Contents

WELCOME MESSAGE .................................................................................................................. 4

ABOUT SAA GLOBAL EDUCATION CENTRE (SAA-GE) .......................................................... 5

AWARDS AND CERTIFICATIONS ............................................................................................... 7

Local Partner of the British Council    Local Partner of the British Council ......................... 7

QUALITY ASSURANCE AT SAA-GE ............................................................................................. 7

Council for Private Education (CPE) ......................................................................................... 7

Enhanced Registration Framework (ERF) ................................................................................... 7

EduTrust Certification Scheme (EduTrust) ................................................................................ 8

Academic and Examination Boards ......................................................................................... 8

ORGANISATION CHART ............................................................................................................ 9

CONTACT DETAILS ................................................................................................................... 10

LOCATION AND FACILITIES ................................................................................................... 10

Main Campus @ CPA House ..................................................................................................... 10

The Library @ KH Plaza ............................................................................................................ 11

Student Recreational Centre @ KH Plaza .................................................................................. 11

Self-Study Rooms .................................................................................................................... 11

Office and Classroom Layout @ CPA House ............................................................................. 12

City Campus @ TripleOne Somerset ........................................................................................ 12

Self-Study Rooms .................................................................................................................... 12

Office and Classroom Layout .................................................................................................. 12

ACADEMIC MATTERS .............................................................................................................. 12

BA Honours (Top-Up) .............................................................................................................. 12

Course Module and Synopsis ................................................................................................ 12

Programme Structure .............................................................................................................. 13

Module Description ................................................................................................................. 13

Semester Calendar and Intake Dates ...................................................................................... 15

Term Time-Table and Lesson Venues .................................................................................... 15

Delivery / Teaching Method .................................................................................................. 15

Teacher – Student Ratio .......................................................................................................... 18

Course Materials ..................................................................................................................... 18

Assessment / Examination .................................................................................................... 18

Submission of Work for Assessment ..................................................................................... 18

Examinations ........................................................................................................................... 20

Exclusion ................................................................................................................................ 20

STUDENT ADMINISTRATION ................................................................................................. 21

ENROLMENT POLICY .............................................................................................................. 21

Enrolment Policy for New Students ....................................................................................... 21
Student Care (Counselling) ................................................................. 35
Focus Group ..................................................................................... 35
Scholarships .................................................................................... 35
Financial Assistance ........................................................................ 35
CPE Student Services Centre .......................................................... 36
STUDENT FEEDBACK & GRIEVANCES ................................................. 36
Student Feedback & Grievances ....................................................... 37
DATA PROTECTION SCHEME .............................................................. 38
NON-DISCRIMINATORY POLICY .......................................................... 38
STUDENT’S PASS-RELATED MATTERS ................................................. 38
ICA Rules and Regulations ................................................................. 38
Reporting to ICA by SAA-GE ............................................................. 39
Student’s Pass ................................................................................. 39
Renewal of Student’s Pass ............................................................... 39
Cancellation of Student’s Pass ......................................................... 39
Relevant Singapore Laws ................................................................... 40
Safety ............................................................................................... 40
Smoking ........................................................................................... 40
Spitting ............................................................................................ 40
Drug Abuse ....................................................................................... 40
Customs Regulations ......................................................................... 40
Useful Contact Numbers ................................................................... 40
Embassies ......................................................................................... 40
Emergency Services ......................................................................... 40
CPE Student Service Centre ............................................................ 40
Immigration and Checkpoint Authority (ICA) ..................................... 40
Singapore Tourism Board ............................................................... 41
Small Claims Tribunals ...................................................................... 41
CitySearch (Operator-assisted Yellow Pages) ...................................... 41
Credit Card Emergency Assistance .................................................. 41
Flight Information ............................................................................ 41
International Calls (Enquiries/area codes/connection) ....................... 41
Living in Singapore .......................................................................... 41
Housing and Accommodation Service ............................................ 41
Cost of Living .................................................................................. 41
WELCOME MESSAGE

Welcome to SAA Global Education (SAA-GE), the education arm of the Institute of Certified Public Accountants of Singapore. For over 27 years, we have been the choice training institution for ambitious and energetic individuals and corporations both locally and in the region. It is easy to understand why.

SAA-GE has the most productive and influential lecturers in their fields. It is our policy to ensure our faculty produces quality accountancy graduates from our various programmes and make themselves accessible to students.

Students can be assured that our curriculum and facilities are continuously upgraded. At SAA-GE, our students will experience commitment to quality, with a special sense of belonging, and the chance to develop networking relationships with fellow students that will last a lifetime.

SAA-GE offers quality undergraduate, post graduate degrees and professional qualifications in accounting, financial management and business management. These programmes are challenging and intensive, especially for those who have work and family commitments. At SAA-GE, we help such students cope with the rigours of balancing work, family and studies. You will come to know our faculty and staff as people who play a key role in enhancing understanding, providing solutions and offering insights about fundamental business forces that shape our global economy.

We are confident that our students will receive an excellent education, well groomed in theory, ethics and practical applications. Our customers can choose from 2 locations for their education needs: at our Aljunied location or at TripleOne Somerset location in the city area.

Whether you are a prospective student, a business professional looking to expand your business insights and skills, an alumnus returning to learn more and tap into the Institute’s network, or a visitor eager to explore the programmes conducted at SAA-GE, we welcome your interest and look forward to connecting with you.

Dr Michael Cope
Deputy Managing Director
ABOUT SAA GLOBAL EDUCATION CENTRE (SAA-GE)

The Singapore Accountancy Academy (SAA) was established in 1985, with a vision to service and foster the needs of the accountancy industry. It is the education arm of the Institute of Certified Public Accountants of Singapore (ICPAS). ICPAS is Singapore’s largest and one of the most established professional bodies in Singapore, administering close to 25,000 members. SAA has over 27 years track record as the leading accountancy education provider on an international level. SAA has consistently produced a list of prize winners for the ACCA and CAT programmes in the Singapore and International categories.

SAA has trained thousands of individuals to upgrade their education and career needs through various academic and continuing professional education programmes.

In 2010 as part of the changes made to meet the requirements of the Private Education Regulations 2009, SAA was renamed SAA Global Education Centre Pte Ltd (SAA-GE).

There are currently more than 6,000 part-time and full-time students studying at SAA-GE, with students from Singapore, Malaysia, China, Vietnam, Myanmar, Indonesia, the Philippines, and other Asia Pacific region countries.

MISSION
To train and equip students and CPAs in the best professional skills enabling them to be valued by the business community

VISION
The trusted partner in Education

VALUES
PROFESSIONALISM Dependable, trusted and assuring
EMPATHY To show care and concern
QUALITY To meet or exceed expectations

CULTURE
SAA-GE’s culture is one of involvement, commitment, passionate about our staff and students, action-oriented in seeking to working together and service-driven.

At SAA-GE, we offer our services and products as opportunities. Just as Singapore moves towards being efficient and productive, we aim to develop our strengths in content, knowledge, delivery, innovation and talent.

We aspire to be a leading accountancy education provider globally, attracting and developing talent for the accountancy profession on an international level. We are also aligned with ICPAS’ mission to develop the accountancy profession so as to contribute to building Singapore as a key player in the global economy.

As in our slogan, we aim to offer “Quality Education, Lifetime Opportunities”.
SAA-GE STUDENT CHARTER

The Student Charter outlines the roles and responsibilities of staff and students.

SAA-GE’s Commitments to you

• Excellent customer service, treating students fairly and courteously. Communicating with you quickly and effectively, setting clear deadlines for responses and feedback.
• Providing comprehensive, accurate information on your programme, modules, assessments and ensuring that your time-table is provided in a timely manner.
• Ensuring that students are properly counselled with regards to entry requirements and the suitability of programmes, providing clearly stated entry criteria, consistent with the statutory requirements.
• Responding to any complaints promptly and resolve fairly.
• Provide an educational experience with high standards of learning and teaching in line with good academic practice.
• Provide access to appropriate and necessary resources for your studies.
• Give access to activities that will promote employability skills and personal development and support student participation in extra curricula activities.
• Provide a supportive, inclusive and welcoming environment including academic and pastoral support, induction programmes, and access to counselling and advisory services.
• To treat your information in a confidential manner.

