article written by Dr Wong Chiang Yin entitled, *The Rich, The Poor and The Ugly**. I would like to share my personal comments.

I belong to the 50% of the cohort who stay in HDB flats. My father used to help out in a provision shop in Joo Chiat before going on to be a taxi-driver, while my mom is a homemaker. Household income was just adequate for a simple life, but there was definitely no excess for a medical education of \$15,000 per year then (this was tuition fees alone only). I took 100% tuition fee loans – the main bulk was from a local bank, while the rest was from the National University of Singapore (NUS). Up to now, which is five years since graduation, I am still repaying my loans, mainly because it is interest-free!

It is interesting to note the disparate proportion of NUS medical graduates who stay in HDB flats. Intuitively, I think the junior college one goes to plays a great part. We all know that a great majority of medical undergraduates come from a top junior college whose one of the feeder schools has school fees so high that most HDB dwellers cannot afford. When one comes from a junior college or secondary school with a very strong medical culture, it is no wonder many ended up in the NUS medical faculty. This is probably a great contributing factor.

I do not agree that ignorance of study loans is the main reason for the lower proportion of HDB dwellers. Most of us at matriculation have been informed of the financial help available. Certainly for me, money was never a deterrent.

My parents did not have enough CPF to fund my studies, but I managed to get enough loans so that I did not pay any tuition fees till I started working. I was fortunate to have a great father, who gave me enough to buy my textbooks and medical equipment.

In medical school, I did already notice the difference. Most of my classmates are well-off, drive cars and live in private property. They spent on expensive food and clothing, while I settled for the cheaper ones. Nevertheless, they are not proud people. I was never despised due to my humble background. In fact, I won the hearts of many to be elected the President of Medical Society. For this, I was extremely thankful.

Meritocracy is still very strong in our faculty. I am proud of my humble background. Certainly I know I have done my family proud to be the first doctor in the family, and that I have done as well as my peers who had much more resources than us. I also take great pride that I have earned enough such that my parents can now retire and enjoy their sunset years with a little more extravagance. ■

Yours sincerely,

DR NG KAR HUI

Editorial note:

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