

Building a Singapore Made For Families

An overview of support for Marriage & Parenthood



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Support for Your Marriage & Parenthood Journey

The Marriage & Parenthood (M&P) Package provides comprehensive support for Singaporeans to fulfil their aspirations to get married and start their own families. The Package has been enhanced over the years to address the evolving needs of Singaporeans.

Recent enhancements to the M&P package include a) increased Baby Bonus Cash Gift and Government contributions to the Child Development Account, b) the new Shared Parental Leave (SPL) scheme, which gives both mothers and fathers more time to care for and bond with their newborns, and c) the Large Families Scheme (LFS), which provides additional support for married couples with three or more children. These enhancements complement existing M&P benefits, demonstrating the Government's continued dedication to supporting Singaporean families at different stages of their parenthood journey.

An SG60 Baby Gift will also be given to all Singapore Citizen babies born in 2025. Read more about the LFS at go.gov.sg/LFS, SPL at go.gov.sg/sharedparental-leave and the SG60 Baby Gift at go.gov.sg/SG60BabyGift.

To assure families in Singapore of support from the Government and society at large, the "Made For Families" brand mark was launched in Jun 2020 to reflect all our stakeholders' efforts in building a conducive environment that supports and values families. Employers, corporates and community groups who adopt the brand mark have practices, initiatives, programmes, amenities, products or services that are family-friendly. Visit www.madeforfamilies.gov.sg for more information.

Together, we can play a part in Building a Singapore Made For Families.



Preparing for Marriage

Take a relationship health check – Our Marriage Journey Quiz

- Identify strengths and areas for growth in your relationship by taking the **Our Marriage Journey Quiz (OMJQ)** at go.gov.sg/mff-omjq.
- Use the accompanying **Discussion Guide** at go.gov.sg/mff-omjqguide to unlock meaningful conversations with your partner in the key areas of positive bonding, communication and expectations, to strengthen and enrich your relationship.

Practical mini marriage Prevention and Relationship Education Programme (PREP) tips

- Take 5-10 minutes to read and try out a marriage tip to help you nurture a healthy relationship at go.gov.sg/mff-preptips.
- These tips are based on over 40 years of research on marital health and success and distil over 50 key concepts and relationship strategies into quick-and-easy reads, suitable for both soon-to-wed couples and already-married couples.

Marriage preparation and enrichment programmes

- Invest in your marriage and build a strong and loving relationship with your spouse by tapping on marriage preparation and enrichment programmes for couples. Delivered by experienced professionals, these programmes provide practical skills and knowledge to couples to build a strong and enduring marriage.
- Visit go.gov.sg/ffl-marriageprogs for a list of marriage preparation and enrichment programmes supported by Ministry of Social and Family Development.



Saying "I Do"

Embark on Your Marriage Journey in 6 Steps

Visit www.marriage.gov.sg/civil/marriage-process (for Civil marriage) or www.marriage.gov.sg/muslim/marriage-process (for Muslim marriage) for more information.

Your Home Matters



Faster Access to Public Housing

- ***The Housing & Development Board (HDB) has ramped up the supply of Build-To-Order (BTO) flats to meet strong demand for public housing.***
- ***[Enhanced]*** HDB is set to exceed its commitment of launching 100,000 new flats from 2021–2025, and will launch more than 50,000 flats between 2025 (inclusive) and 2027.
- Median waiting time has come down to pre-pandemic levels of 3–4 years.
- 2,000 to 3,000 Shorter Waiting Time (SWT) flats to be launched every year.
- ***[Enhanced] Deferred Income Assessment and Staggered Downpayment Scheme***
 - First-timer couples where both parties are full-time students or National Servicemen (NSF), or have been within the past 12-months can defer the income assessment for housing grant and loan until just before key collection, instead of at the flat application stage.
 - ***[Enhanced]*** From the Jul 2025 sales exercise onwards, only one party needs to be a full-time student/NSF, or has recently been one, for the couple to qualify.
 - These couples can also pay a reduced initial downpayment of 2.5% of their flat price (regardless of their financing option for their flat). The remaining downpayment will be paid at key collection.

• ***First-Timer (Parents and Married Couples)***

Eligible first-timer families with at least one child aged 18 and below, and first-timer married couples aged 40 and below, qualify for the First-Timer (Parents & Married Couples) [FT(PMC)] applicant category.

- They will receive three ballot chances for their flat applications for any flat type and estate. Other first-timer families will continue to get two ballot chances.
- FT(PMC) applicants, including expectant parents, are eligible for the ***Family and Parenthood Priority Scheme (FPPS)***, and enjoy first priority within the FPPS if they apply for a 4-room or smaller Standard flat.

• ***Third Child Priority Scheme***

First-timer and second-timer families with at least three children are eligible for the Third Child Priority Scheme (TCPS), with up to 5% of BTO flats/SBF units set aside to accommodate these larger households.

• ***Parenthood Provisional Housing Scheme (PPHS)***

Eligible families awaiting the completion of their new flats, with monthly household income of \$7,000 or below (based on income in your application to buy a flat) can rent a PPHS flat from HDB at subsidised rates.

- To meet the demand for PPHS flats, HDB has more than doubled the supply from 800 flats in 2021 to about 2,000 flats today. HDB will further double the supply to 4,000 flats by 2H 2025.
- PPHS-eligible families renting a HDB flat or bedroom on the open market can also tap on the PPHS (Open Market) Voucher from Jul 2024 till Jun 2025 for support. Eligible families will receive \$300 per month, or up to \$3,600 if they qualify for the full year of support.

Helping Families Live Closer Together

- **Proximity Housing Grant (PHG)** of up to \$30,000 for families buying a resale flat to live with or near (within 4km) their parents/children.
- **Married Child Priority Scheme (MCPS), Senior Priority Scheme (SPS) and Multi-Generation Priority Scheme (MGPS)** for those who are buying new flats to live with or near their parents/married children. From mid-2025, the new Family Care Scheme (FCS) will replace the MCPS and offer priority access to all parents and their children, married or single, when they apply for a new flat to live with or near each other.
- **3Gen flats** for married couples or fiancé/fiancée couples who wish to live with their parents.

More Affordable Housing

- The **monthly household income ceiling** for a family buying a new HDB flat and for taking an HDB housing loan is \$14,000. Currently, this covers about 8 in 10 Singaporean households.
- Families whose income exceeds the ceiling can consider buying a new Executive Condominium from a developer. The income ceiling is higher at \$16,000.
- **[Enhanced] Enhanced CPF Housing Grant (EHG)**: Eligible first timer families with income of up to \$9,000 can now receive up to \$120,000 when buying new and resale flats.
- **CPF Housing Grant**: First-timer families purchasing a 4-room or smaller resale flat can receive up to \$80,000 while those purchasing a 5-room or larger resale flat can receive up to \$50,000. The monthly household income ceiling for the grant is \$14,000.

