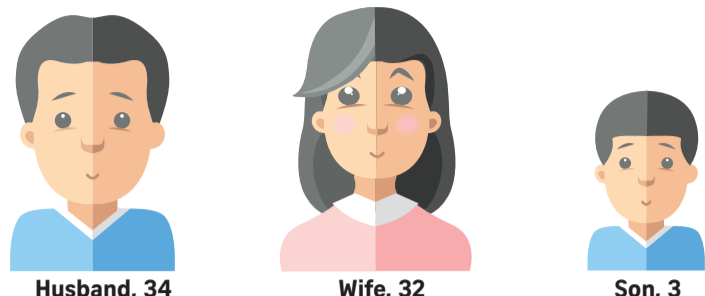


GST voucher and Budget benefits for 2019

Scenario 1

Young family living in a three-room flat
(Rented under the Parenthood Provisional Housing Scheme)



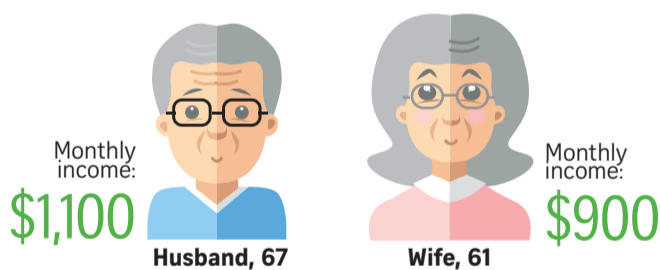
Monthly income: **\$2,300** Monthly income: **\$2,300** Expecting second child

Household income per person: **\$1,533**

Benefits	Cash & other benefits (\$)	Total CPF benefits (\$)
Healthcare subsidies eg MediShield Life premium subsidies, Chas	About 880	-
Marriage & Parenthood Package eg Baby Bonus Cash Gift, CDA First Step grant, Medisave grant for newborns, Govt-paid maternity leave (16 weeks), paternity leave (2 weeks), childcare leave (3 days) and childcare subsidies	About 20,800	4,000
Extra interest (CPF) 1% extra interest on first \$60,000 of CPF balances	-	Up to 1,200
GST Voucher-Cash	600	-
GST Voucher-U-Save Additional U-Save of \$20 a year from 2019 to 2021	360	-
Service and Conservancy Charges (S&CC) rebate	120	-
Bicentennial Bonus GST Voucher-Cash (Bicentennial Payment)	600	-
Parenthood Provisional Housing Scheme	10,800	-
The family has booked a four-room Build-To-Order (BTO) flat	-	45,000
Total	About 34,000	About 50,000

Scenario 2

Elderly family living in a three-room flat



Monthly income: **\$1,100** Monthly income: **\$900**

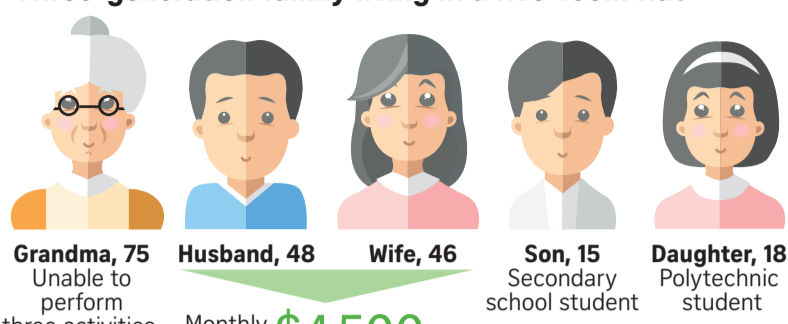
Household income per person: **\$1,000**

Benefits	Cash & other benefits (\$)	Total CPF benefits (\$)
Healthcare subsidies eg MediShield Life premium subsidies, Chas, outpatient subsidies in public healthcare institutions	2,100	-
Silver Support Scheme	2,400	-
Workfare Income Supplement	2,700	4,100
Extra interest (CPF) 1% extra interest on first \$60,000 of CPF balances, additional 1% extra interest on first \$30,000 of CPF balances	-	Up to 1,800
GST Voucher-Cash	600	-
GST Voucher-Medisave	-	250
GST Voucher-U-Save Additional U-Save of \$20 a year from 2019 to 2021	360	-
S&CC rebate	120	-
Bicentennial Bonus GST Voucher-Cash (Bicentennial Payment)	600	-
Workfare Bicentennial Bonus	700	-
CPF top up	-	600
*MGP Medisave top-up	-	400
*MGP Passion Silver credits	200	-
Total	Almost 10,000	More than 7,000

*Merdeka Generation Package

Scenario 3

Three-generation family living in a five-room flat



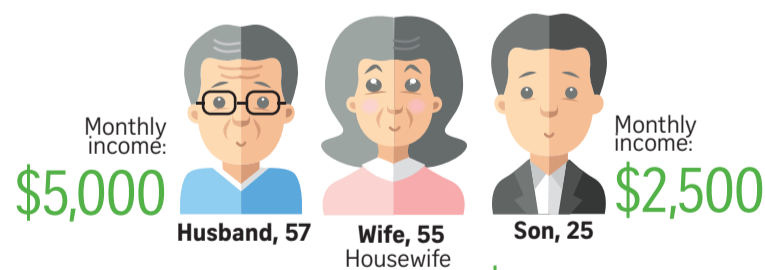
Grandma, 75 Unable to perform three activities of daily living Monthly income: **\$4,500** each

Household income per person: **\$1,800**

Benefits	Cash & other benefits (\$)	Total CPF benefits (\$)
Education Annual Edusave contribution, Post-secondary education institutions' bursaries Does not include subsidies on education for MOE-funded secondary school and polytechnic at a total of about \$33,000 per year for the family.	1,090	-
Healthcare subsidies eg MediShield Life premium subsidies, Chas	1,300	-
Pioneer Generation (PG) Package Medisave top-up, PG subsidies for MediShield Life premiums, PG Chas, special subsidies for outpatient care, PG Disability Assistance Scheme	3,100	400
Support for Seniors Foreign domestic worker levy concession, subsidies from Seniors' Mobility and Enabling Fund and Home Caregiving Grant	6,300	-
Extra interest (CPF) 1% extra interest on first \$60,000 of CPF balances, additional 1% extra interest on first \$30,000 of CPF balances	-	Up to 2,100
GST Voucher-Cash	300	-
GST Voucher-Medisave	-	350
GST Voucher-U-Save Additional U-Save of \$20 a year from 2019 to 2021	280	-
S&CC rebate	160	-
Bicentennial Bonus GST Voucher-Cash (Bicentennial Payment)	300	-
Post-Sec Education Acc /Edusave top-up	650	-
Total	More than 13,000	About 3,000

Scenario 4

Couple with working-adult child living in a four-room flat



Monthly income: **\$5,000** Monthly income: **\$2,500**

Household income per person: **\$2,500**

Benefits	Cash & other benefits (\$)	Total CPF benefits (\$)
Healthcare subsidies eg MediShield Life premium subsidies	About 370	-
Extra interest (CPF) 1% extra interest on first \$60,000 of CPF balances, additional 1% extra interest on first \$30,000 of CPF balances	-	Up to 1,500
GST Voucher-Cash	300	-
GST Voucher-U-Save	320	-
S&CC rebate	160	-
Bicentennial Bonus GST Voucher-Cash (Bicentennial Payment)	300	-
CPF top-up	-	1,000
5-Year Medisave top-up	-	200
Total	About 1,500	About 2,500

Source: MINISTRY OF FINANCE SUNDAY TIMES GRAPHIC