



Student Finance System (SFS)

Access Student Financial Services for Post-Secondary Education Accounts (PSEA)



The Post-Secondary Education Account (PSEA) is part of the Post-Secondary Education Scheme to help Singapore Citizens pay for their post-secondary education. The PSEA is administered by the Ministry of Education (MOE) and is opened automatically for all eligible Singapore Citizens.

You can now login to Student Finance System (SFS) using your Singpass to access PSEA information and real-time transactions online.

How to apply to use your PSEA funds

You can set up a Standing Order (SO) to authorise the **Institutes of Higher Learning (IHL)** to deduct from your PSEA to pay for approved fees and charges.

You can specify what you would like to pay for by indicating the SO Usage :

- Select **“Tuition Fees”** to pay for tuition/course fees and compulsory charges (including those related to hostel/residential programmes)
- Select **“Enrichment Programme Fees”** to pay for overseas exchange programmes and enrichment programmes (e.g. preparatory programmes local study trips or tours, conferences, course, seminars, or workshops conducted by external agencies).

It is recommended that you select both “Tuition Fees” and “Enrichment Programme Fees”. This is to ensure that all your educational needs that are eligible for PSEA usage will be covered under your Standing Order.

You can indicate a future date for the Standing Order to expire if you would like it to be automatically terminated after you complete the course/programme. Alternatively, you can login to SFS to terminate the Standing Order with immediate effect.

A Standing Order is required for each educational institution. Once setup, the Standing Order will remain in force until you terminate it via SFS or until the expiry date. You can use the same Standing Order for withdrawals if you register for other courses conducted by the same educational institution in the future (including PSEA approved continuing education courses).

If you are below 21 years old, you will need your parents/guardians to set up the Standing Order on your behalf.