All in all, first-timer families can receive up to \$120,000 in grants on top of significant market discounts when buying a new flat, and up to \$230,000 when buying a resale flat:





New Flats:



	Regardless of flat type and estate	
EHG¹		Up to \$120,000 (on top of market discount) income ceiling: \$9,000

Resale Flats:



	4-room or smaller	5-room or larger
CPF Housing Grant	 \$80,000 Income ceiling: \$14,000	 \$50,000 Income ceiling: \$14,000
EHG¹	 Up to \$120,000. Income ceiling: \$9,000	
PHG	 Up to \$30,000. No income ceiling	

¹Indicates the full grant amount given to you when you purchase a flat with a remaining lease that covers you to at least age 95. Pro-rated if otherwise.

Other Support Measures

Fresh Start Housing Scheme: Families with children living in public rental flats ("ComLink+ families") can buy a new 2-room Flexi or 3-room Standard flat on a shorter lease, ranging from 45 to 65 years. Eligible second-timer ComLink+ families will receive a \$75,000 Fresh Start Housing Grant, while first-timer ComLink+ families will receive the Enhanced CPF Housing Grant of up to \$120,000. Families will also receive regular check-ins and receive social support from an appointed social service agency, to ensure that they are able to sustain home ownership.



To find out more information about HDB's housing schemes, visit www.hdb.gov.sg

Getting Ready For Baby



MediSave Maternity Package

[Enhanced] Couples can use their MediSave for pre-delivery and delivery medical expenses. From 1 Apr 2025, expectant mothers will benefit from an increase in MediSave inpatient and day surgery withdrawal limits. The withdrawal limits, depending on the delivery procedure and length of stay in the hospital, are as follows:

- Up to \$900 for pre-delivery medical expenses.
- Between \$1,120 and \$2,770 for delivery expenses depending on type of procedure.
- Up to \$1,130 per day for the first two days of admission and \$400 per day from the third day onwards.

MediShield Life Coverage for Delivery-Related Complications

Mothers who encounter serious pregnancy and delivery-related complications such as eclampsia, cervical incompetency and postpartum haemorrhage can tap on MediShield Life to pay for their inpatient treatments.

Support for Assisted Conception Procedures

- Eligible couples can tap on **MediSave for Assisted Conception Procedures (ACPs)** which include Intra-Uterine Insemination (IUI) and Assisted Reproduction Technology (ART) such as In-Vitro Fertilisation at both public and private Assisted Reproduction (AR) centres, at up to \$6,000 for the first cycle, \$5,000 for the second cycle, and \$4,000 for the third and subsequent cycles, subject to a lifetime limit of \$15,000 per patient.
- **Government co-funding for ACP** of up to 75% for eligible couples below 40 years old undergoing treatments at public AR centres. This includes:
 - A maximum of three fresh and three frozen cycles for ART treatment; and
 - Three cycles of IUI.

	Singapore Citizen (SC) Couple	SC-Permanent Resident Couple	SC-Foreigner Couple
Fresh ART cycles (up to 3 cycles)	75%; up to \$7,700	55%; up to \$5,700	35%; up to \$3,600
Frozen ART cycles (up to 3 cycles)	75%; up to \$2,200	55%; up to \$1,600	35%; up to \$1,000
IUI (up to 3 cycles)	75%; up to \$1,000	55%; up to \$700	35%; up to \$500

Government co-funding can be applied to two out of the existing six co-funded ART cycles for women aged 40 and above, as long as they have attempted assisted reproduction or IUI procedures before age 40.

- To provide financial support for those who would like to conceive but are at risk of transmitting serious inheritable diseases to their offspring, eligible couples who undergo Pre-implantation Genetic Testing for Monogenic/Single Gene Defects (PGT-M) and Chromosomal Structural Rearrangements (PGT-SR) can receive up to 75% in Government co-funding, capped at the maximum claimable amount for each PGT-M and PGT-SR stage. They can also tap on their own or their spouse's MediSave to defray costs.



Learn more about fertility health and the types of fertility treatments at go.gov.sg/fertility-health-myths

Raising Your Child



Financial Support

Baby Bonus Scheme

- Comprises the **Baby Bonus Cash Gift, and Child Development Account (CDA) benefits which include the First Step Grant and Government co-matching of parents' savings up to a cap.**
- The Baby Bonus Cash Gift is disbursed every six months till the child turns six-and-a-half years.
- The Baby Bonus Cash Gift is paid into a Child Savings Account (CSA) which will be opened automatically when a CDA is opened for the child after enrolment into Baby Bonus Scheme.

CSA is a joint savings account that allows the child to conveniently receive other Government cash payments (if any), such as education bursaries, grants, awards and financial assistance.

CDA is a special co-savings account for the child. CDA benefits include:

First Step Grant: A \$5,000 Government contribution for the 1st and 2nd child, and \$10,000 for the 3rd and subsequent child born on or after 18 Feb 2025, will be automatically deposited into the CDA without parents having to save in the CDA first.
















Government co-matching of parents' savings: Receive an extra dollar for every dollar that the parents deposit into the CDA, up to the cap that the child is eligible for.

The CDA funds can be used at the Baby Bonus Approved Institutions (AIs) to pay for approved child-raising expenses, including educational and healthcare expenses incurred by the child or his sibling.

Baby Bonus Cash Gift (paid into CSA)

Birth Order	Baby Bonus Cash Gift (for each child)
1st & 2nd Child	\$11,000
3rd & Subsequent Child	\$13,000

CDA

Birth Order	First Step Grant (No initial deposit from parents required) (a)	Maximum Government co-matching (b)	Total Government Contributions (a+b)
 1st Child	 \$5,000	 \$4,000	 \$9,000
 2nd Child		 \$7,000	 \$12,000
 3rd Child	 \$10,000 ²	 \$9,000	 \$19,000
 4th Child			
 5th and Subsequent Child		 \$15,000	 \$25,000

²Third and subsequent Singapore Citizen children born from 18 Feb 2025 will receive an increased First Step Grant of \$10,000 (up from \$5,000) under the Large Families Scheme. For more information, please visit the Large Families Scheme website (go.gov.sg/LFS).

[New] Large Families Scheme

- The Large Families Scheme (LFS) strengthens support for couples with, or who aspire to have three or more children.
- Under this scheme, couples will receive up to \$16,000 of additional support for each third or subsequent Singapore Citizen (SC) child born on or after 18 Feb 2025. This includes:
 - **[Enhanced]** An increased Child Development Account First Step Grant of \$10,000 (up from \$5,000)
 - **[New]** A \$5,000 Large Family MediSave Grant
 - **[New]** \$1,000 annually in Large Family LifeSG Credits in the years that the child turns one to six³
- Large families can also enjoy merchant discounts and privileges from corporate partners supporting the LFS. More details can be found at go.gov.sg/lfs-deals.

Child Development Account (CDA) First Step Grant: Will be deposited into the eligible child's CDA, around two weeks after the CDA is opened.