Your Commitments to us

• Treat fellow students and staff members of SAA-GE respectfully and courteously.
• Take an active part in your learning, by actively engaging in your programme, spending time in private study including preparing for and participating in lecturers and tutorials.
• Be proactive in seeking out any personal support you feel you may need.
• Undertake all assessments and ensure that you submit any required work by the stated deadline. Fully participate in all mock or trial assessments or exams.
• Give us feedback and information by telling us what you think so we can improve. In addition ensure that you keep your personal information up-to-date.
• Provide the necessary key information and supporting evidence when making a complaint, and not to make any malicious or vexatious complaints or allegations.
• Support SAA-GE and your Student Council and participating in activities.
• Act responsibly by respecting the physical environment of SAA-GE and its resources.
• Dress and behave in an appropriate manner.
AWARDS AND CERTIFICATIONS

EduTrust Certification
The award signifies having achieved higher and more comprehensive standard in its corporate governance and administration, academic processes, student protection and support services, and financial viability. We provide unrivalled quality support to students, ensuring that every aspect of the students’ needs is taken care of.

Singapore Quality Class (SQC)
SAA-GE has successfully renewed the SQC certification in February 2012. It further affirms our continuing commendable levels of performance on the business excellence standard and would further enhance our journey to reach the world-class standards of business excellence.

Local Partner of the British Council
SAA-GE is a local educational partner of the British Council, which provides insights to transnational education in Singapore. The collaboration with the British Council will support our aim to keep students informed on the latest news and developments of UK qualifications that we offer.

QUALITY ASSURANCE AT SAA-GE

Council for Private Education (CPE)
The Council for Private Education envisions a private education sector which is credible, inspires confidence in stakeholders and able to deliver quality education to fulﬁl the aspirations of students seeking to upgrade themselves. This vision is embodied in their vision statement – "A trusted and well-regarded private education sector".

Established under the Private Education Act, CPE is a statutory board empowered with the legislative power to regulate the private education sector. In addition to its role as the sectoral regulator of private education institutions, CPE facilitates capability development efforts to uplift standards in the local private education industry.

Enhanced Registration Framework (ERF)
Private education institutions which have a significant impact on the Singapore education brand are required to be registered under the Enhanced Registration Framework. The four aims of ERF are to:
a) raise corporate and academic governance standards;  
b) enhance student protection measures;  
c) compel disclosure of key information by private education institutions; and  
d) require private education institutions to seek renewal for their registration.

SAA-GE is registered with the Council for Private Education for the period of 20 May 2010 to 19 May 2014.

**EduTrust Certification Scheme (EduTrust)**
The EduTrust certification scheme provides a trust mark of quality. Private education institutions need to achieve higher and more comprehensive standards in their corporate governance and administration, academic processes, student protection and support services, and financial viability. EduTrust enables schools to differentiate themselves as of a higher quality by achieving certification awards that correspond to their standards in these key areas of management and student services.

SAA-GE was awarded with EduTrust Certification in 2010.

**Academic and Examination Boards**

**Academic Board**
SAA-GE Academic Board is set up to govern its academic quality and excellence. The Academic Board responsibilities include:

a) Developing policies and procedures to ensure academic quality and rigor such as:
   i. Ensuring that the content and duration of the modules or subjects, as well as the entry and graduation requirements, of the course are appropriate; and  
   ii. Approving the deployment of teachers based on the requirements stipulated by the CPE;  

b) Facilitating the PEI to implement and comply with the policies and procedures developed; and  
c) Reviewing at least once a year, the academic policies and procedures

Members of the Academic Board can be found at [http://www.saage.edu.sg](http://www.saage.edu.sg)

**Examination Board**
SAA-GE Examination Board is set up to govern its assessment quality and excellence. The Examination Board is in-charge of the development of examination and assessment procedures, such as to develop and facilitate the implementation of procedures to:

- ensure the security of examination and answer scripts  
- ensure the proper conduct of examinations and assessments  
- define and ensure the proper discharge of duties and responsibilities of invigilators and markers  
- conduct moderation of examination and assessment marks  
- handle appeals from students with regards to examination or assessment matters.

Members of the Examination Board can be found at [www.saage.edu.sg](http://www.saage.edu.sg).
**Service Guarantee & Standards**

SAA-GE provides timely and courteous customer service in advocating quality service standards to its students.

SAA-GE’s Service Standards include the following:

<table>
<thead>
<tr>
<th>Type of Request/Service</th>
<th>Response Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Queue Waiting Time</td>
<td>Within 25 minutes</td>
</tr>
<tr>
<td>Refund Application</td>
<td>Within 7 working days</td>
</tr>
<tr>
<td>Certification Letter</td>
<td>Within 7 working days</td>
</tr>
<tr>
<td>E-mail Enquiries</td>
<td>Within 5 working days</td>
</tr>
<tr>
<td>Acknowledgement to Feedback</td>
<td>Within 1 working day</td>
</tr>
<tr>
<td>Dispute Resolution</td>
<td>Within 21 days</td>
</tr>
<tr>
<td>Course Transfer/Withdrawal</td>
<td>Within 4 weeks</td>
</tr>
</tbody>
</table>

**ORGANISATION CHART**

[Organisation Chart Image]
CONTACT DETAILS

The Student Administration and Operations at City Campus @ TripleOne Somerset is your first point of contact if you have any query during your course of study. If your query relates to an academic issue, you may contact the Head of Programme for guidance.

For programme or non-academic enquiries, you may contact us through the following ways:
Main line at City Campus @ TripleOne Somerset : 6733 5730
Fax number at City Campus @ TripleOne Somerset : 6733 5750
SAA-GE Student Services : uol@saage.edu.sg

Information is communicated to students in many ways:
- Emails
- Notice Boards
- Phone Calls

LOCATION AND FACILITIES

Main Campus @ CPA House

SAA-GE together with the secretariat division of ICPAS, is housed in CPA House at Aljunied Road, occupying 29,900 sq ft. Our campus has a total of 8 classrooms and 2 auditoriums, suitably sized for 30 to 170 students, conforming to the standard requirement of 1.5 sq m per student and well-equipped with modern day facilities. We are also equipped with 2 computer laboratories, a comprehensive library, a student recreational centre and lecturer’s lounge and 3 consultation rooms. Lockers and vending machines are available at Level 4 & 5.

Location
Building CPA House
Address 20 Aljunied Road #01-04 Singapore 389805
MRT Service EW9 Aljunied MRT Station

Operation Hours
Student Reception Counter and Phone Service
Monday – Friday 9.00am – 7.00pm
Saturday 9.00am – 3.00pm
Sunday & Public Holidays Closed

Administration Office
Monday – Friday 9.00am – 6.00pm
Saturday, Sunday & Public Holidays Closed
The Library @ KH Plaza

Location
Building          KH Plaza (next to CPA House)
Address           12 Aljunied Road #04-01

Operation Hours
Monday – Friday   10.00am – 7.00pm (Lunch Break: 12.00pm - 1.00pm)
Saturday          1.00am – 2.00pm (Lunch Break: 12.00pm – 12.30pm)
Sunday & Public Holidays Closed

Rules & Regulations
• Only SAA-GE students are allowed to use the library facilities.
• You are allowed to borrow two books for a maximum of 5 working days at a time.
• A Penalty of $0.50 a day will be charged on each overdue book.
• All students are responsible for the items borrowed. If items are lost or damaged, replacement costs (cost of items + shipping charges), administrative fees ($10 or 10% of replacement costs, whichever is higher) will be imposed.
• Disciplinary and/or punitive actions will be taken against students who vandalize and/or are caught stealing library book.

These regulations also apply to City Campus Library at TripleOne Somerset except that the students are given a maximum of 10 working days at a time to borrow two books.

Student Recreational Centre @ KH Plaza

Location
Building          KH Plaza (next to CPA House)
Address           12 Aljunied Road, Level 4

Operation Hours
Monday – Friday   9.00am – 7.00pm
Saturday, Sunday & Public Holidays Closed
Amenities Available Internet Surfing, LAN Games

Self-Study Rooms

Operation Hours
Monday – Friday   9.00am – 10.00pm
Saturday & Sunday 9.00am – 7.00pm
Public Holidays   Closed

*The use of study rooms are subject to availability
Office and Classroom Layout @ CPA House
Please obtain a copy from our Reception Counter.

