

# EduTrust Certification Scheme and Fee Protection Scheme

What Students Need To Know





## WHAT IS EDUTRUST?

---

EduTrust is a voluntary certification scheme for private education institutions (PEIs) in Singapore. A private education institution is awarded EduTrust certification if it has achieved the stipulated standards in the areas of:

- Management of the school;
- Provision of educational services; and
- Financial health.

## WHO ADMINISTERS EDUTRUST?

---

The EduTrust certification scheme is administered by the Council for Private Education (CPE), a statutory board that was formed in 2009 to regulate, develop and raise quality standards in the private education sector.

## IS EDUTRUST CERTIFICATION MANDATORY FOR ALL PRIVATE EDUCATION INSTITUTIONS?

The EduTrust certification scheme is voluntary, but private education institutions which enrol international students must be EduTrust-certified. This is to meet one of the Immigration and Checkpoints Authority's prerequisites for the issue of Student Passes.

## WHAT ARE THE EDUTRUST CERTIFICATE AWARDS?

A private education institution's performance determines the type of EduTrust certification award that it is given by the Council for Private Education.

Certification	Validity Period	Characteristics
<b>EduTrust Star</b>	<b>4 years</b>	This award is given to a private education institution for having excelled in all key areas of management and the provision of quality education services. This mark is also a symbol of recognition for sustained efforts in organisational improvement.
<b>EduTrust</b>	<b>4 years</b>	This award is given to a private education institution for having achieved satisfactory to commendable performance in key areas of management and the provision of educational services.

Certification	Validity Period	Characteristics
<b>EduTrust Provisional</b>	<b>1 year</b>	This award is given to a private education institution which has attained a minimum level of performance in key areas of management and the provision of educational services. In accepting the award, the organisation acknowledges the need for improvement in its existing management practices and service provisions, and strives to achieve this.

## **BENEFIT OF QUALITY ASSURANCE IF YOU CHOOSE TO STUDY IN AN EDUTRUST-CERTIFIED PRIVATE EDUCATION INSTITUTION**

.....

An EduTrust-certified private education institution is one that has been assessed by the Council for Private Education and found to have attained the stipulated standards for the following criteria:

### **Academic Processes**

- The private education institution has processes in place to ensure that the courses it offers are of high quality, and meets the needs and expectations of its students and the industry.

### **Assessment of Students**

- The private education institution monitors the progress of its students by using the most appropriate methods of assessment to achieve the desired course outcomes.

### **Recruitment of Teaching Staff**

- The private education institution selects and recruits the most appropriate teaching staff to deliver the courses to achieve its educational goals.



## **Student Welfare and Support Services**

The private education institution:

- Provides support services to meet the needs of its students;
- Creates a conducive environment for students to focus on their academic studies; and
- Provides compulsory medical insurance coverage to cover all the students for hospitalisation throughout their course duration.

## **Resources and Facilities**

- The private education institution manages its resources, facilities, infrastructure and environment optimally to support its educational goals and provide for continual improvement and growth.

## **Selection, Management and Monitoring of Agents**

The private education institution:

- Selects, manages and monitors its local and overseas external recruitment agents effectively to ensure that the agents continue to deliver quality and ethical services, and
- Ensures that its agents do not engage in any misrepresentation and unethical practices.

## **Student Protection**

The private education institution:

- Provides student protection through clear and transparent contracts between the private education institution and the student;
- Sets clear and fair refund policies for transfers and withdrawals; and
- Provides for the protection of students' fees through the Fee Protection Scheme (escrow bank account or insurance scheme).

## **Financial Health**

- The private education institution maintains a reasonable financial health and credit rating.



## PRIVATE EDUCATION INSTITUTION-STUDENT CONTRACT

.....

The Private Education Institution-Student Contract is a very important document, especially when you have a dispute with your school. The terms and conditions of the Private Education Institution-Student Contract should be clearly and prominently displayed, and made easily available to the public at all times.

Before you sign the contract with a private education institution, make sure that you:

- Understand the terms and conditions of the contract. If necessary, ask the private education institution to explain the terms and conditions of the contract in your native language
- Check that the refund policy is clearly stated in the contract
- Are given at least seven days to change your mind about enrolling in the course that you have chosen (even after the contract has been signed), and still get to enjoy the maximum refund allowed by the private education institution
- Sign a separate contract for every course you enrol in

- Are clear about the fee payment schedule, and the amount that you have to pay for each instalment, where applicable
- Sign two original copies of every contract and keep one of the signed copies
- Sign on both copies of every contract, together with the private education institution, if any amendment is made to the contract's terms and conditions
- Are provided medical insurance coverage by your school. However, 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

## PRE-COURSE COUNSELLING

.....

Before you enrol for a course with your chosen EduTrust-certified private education institution, you must make sure that the private education institution's staff or external agents explain clearly to you about the following:

- The tuition, administrative and other miscellaneous costs charged by the private education institution
- The clauses in your contract with the private education institution
- How your fees will be protected by the private education institution under the Fee Protection Scheme (FPS) that it has adopted, as well as the payment methods and schedule for your fees
- The course modules and outlines. When the course starts, the private education institution should also inform you about the assignments and assessments required for your course, the



deadlines for handing in your work, and the expected requirements or grades for passing / graduation

- The opportunities available for further education and career prospects after graduation
- The policies and procedures for refunds, transfers and withdrawal from courses

## **ADDITIONAL POINTS TO NOTE FOR INTERNATIONAL STUDENTS**

.....