Large Family MediSave Grant (LFMG): Can be used to offset the mother's pregnancy and delivery expenses, and for approved dependants' medical bills and hospitalisation fees. Will be deposited into the mother's MediSave account, around two weeks after child's successful enrolment into the Baby Bonus Scheme.

Large Family LifeSG Credits (LFLC): To defray household expenses such as groceries, utilities, pharmacy items, and transport services. Will be disbursed to the child's CDA trustee via their LifeSG app digital wallet. First disbursement will be in Sep 2025 for eligible children born in 2019-2024, and in Apr 2026 for those born in 2025. Subsequent annual payments in Apr until the year the eligible child turns six years old.

Learn more about the LFS at go.gov.sg/LFS.

³The Large Family LifeSG Credits also applies to existing large families with at least one child aged six or below in 2025 (i.e. born between 1 Jan 2019 and 17 Feb 2025).

Levy Concession for a Migrant Domestic Worker




Concessionary levy of \$60 per month for families with a Singapore Citizen child below 16 years old.

Tax Reliefs and Rebate

The total amount of all tax reliefs an individual can claim is capped at \$80,000 for each Year of Assessment.

• Parenthood Tax Rebate (PTR)

Parents can claim the following amount under PTR:




Child Order	 1st Child	 2nd Child	 3rd & Subsequent Child
Rebate Amount (per child)	 \$5,000	 \$10,000	 \$20,000

• Qualifying Child Relief (QCR) and Child Relief (Disability)

- Tax relief of \$4,000 per child under QCR.
- Tax relief of \$7,500 per child under Child Relief (Disability).

• Working Mother's Child Relief (WMCR)⁴

- A working mother can claim the following amount under WMCR:

Child Order	 1st Child	 2nd Child	 3rd & Subsequent Child
WMCR for a qualifying Singaporean child born/adopted before 1 Jan 2024	15% of mother's earned income	20% of mother's earned income	25% of mother's earned income
WMCR for a qualifying Singaporean child born/adopted on or after 1 Jan 2024	\$8,000	\$10,000	\$12,000

⁴ The WMCR has been changed from a percentage of the eligible mother's earned income to a fixed dollar tax relief for qualifying children born or adopted on or after 1 Jan 2024, with effect from the Year of Assessment 2025. More information on the adjustments to the WMCR can be found at go.gov.sg/mp2023enhanced-infographic.

- The total WMCR amount that an eligible mother can claim for all her qualifying children is capped at 100% of her earned income for the Year of Assessment.
- The total amount of QCR/Child Relief (Disability) and WMCR claimable for each child is capped at \$50,000.

• Grandparent Caregiver Relief (GCR)

- \$3,000 tax relief for a working mother whose parent, parent-in-law, grandparent, or grandparent-in-law is looking after her child aged 12 years and below in the previous year.
- There is no age criteria for the child if the child is disabled and unmarried in the previous year.

• Waiver for Passport Application Fee for Newborns

- Application fees will be waived for parents who are applying for the first passport for their Singapore Citizen children.



To enjoy the waiver, parents must submit the passport application online (www.ica.gov.sg) anytime on or before the child's first birthday.

Childminding

Expanding Caregiving Options for Parents of Infants

- The Government has launched a 3-year childminding pilot for infants from 1 Dec 2024. The pilot aims to grow affordable, safe, and reliable childminding services as an additional infant care option for families.
- Under the pilot, operators appointed by the Early Childhood Development Agency (ECDA) engage childminders to provide childminding services.
- Parents' out-of-pocket expenses for full-time childminding under the pilot are around \$700, lower than the cost of most childminding services today.



Preschool

Government-Supported Preschools

- Parents can enrol their children in MOE Kindergartens (MKs) which are directly run by the Government, or Government-supported preschools under the Anchor Operator and Partner Operator schemes. Anchor Operator and Partner Operator preschools are subject to fee caps and quality requirements so that parents can access affordable and quality preschools for their children.

Types of Preschool Services

- **Infant care** for infants aged between two and 18 months.
- **Childcare** for children aged between 18 months and below seven years old.
- **Kindergarten** for children between 18 months and below seven years old (half-day programme).

MOE Kindergarten – Early Years Centre Partnership

To provide quality and affordable preschool care and education for children aged two months to six years old.

- MKs offer half-day programmes for children aged five and six, emphasising a holistic curriculum to nurture children's joy of learning. Kindergarten Care (KCare) is available at all MKs, for parents who additionally require a full-day service for their children. MKs offer all three Mother Tongue Languages, and are situated within primary schools to smoothen the child's transition to P1.
- Under the MK – Early Years Centre (MK-EYC) model, Anchor Operators provide preschool services for children aged two months to four years. Eligible children in EYCs are guaranteed a place at a partner MK, ensuring a seamless transition to K1 in the year they turn five.
- There are currently 56 MOE Kindergartens, with plans to expand to 61 MKs by 2029.

Expanding Childcare/Infant Care Capacity

- By the end of 2025, 80% of preschoolers can have a place in a government-supported preschool.
- Around 220,000 full-day preschool places are available today, sufficient to cater to every resident child aged three and above.
- ECDA is also working closely with Anchor Operators to develop close to 40,000 new infant and childcare places from 2025 to 2029. This will include approximately 6,000 new infant care places to cater to increasing demand for such services.

Subsidies for Preschool

- **Basic Subsidy** of \$600 for full-day infant care and \$300 for full-day childcare for working mothers.
 - Families with non-working mothers are eligible for a Basic Subsidy of \$150 per month for full-day services.
- Families with working mothers, and with gross monthly household incomes of \$12,000 and below, are eligible for **Additional Subsidies** of up to \$467 and \$710 per month for full-day childcare and infant care programmes respectively, subject to a minimum co-payment amount.
- Since 9 Dec 2024, all families with a gross monthly household income of up to \$6,000 can qualify for full childcare subsidies for their income tier, regardless of the applicant's employment status.

- Families with 5 members or more, including three or more dependants (e.g. dual-income family with three children), can choose to calculate their Additional Subsidy on a per capita income (PCI)⁵ basis to qualify for higher subsidies.
- Families with gross monthly household incomes of \$12,000 and below, and whose children are enrolled in kindergarten programmes in an Anchor Operator preschool or MK, are eligible for the Kindergarten Fee Assistance Scheme (KiFAS).
- For MKs, on top of the KiFAS subsidy, all Singapore Citizen children enrolled in the full-day programme, are eligible for a Basic Subsidy of \$150 per month for KCare. Families with working mothers, and with a gross monthly household income of \$12,000 and below may also qualify for the KCare Additional Subsidy, subject to a minimum co-payment amount. From 9 Dec 2024, MOE has extended the KCare Additional Subsidy to all families with a gross monthly household income of up to \$6,000, regardless of the applicant's employment status.

⁵PCI = total average monthly household income of family members/number of family members living in the same household.