City Campus @ TripleOne Somerset

The SAA-GE City Campus is prestigiously located at 111 Somerset Road, #06-01/02 TripleOne Somerset, Singapore 238164. The City Campus has a total of 9 classrooms to accommodate 20-80 students including a full-fledged Library, state-of-the-art facilities, a Student Lounge and vending machine. The campus is also equipped with a computer laboratory with wireless internet connection and an extensive self-study area.

Location
Building
Address
MRT Service

TripleOne Somerset
111 Somerset Road, #06-01/02 Singapore 238164
NS23 Somerset MRT Station

Operation Hours (including Library)
Monday – Friday 10.00am – 7.30pm
Saturday 10.00am – 1.30pm
Sunday & Public Holidays Closed

Self-Study Rooms
Operation Hours
Monday – Friday 10.00am – 9.00pm
Saturday 10.00am – 2.00pm
Sunday & Public Holidays Closed

Office and Classroom Layout
Please obtain a copy from the Reception Counter.

ACADEMIC MATTERS

BA Honours Accounting and Finance (Top-Up)
BA Honours Business Administration (Top-Up)

Course Module and Synopsis
This is a top-up programme, which enables students who have achieved a Polytechnic Diploma or equivalent to progress to an Honours degree, in either Business Administration (BABA) or Accounting and Finance (BAAF).

There are 3 intakes per year, i.e. January, May and September. The degrees are delivered on a trimester basis, with each trimester lasting 13 weeks. The total duration is approximately one year. Two modules are offered in each semester. Both full-time or part-time mode of study are available. The curriculum, assessments and duration are the same under both modes except there are additional tutorial support for full-time mode.
The maximum period of registration allowed for the degree is 5 years for part-time mode and 3 years for full-time mode. This maximum period of registration can be exceptionally extended by request of the student, subject to approval by Plymouth University. In order to appeal for an extension, please contact SAA-GE Student Services to request for the necessary forms for completion.

**Programme Structure**
The programme consists of six modules of 20-credits each (delivered on a part-time or full-time basis) with the award criteria being classified as Honours degree (120 credits). It is taught over three semesters during 12 months, with two modules per semester. The programme will taught by qualified SAA-GE lecturers who are approved and supported by the excellent faculty from the University of Plymouth, Plymouth Business School.

<table>
<thead>
<tr>
<th>BA Honours Accounting and Finance (top-Up)</th>
<th>BA Honours Business Administration (top-Up)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advanced Management Accounting</td>
<td>Business Analysis</td>
</tr>
<tr>
<td>Financial Management and Policy</td>
<td>Business Management</td>
</tr>
<tr>
<td>Financial Research Methods</td>
<td>Financial Management</td>
</tr>
<tr>
<td>Advanced Financial Accounting and Reporting</td>
<td>International and Comparative Human Resource Management</td>
</tr>
<tr>
<td>Investment Management</td>
<td>Marketing Management</td>
</tr>
<tr>
<td>International Financial Services and Strategy</td>
<td>Current Issues in Management</td>
</tr>
</tbody>
</table>

**Module Description**

**Module Descriptions - Business Administration**

**Business Analysis**
This module provides students with the appropriate analytic techniques required to examine the economic and strategic business environment. It includes analysis of both the macro and micro economic environment, developing skills required for strategic planning and developing business plans.

**Business Management**
This module is largely student centred and designed to enable student involvement with real business issues. Students work in small teams to produce one or more consultancy style reports. It includes an introduction to the consultancy process, the application of strategic analysis and the writing of business reports.

**Financial Management**
This module will help students understand the need for effective management of working capital and foreign exchange risk, how managers take account of various factors affecting investment appraisal, how businesses raise long term finance; and calculate the cost of capital, understand the meaning and implication of an “efficient market”, employ the various techniques to value a business and to understand the different methods of corporate restructuring.
**International and Comparative Human Resource Management**
This module introduces students to the implications of globalisation in Human Resource Management (HRM) and labour, in particular the problems confronted by MNCs such as how culture and cultural diversity impacts HR and the MNCs, and HRM systems in a range of different national context are also considered.

**Marketing Management**
This module provides students with an understanding of the essential elements of the marketing management process. It explores the development and implementation of marketing strategies in business organisations, and the relationship between marketing and other functional areas of management.

**Current Issues in Management**
This module exposes students to current debates within the field of business and management. The content is fluid as it draws upon contemporary case studies, technological innovation, government legislation and philosophical, ethical and environmental debates.

**Module Descriptions – Accounting and Finance**

**Advanced Management Accounting**
This module aims to develop the student’s knowledge of strategic management accounting, financial planning and control in modern organisations relevant in national and international contexts. This includes the use of excel spreadsheets and discussion on the future role of the management accountant.

**Financial Management and Policy**
Upon completion of the module, students will have a greater understanding and be able to evaluate: capital investment decisions, including the impact of tax and inflation; corporate restructuring problems at the national and international level; foreign exchange risk; investment decisions and global financing, and financial theories and policies.

**Financial Research Methods**
This module provides students with an understanding of issues involved in the design and conduct of empirical research in finance (including the application of statistical techniques). It covers the following topics: types of research; ethics and access issues in the research process; analysing quantitative and qualitative data; the research interview and potential careers in research.

**Advanced Financial Accounting and Reporting**
This module considers issues in relation to financial accounting and reporting, the recent history and current status of regulation as it affects corporate reports and the regulatory effects of past, current and proposed accounting standards. Topics covered in the module include the interpretation of financial statements, regulatory frameworks, accounting theory and concepts, leasing, taxation and the consolidation of group accounts.

**Investment Management**
This module provides a broad understanding of equities and bonds as investments. It considers their pricing and their application in fund management, along with that of equity derivatives, the
nature of financial market efficiency and the evaluation of portfolio performance. Students will be able to engage in elementary pricing of assets; construct an equity portfolio and justify its strategy; compare investment performance of funds; and undertake simple hedges.

**International Financial Services and Strategy**
This module is designed to provide an understanding of the key issues and concepts of international financial services and their provision in a global environment. It provides an overview of the international monetary system, international financial markets and their impact on financial services and the strategies adopted by institutions. Students will be better equipped to understand the implications of internationalisation, and the strategies used by competing institutions.

**Semester Calendar and Intake Dates**
The degrees are delivered on a trimester basis, i.e. January, May and September, with each trimester lasting 13 weeks. Each semester consists of twelve consecutive teaching weeks, followed by examinations on week 13 and a term break after the examination period. The total duration is approximately one year.

- Mid January to Mid April
- Mid May to Mid August
- Mid September to Mid December

<table>
<thead>
<tr>
<th>Semester</th>
<th>Teaching Period</th>
<th>Exam Period</th>
<th>Term Break</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 2012</td>
<td>17 Sep – 9 Dec</td>
<td>10 Dec – 16 Dec</td>
<td>17 Dec – 13 Jan</td>
</tr>
<tr>
<td>January 2013</td>
<td>14 Jan – 7 Apr</td>
<td>8 Apr – 14 Apr</td>
<td>15 Apr – 19 May</td>
</tr>
<tr>
<td>September 2013*</td>
<td>16 Sep – 8 Dec</td>
<td>9 Dec – 15 Dec</td>
<td>16 Dec – 12 Jan</td>
</tr>
</tbody>
</table>

* Exact commencement dates are tentative.

**Term Time-Table and Lesson Venues**
Plymouth programme will be held in City Campus, to download updated course time-table and venue, please refer to [http://www.saage.edu.sg](http://www.saage.edu.sg).

**Delivery / Teaching Method**
University education may be very different from your previous experiences of school, college or the workplace. This section describes some of the key features of your new learning environment.

**General**
The Academic Year is divided into three semesters i.e. January, May and September. Each semester consists of twelve teaching weeks, followed by an examination week. At the start of the semester, you will receive your timetable detailing when the BAAF/BABA classes take place. You study 2 modules in each semester and each module is worth 20 credits. Therefore, at the end of the BAAF/BABA programme, you will have studied 120 credits in total.

**Your Approach to Studying: Student-Centred Learning**
Probably the most significant difference between university life and school or college is the increased amount of personal responsibility. This has implications for how you approach your studies.