If you are an international student, make sure that the private education institution provides you with information on the following:

- Relevant Singapore laws, including employment laws and immigration requirements
- Visa and Student's Pass application requirements and procedures
- Personal and medical insurance
- General health services in Singapore
- English language proficiency requirements (if applicable)

## FEE PROTECTION SCHEME (FPS)

All EduTrust-certified private education institutions are required to observe the following regulations:

- Collect no more than 12 months of fees from their students
- Protect the fees paid by all local and international students. This can be done via an escrow bank account or insurance scheme provided by appointed service providers

### Fee Protection via Escrow

- If a private education institution arranges for the protection of students' fees via an escrow bank account, you will deposit all fees into that account instead of making payment directly to the private education institution
- Funds in the escrow bank account would be disbursed at regular intervals to the private education institution, only if specified milestones and conditions are met

### Fee Protection via Insurance

- If a private education institution arranges for the protection of students' fees via an insurance scheme, your fees would be protected by insurance coverage purchased for you by the private education institution
- The insurance is to be purchased at the point you pay the private education institution. If the money is transferred via e-banking to the private education institution, the private education institution would be required to purchase the insurance within three days



With the protection of your fees either via an escrow bank account or an insurance scheme, you will be assured of a refund of your unconsumed fees if:

- The private education institution you have enrolled in ceases operations, or
- You obtain an Order of Court (judgment) against the private education institution in a dispute case



## FREQUENTLY ASKED QUESTIONS

.....

**1 How will the public know which are the EduTrust-certified private education institutions?**

Members of the public can refer to the Council for Private Education's website ([www.cpe.gov.sg](http://www.cpe.gov.sg)), which will show the status of the private education institutions' application for EduTrust certification, as well as the type of award that they have attained.

**2 What should I do if the EduTrust-certified private education institution does not address my problems satisfactorily?**

You should approach the Student Services Centre of the Council for Private Education for assistance. Go to the Centre prepared with the necessary details so that the staff can assist you on the matter.

### **3 Why is there a need to include local students under the Fee Protection Scheme (FPS)?**

As more local students enrol in private education institutions, there is a need to extend fee protection to them as well. The Fee Protection Scheme ensures that in the event of a private education institution ceasing operations, all its students, whether local or international, would be able to recover the balance of their fees.

#### **CPE Student Services Centre (SSC)**

##### **Temporary Office from January to March 2010**

2 Bukit Merah Central

SPRING Singapore Building, #01-00

Singapore 159835

Tel: (65) 6592 2108

Fax: (65) 6275 1396

E-mail: CPE\_CONTACT@cpe.gov.sg

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

##### **Opening Hours:**

Monday - Friday 9.30 am to 6.00 pm

Saturday and Sunday Closed

Public Holidays Closed

##### **Permanent Office from April 2010 Onwards**

1 Orchard Road #01-01

YMCA Building

Singapore 238824

Tel: (65) 6592 2108

Fax: (65)

E-mail: CPE\_CONTACT@cpe.gov.sg

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

##### **Opening Hours:**

Monday - Friday 9.30 am to 6.00 pm

Saturday and Sunday Closed

Public Holidays Closed

## HOW DO I ENSURE THAT THE FEES I HAVE

Step	Escrow Account
1	<p>Before enrolment, check the private education institution's website to see if it has an Escrow Establishment Certificate from an appointed bank.</p>
2	<p>Before you sign the Private Education Institution-Student Contract, check that escrow fee protection is included in the contract.</p> <p>Make sure that you sign on the Student Escrow Confirmation (SEC) slip, which indicates the fee instalments that you need to deposit in the bank.</p>
3	<p>You should receive a copy of the payment voucher from the private education institution.</p> <p>The payment voucher states:</p> <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>
4	<p>After you have made a deposit into the escrow bank account of the private education institution, you can check if the fee has been protected by referring to the Council for Private Education's website.*</p>

\*The Fee Protection Scheme data from the banks and insurers is updated on a fortnightly basis on the Council for Private Education's website. Students can check for updates of their fee protection status at the start of the second or fourth week of each month.

# PAID ARE PROTECTED?

## Insurance Scheme

Before enrolment, check the private education institution's website to see if it has an Approval Letter from an appointed insurance company.

Upon enrolment, i.e. signing of the Private Education Institution-Student Contract, check that insurance protection is included in the contract.

You should receive a copy of the Certificate of Insurance (COI) bought in your name from the private education institution.

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 private education institution.

After you have made the fee payment to the private education institution and received the Certificate of Insurance (COI), you can check if your fee has been protected by referring to the Council for Private Education's website.\*

Photos on the cover and pages 1, 4, 6, 8 and 10 are by courtesy of the Ministry of Education (MOE).

For further information, please visit the Council for Private Education's website at [www.cpe.gov.sg](http://www.cpe.gov.sg).

## **Council for Private Education**

2 Bukit Merah Central #05-00  
SPRING Singapore Building  
Singapore 159835

Tel: (65) 6499 0300

Fax: (65) 6275 1396

E-mail: [CPE\\_CONTACT@cpe.gov.sg](mailto:CPE_CONTACT@cpe.gov.sg)

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

The information contained in this brochure is correct  
as of December 2009.