Useful Links



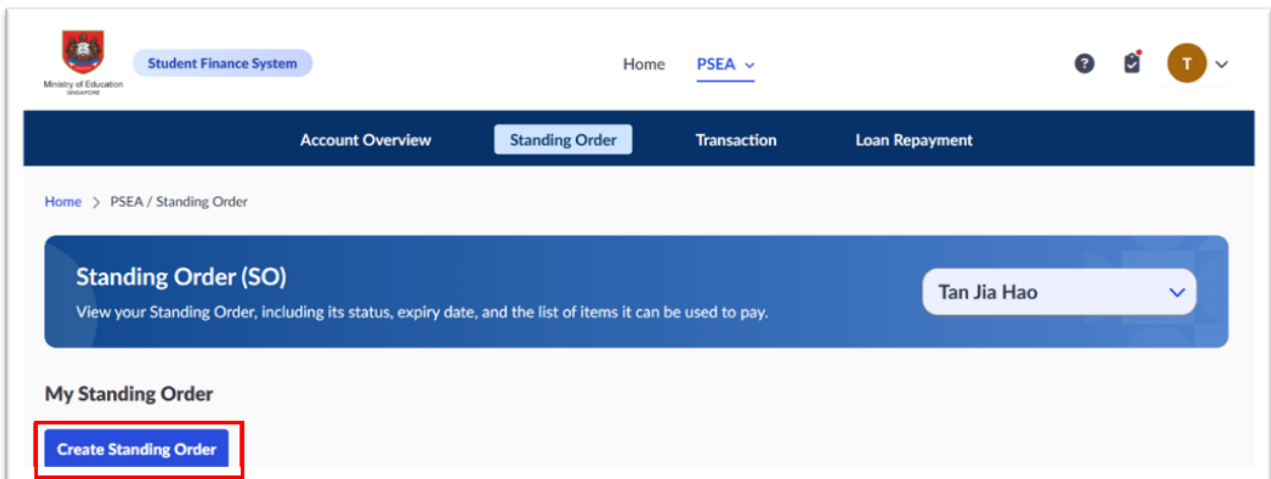
www.moe.gov.sg/psea



studentfinance.moe.gov.sg

How to set up a Standing Order using your PSEA

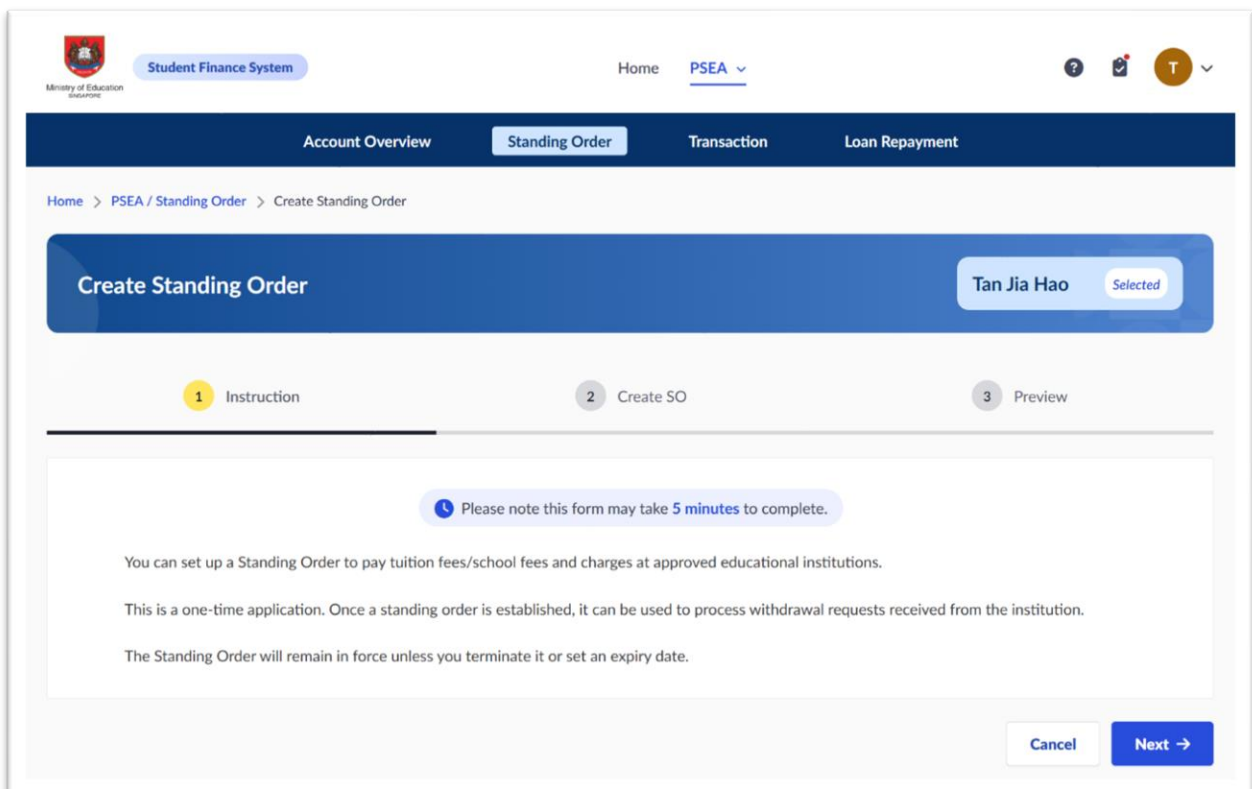
After you login to SFS, navigate to **PSEA > Standing Order** and click **Create Standing Order**.



Alternatively, you can click Quick Links on the homepage.



After reading **Instruction**, please click **Next** to proceed to the next step.



Please fill in the details required under the **Create SO** step. **Using Sibling PSEA** is optional, so there is no need to tick this if you are using your own PSEA only. Once completed, click **Next**.

The screenshot shows the 'Create Standing Order' form in the 'Create SO' step. The navigation bar at the top includes 'Account Overview', 'Standing Order', 'Transaction', and 'Loan Repayment'. The breadcrumb trail is 'Home > PSEA / Standing Order > Create Standing Order'. The form title is 'Create Standing Order' with the user name 'Tan Jia Hao' and a 'Selected' status. The progress indicator shows three steps: 1. Instruction, 2. Create SO (current step), and 3. Preview. The 'Standing Order Details' section includes: 'Institution' dropdown set to 'Nanyang Polytechnic'; 'SO Usage' with checkboxes for 'Tuition Fees/School Fees' and 'Enrichment Programme Fees', both checked; 'Set Expiry Date (Optional)' set to '30/04/2027'; and an unchecked checkbox for 'Using Sibling PSEA (Optional)'.

Please verify that the **Standing Order Details** are correct in the **Preview** step. If changes are needed, click **Back** to edit in the **Create SO** step. Check the box to complete the **Authorisation and Acknowledgement** section, then click **Proceed** to complete the application.