If you want to get the best out of your time at university, you have to take responsibility for your own educational development. You will receive some “traditional teaching” – when lectures tell you what you “need to know” – but you will not be spoon-fed all of the required knowledge. At university, you will be treated as a responsible adult, capable of acting on your own initiative. You must learn to use your time constructively. Your most valuable learning will be done in your own time, and in your own way.

**Reading**
Successful completion of the course requires reading and engaging with academic literature. You will be given reading lists for each module. You should purchase at least one recommended text for each module. However, since books are expensive, it may be a good idea to pool resources by sharing with friends in a study group. Please note that you will be able to borrow some of the texts from the library on a short-term basis. At certain points in the year, demand for these texts may be very high. You are strongly recommended to follow current business issues in the quality press and should also make use of subject-related journals held in the University’s online library.

**Private Study**
Your private study time will be taken up by different tasks for each module, by preparing for tutorials or undertaking some reading of a course text or library research. In addition many students use private study time to ensure they have understood the subject; reflecting on any feedback on assessed work; making a good set of notes for revision etc.

**Study Groups**
In all our programmes, we encourage students to learn skills to enable them to work as groups and teams. Sometimes you will find you are assessed on a piece of written work or presentation completed as a group. However, we find that many students benefit significantly from working collaboratively in study groups, to check their understanding of difficult issues or concepts and to revise.

**Key Message for Successful Students**
- Take responsibility for your studies
- Plan your time carefully
- Attend all lectures and tutorials
- Do not miss deadlines
- Read extensively around your subject
- Seek help if you need it, and as soon as possible
Academic Teaching and Support
Classes are a mix of lectures and tutorials.

Lectures
A lecture primarily involves the lecturer speaking and the student listening, but your role is not a purely “passive” one. You will need to develop note-taking skills and other techniques to help you get the most out of a lecture. You must develop a style of note-taking that suits you. There is no “right method”, but certain general principles are useful:

- Your notes need to be an accurate record of the key points.
- They should be neat and tidy and in such a form that they can be supplemented easily.
- They should be presented in a logical fashion, and deal with the essentials.
- Make a note of questions or doubts and leave space to insert solutions later.
- Keep a clear record of references – these will need following up.

In some lectures, you will be given handouts of diagrams, key concepts or even the materials used to deliver the lecture in the form of presentation slides. Sometimes these are published for reference on the Student Portal. However, reading handouts or getting copies of slides is not a substitute for attending the lecture: you will miss vital information or advice that the lecturer gives verbally.

Lectures will not give you all the information on a topic, but provide a structure which you can work from and develop your knowledge and ideas. A lecture gives a framework of important concepts. You need to build up a detailed understanding of those concepts by further reading and research, discussion and working through problems in tutorials.

Tutorials
In tutorials, you will have a chance to demonstrate what you have learned and understood, and to clarify areas you are not so sure about. A lecturer will manage the tutorial although the focus is on student contribution. Sometimes you will be given assignments beforehand, so you can prepare materials, or you might be asked to lead the tutorial in an informal way, or give a formal presentation.

Tutorials are a crucial part of the learning process as you have the opportunity to analyse problems and discuss issues in depth. The emphasis in a tutorial is on your contribution and participation. Although you may be shy at first, you will find that as the group gets to know each other and develop more confidence, these discussions become one of the most valuable parts of your learning.

Other academic support
There will be academic support for your learning such as:

- Feedback on assessed work - To help you develop your knowledge, understanding and skills through undertaking assessments.
- Student Portal and Email - Some staff use these to initiate discussions and set up learning support groups for their modules.
- Personal tutor – A personal tutor would be assigned to you to offer academic and personal advice throughout your degree studies.
**Teacher – Student Ratio**

**Course Materials**

**Assessment / Examination**
All modules are assessed by either coursework only or by a mixture of coursework and exam. Details of how a module will be assessed are in the module outline that you are given at the start of the course or available on the Tulip module site on the University Student Portal.

**Coursework Assignments**
Your submitted work should be in word processed form, have a minimum font size of 12 point Arial, be printed on A4 paper with a margin of 1.2cms and not exceed the word limit provided. If you do not comply with these requirements you will receive a mark of zero.

**Class Tests**
These take place in scheduled class time. Dates for when these will happen are in your module outline.

**Formal Examination**
These will occur in Week 13. The detailed examination timetable will be available nearer the examination period.

**Referred Examinations**
If you miss an exam or test you will be awarded zero and may not be allowed to continue your study. The overall mark for referred examination will be capped at 40%. If you previously had valid extenuating circumstances for this module, then you will be allowed to re-sit as a first attempt and your mark will not be capped.

**Referred coursework**
The overall mark for referred coursework will be capped at 40%. If you previously had valid extenuating circumstances for this module, then you will be allowed to re-sit as a first attempt and your mark will not be capped.

**Submission of Work for Assessment**
All coursework must be submitted electronically via the SCOLAR (Submitting Coursework OnLine and Remotely). A copy of the Student’s Guide to SCOLAR has been emailed to you. You are required to retain a copy of your coursework for 6 months.

A copy of the University’s Regulations on Late Coursework and Extenuating Circumstances is available via the University’s Student Portal. Below is an overview.

**Late Work**
All coursework must be submitted before the deadline. You will receive zero if your coursework is late. Work submitted after the deadline will be marked as normal to give you an indication of your performance, but a zero mark will be recorded. If you have a valid reason for late submission, you
can submit an Extenuating Circumstances Form for the University’s consideration. The form can be obtained from the Students Services.

Extenuating Circumstances
Extenuating circumstances are circumstances which:
• are exceptional;
• are outside the student’s control;
• can be corroborated by independent evidence;
• occurred during or shortly before the assessment in question; and
• may have led to an unrepresentative performance in relation to the student’s previously demonstrated ability.

It is difficult to lay down hard and fast rules about extenuating circumstances which may be deemed valid or not, but examples of specific circumstances are given below for guidance of students.

Examples of circumstances which would not normally be considered valid
• Alarm clock did not go off
• Car broke down, train/bus delayed or cancelled, other public transport problems (unless the student can demonstrate that he or she had allowed adequate time to compensate for such problems as might reasonably have been anticipated)
• Child care problems which could have been anticipated
• Accidents or illness affecting relatives or friends (unless serious, or the student is a sole carer)
• Unspecified anxiety, mild depression or examination stress
• Cough, cold, Upper Respiratory Tract Infection, sore throat, minor viral infection, unless the illness was at its peak at the time of an examination, end-of-module test or in-class test and the corroborating evidence refers to the impact on the student’s performance
• Financial problems (other than cases of exceptional hardship)
• Holidays, house moves, family celebrations or other events where the student either has control over the date or may choose not to participate
• Computer problems, corrupt data, disk or printer failure or similar
• Problems with postal delivery of work (unless recorded delivery or registered mail)
• Pregnancy (unless specific complications)
• Time management problems (e.g. competing deadlines)
• Appointments (legal, medical etc) which could be rearranged
• Territorial Army commitments or similar (unless unavoidable)
• Sporting or recreational commitments (unless the student is representing the University in national competition or representing his/her country in international competition)
• De-registration

Extenuating Circumstances Forms are provided by the university for students who encounter legitimate reasons for not being able to hand in their work on time. If you encounter situations which make meeting your deadlines almost impossible, please take the following course of action.
It is always better to have a claim form filled in and not need it than leave it till too late. Forms will **not** be considered if they are submitted **more than 5 working days after the deadline date**.

You also need to provide some sort of evidence to back up your claim, for example a Doctor’s note if either you or someone else is sick, tickets/emails if your claim relates to travel problems, a letter from your employer if your claim relates to workload, etc.

Your form will be considered by the University which will determine whether your claim is valid or invalid. You will be notified of the result by email.

**Examinations**

Examinations are held in the month of April, August & December. You will be given an examination schedule when the term starts.

**Examination and Assessment Offences**

A copy of the University’s Regulations on Examination and Assessment Offences is available via University’s Student Portal. Below is an overview.

All your work must contain references to your sources, however acquired. To copy another person’s work is viewed as plagiarism and is not allowed in UK academic institutions. All your work must be your own and other sources must be identified as being theirs, not yours. The copying of another person’s work will result in you receiving a zero for your assignment and could result in expulsion from the university altogether. Dictionaries, mobile phones and translators are not allowed in formal tests or exams.

