



Newsletter – July 2025

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Rising Costs of Higher Education

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This article will focus on the rising cost of education in tertiary institutions particularly universities and colleges, both local and overseas. The alarming cost of the higher education in Singapore has rattled the minds of young and middle age parents. This rising cost is part of the rising costs of living in Singapore. Even the Singapore Government is worried about the rising costs of living.

At present, we often come across dual income families, i.e. where both parents are working to support their home and children. However, there are many families where only one parent is working. In addition, we have many single parent families. Parents who are in the low income bracket are severely impacted by the rising costs of higher education, especially if their child is not able to secure a scholarship or a bursary.

Taking an example, the total cost for a student who wishes to pursue a law degree in our National University of Singapore (NUS) is S\$50,800.00. This is for the four years at NUS. Each year costs S\$12,700.00. This is not all. There are other costs such as accommodation at hostels, living costs such as food and transportation, books, etc. A bachelor's degree in an Australian university cost about AUD \$15,000 to \$33,000 per year. Again, this excludes the cost of accommodation, food, books, etc. A full-time Diploma course in Singapore Polytechnic costs S\$3,077.07 per year provided the student obtains tuition grant from the Singapore's Ministry of Education.

(The above figures are for the year 2024).

Causes:

1. The rise in costs is partly due to inflation over the years, and especially in the past few years when our economy and the world economy are facing major upheavals.
2. The increase in the number of students pursuing tertiary education over the years. In Singapore, the common belief is that the university degree is the gateway to a successful career. Many jobs that are advertised ask for a university degree or diploma. Efforts are being made by the relevant authorities to dispel the view that only university degrees can secure a well-paying job.
3. Tertiary institutions also may not have enough funds or may not get sufficient funds from their governments. They are also not earning enough to meet the increasing costs of expenditure.
4. Certain institutions have a very high intake of students due to their strong credentials. As more students want to enter this institution, the institution may tend to increase its fees to manage the quota of students.
5. Many Singaporeans have to go overseas to study because they are unable to meet the criteria required to enter the local universities.

Consequences:

1. It is inevitable that in this rat race, the low income and middle income families will be seriously affected. A good student may be deprived of a tertiary education. Some will fall through the net.
2. The burden of families especially the single parent families becomes heavy and when the parents grow old, the children are not able to support the parents due to their own struggles. There is a vicious cycle.
3. Students graduate with a heavy debt on their shoulders. How are they going to set up a family or buy their own home?
4. Students are forced to take up part-time jobs while they study and this can affect their physical and mental-being.

Our government is encouraging young couples to have more children. Do you think it is practicable?

JUDGE

1. James 1:5-6
We pray to God for wisdom in making the right decision when applying for a tertiary education.

Let all anxiety disappear and trust in the Lord. Philippians 4:6-7.

2. Many of the factors affecting the cost of living is beyond our control. However, some are within the control of our government. We pray for leaders who will care for the welfare of our students and make wise decisions for the nation.
3. In all circumstances, we put on the mind of Christ. 1 Corinthians 2:12-16

ACT

1. I shall support my family members or friends in the above situation; if not financially, then spiritually. I can also tutor the students if I am qualified.
2. In our parishes, the ministry, the Society of St Vincent De Paul aids the low-income families. We can also help parishioners on a personal level.
3. CFSM can also support these families financially and spiritually. CFSM can also assist the government in implementing the right policies by providing constructive feedback from students in our families.

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