ELLA CHEONG STUDENT LOAN FUND

NUS law students, both undergraduates and postgraduates, may apply for interest-free loans for any of the 3 following purposes:

A. To participate in the Student Exchange Programme

As part of the LLB programme, 3rd year law students have the option to apply to attend 1 or 2 semesters at NUS partner overseas law schools.

The maximum loan amount for this purpose is $10,000.

B. To pursue a Double Degree Programme (with an Overseas Component)

As an example, NUS law school currently offers some joint programmes such as:

(i) the Law (LLB Honours) and Juris Doctor (JD) double degree programme, and  
(ii) the Law (LLB Honours) and Master of Laws (LLM) concurrent degree programme; both with New York University (NYU) School of Law.

The maximum loan amount for this purpose is $25,000.

C. To participate in Public Events to contribute towards Educational or Professional Development

The loan would assist in covering the fees and expenses of any specified conference, competition or other public event, whether held in Singapore or overseas, or overseas internship that is likely to contribute towards the applicant's educational, professional or personal development.

The maximum loan amount for this purpose is $2,000.

Terms and Conditions of the Loan

(i) The Selection Committee will comprise 2 members of the Faculty, as nominated from time to time by the Law Dean.

(ii) The quantum of loan amount given will be based on the student’s application on a “financial need” basis and subject to the Selection Committee’s decision. The loan amounts expressed (above) are guidelines of maximum limits.

A factor for consideration is the “per capita income” (PCI), that is based on the monthly household gross income, divided by the number of members in the household. Total gross income per household includes the income from parents, siblings, grandparents and other relatives in the immediate household, as well as any income from government bodies or charitable organisations.
(iii) A guarantor is required to support the application of a loan. The guarantor should be at least 21 years old, either a Singapore citizen or permanent resident of Singapore, be employed and not a bankrupt.

(iv) Loans are interest-free for the full duration of the loan, including the repayment period.

(v) The first instalment of repayment of the loan will commence eighteen months from the borrower’s graduation. The loan must be fully repaid by the end of the third year after graduation. Repayment may be in a single lump sum, or according to a mutually agreed (between the borrower and the Faculty) instalment plan in fixed equal monthly instalments.

If you have questions, please contact us at email: lawlink@nus.edu.sg

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Alumni Relations & Development
NUS Faculty of Law
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