Fee Caps at Government-Supported Preschools

- From 1 Jan 2025, full-day childcare fee caps for AOP and POP centres have been lowered by \$40, to \$640 and \$680 (excluding GST) per month respectively.
- [Enhanced]** From 1 Jan 2026, we will further lower full-day childcare fee caps for AOP and POP centres by \$30, to \$610 and \$650 (excluding GST) per month respectively. With this reduction, dual-income families with a child in full-day childcare will pay around the equivalent of fees for primary school plus after-school student care, before means-tested subsidies.

Parents can access the Preschool Search feature on the LifeSG app or web at www.life.gov.sg/services/preschool-search to search for preschools near their homes, workplaces, or caregiver's homes and contact preschools directly to follow-up on enrolment matters.

MONTHLY SUBSIDY FOR FULL-DAY INFANT CARE PROGRAMMES⁶

(for working mothers with Singapore Citizen infants aged 2 to 18 months)

Monthly Household Income	Per Capita Income (PCI)	Basic Subsidy (a)	Max. Additional Subsidy (b)	Max. Total Subsidy (a+b)
\$3,000 and below	\$750 and below	\$600	\$710	\$1,310
\$3,001 to \$4,500	\$751 to \$1,125		\$640	\$1,240
\$4,501 to \$6,000	\$1,126 to \$1,500		\$500	\$1,100
\$6,001 to \$7,500	\$1,501 to \$1,875		\$380	\$980
\$7,501 to \$9,000	\$1,876 to \$2,250		\$240	\$840
\$9,001 to \$10,500	\$2,251 to \$2,625		\$100	\$700
\$10,501 to \$12,000	\$2,626 to \$3,000		\$40	\$640
Above \$12,000	Above \$3,000		N/A	\$600

MONTHLY SUBSIDY FOR FULL-DAY CHILDCARE PROGRAMMES⁷

(for working mothers with Singapore Citizen children aged above 18 months to below 7 years old)

Monthly Household Income	Per Capita Income (PCI)	Basic Subsidy (a)	Max. Additional Subsidy (b)	Max. Total Subsidy (a+b)
\$3,000 and below	\$750 and below	\$300	\$467	\$767
\$3,001 to \$4,500	\$751 to \$1,125		\$440	\$740
\$4,501 to \$6,000	\$1,126 to \$1,500		\$340	\$640
\$6,001 to \$7,500	\$1,501 to \$1,875		\$260	\$560
\$7,501 to \$9,000	\$1,876 to \$2,250		\$190	\$490
\$9,001 to \$10,500	\$2,251 to \$2,625		\$130	\$430
\$10,501 to \$12,000	\$2,626 to \$3,000		\$80	\$380
Above \$12,000	Above \$3,000		N/A	\$300

^{6,7}Please visit ECDA website www.ecda.gov.sg/parents/preschool-subsidies/infant-and-childcare-subsidy-scheme for more details on subsidy and minimum co-payment amounts for childcare and infant care. Parents only need to pay the net fees after subsidy.

Support for Education

- Over \$200,000 in education subsidies from preschool through secondary school for every Singaporean child; further subsidies for higher education.
- Annual government contributions, and ad-hoc top-ups to Edusave Account and Post Secondary Education Account (PSEA) to provide further support for education expenses for general education and higher education respectively.
- MOE Financial Assistance Scheme to provide support for lower-income families from primary to pre-university levels.
- Government bursaries for students from lower- and middle-income families studying in Polytechnics, Autonomous Universities, ITEs, NAFA, LASALLE, University of the Arts Singapore (UAS), and National Institute of Early Childhood Development (NIEC).
- Government education loans for students pursuing full-time diploma and undergraduate programmes, which are interest-free during the course of study and repayable only upon graduation or leaving institution, to finance education expenses.
- More details on the fees, and different financial assistance schemes, awards and merit-based scholarships can be found at www.moe.gov.sg/financial-matters.



Support for Working Parents

- Student care centres (SCC) in all primary schools.
- Lower-income families can pay as little as \$5/- a month for student care fees under the Student Care Fee Assistance scheme.
- Visit www.msf.gov.sg/our-services/directories#studenttab to search for a SCC near you.

Healthcare

- **Parent Hub website** www.healthhub.sg/programmes/parent-hub is a one-stop online portal to enable parents to conveniently access practical tips and strategies to navigate the pregnancy journey and prepare for their baby's arrival. It also contains postnatal health tips for parents and baby.
- **[Enhanced] \$5,000 MediSave Grant for Newborns** deposited into the child's MediSave account. Supports the child's healthcare expenses, such as MediShield Life premiums, recommended childhood vaccinations, hospitalisation and approved outpatient treatments.
- **MediShield Life** is a national basic health insurance scheme for all Singapore Citizens and Permanent Residents which helps to pay for large hospital bills and selected costly outpatient treatments.
 - All Singapore Citizen babies, including those with congenital and neonatal conditions, are automatically covered from birth.
- **Singaporean children enjoy fully-subsidised nationally recommended vaccinations and childhood developmental screenings**
 - Fully-subsidised childhood vaccinations recommended under the National Childhood Immunisation Schedule (NCIS) at polyclinics and all Community Health Assist Scheme (CHAS) General Practitioner (GP) clinics.
 - Fully-subsidised childhood developmental screenings at polyclinics and CHAS GP clinics.
- **Mother-child dyad services at polyclinics**
 - Mothers can access healthcare services together with their children at all polyclinics, e.g. Mothers who bring their newborns for vaccination can be screened for postnatal depression during regular vaccination appointment for their children at polyclinic.
- **Family Nexus**
 - There are currently four Family Nexus sites at Our Tampines Hub, Choa Chu Kang Polyclinic, Punggol Polyclinic and Sembawang Polyclinic that serve as one-stop hubs for health and social services for families with young children and couples planning for marriage & parenthood.





Parenting Programmes and Resources

- **Families can tap on the tools and resources under Grow Well SG to build healthy habits in children, to give them an early start to good health**
 - For healthy screen use practices, parents can refer to the updated Guidance on Screen Use in Children aged 0 to 12 years old at www.moh.gov.sg/others/resources-and-statistics/guidance-on-screen-use.
 - Parents can use the personalised Child Health Plan to engage their children on healthy habits. During the annual School Health Screening (SHS) session, healthcare staff will review the lifestyle questionnaire completed by parents and discuss potential lifestyle improvements with each student, creating a personalised lifestyle prescription. To support these healthy changes, parents can access additional resources through Parent Hub, Healthy 365 and other platforms.
 - To build healthy behaviours in children between 0 to 6 years old, parents can use the Childhood Health Behaviours Checklist (CHBC) to reflect on their children's habits in nutrition, physical activity, screen use and sleep, and discuss this with their children's healthcare professional during Childhood Developmental Screening (CDS) visits.