Students are strongly recommended to self-review course work prior to submission using the University’s Turnitin software

http://ilsselfhelp.plymouth.ac.uk/novo/default.asp?id=1032&SID=&Lang=1

This tool assesses the originality of pieces of academic writing and detects potential academic offences such as plagiarism. The use of Turnitin is becoming standard practice at most UK universities as a way of ensuring academic standards. Plymouth Business School has introduced the sampling system following recommendations from our external examiners about use of Turnitin.

**Exclusion**

A student who is considered by the Chair of an Award Assessment Board, in consultation with the Programme Leader, to be making unsatisfactory progress (either academic or in terms of professional development) or whose conduct is unethical or unprofessional or dangerous may be required to withdraw from a programme of study. Under such circumstances the following action will be taken:

Either:

(a) a written formal warning will be issued by the Chair of the Award Assessment Board after consultation with the Assistant University Secretary (who will involve the University Secretary and Registrar as appropriate) indicating the grounds for the warning. If the problem is not resolved an interim Award Assessment Board meeting will be held to discuss the case and take appropriate action, or,
(a) if the circumstances are of a serious nature, the Chair of the Award Assessment Board, following consultation with the Assistant University Secretary (who will involve the University Secretary and Registrar as appropriate), may suspend the student pending a formal hearing of the case by the Award Assessment Board, or a sub-group thereof. If necessary, an interim Award Assessment Board meeting will be held to discuss the case and take appropriate action.

Appeals
For those students who are appealing against the decision of any resit Assessment Board, they must submit the appeal no later than 10 working days after the date of publication of the official results list.

The decision of an Assessment Board stands until it is changed, so student must resubmit coursework and take resit examinations until it is formally told that there has been any changes.

Appeals submitted after the deadline will not normally be accepted.

Opportunities for Further Education and Job Prospect

STUDENT ADMINISTRATION

ENROLMENT POLICY
The Enrolment Policy for both local and international students will differ as this is dependent on the programme that the student is enrolling for. However, SAA-GE is governed by rules under the EduTrust Certification Scheme. As such, all students are required to sign a Standard Student Contract at the point of enrolment and before payment of course fees. The validity of the Standard Student Contract is tied to the duration of the programme the student has enrolled for. Please refer to Page 25 in this Handbook for more information on the Standard Student Contract. Students who do not sign the Standard Student Contract with SAA-GE will not be permitted to attend classes with the School.

During enrolment, SAA-GE will provide all students with pre-course counselling. Students will be advised on the appropriate course to enrol in, and rules and regulations while studying at SAA-GE. All students must fill in relevant information in the SAA-GE Enrolment Form and any other forms required by the Singapore Government (where applicable).

Enrolment Policy for New Students

Local Students
All local students are required to enrol for class in person in order to formalize their registration and payment of course fees.

Non-Student Pass (STP) International Students
The following pass holders are classified under this section:

- Work Permit (WP) Pass
- Employment Pass (EP)
- S-Pass
- Dependent Pass
- Long Term Social Visit Pass
- Other PEI Student’s Pass Holder

As a non-STP Holder, it is the students’ responsibility to ensure that their pass is valid throughout the duration of the programme they have enrolled in. SAA-GE will not be responsible for the renewal of the students’ respective Passes. In the event that the Pass is not renewed, the student will have to withdraw from the class/es enrolled and refund of fees will be in accordance to the Standard Refund Policy.

Non-STP International Students must maintain a 75% attendance rate monthly. They are required to scan in and out for the classes they have enrolled for. In the event that they are absent from class, they will be required to fill up the Leave Absence Form and submit supporting documents to the School.

Long Term Social Visit Pass (LTSVP) Holders are required to seek permission from the Immigration and Checkpoints Authority before enrolling in our courses. Please proceed to our Reception Counter for further information and assistance.

Other PEI Student’s Pass Holders are required to seek permission from their school before enrolling with SAA-GE. Please proceed to our Reception Counter for further information and assistance.

**Student Pass (STP) International Students**

All internationals students must apply for a Student’s Pass to be allowed to study in SAA-GE. A valid Student’s Pass is issued by the Immigration and Checkpoints Authority (ICA) of Singapore.

The application process for a new Student’s Pass will take at least six (6) weeks from the point of submission. All new international students must submit their application through an SAA-GE representative or directly to the School. Please refer to SAA-GE Enrolment Form for (New) International Students.

During the application process, ICA may require additional documents from the student. It is solely the student’s responsibility to submit the required documents within ICA’s stipulated timeline. SAA-GE will not be held responsible if the student fails to submit the required documents within the timeline thus leading to late commencement or rejection of STP application. In this instance, SAA-GE will not compensate nor refund the student for any lessons missed.

Students are only allowed to attend the programme reflected on the Student’s Pass. For example, if you possess a valid Student’s Pass for Diploma, you will not be able to progress to Advanced Diploma until you have obtained a valid Student’s Pass for Advanced Diploma.

The Course Application Fee will be collected upon application of the course and course fees are payable upon collection of the In-Principle Approval Letter issued by ICA from the School (which is done before course starts).
<table>
<thead>
<tr>
<th>Student Status</th>
<th>Course Application Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>New STP Holder</td>
<td>At least 6 weeks before course commence</td>
</tr>
<tr>
<td>Renewal STP</td>
<td>At least 2 weeks before course commence</td>
</tr>
<tr>
<td>Transfer STP</td>
<td>At least 2 weeks before course commence</td>
</tr>
</tbody>
</table>

### Enrolment Policy for SAA-GE Continuing Students

Students continuing their studies with SAA-GE usually sign a contract at the start of each cohort upon registration and payment of course fees. All other enrolment rules and regulations apply.

### Student’s Pass (STP) International Students

It is mandatory for all international students to enrol for full-time course. See table above for application deadlines. Course and the relevant miscellaneous fees are payable upon enrolment before the start of each intake.

All international students wishing to continue studying at SAA-GE are required to renew their Student’s Pass when progressing/transferring into another programme or when their current Student’s Pass is expiring soon. The application process for the renewal of Student’s Pass will take approximately two weeks. Refer to Section Renewal of Student’s Pass for further information. Other rules under this section apply.

For a Student’s Pass to be renewed, all international students must have met all conduct and attendance requirements. Refer to section on Student Conduct and Discipline, and section on Attendance Policy for International Students for detailed information. Failure to comply will lead to the cancellation of your Student’s Pass.

### Standard Student Contract

Under the EduTrust Certification Scheme, the Council for Private Education (CPE) mandates that SAA-GE must sign a contract with all students in order to safeguard their interests. Marketing and Admissions staff of SAA-GE will provide an understanding of all crucial points stated in the Standard Student Contract at the point of enrolment. All students studying in SAA-GE must have a valid Standard Student Contract. SAA-GE will issue the Standard Student Contract that is valid for an admission to a course. The duration of the Standard Student Contract will be in accordance to the duration of the programme enrolled.

All students will be given a seven (7) working-day Cooling-Off Period. Students may withdraw from their application within seven (7) working days of signing the Standard Student Contract. In order to terminate the agreement, the student will need to fill up Schedule 3.2. Students’ Rights to Cancel Agreement of the Standard Student Contract and submit it to SAA-GE within the Cooling-Off Period.

For more information on the Standard Student Contract, you may wish to view details at [www.cpe.gov.sg](http://www.cpe.gov.sg)
**FEE STRUCTURE**

SAA-GE is committed to provide a fair and reasonable fee structure. All Fees are clearly stated in our marketing collaterals. SAA-GE however reserves the right to impose additional fees or charges due to any omission, neglect, and error or government statutory increase without prior notice.

**Fee Payable**

1. Application Fee: refers to fee for the purpose of processing the application and is payable at the point of application. This fee is not refundable, except in the event where the course is cancelled by SAA-GE.

2. Tuition Fee: refers to fee for the purpose of attending classes. This fee is protected under FPS and is refundable according to SAA-GE Standard Refund Policy. Refer to the Course Fee Schedule for a complete list of Tuition Fees.

3. Medical Insurance (M/Ins) Fee: refers to fee for the purpose of insuring students for hospitalisation and medical expenses. This fee is protected under FPS. Unconsumed fee is refundable if withdrawal is made before the next annual cycle.

