

## A Concise Guide to Students Enrolling in the Private Education Institutions in Singapore



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Note: The word 'school' is also known as Private Education Institution (PEI).



# Introduction

## The Council for Private Education (CPE) Student Services Centre (SSC)

The CPE Student Services Centre is set up as a one-stop service centre to help and support both international and local students enrolled with private schools in Singapore. Our friendly staff are always ready to give any advice and help which you may need to make your study a happy and productive one.

### How We Can Help You

Answer your questions and attend to your feedback

Provide reliable information on studying in private schools and living in Singapore

Advise on education options, school registration procedures, Student's Pass application process and accommodation issues

Provide educational talks to guide you in making informed choices of schools

Provide advice and help if you have problems with your school

Provide on-site Internet facilities for you to access updated information on private education

### CPE Student Services Centre

1 Orchard Road,  
YMCA Building, #01-01  
Singapore 238824  
(Nearest MRT Station: Dhoby Ghaut)  
Tel: (65) 6592 2108  
E-mail: CPE\_CONTACT@cpe.gov.sg

### Operating Hours:

Mondays to Fridays  
9.30 am to 6.00 pm  
We are closed on Saturdays,  
Sundays and public holidays.

Website: [www.cpe.gov.sg](http://www.cpe.gov.sg)

# About Private Education in Singapore

## A Broad Overview of Singapore's Private Education Sector

Singapore has about 1,000 private schools that offer a wide range of education programmes to both local and international students. Besides pre-tertiary education, the tertiary-level programmes range from pre-tertiary commercial courses, vocational training, information technology, fine arts to language courses. These private schools offer courses at the certificate, diploma, bachelor and postgraduate levels. They complement the public education institutions in offering additional education pathways to international and local students and add to the vibrancy of Singapore's education landscape. As of 2008, there are about 150,000 students enrolled studying in private schools in Singapore, out of which about 45,000 are international students.

Private schools may also offer various external degree programmes through partnerships with overseas universities from countries such as the US, UK and Australia, amongst others. These universities will confer the degrees and certification. Hence, private schools provide students with the opportunity to attain qualifications from these foreign universities whilst studying in Singapore's affordable and comfortable environment.

## The Council for Private Education

The Council for Private Education (CPE) is established as a statutory board under the Ministry of Education on 1 December 2009.

The CPE's mission is to raise the standards in the private education sector through effective regulation, industry development and consumer education. It aims to achieve this mission through a three-pronged strategy, which is as follows:

- Putting in place a robust regulatory framework, as provided for in the Private Education Act;
- Stepping up efforts in consumer education to promote greater public and consumer awareness; and
- Working with industry associations and private schools to develop the private education sector and raise its quality of education and student welfare services.

## An Overview of the Regulatory and Quality Assurance Frameworks for Private Education Institutions in Singapore

### The Mandatory Enhanced Registration Framework

The Enhanced Registration Framework (ERF) spells out the registration requirements and legal obligations which all private schools, operating in or from Singapore, must meet. Through the ERF, the CPE aims to ensure that the private schools in Singapore meet the strengthened requirements in the areas of corporate governance, provision of quality services, student protection, and information transparency, in order to protect the interests of all their enrolled students.



All private schools need to register with the CPE in order to operate their businesses and enrol students. The validity of their registration can range from a period of 1 year up to 6 years.

#### **EduTrust Certification**

EduTrust is a voluntary certification scheme for private schools in Singapore. A private school is awarded EduTrust certification if it has achieved the stipulated standards in the areas of:

- a. Management Commitment and Responsibilities
- b. Corporate Governance and Administration
- c. External Recruitment Agents
- d. Student Protection and Support Services
- e. Academic Processes and Assessment of Students
- f. Quality Assurance, Monitoring and Results

A private school's performance in management and provision of quality education determines the type of EduTrust Certification award that it is given by the CPE.

An EduTrust-certified school is one that has been assessed by CPE and found to have:

- a. academic processes that are high quality and meet the needs and expectations of its students and the industry
- b. appropriate methods of assessment to achieve desired learning outcomes
- c. appropriate teaching staff to deliver the courses
- d. provided comprehensive support services and medical insurance and created a conducive environment for learning
- e. managed its resources, facilities, infrastructure and environment optimally to support its educational goals and provided for continual improvement and growth
- f. effective mechanism in place to select, manage and monitor its agents to ensure they continue to deliver quality and ethical services
- g. provided student protection through clear and transparent contracts

Certification	Validity Period	Characteristics
EduTrust Star	4 years	Excelled in all key areas and show sustained efforts in organisational development
EduTrust	4 years	Satisfactory to commendable performance
EduTrust Provisional	1 year	Attained a minimum level of performance



- h. set clear and fair refund policies
- i. provided protection of students' fees
- j. maintained reasonable financial health and credit rating

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### Fee Protection Scheme

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For private schools which are not EduTrust-certified, they can collect a maximum of 6 months of fees if they purchase industry-wide insurance, or else be limited to collecting 2 months of fees.