- Learn proven strategies and skills to support your child's psychological, social and emotional competence and build strong parent-child relationships through **Families for Life Parenting Programmes** at go.gov.sg/ffl-parenting-programmes.
- Parents-to-be and parents with children aged 0 to 19 years old can access evidence-based articles, videos and other resources on common parenting issues and concerns at **Families for Life Parenting Portal** at go.gov.sg/fflparenting.
- The **Families for Life @ Community** is now expanded to all towns nationwide where families can access marriage and parenting programmes and support groups to equip them with skills and confidence to care for their children. Visit go.gov.sg/ffl-community for more info and join a Parents Telegram Group in the local neighbourhood.
- Parents can now access the **Parenting for Wellness** toolbox at parentingforwellness.hpb.gov.sg for practical tips on how to support their children's well-being and navigate parenting in this digital age. The toolbox offers a comprehensive range of strategies and tips to help parents to build a stronger parent-child bonding.



Parental Leave and Benefits

Managing Work and Family Life

- 16 weeks of **Government-Paid Maternity Leave (GPML)**
 - Working mothers who are not eligible for GPML due to their work arrangements may apply for **Government-Paid Maternity Benefit**.
- **[Enhanced]** 4 weeks of **Government-Paid Paternity Leave (GPPL)**
 - From 1 Apr 2025, the additional two weeks of GPPL that have been provided on a voluntary basis since 1 Jan 2024 will be made mandatory. This means that **eligible working fathers with Singapore Citizen children born on or after 1 Apr 2025 will receive 4 weeks of GPPL**.
 - Working fathers who are not eligible for GPPL due to their work arrangements (e.g. irregular employment arrangements) can apply for **Government-Paid Paternity Benefit (GPPB)**.
- **[New]** 10 weeks of **Shared Parental Leave (SPL)**
 - Since 1 Apr 2025, the previous Shared Parental Leave scheme has been replaced with a new SPL Scheme.
 - The new SPL scheme provides eligible parents with 10 weeks of paid parental leave to be shared between both parents, on top of existing GPML/AL and GPPL entitlements. Parents have the flexibility to reallocate their share of the leave to each other.
 - This will be implemented in two phases. Eligible working parents with SC children born on or after 1 Apr 2025 will be eligible for 6 weeks of SPL. This will be increased to 10 weeks of SPL for eligible working parents with SC children born on or after 1 Apr 2026.

- Working parents who are not eligible for SPL due to their work arrangements may apply for **Shared Parental Leave Benefit**, a cash benefit-equivalent scheme.
- Visit go.gov.sg/sharedparental-leave and go.gov.sg/spb-info to find out more.
- **Government-Paid Childcare Leave and Extended Childcare Leave:**
 - 6 days per year per working parent whose youngest child is aged below 7 years old.
 - 2 days per year per working parent whose youngest child is aged 7 – 12 years old.
- **Unpaid Infant Care Leave (UICL):**
 - Eligible working parents with children below 2 years old can receive 12 days of UICL per parent per year in the child's first 2 years.
- 12 weeks of **paid Adoption Leave (AL)**^a for working adoptive mothers of infants below 1 year old
 - Working adoptive mothers who are not eligible for AL due to their work arrangements may apply for **Government-Paid Adoption Benefit**.
- **Maternity Protection for Pregnant Employees:** Pregnant employees who are retrenched or dismissed without sufficient reasons at any stage of their pregnancy are eligible for this protection.
- **Employment Protection for Mothers and Fathers:** It is an offence for an employer to dismiss an employee while he or she is on GPPL or GPML/AL.

Family-Friendly Workplaces

The Government has introduced various initiatives to foster family-friendly workplaces:



Tripartite Guidelines on Flexible Work Arrangement Requests

- The Guidelines set out how employees should request for FWAs and use them responsibly, and how employers should properly consider these requests based on business needs and communicate outcomes of such requests.

^aWorking adoptive fathers may be eligible for GPPL or GPPB.

- More information for employees and employers on the process of making and considering FWA requests under the Guidelines can be found at go.gov.sg/tgfwar-resource.

Tripartite Standard on Unpaid Leave for Unexpected Care Needs

Employers who adopt this Tripartite Standard agree to provide the following leave measures:

- Up to 4 weeks of unpaid leave per year for employees if their child is aged below 2 years old and was born (a) pre-term, (b) with congenital conditions, or (c) as part of multiple births or any other medical conditions (subject to discussion with the employer).
- Up to 2 weeks of unpaid leave per year for employees caring for immediate family members during or after hospitalisation.

Tripartite Standard on Work-Life Harmony

Employers who adopt this Tripartite Standard⁹ agree to provide work-life support.

- Offer and inform employees of the types of FWAs (for instance, reduced hours for employees with caregiving responsibilities with commensurate reduction in pay), the process to request for them, expectations on responsible use of FWAs, and discuss suitable alternatives.
- Provide at least two employee support schemes (e.g. family day, subsidised health screening, staff recreation areas) for all its employees based on their needs.
- Provide at least two¹⁰ enhanced leave benefits (e.g. compassionate leave, extended childcare leave) and encourage the utilisation of maternity, paternity childcare leave and annual leave.

⁹The Tripartite Standards are an initiative to increase the adoption of fair and progressive workplace practices in Singapore by recognising progressive employers who adopt the recommended practices under the Standards.

¹⁰The list of (a) possible employee support schemes is at "www.tal.sg/tafep/employment-practices/work-life-harmony/work-life-programmes#employee-support-schemes"; and (b) possible enhanced leave benefits is at "www.tal.sg/tafep/employment-practices/work-life-harmony/work-life-programmes#enhanced-leave-schemes".

Building and Construction Authority's (BCA) Accessibility Fund

Co-funds up to 60% of construction costs for Universal Design (UD) features, including family-friendly features such as nursing rooms, when private buildings with basic accessibility features — built before 2013 — undergo accessibility upgrading to put in UD features. This is capped at \$100,000 per development.

BCA Code on Accessibility in the Built Environment 2025 ("Code")

Includes enhancements to lactation room standards to better support the needs of breastfeeding mothers, such as requiring larger buildings to provide more lactation rooms and expanding the list of mandatory features that lactation rooms are to be equipped with.

Work-Life Ambassador Scheme

The scheme brings together business leaders, HR practitioners, and working individuals to share their work-life experiences and knowledge with employers and employees to better implement work-life harmony and achieve personal work-life effectiveness.