4. Fee Protection Scheme (FPS) Fee: refers to fee for the purpose of insuring students’ tuition fee. This fee is refundable according to the insurance provider’s refund policy.

5. Miscellaneous Fee: refers to non-compulsory and non-standard fee which the students will pay only when necessary or applicable. Refer to Student Contract Schedule 2.2 for complete list of miscellaneous fees.

**Fee Schedule**

For a detailed listing of SAA-GE’s fees, refer to Fee Schedule leaflet or website at www.saage.edu.sg. Various discount schemes are also available for SAA-GE’s valued partners. Please refer to SAA-GE website for detailed information.

**Payment Methods**

SAA-GE provides students with various convenient modes of payment. Payment fees could be made in the form of:

- Cash / NETS
- Crossed Cheque, payable to “SAA Global Education Centre Pte Ltd”
- Credit Card
- Telegraphic Transfer (please approach the Marketing & Admissions Department or the Reception Counter for bank account details)

**REFUND POLICY AND PROCEDURE**

<table>
<thead>
<tr>
<th>% of the aggregate amount of the fees paid</th>
<th>If Student’s written notice of refund is approved</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>(&quot;Maximum Refund&quot;) More than 60 days before the course commencement date</td>
</tr>
<tr>
<td>Percentage</td>
<td>Time Frame before Course Commencement Date</td>
</tr>
<tr>
<td>------------</td>
<td>--------------------------------------------</td>
</tr>
<tr>
<td>75%</td>
<td>Between 30 to 60 days before the course commencement date</td>
</tr>
<tr>
<td>50%</td>
<td>Less than 30 days to 1 day before the course commencement date</td>
</tr>
<tr>
<td>25%</td>
<td>After, but no more than 7 days after the course commencement date</td>
</tr>
<tr>
<td>0%</td>
<td>More than 7 days after the course commencement date</td>
</tr>
</tbody>
</table>

*Course commencement date refer to intake start date*

**Refund Terms & Conditions and Procedure**

1. Refund Administration Fee applies for every refund application.
2. Refund application must be made in writing by completing the Refund Application Form and must be accompanied with valid reason. Any decision relating to refund will be made at the sole discretion of SAA-GE and that shall be final.
3. Processing time of refund application is seven (7) working days from the complete receipt of the supporting documents. Refund application received after 12pm is considered as submission on the next working day.
4. Original receipt must be presented for Refund Application. In the event of loss of receipt, a police report must be made and presented as supporting document.
5. Continuing Student Discount (if applicable) will be deducted in apportion to each paper withdrawal.
6. Refund will be made via the following mode of payment:
   - Crossed Cheque made to the registered Student’s Name.
   - Telegraphic Transfer made to the registered Student’s bank account. Charges arising from the telegraphic transfer from the destination’s bank will be borne by the student.
   - Request for reissuance of cheque (due to expired cheque, error in details provided by student, loss of cheque, etc.) will be treated as a new refund application, i.e. Refund Administration fee applies.
   - Bank charges (if applicable) is borne by the student.
7. Student must collect the refund personally from the school with their Students’ Pass or identification card for verification. Student may authorise a 3rd party to collect on their behalf by way of an authorisation letter.

**Cooling-Off Period**

1. Student is provided with a 7 working day cooling-off period upon signing of PEI Standard Student Contract.
2. Student must submit written notice of withdrawal, i.e. schedule 3.2 of the PEI Standard Student Contract.
3. Student will be entitled to the Maximum Refund amount stipulated under the Refund Policy (less any Course Fees consumed by the Student if the withdrawal date is later than the Course Commencement Date and the Student has started the Course, any PEI administrative charges which are stipulated in the Miscellaneous Fees and any applicable bank administrative charges).
4. Other terms and conditions for refunds apply.
STUDENT MOVEMENT POLICY AND PROCEDURE

Course Withdrawal

1. Course withdrawal is defined as discontinuing of a course prior to completion of the current course.
2. Request for course withdrawal must be made in writing by completing the Course Request Form and must be accompanied with valid reason/s and supporting document.
3. Course withdrawal may or may not result in refund of course fees paid. Any decision relating to a refund will be made at the sole discretion of SAA-GE and that shall be final.

Types of Withdrawal

1. Withdrawal caused by SAA-GE
   a) fails, for any reasons, to start the course on the commencement date.
   b) terminates the course, for any reason, prior to the course commencement date.
   c) fails, for any reason, to complete the course by the completion date.
   d) terminates the course, for any reason, prior to the completion of the course.
   e) is in material breach of its obligations under this Agreement.

All fees paid (i.e. application fee, course fee, medical insurance fee, FPS fee) will be fully refunded. Refund Administration Fee will be waived. Other terms and conditions for refund apply.

2. Withdrawal caused by Students or Other Parties
   a) Withdrawal caused by Rejection of Renewal of STP by ICA
   b) Withdrawal caused by Exemptions

In the event that ICA rejects STP renewal, SAA-GE shall refund the unconsumed course fee paid. Refund Administration Fee is applicable. Other terms and conditions for refund apply.

Written request for withdrawal must be supported with photocopy of STP and valid passport. Original STP must be surrendered to SAA-GE upon approval.

3. Withdrawal caused by Other Conditions/Situations

SAA-GE will consider the following as grounds for request to withdraw: hospitalization; medical conditions certified by a Singapore registered doctor; overseas assignments of more than two months (must be supported by certification from student’s company); and emergency reservist of more than two weeks.

Written request for withdrawal must be accompanied with relevant supporting document. SAA-GE has the sole discretion in approving withdrawal on a case-to-case basis depending on the merit of the request. Refund Administration Fee is applicable. Other terms and conditions for refund apply.
Course Transfer
1. Course transfer is defined as moving to another course within SAA-GE. Course transfer will be treated as a new course application. Relevant fees such as Course Transfer Administration Fee, FPS Fee, and Medical Insurance Fee apply.
2. In the event students have not completed the current course, students must request for course withdrawal before applying for the new course. Refer to Course Withdrawal terms and conditions.

STUDENT CONDUCT AND DISCIPLINE

As an academic community, SAA-GE recognises that the principles of truth, honesty and mutual respect are central to the pursuit of knowledge. Behaviour that undermines those principles diminishes the community, both individually and collectively, and devalues SAA-GE’s values. SAA-GE is committed to ensuring that every student and member of staff is made aware of the responsibilities she/he bears in maintaining the highest standards of academic integrity and how those standards are protected.

Assessment Offences
The Academic Office maintains a record of all assessment offences and penalties and presents this information to the Academic Regulations Subcommittee.

There are many forms of assessment offence including but not limited to:
- Any relevant breaches of the Academic Regulations governing the Conduct of SAA-GE Examinations
- Taking unauthorised material into the examination room
- Impersonating another candidate
- Submitting someone else’s work as one’s own i.e. plagiarism
- Falsifying data
- Obtaining an examination paper in advance of its authorised release
- The unauthorised and unattributed submission of an assessment item which has been produced by another student or person
- The behaviour of one or more students which may result in poor academic performance of another student or students
- Any attempt to bribe or provide inducements to members of SAA-GE staff, or to internal or external examiners in relation to the assessment process in its entirety
- Any attempt which, if enacted is designed to undermine or breach the Academic Regulations

A range of penalties from awarding zero mark, re-assessment of module, issue of warning letter, reduction in final module classification to expulsion will be implemented according to:
- The academic level at which the offence occurred
- Whether the offence occurred at the initial assessment or re-assessment stage of the module
• Whether the offence is admitted by the student during Stage 1 of the Assessment Offences process or the offence is proved through a Panel hearing during Stage 2 of the Assessment Offences process.