Schools which are EduTrust-certified can collect a maximum of 12 months of fees from students, and these fees have to be protected. These fees have to be either put into an Escrow bank account, or your school will have to buy insurance from the insurance companies appointed by CPE.

If the school chooses to protect the fees via an Escrow bank account, students will deposit all the fees into that account directly instead of making payment to the school.

If the school chooses to protect the fees via insurance, the school will buy insurance at the point when the student pays the course fees to the school. If the money is transferred via e-banking to the school, the school will need to buy the insurance policy within three days. Students should expect an insurance certificate to be sent directly to them from the insurer. You should alert the CPE if you do not receive such a certificate.

#### Important

Please note that Singapore does not have a central authority that accords recognition to either the certificates or qualifications issued, or the courses of study offered by private schools. As such, bear in mind that recognition and acceptance of certificates for employment / further study are entirely at the discretion of the individual prospective employers / academic institutions.

## Chapter

# 02

# Choosing a Private Education Institution

### Checklist of Information: Doing your homework

If you are planning to enrol in a private school in Singapore, ask yourself the following questions:

Have you checked the CPE's website ( <a href="http://www.cpe.gov.sg">www.cpe.gov.sg</a> ) to find out if the school has valid registration and EduTrust Certification?	
Have you checked the CPE's website to find out if the course offered by the school is permitted by CPE?	
Have you visited the school's website to look at the facilities, course material, support services and credentials?	
Have you checked the school's course accreditation by the authorized agency in its home country, if applicable?	
Can the school's courses lead to a higher qualification level, if you plan to upgrade further in the long-term?	
Have you checked that the admission requirements of the schools are reasonable and fit the course type and level, with admission requirements such as English language ability, student age group and related work experience clearly defined?	
Did you verify claims that the professional qualifications offered by the school are recognized in the industry?	
Have you verified with the school's partners, if applicable?	
Have you checked the validity period of the school's registration through the CPE's website as it reflects the school's degree of compliance with CPE's registration requirements?	

# Before Committing to the Private Education Institution of your Choice

## Site Visit to the School of your Choice

Before you sign the student contract, you may want to visit the school to take a closer look.

Examine the school premises and the facilities before you sign the student contract to check if the school lives up to its claims. Talk to the school management or administrative department if you have any questions or doubts.

Can the school show documentary proof of their achievements?	
What is the pass rate like from previous cohorts?	
Which universities or colleges do the graduates move on to?	
Are counsellors on hand to assist students with deciding the next course of action after completing your studies?	
What are the backgrounds and qualifications of the teaching staff?	
Does the school have a high turnover rate for staff?	
How are assignments graded?	
How will your assessment(s) be carried out? Will there be examinations?	
Does the school have the latest textbooks? What facilities does it have, e.g. a library?	
Are the classrooms conducive and well-equipped for learning?	
What is the typical class size?	
How do you feel about the school environment?	

Does the school live up to your expectations? If you are satisfied with the school, you are ready to sign the student contract.

If you are dissatisfied, talk to the school to see how they can help you or visit CPE Student Services Centre where there will be staff to address your concerns.





### PEI - Student Contract

The school and the student must sign a contract for courses which last longer than two months.

Before signing the student contract, you should read through it carefully to ensure that the following information has been included and is accurate:

- a. The duration of the course, and whether it is offered or provided on a full-time or part-time basis;
- b. The start date and end date of the course;
- c. The scheduled holidays, if any;
- d. The dates of all examinations, and major assessments and assignments;
- e. The expected date of the release of the final examination results, which should not be more than 3 months after the completion of the final examination unless otherwise permitted by the Council;
- f. The expected date of the conferment of the award;
- g. The full names of the developer or proprietor of the course, and the person or organisation or institution conferring the award;
- h. All fees which students need to pay;
- i. The fee collection schedule, including any late fee payment policy; and
- j. The fee refund policy of the school.

### Important

All private schools are required to attach an Advisory Note to their student contracts. The Advisory Note highlights the key areas of information which you need to especially note in your student contract, such as the school's fee refund policy. It is also important that you get a commitment from the school as to what they would do if a course is stopped before the student completes it. You will need to sign on the Advisory Note to acknowledge that you understand the contents of the contract. If you are below 18 years of age, the Advisory Note should be signed by your parent or guardian.

