



Calculating my Household PCI

Prepared by Office of Industry and Collaboration

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What is PCI?

PCI = Per Capita Income

The average income for each person in a household.

$$\text{PCI} = \frac{\text{Total Gross Family Income}}{\text{No. of family members living together with student}}$$

Total Gross Family Income

- Gross Income of the Household includes
 - For salaried employment or self-employment = Basic Salary + Allowance + Overtime pay **before CPF deduction**
 - Annual Wage Supplements and Bonuses – Total amount to be divided by 12 months
 - Other sources of income e.g rent, interests, dividends etc received
 - Monthly financial support from divorced/separated parent/spouse such as alimony and contributions to support children/household
- Does **NOT** include
 - Payments in kind,
 - Reimbursement for transport and other expenses
 - National Service (NS) allowance earned by NS men

Family Members Living with Student

- Immediate members includes
 - Spouse, parents and all children who may or may not be living together with the student.
 - Divorced/separated parent/spouse may be excluded.
- Non-immediate members includes
 - Grandparents, siblings, spouses of siblings, siblings of parents and any other relatives who are living together with the student.

Example Family A (6 members)

Family Members Living Together	Occupation	Monthly Gross Income (before CPF)	Should include as part of total household income?
Student	Student in RP	\$0	Not Applicable
Father	Electrician	\$1000	Yes
Mother	Housewife	\$0	Not Applicable
Sister	Sales Assistant	\$1000	Yes
Brother 1	Student	\$0	Not Applicable
Brother 2	National Service	\$600	Not Applicable
Total Gross Household Income		\$2000	

$$\text{PCI of Family A} = \frac{\$2000}{6 \text{ members}} = \$333.33$$

Supporting Documents (on income)

- **Employed**

- Copy of the latest payslip OR
- Employer Certification Letter

- **Self-employed**

- Form IR8A Tax Notice of Assessment

- **Unemployed**

- 12 months CPF statement + Self declaration form

Example Family B (5 members)

Family Members Living Together	Occupation	Monthly Gross Income (before CPF)	Should include as part of total household income?
Student	Student in RP	\$0	Not Applicable
Mother	Stall Assistant	\$800	Yes
Brother	National Service	\$600	Not Applicable
Grandmother	Retiree	\$0	Not Applicable
Uncle	Odd Job Laborer	\$1000	Yes
Total Gross Household Income		\$1800	

$$\text{PCI of Family B} = \frac{\$1800}{5 \text{ members}} = \$360$$

Which Bursary Can I Apply?

Name of Bursary	PCI Range	Award Quantum
CDC/CCC Polytechnic Bursary	$PCI \leq \$850$	\$1,800
MOE Bursary (Tier 1)	$\$0 \leq PCI \leq \$1,200$	\$1,350
MOE Bursary (Tier 2)	$\$1,201 \leq PCI \leq \$1,700$	\$450