Refer to Academic Regulations (Section 10 Assessment Offences) which is available at our website

Disciplinary Rules (Non-Academic)

<table>
<thead>
<tr>
<th>Examples of Offences</th>
<th>Actions Taken</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arriving more than 30 minutes late for a lecture</td>
<td>Marked as being absent for that lecture</td>
</tr>
<tr>
<td>Disrespectful behaviour or use of vulgarities towards staff</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion</td>
</tr>
<tr>
<td>Threatening action, endangering the safety, physical or mental health, including harassment of any staff or students or creating the reasonable fear of such an action</td>
<td>Verbal and/or written warning, temporary suspension, up to expulsion</td>
</tr>
<tr>
<td>Discrimination, any practice that makes distinctions between individuals or groups so as to disadvantage some people and advantage others on the basis of sex, race, or religion</td>
<td>Verbal and/or written warning, temporary suspension, up to expulsion</td>
</tr>
<tr>
<td>Solicitation of students without approval. This includes sales of classes, goods or services; recruitment of students for an external organisation or cause, or for the purpose of distributing publicity material and services, or-for any political or social cause.</td>
<td>Verbal and/or written warning, temporary suspension, up to expulsion</td>
</tr>
<tr>
<td>Causing disturbance in class. E.g. use of hand phone, not putting hand phone on silent mode</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion</td>
</tr>
<tr>
<td>Use of equipment without prior approval</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion</td>
</tr>
<tr>
<td>Smoking within the school premises</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion</td>
</tr>
<tr>
<td>Eating and drinking in classrooms/ library/computer labs</td>
<td>Verbal and/or written warning, temporary suspension</td>
</tr>
<tr>
<td>Forging of documents or possession of forged documents, e.g. medical certificates, official documents, education certificates</td>
<td>Expulsion from the school. Police report, depending on the severity of the offence</td>
</tr>
<tr>
<td>Unauthorised use and illegal copying of copyright materials, including printed or soft-copy versions and computer software</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>--------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Unauthorised disclosure of computer passwords</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion</td>
</tr>
<tr>
<td>Destruction or wilful damage to school property or facilities</td>
<td>Verbal and/or written warning, temporary suspension. Repeat offences may lead to expulsion. Payment of costs of replacement or repair</td>
</tr>
<tr>
<td>Consumption of alcohol on school premises</td>
<td>Expulsion from the school. Police report, depending on the severity of the offence</td>
</tr>
<tr>
<td>Criminal acts, e.g. theft, possession or consumption of drugs, fighting or gambling</td>
<td>Expulsion from the school. Police report, depending on the severity of the offence</td>
</tr>
</tbody>
</table>

**Attendance Policy for Government Funded Students**
Students under the SDF funding schemes must scan in and out at every session and attain a minimum of 75% attendance per class for the approved course.

**Attendance Policy for Non-STP International Students**
Non-STP International Students are students holding passes such as dependent pass, employment pass, etc. are required to carry their pass at all times for identification and attendance taking purposes.

**Attendance Requirement**
During school term student must attend lessons to obtain at least 75% attendance rate monthly. Attendance is not mandatory during school holidays, weekends (unless there are scheduled lessons) and Singapore public holidays.

**Offences and Actions**

<table>
<thead>
<tr>
<th>Offences</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Attendance Rate &lt; 75%</td>
<td>Reminder Email</td>
</tr>
</tbody>
</table>

**Attendance Taking**
Students must scan in and out at the designated place and according to the stipulated lesson time.

**Leave of Absence**
SAA-GE approves leave of absence based on the reasons stated below. Other reasons for leave of absence will be considered by the management on case-to-case basis.

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Supporting Documents (in English Language)</th>
<th>No. of Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compassionate Leave for Immediate Family Members</td>
<td>Death Certificate, Air Ticket/Boarding Pass</td>
<td>10</td>
</tr>
<tr>
<td>Marriage Leave for the student</td>
<td>Marriage Certificate Air Ticket/Boarding Pass</td>
<td>5</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>---------------------------------------------</td>
<td>----</td>
</tr>
<tr>
<td>Medical Treatment in Home Country / Singapore</td>
<td>Medical Certificate Air Ticket/Boarding Pass</td>
<td>21</td>
</tr>
</tbody>
</table>

Application for Leave of Absence must be made prior to taking the leave, with exception of emergency situation (e.g. sick, accident). In emergency situation, students must submit the Application for Leave of Absence within 2 working days.

**Attendance Policy for STP International Student**
STP International Students are students with Student’s Pass issued by the Immigration and Checkpoints Authority of Singapore (ICA). Students are required to carry their Student’s Pass at all times for identification and attendance taking purposes.

**Attendance Requirement**
As a STP holder, international students must adhere strictly to the attendance requirement stipulated by ICA. They include students who:

- fail to attend classes for a continuous period of (7) seven days or more without any valid reason
- have a percentage of attendance less than 90% in any month of the course without any valid reason.

SAA-GE will inform ICA when an international student fails to adhere to the above requirements. In such event, the Student’s Pass may be cancelled or no further renewal will be granted to the student.

During school term an international student must fulfil at least (5) five hours of study time at SAA-GE. Attendance is not mandatory during school holidays, weekends (unless there are scheduled lessons) and Singapore public holidays.

In addition, SAA-GE Student’s Pass holder who wants to attend a course in another institution is required to obtain permission from ICA in writing.

**Offences and Actions**

<table>
<thead>
<tr>
<th>Offences</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consecutive Absenteeism</td>
<td></td>
</tr>
<tr>
<td>• 5 Days Consecutive Absent without Reason</td>
<td>• Interview with Assistant Manager</td>
</tr>
<tr>
<td></td>
<td>• Final Warning Letter</td>
</tr>
<tr>
<td>• 7 Days Consecutive Absent without Reason</td>
<td>• STP Cancellation</td>
</tr>
<tr>
<td>Monthly Attendance Rate &lt; 90%</td>
<td></td>
</tr>
<tr>
<td>• 1st offence</td>
<td>• Warning Email</td>
</tr>
<tr>
<td>• 2nd offence</td>
<td>• Interview with Programme Management Executive</td>
</tr>
<tr>
<td></td>
<td>• Warning SMS</td>
</tr>
<tr>
<td>• 3rd offence</td>
<td>• Interview with Assistant Manager</td>
</tr>
</tbody>
</table>
Attendance Taking
Students must scan in and out at the designated place and according to the stipulated time below. Failure to both scan in and out will be considered absent for the day.

<table>
<thead>
<tr>
<th>If you have classes in</th>
<th>Scan In Time (*can be earlier but NOT later)</th>
<th>Scan Out Time (*can be later but NOT earlier)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Morning</td>
<td>9.45am</td>
<td>3.45pm</td>
</tr>
<tr>
<td>Afternoon</td>
<td>11.15am</td>
<td>5.15pm</td>
</tr>
<tr>
<td>Morning &amp; Afternoon</td>
<td>9.45am</td>
<td>5.15pm</td>
</tr>
<tr>
<td>No lesson</td>
<td>10am</td>
<td>4pm</td>
</tr>
</tbody>
</table>

Leave of Absence
SAA-GE approves leave of absence based on the reasons stated below. Other reasons for leave of absence will be considered by the Management on a case-to-case basis.

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Supporting Documents (in English Language)</th>
<th>No. of Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compassionate Leave for Immediate Family Members</td>
<td>Death Certificate Air Ticket/Boarding Pass</td>
<td>10</td>
</tr>
<tr>
<td>Marriage Leave for the student</td>
<td>Marriage Certificate Air Ticket/Boarding Pass</td>
<td>5</td>
</tr>
<tr>
<td>Medical Treatment in Home Country / Singapore</td>
<td>Medical Certificate Air Ticket/Boarding Pass</td>
<td>21</td>
</tr>
</tbody>
</table>

Application for Leave of Absence must be made prior to taking the leave, with exception of emergency situation (e.g. sick, accident). In emergency situation, students must submit the Application for Leave of Absence within 2 working days.

Progress Report
Progress reports are issued to all international students. The report will indicate the student’s current examination status. Please enquire with the Student’s Services staff should you fail to receive the report via mail.

MISCELLANEOUS FEES

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appeal Administration Fee Per Subject</td>
<td>S$53.50</td>
</tr>
<tr>
<td>Deferment Fee Per Assessment</td>
<td>S$53.50</td>
</tr>
</tbody>
</table>
Re-Sit Fee for Examination Paper OR Coursework  S$160.50
Change of Specialisation Administration Fee  S$107.00 (Local Student)  S$160.50 (International Student)
Change of Payment Plan Administration Fee  S$21.40
Change of Study Mode Administration Fee  S$107.00
Refund Administration Fee  S$100.00
Course Transfer Administration Fee for International Students  S$250.00
STP Renewal Administration Fee  S$50.00
Lost/Damaged Library Book Fee (per book)  Replacement Cost (i.e. Cost of Item plus Shipping Charges), plus $10 or 10% of Cost of Replacement Cost (whichever is higher)
Library Overdue Book Fee (per book per day)  S$0.50
SAA-GE Barcode Card Replacement Fee  S$50.00
Exemption Fee Per Subject  S$267.50

**FEE PROTECTION SCHEME**

FPS serves to protect students’ fees in the event a private education institution (PEI) is unable to continue operating due to insolvency, and/or regulatory closure. FPS also protects students if the PEI fails to pay penalties or return fees to the students arising from judgement made against it by the Singapore courts.