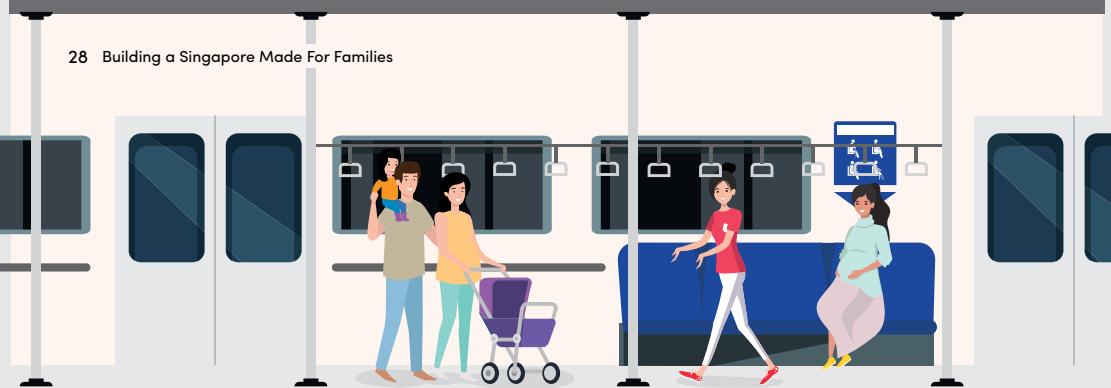
Resources on Work-Life Harmony

The Tripartite Alliance for Fair & Progressive Employment Practices (TAFEP) hosts a one-stop portal (www.tal.sg/tafep/Resources) with articles, guides, tools and templates to support companies in the implementation of flexible work arrangements and other progressive work-life strategies and practices. Briefings and workshops are also available.

Family Bonding

- **PA Family PLAYGround** is an initiative organised by the People's Association Family Life Champions (FLCs), where families will Play, Learn, Appreciate and care for You (the community, the family and self) through a series of fun and educational family activities.
- **Family Fun. Family Time** – A series of thematic and interactive programmes by People's Association Family Life Champions (FLCs) to encourage families to foster stronger ties and to equip parents with essential parenting knowledge and skills.
- **ActiveSG Active Parents** by Sport Singapore offers a full suite of resources like sporty activities and game ideas, educational series and parenting tips for families. These promote family bonding and empower parents to play an active role in their children's lives.
- Families for Life offers a wide range of events and activities across Singapore such as the annual "I Still Do" campaign, **National Family Festival**, and **Celebrating Our Grands** campaign to promote family bonding and to strengthen family relationships.





Moving Around with Ease

More Inclusive, Family-Friendly Public Transport System

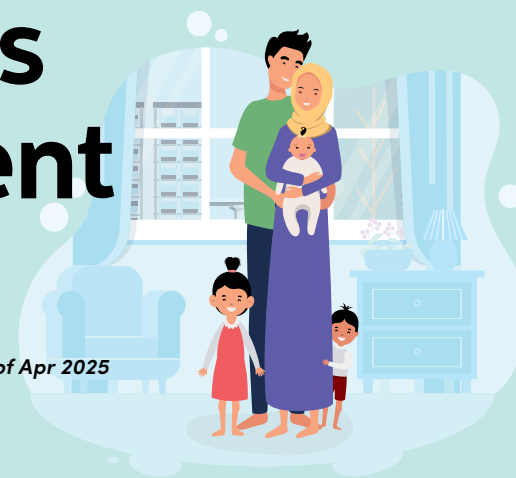
- All public buses have been installed with a stroller restraint device.
- **Baby Care Rooms¹¹ at:**
 - All new bus interchanges and integrated transport hubs.
 - MRT interchange stations on Thomson-East Coast Line.
 - All stations on the upcoming Jurong Region Line and Cross Island Line.
- **Family-friendly amenities with diaper-changing stations at:**
 - All new bus interchanges and integrated transport hubs.
 - Rail lines such as the Thomson-East Coast Line, Circle Line 6, and the upcoming Jurong Region Line and Cross Island Line stations.
- All ride-hail operators must provide an option for commuters travelling with young children below 1.35m in height to indicate their need for child seat(s) at the point of booking.
- Child concession cards, which can be applied at any SimplyGo Office, offer free travel on public transport for children below 7 years of age.



¹¹Baby Care Rooms are where nursing mothers can express milk or breastfeed their babies in a private and comfortable environment. These rooms also allow other family members/caregivers of the babies to bottle-feed them and/or change their diapers.

Examples of Benefits for Different Families

All examples and information are accurate as of Apr 2025





- **Mr and Mrs Tan are a married couple in their late-20s. They had their first child in 2021 and are expecting their second child in May 2025.**
- **They are both working and Mrs Tan is self-employed. They have a monthly household income of \$7,000.**
- **They recently booked a Build-To-Order (BTO) flat, and are waiting for it to be completed.**

BENEFITS¹²

Housing

- They received an Enhanced CPF Housing Grant of \$30,000, on top of significant market discounts received through the BTO price.
- They have been renting an HDB flat through the Parenthood Provisional Housing Scheme at subsidised rates while waiting for their BTO flat to be completed.

Healthcare during pregnancy/delivery

- For the delivery of her child, Mrs Tan would be able to withdraw up to \$900 from the couple's MediSave to pay for pre-delivery medical expenses, \$1,120 to \$2,770 for the delivery procedure, \$1,130 per day for the first two days of admission and \$400 per day from the third day onwards.
- Mrs Tan will be covered under MediShield Life if she has any serious pregnancy and delivery-related complications and requires inpatient treatment.

Parental Leave

- **To care for and bond with their newborn:**
 - ▶ Mrs Tan can take 16 weeks of Government-Paid Maternity Leave.¹³
 - ▶ Mr Tan can take 4 weeks of Government-Paid Paternity Leave.
 - ▶ The couple will have an additional 6 weeks of Shared Parental Leave, to be shared between them¹⁴.
 - ▶ Each parent can further take 6 days of paid Childcare Leave, and 12 days of Unpaid Infant Care Leave.



¹²Benefits are based on the latest measures as of Apr 2025.

¹³If Mrs Tan or Mr Tan do not qualify for Maternity Leave or Paternity Leave because of their employment arrangements (e.g. their employment contract expired before the child's date of birth), they may be eligible for 8 weeks of Government-Paid Maternity Benefit or 4 weeks of Government-Paid Paternity Benefit respectively. This is provided each parent has worked a total of 90 days in the 12 months before their child's birth.

¹⁴Eligible parents with Singapore Citizen children born on or after 1 Apr 2025 will receive 6 weeks of shared parental leave, on top of existing Government-Paid Maternity Leave and Government-Paid Paternity Leave entitlements. Visit go.gov.sg/sharedparental-leave to find out more.

Raising and caring for children

- The family will receive up to **a total of \$46,000 in Baby Bonus Cash Gift, Government contributions to the CDA and the MediSave Grant for Newborns** for both children comprising:

Benefits	 First child (born in 2021 ¹⁵)	 Second child (born in May 2025)
Baby Bonus Cash Gift	\$8,000	\$11,000
CDA First Step Grant	\$3,000	\$5,000
CDA – Maximum Government Co-Matching	Up to \$3,000	Up to \$7,000
MediSave Grant for Newborns	\$4,000	\$5,000
	Up to \$46,000 in Baby Bonus Cash Gift, Government contribution to CDA and MediSave Grant for Newborns.	

Note: Benefits received by children in the examples are based on the year they were born.