The screenshot shows the 'Create Standing Order' form in the 'Preview' step. The navigation bar and breadcrumb trail are the same as in the previous step. The progress indicator shows three steps: 1. Instruction, 2. Create SO, and 3. Preview (current step). The 'Standing Order Details' section is displayed as a summary table:

Institution	
SO Usage	Tuition Fees/School Fees
Expiry Date	30/04/2027

The 'Authorisation and Acknowledgement' section contains the following text:

Under Section 22 of the Education Endowment and Savings Schemes Act 1992, I authorise the PSE Scheme Administrator to deduct the account holders' PSEA to pay for the fees or charges incurred at any approved institution.

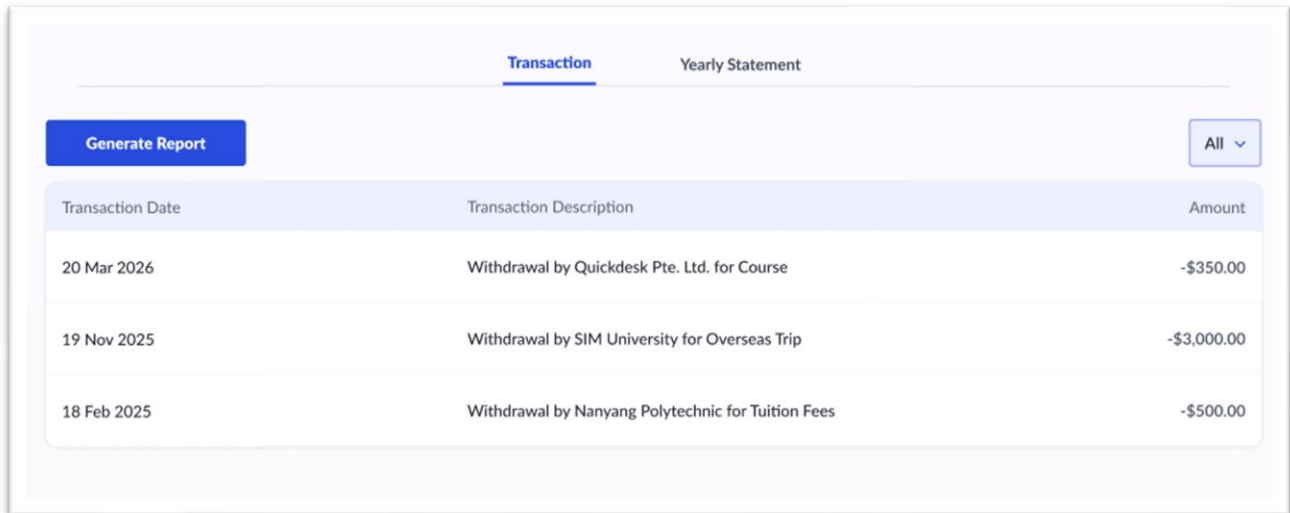
I will furnish any document which the PSE Scheme Administrator may require for verification purposes. I also authorise the PSE Scheme Administrator to obtain any information or documents which may be required for such purposes, from the relevant authorities/persons.

I declare that, to the best of my knowledge, all the information in this form is true and accurate.

At the bottom right, there are three buttons: 'Cancel', '← Back', and 'Proceed' (highlighted with a red border).

Once you've completed your Standing Order application :


- Your Standing Order is effective immediately.
- Your IHL can now proceed to deduct funds from your PSEA.
- Thereafter, you will receive an e-notification when a deduction is made.
- You can login to SFS to view the withdrawal details under **PSEA > Transaction**.



The screenshot shows the 'Transaction' tab in the SFS interface. It features a 'Generate Report' button and a dropdown menu set to 'All'. Below is a table with three columns: Transaction Date, Transaction Description, and Amount.

Transaction Date	Transaction Description	Amount
20 Mar 2026	Withdrawal by Quickdesk Pte. Ltd. for Course	-\$350.00
19 Nov 2025	Withdrawal by SIM University for Overseas Trip	-\$3,000.00
18 Feb 2025	Withdrawal by Nanyang Polytechnic for Tuition Fees	-\$500.00

Learn more ...

Login to SFS and click the  icon on the top right corner on the home page to access the **SFS Online User Guide** to learn more about :

- Where can I view my PSEA Standing Order details?
- How do I edit my PSEA Standing Order after it has been set up?
- How do I terminate the PSEA Standing Order?
- Can I activate the Standing Order again after I terminate it?
- Where can I view the details of my PSEA balance?
- Where can I view the list of withdrawals made from my PSEA?

