

A Student's Struggle



For a group of bright-eyed young men and women who have chosen to embark on a demanding five-year course to fulfill their dream of practising medicine, long hours spent poring over books and passing examinations are not their only challenges. They also have to contend with a heavy financial commitment – school fees. Many students have to take out loans which they then have to start paying back after graduation. The *SMA News* speaks with one such student who is currently in the third year of medical studies in the National University of Singapore. For personal reasons, the interviewee has chosen to remain anonymous.

SMA News: Are there people who take a loan for the entire five years or would they apply year by year? How many students in each year do you think require loans in medical school? For medicine and dentistry, the course fees are three times higher. So you pay about S\$20,000 per year or S\$100,000 in total for a five-year programme. You can take a loan for the entire five years, and stop whenever you want. The loan I have taken is interest-free while I am studying. Upon graduation, which is also when I am expected to start paying back the loan, interest will be charged at the average prime rate.

I am not very sure how many students require loans. As far as I know, most students will pay a portion of school fees with their parents' CPF and then probably take some loans for the remainder. The maximum for local banks is up to 80% of your tuition loan but I think they changed it to 90% recently. There is also a study loan where you can cover the remaining 20%.

Actually, I think most in my medical cohort are quite well-to-do compared to my 'non-medical' friends, and quite a number of them of them drive cars.

SMA News: In addition to the loan you took from the bank, you also wanted to apply for a bursary from the National University of

Singapore (NUS)? How many bursaries do they give out?

I am not very sure about the number of NUS bursaries because they never reveal that. All university students are allowed to apply through the NUS system as long as they are eligible. I am not sure how the selection goes. They will announce the recipients and channel the funds into your account, but you will not know who the others are. The maximum is S\$1,500 per bursary.

SMA News: So it is S\$1,500 for one whole year, but that amount makes it difficult still to make up for the total fees.

Yes. I have been offered bursaries from NUS and the Ministry of Education (MOE), which is only S\$800 – but I can only take one. The medical school also has the Toh Kian Chui (TKC) Scholarship which actually pays your tuition fees for the entire year but I think it is only awarded to 10 students per year.

More students apply through the medical school system because the bursary is a lot more. And besides the 10 who receive the TKC Scholarship, another 20 will get the TKC Bursary which is S\$2,500 per year – more than NUS.

You can start applying any year. But if you do not get it in Year One, you will be quite embarrassed to apply for it again. I applied in Year One.

SMA News: Did you get any of them?

I got the S\$2,500 bursary in Year One and Year Two, which was used to pay for expenses.

It is a one-year thing so you have to reapply to the medical school every year. When I did not get the bursary in Year Three (before my appeal), I was disappointed because my financial situation has not improved in the past few years. My dad's take-home pay is not a lot and my mum is not working.

But the maximum number of bursaries per year was only 20, so I thought nothing much could be done.

SMA News: We understand that when you appealed, Professor John Wong personally reviewed your email and forwarded it to Associate Professor Paul Ananth Tambyah for further consideration?

Yes. Actually I did not really want to appeal because I did not think anything could be done. And as far as I know, nobody has done it. But just last month, the medical school announced that out of the 40 who were rejected, another 22 bursaries were given. So this year, 42 students were awarded the TKC Bursary – including myself – and the amount was also doubled to S\$5,000 per student.

I heard the the number of TKC awards given out per year would be increased from next year onwards. However, I do not know the new quota.

SMA News: Making it to medical school is surely something to be proud of. But for those who come from less well-to-do families, there is always the concern that they are disadvantaged because they have to pay loans upon graduation, all the way through their junior medical career. After school hours, you have to give tuition to help with the finances. Do other medical students also do that?

I used to give tuition in Year One. But personally, I do not like teaching because it gives me a form of pressure as well. Tuition was usually on weekday nights. It was not a problem in terms of time management but there was a tradeoff with time spent on studying.

As my Year One grades were not too good, I did not continue teaching in Year Two. Instead, I worked during the Year One holidays to save up for Year Two. And then my results improved. This year, I am thinking about giving tuition again since I did not get the bursary. However, now that we are in the clinical years, we do not get holidays that are long enough for a temporary job, so there is no way I can work.

As far as I know, quite a number of medical students are giving tuition. Some may not really need the money but they want to be independent. They usually tutor Secondary School level because the rates are much higher. The expected rates are about S\$18 per hour for Primary School, and S\$20 to S\$25 per hour for Secondary School. So you can make more than S\$100 to S\$200 per month. Some tutor

more students as the pay is unstable and varies with the demand. For example, during the December holidays, there is usually no demand for tuition.