- Mr and Mrs Tan will receive the following **tax reliefs and rebate**:
 - ▶ \$5,000 tax rebate (\$5,000 for first child¹⁶) under the Parenthood Tax Rebate, shared between Mr and Mrs Tan.
 - ▶ \$4,000 in annual tax relief under the Qualifying Child Relief (\$4,000 per child¹⁷), shared between Mr and Mrs Tan.
 - ▶ Annual tax relief of 15% of Mrs Tan's earned income for her first child¹⁸ under the Working Mother's Child Relief¹⁹ (WMCR).
 - ▶ \$3,000 in annual tax relief under the Grandparent Caregiver Relief for Mrs Tan, if one of Mr/Mrs Tan's parents/grandparents look after their child.
- If the couple's first child is enrolled in full-day childcare, they will receive \$560 in childcare subsidies per month (comprising \$300 Basic Subsidy and \$260 Additional Subsidy) and pay \$138 out-of-pocket per month. If they decide to enrol their second child in full-day infant care, they will receive \$980 in infant care subsidies per month

(comprising a \$600 Basic Subsidy and a \$380 Additional Subsidy) and pay \$366 out-of-pocket per month²⁰. They can use the CDA to pay for the out-of-pocket costs for infant care and childcare.

- The family will enjoy a waiver of the \$70 application fee when applying for their child's first passport.

¹⁵To ease couples' financial concerns about having a child in the midst of the COVID-19 pandemic and recession, the Government provided a one-off Baby Support Grant of \$3,000 to supplement the existing Baby Bonus Cash Gift, for children born from 1 Oct 2020 to 13 Feb 2023.

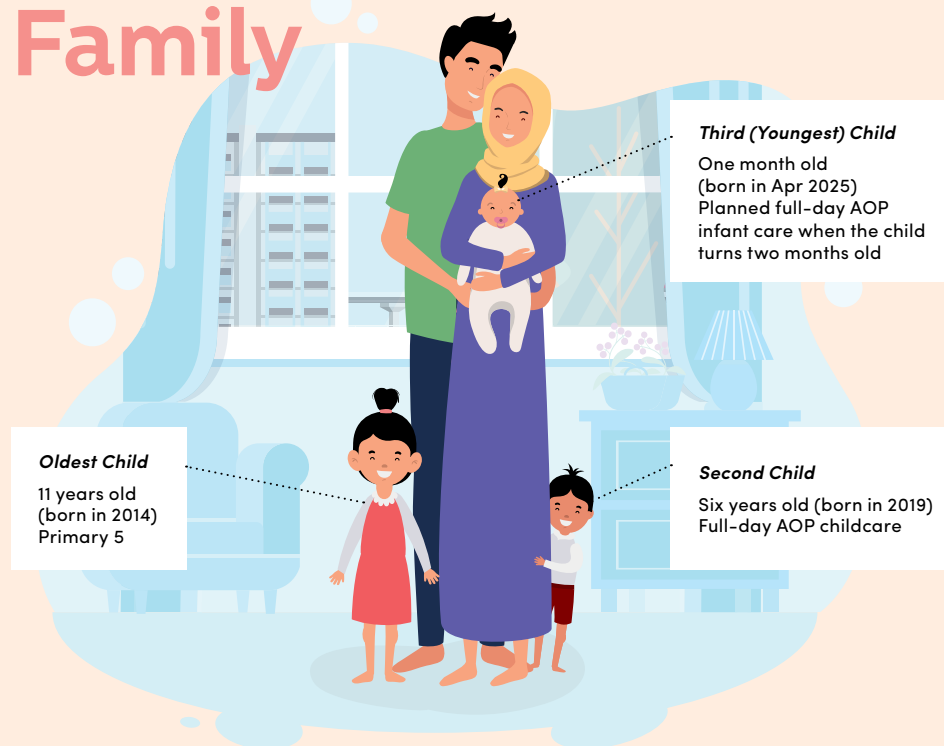
^{16, 17, 18}The tax reliefs/rebate in respect of the child born in 2025 will be available from Year of Assessment 2026 onwards:

- \$10,000 for second child under the Parenthood Tax Rebate
- \$4,000 per child in annual tax relief under the Qualifying Child Relief
- Annual tax relief of \$10,000 for second child under the WMCR

¹⁹The WMCR has been changed from a percentage of the eligible mother's earned income to a fixed dollar tax relief for qualifying children born or adopted on or after 1 Jan 2024, with effect from the Year of Assessment 2025.

²⁰The out-of-pocket amounts are calculated based on the assumption that the child is enrolled in an Anchor Operator (AOP) centre, which has a fee cap of \$1,346 (after GST) and \$698 (after GST) for infant care and child care respectively, and are subject to minimum co-payment amounts. The subsidies are applicable at all licensed preschools, including AOP, POP and not-for-profit and commercial preschools.

Ibrahim Family



- **Mr and Mrs Ibrahim have three children. The youngest at one month old will be placed in full-day Anchor Operator (AOP) infant care when he turns two months old. Their second child and oldest child, six years old and 11 years old, are in full-day AOP childcare, and primary school respectively.**
- **Both Mr and Mrs Ibrahim are working and have a monthly household income of \$10,000.**
- **They currently live in a 4-room BTO flat, which they moved into six years ago.**

BENEFITS²¹

Raising and caring for children

- The family would have received a total of up to \$81,000 in Baby Bonus Cash Gift, Government contributions to the CDA, MediSave Grant for Newborns and the Large Families Scheme, comprising:

Benefits	First child (born in 2014)	Second child (born in 2019)	Third child (born in Apr 2025)
Baby Bonus Cash Gift	\$6,000	\$8,000	\$13,000
CDA First Step Grant	-	\$3,000	\$10,000
CDA - Maximum Government Co-Matching	Up to \$6,000	Up to \$3,000	Up to \$9,000
MediSave Grant for Newborns	\$3,000	\$4,000	\$5,000
Large Family MediSave Grant	NA	NA	\$5,000
Large Family LifeSG Credits	NA	NA	\$6,000 ²²
Up to \$81,000 in Baby Bonus Cash Gift, Government contributions to the CDA, MediSave Grant for Newborns and the Large Families Scheme.			

²²\$1,000 annually per eligible child aged one to six, i.e. \$6,000 in total per third and subsequent child.

Note: Benefits received by children in the examples are based on the year they were born.

- As the family has five members, they can calculate their eligibility for infant/childcare subsidies using their per capita income (which is \$10,000/5 members = \$2,000)²³.
 - ▶ For their child in full-day infant care, the family will receive \$840 in **infant care subsidies** per month, and pay \$506 out-of-pocket per month.
 - ▶ For their child in full-day childcare, the family will receive \$490 in **childcare subsidies** per month, and pay \$199 out-of-pocket per month.
 - ▶ The family can use the CDA to pay for the out-of-pocket costs for infant/childcare.

²¹Benefits are based on the latest measures as of Apr 2025. These benefits are in addition to other structural schemes, including education subsidies and annual Edusave contributions.