The school and its student recruitment agent (if applicable) have the responsibility to ensure that you understand all the terms in the contract before signing. Do clarify with them if you have any doubts.

Make sure that you keep a copy of the contract as it can be presented as a legal document in the event of disagreements.

## Ensuring that your Fee is Protected

Your fees will be protected either by the Escrow Scheme or the Insurance Scheme. Please check with your school on the type of fee protection scheme the school has chosen for you.

### Escrow Scheme

Before enrolment, check the school's website to see if it has an Escrow Establishment Certificate from an appointed bank.	
Before signing the Student Contract, check that Escrow fee protection is included in the contract.	
Make sure you sign on the Student Escrow Confirmation (SEC) slip which states the fee installments that you need to deposit in the bank.	
You should receive a copy of the payment voucher from the school. The payment voucher states: <ul style="list-style-type: none"><li>• the amount of fees and instalments that you need to deposit into the Escrow bank account, and</li><li>• the due dates of your fee instalments.</li></ul>	
After you have made a deposit into the Escrow bank account, you can check if the fee has been protected by referring to the CPE website.	

### Fee Protection Insurance Scheme

Before enrolment, check the school's website to see if it has an Approval Letter from an appointed insurance company.	
When signing of the student contract, check that insurance protection is included in the contract.	
A copy of the Certificate of Insurance (COI) bought in your name will be mailed to you by the insurance company.	
Make sure that the amount of fees paid, and not the premium amount, is equal to the amount insured.	
Check that the insurance coverage period starts from the date you paid your fees to the school.	
After you have made the fee payment to the school and received the COI, you can check if the fee has been protected by referring to the CPE website.	

## Medical Insurance Coverage

Check that you are provided medical coverage by your school. (Note: You may opt out if you are a Singapore citizen, permanent resident or international student not holding a Student's Pass, and are already covered by your own medical insurance plan.)	
If you are covered by the school, make sure that you are given a copy of the medical insurance policy stating clearly the policy terms and conditions, the claim procedure, and possible exclusion.	

## Chapter

# 04

# Useful Information & Contacts

### Dispute Resolution Scheme

If you have a problem with your school, you are encouraged to approach your school directly as soon as you can to resolve your complaints. But if the matter remains unsolved or if you are not happy with the outcome, you may approach the CPE Student Services Centre for help.

At the Student Service Centre, our officers will review the complaints and may refer you to seek assistance through the CPE's Dispute Resolution Scheme, comprising mediation and arbitration. These services provided by dispute resolution centres appointed by the CPE. Disputes which can be referred include unsatisfactory services provided by the school, fee refunds, disciplinary issues and quality of courses and teachers.

### Essential Contacts and Websites of Public Services

As a student in Singapore, you may need public assistance on certain occasion and for various reasons. You are encouraged to approach the various government agencies for advice and assistance should the need arises.

#### I Emergency Services

##### Police:

Tel: 999 (toll-free)

##### Emergencies/Ambulance/Fire Brigade:

Tel: 995 (toll-free)

#### II Related Services

##### Consumers Association of Singapore (CASE)

Tel: (65) 6463 1811

Website: [www.case.org.sg](http://www.case.org.sg)

##### Immigration and Checkpoints Authority (ICA)

Tel: (65) 6391 6100

Website: [www.ica.gov.sg](http://www.ica.gov.sg)

##### Ministry of Education (MOE)

Tel: (65) 6872 2220

Website: [www.moe.gov.sg](http://www.moe.gov.sg)

##### Ministry of Manpower (MOM)

Tel: (65) 6438 5122

Website: [www.mom.gov.sg](http://www.mom.gov.sg)

##### Small Claims Tribunal

Tel: (65) 6435 5946

Website: <http://app.subcourts.gov.sg/sct/index.aspx>

##### Singapore Institute of Arbitrators (SIArb)

Tel: (65) 6372 3931

Website: <http://www.siarb.org.sg/>

##### Singapore Mediation Centre (SMC)

Tel: (65) 6332 4366

Website: <http://www.mediation.com.sg/>

##### Singapore Tourism Board (STB)

Tel: (65) 6736 6622

Website: [www.stb.gov.sg](http://www.stb.gov.sg)

##### The Association of Private Schools and Colleges Singapore (APSC)

Tel: (65) 6351 7805

Website: [www.apsc.org.sg](http://www.apsc.org.sg)

**The CPE Student Services Centre wishes you every success in your chosen field of study. Should you need any assistance, do come by our Centre and see us.**

### **CPE Student Services Centre**

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YMCA Building, #01-01  
Singapore 238824  
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