SMA News: The Dean's Office eventually offered you the TKC Bursary?

The donor Ms Toh Keng Choo is the granddaughter of Mr Toh Kian Chui. I was told that she is a very generous lady and will agree to any request as long as there is a real need for it. I think that was how the extra 22 bursaries came about.

I still remember when I went for the medical school interview, the interviewer said I should not hesitate about entering the medical school because of the fees.

If I had not gotten in, I could have gone to Accountancy or other courses. School fees would be three times lower and Accountancy, in particular, is only a three-year course.

SMA News: Other careers can give you quite a good salary, like banking. When you take into consideration the medical school fees, you may not earn as much overall.

I remember two years ago, the interviewers had told me not to worry because there are quite a number of financial aids if you are really in need. But when I entered medical school, I was quite surprised to find that there are only the TKC awards. Also, there is no guarantee you will get the award every year.

It is quite frightening because you have no confidence if your application can pull through for that year, and you may have to struggle for the rest of the year.

SMA News: Do you know some of the people who got the scholarships?

I have only known one, but not the 10 who got it this year.

SMA News: Is scholarship selection based on merit or financial background?

It is based totally on financial need.

SMA News: There are always people who are slightly above the most needy who are also struggling financially. That is the hard reality. In every year, how many students do you think are struggling financially?

I am not very sure. I think it will be two out of 10 or one out of 10; not a lot. At least I do not hear about anyone who is struggling. You can take a lot of loans from the bank, and the Registrar's Office provides financial aid in

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terms of loans too. You can take the subsistence loan of S\$1,000, which is interest-free until graduation – same as bank loans. So you will never run out of money – but when you graduate, you have to pay back all of them with interest.

SMA News: Do you stay in a hostel?

No. Hostels are quite expensive. Anyway, I do not live far from the school.

SMA News: So those people who stay in the hostel are usually financially more comfortable?

Unless they really stay very far off and it is for convenience.

SMA News: Next year, do you have to apply for another bursary again?

The bursary is to pay for all my living expenses, like books and transportation. You can also save it to pay back part of the loans for school fees just before you graduate so that the annual gross interest will be lower. But for me, it is quite hard to save because I do not take any money from my parents and I pay for all my expenses. So S\$2,500 per year is just about enough.

After graduation, just interest alone for the loan will be S\$4,000 to S\$5,000 per year. This NUS Study Loan is special because it pays for 20% of your course fees and also provides a living allowance loan for S\$3,600 per year. I am trying not to use the living allowance at all to reduce the burden of the loan interest. The interest for the bank loan is quite a lot because in your first year as a houseman, you do not even earn that much. I am not sure of the houseman pay, but I think it is about S\$1,800 now, and it depends on which hospital you are posted to.

SMA News: That is still much better than, say, 15 years ago, when housemen were paid just under S\$1,000. Still, you are right, it is quite a struggle.

I think money should not be a major consideration when you decide if you want to enter medical school. As you can see, for now, most medical students are financially better off than the general student population. The difference may indicate that the high course fees have set a barrier to those less well-to-do. This group of students might not even apply

for the course at all, even if they have had any interest in medicine.

We had one exchange student from the United Kingdom (UK) who mentioned that they had grants which were interest-free for about five years after graduation. If we can get that in Singapore, it would be a huge burden off our shoulders and we would not have to worry about repaying our loans upon graduation.

SMA News: Some have expressed concern about the comparatively high medical school fees in Singapore. Would some contemplate studying in places like Australia?

For those who had studied medicine overseas, they would not be bonded to MOH. They have the option of working in private hospitals when they return to Singapore to practise after their studies and so, their salaries would be much higher than those in the government public hospitals IF they choose to do so.

Unfortunately, if we go overseas, we will be considered foreigners so in the end, it will still be more expensive than Singapore. For example, medical education is quite highly subsidised for locals in Australia. But if you are a Singaporean, it costs more than NUS. Living expenses are also much, much higher.

Everywhere, schools are trying to generate revenue from foreign students. So wherever we go, it will be more expensive. And well-known schools in UK have so much more for their students. But for the same reason, they also have higher taxes.

SMA News: Thank you very much for sharing your story. We wish you the best in your medical school years! ■