²³The out-of-pocket amounts are calculated based on the assumption that the children are enrolled in Anchor Operator (AOP) preschools, which have a fee cap of \$1,346 (after GST) and \$698 (after GST) for infant care and child care respectively, and are subject to minimum co-payment amounts. The subsidies are applicable at all licensed preschools, including AOP, POP and not-for-profit and commercial preschools.

Raising and caring for children (Cont'd)

- Mr and Mrs Ibrahim will receive the following **tax reliefs and rebate**:
 - ▶ \$15,000 tax rebate (\$5,000 and \$10,000, for her first and second child²⁴ respectively, given at each child's birth) under the Parenthood Tax Rebate, shared between Mr and Mrs Ibrahim.
 - ▶ \$8,000 in annual tax relief under the Qualifying Child Relief each year (\$4,000 per child²⁵), shared between Mr and Mrs Ibrahim.
 - ▶ Annual tax relief of 35% of Mrs Ibrahim's earned income (15% and 20% for her first and second child²⁶ respectively) under the Working Mother's Child Relief²⁷ (WMCR) for Mrs Ibrahim.
 - ▶ \$3,000 in annual tax relief under the Grandparent Caregiver Relief for Mrs Ibrahim, if one of Mr/Mrs Ibrahim's parents/grandparents look after their children.

Workplace and community support

- To care for and bond with their newborn:
 - ▶ Mrs Ibrahim can take 16 weeks of Government-Paid Maternity Leave (GPML).
 - ▶ Mr Ibrahim can take 4 weeks of Government-Paid Paternity Leave (GPPL)²⁸.
 - ▶ The couple will have an additional 6 weeks of Shared Parental Leave, to be shared between them²⁹.
 - ▶ Each parent can take 6 days of paid Childcare Leave per year.
 - ▶ Each parent can take 12 days of Unpaid Infant Care Leave per year, in their third child's first two years.
- Mr Ibrahim's company has also approved his request for Flexible Work Arrangements, and with the staggered time arrangements, he can vary his daily start and end times to manage his work and family commitments.

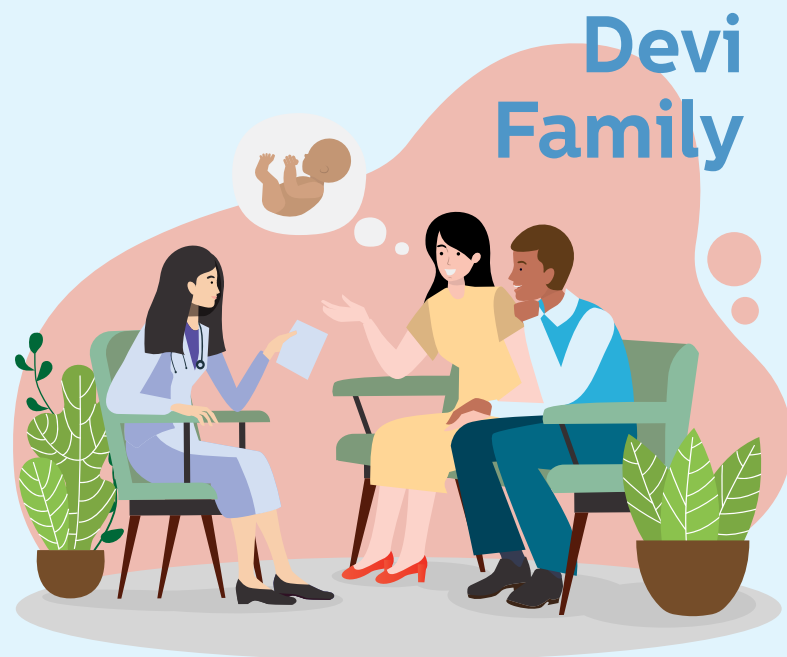
^{24, 25, 26} The tax reliefs/rebate in respect of the child born in 2025 will be available from Year Of Assessment 2026 onwards:

- \$20,000 for third child under the Parenthood Tax Rebate
- \$4,000 per child in annual tax relief under the Qualifying Child Relief
- Annual tax relief of \$12,000 for third child under the WMCR

²⁷ The WMCR has been changed from a percentage of the eligible mother's earned income to a fixed dollar tax relief for qualifying children born or adopted on or after 1 Jan 2024, with effect from the Year of Assessment 2025.

²⁸ If Mrs Ibrahim or Mr Ibrahim does not qualify for GPML or GPPL because of their employment arrangements (e.g. their employment contract expired before the child's date of birth), they may be eligible for 16 weeks of Government-Paid Maternity Benefit or 4 weeks of Government-Paid Paternity Benefit respectively. This is provided each parent has worked a total of 90 days in the 12 months before their child's birth.

²⁹ Eligible parents with Singapore Citizen children born on or after 1 Apr 2025 will receive 6 weeks of shared parental leave, on top of existing Government-Paid Maternity Leave and Government-Paid Paternity Leave entitlements. Visit go.gov.sg/sharedparental-leave to find out more.



- ***Mr and Mrs Devi got married in their late-30s and have been trying for their first child.***
- ***Both Mr and Mrs Devi are working and have a monthly household income of \$9,000.***
- ***They recently bought a 4-room HDB resale flat to live near to their parents.***
- ***The couple consulted a doctor on their fertility health, and will be undergoing Assisted Conception Procedures (ACP) in a bid to conceive a child.***

BENEFITS³⁰

Healthcare

- The couple can receive up to 75% (subject to a dollar cap) in co-funding for Assisted Conception Procedures (ACP)³¹ at KK Women's and Children's Hospital, National University Hospital or Singapore General Hospital if they meet the eligibility criteria of the ACP co-funding schemes:
 - ▶ As a Singaporean couple, Mr and Mrs Devi can receive government co-funding for up to \$1,000 per Intra-Uterine Insemination (IUI) cycle, for three cycles.
 - ▶ Mr and Mrs Devi can also receive government co-funding for up to \$7,700 per fresh Assisted Reproduction Technology (ART) cycle and \$2,200 per frozen ART cycle, for up to three fresh cycles and three frozen cycles.
 - ▶ If Mrs Devi has attempted an ACP before age 40, she can receive co-funding for two of the six co-funded ART cycles at age 40 or later.
- The couple can also draw up to \$6,000 from their MediSave accounts to pay for the first cycle of ACP, \$5,000 for the second cycle, and \$4,000 for the third and subsequent cycles, subject to a lifetime limit of \$15,000 per patient.

Housing

- ***Mr and Mrs Devi received a total of \$105,000 in grants when purchasing their resale flat, comprising:***
 - ▶ \$80,000 CPF Housing Grant;
 - ▶ \$5,000 Enhanced CPF Housing Grant; and
 - ▶ \$20,000 Proximity Housing Grant, as they had purchased a flat within 4km of their parents' residence.

³⁰ Benefits are based on the latest measures as of Apr 2025.

³¹ ACP includes Intra-Uterine Insemination (IUI) and Assisted Reproduction Technology (ART) such as In-Vitro Fertilisation (IVF).



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