EduTrust-certified PEI is required to adopt FPS to provide full protection to all fees paid by their students. All fees refer to all monies paid by the students to be enrolled in a PEI, excluding the course application fee, agent commission fee (if applicable), miscellaneous fees (non-compulsory and non-standard fee paid only when necessary or where applicable, for example, the re-examination fee or charges for credit card payment etc.) and GST.

Under FPS, PEI will purchase insurance protection from an appointed insurance company of the Council for Private Education for all of their registered students to protect their fees. SAA-GE-appointed insurance company is Lonpac Insurance Bhd. The student is required to pay FPS fee for the full course fee amount.

A copy of the Master Insurance Agreement is available on our website at www.saage.edu.sg. The Master Insurance Agreement sets out, among other things, the events under which the insurance company shall indemnify the Student for fees paid to SAA-GE.

**MEDICAL INSURANCE**
SAA-GE has in place a Medical Insurance scheme for all its students as required by CPE under the EduTrust certification scheme. This medical insurance scheme shall minimally provide for an annual coverage limit of not less than S$20,000 per student, at least B2 ward in government and restructured hospitals and 24 hours’ coverage in Singapore and overseas (if student is involved in school-related activities) throughout the course duration. Full-time Local/Permanent Resident or non-Student’s Pass International Students who are protected by their own medical insurance in Singapore can opt out of the fore-mentioned medical insurance scheme. Evidence of the medical insurance must be produced prior to course admission. This Medical Insurance scheme is not mandatory for part-time students.

SAA-GE-appointed medical insurance provider is AXA Insurance Singapore Pte Ltd. Student is required to pay Medical Insurance fee for the entire course duration. A copy of the Medical Insurance Benefits Schedule is available on our website at www.saage.edu.sg.

**STUDENT SUPPORT SERVICES**

**Services @ SAA-GE Student Services**

SAA-GE offers a range of services for our students; these services are available at our Main Campus. Items with an * are also available at City Campus.

Services offered to students include:

- Pre-course Counselling *
- Student Admission, Selection, Course Enrolment and Payment*
- International Student *
  - Attendance Matters
  - Consultation
  - Immigration Matters
  - Insurance Matters
  - Leave Matters
  - Fee Payment
  - Submission of Documents
- Student Activities*
  - Field Trips/Excursions, Seminars, Workshops
  - SAA-GE Student Council (SSC)
- Financial Assistance*
  - Discount Schemes
  - Scholarships
- Student Care*
  - Counselling Benefits
- General Services
  - Computer-Based Examinations Enrolment and Payment
  - Change of Contact Details*
  - Charter Bus Service
  - Issuance of Certificate of Attendance*
  - Issuance of Certification Letter*
Locker Rental
Lost & Found*
Medical Assistance*
Notice Board Advertisement
Replacement of Lessons Missed
Transfer of Classes
Umbrella Service
Withdraw and Refund Services*

**Lost and Found**
For lost items, please contact the Student Services staff. All items found not identified by the owner will be disposed after 1 month.

**Notice Board Advertisement**
Students who are interested in posting an advertisement may contact the Student Services staff for details and approval.

**Student Development and Wellness Programme (SDWP)**
SDWP consists of various activities and services to provide students with a well-rounded educational experience with SAA-GE. It also helps students to deal with problems and issues which may be affecting their studies. Through this programme, we hope that students will find identity, meaning and purpose in their journey with SAA-GE. SDWP encompasses three aspects of a student life. These include
- Student Involvement through SAA-GE Student Council, activities, seminars and workshops.
- Student Care through counselling
- Student Feedback

**SAA-GE Student Council**
SAA-GE Student Council (SSC) was established in 2007. The SSC aims to provide an enriching and vibrant campus experience through the organisation and promotion of various events and activities.

Mission: Leading & Contributing to our vibrant student community

Please visit our website: [http://www.saage.edu.sg](http://www.saage.edu.sg) for upcoming activities.
For more enquiries and suggestions, please email: ssc@saage.edu.sg
To join us as a SSC member, please email scc@saage.edu.sg

**Activities, Seminars and Workshops**
Seminars and workshops relating to technical skills, language improvement; accounting software and careers are held annually to enhance students’ academic life and personal development. Leisure activities like excursions, movie night and field trips are also available. Students will be informed through email blast, SAA-GE website and SAA-GE Facebook.
Student Care (Counselling)
Pastoral counselling is available for SAA-GE students. This benefit offers counselling and support to raise self-awareness and positive attitudes in students. Each student will be entitled to no more than $200 per academic year. Students will go to the 36 Family Service Centre supported by MCYS and NCSS. Students, who would like to be eligible for this benefit, please make an appointment at our Reception Counter with our Student Welfare Officer before going for the counselling session.

Student who do not require pastoral counselling but would like to share issues they face in their study environment may approach the student welfare officer for a close-door session.

Students can also contact the following organisations:

CARE CORNER [www.carecorner.org.sg]
Call 1800 353 5800 (toll-free) 7 days a week from 10.00am to 10.00pm.

AWARE (Association of Women for Action and Research) [www.aware.org.sg]
Call 1800 774 5935 (toll-free) Monday to Friday from 3.00pm to 9.30pm

SAMARITANS [www.samaritans.org.sg]
Call 1800 221 4444 (toll-free) 7 days a week, 24 hours a day

Focus Group
SAA-GE values your views and opinions about the institution! Dual moderator focus group is conducted twice yearly to gain insights on various topics about the institution.

If you are a student of SAA-GE and want to participate in the next focus group, please email us your full name and contact number to uol@saage.edu.sg.

Scholarships
SAA-GE provides the following scholarships. For more information, please visit [www.saage.edu.sg].

- SAA-GE International Student Scholarship
- ICPAS-Dr Ernest Kan Accountancy Scholarship
- SAA-GE (Polytechnic) Scholarship
- SAA-GE (NTUC) Scholarship
- SAA-GE (SAFRA) Scholarship
- SAA-GE (HOMETEAM NS) Scholarship

Financial Assistance

Government Funding
Diploma in Business Management is an approved course for funding under the SDF and Absentee Payroll Schemes. Under this initiative, students are eligible to apply for SDF grant for course fees as well as Absentee Payroll incentives.
• **Skills Development Fund (SDF)**
  80% (capped at $7 per hour) WDA course fee support for company sponsored workers. The deadline for application is at least 1 day before the Intake commences. For more information, please visit the website: [https://www.skillsconnect.gov.sg/](https://www.skillsconnect.gov.sg/)

• **Absentee Payroll**
  Trainees or Companies can claim Absentee Payroll after completion of the course, depending on hours attended in the programme. Companies can apply for their employees who are Singaporeans or Singapore Permanent Residents. For more information, please refer to [www.skillsconnect.gov.sg](http://www.skillsconnect.gov.sg).

**Study Loans**
Interested applicants may contact:

<table>
<thead>
<tr>
<th>Maybank</th>
<th>RHB Bank Berhad</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tel: 1800 629 2265</td>
<td>Tel: 1800 3230 100</td>
</tr>
</tbody>
</table>

For all loan inquiries and applications, contact the banks directly.

**CPE Student Services Centre**
The CPE Student Services Centre is set up as a one-stop service centre to help and support both international and local students enrolled with private schools in Singapore.

The Student Services Centre can help students in the following areas:
- Answer questions and attend to feedback
- Provide reliable information on studying in private schools and living in Singapore
- Advise on education options, school registration procedures, Student’s Pass application process and accommodation issues
- Provide educational talks to guide student in making informed choices of schools
- Provide advice and help if students have problems with the school
- Provide on-site Internet facilities for students to access updated information on private education

For more information, please visit CPE website at [http://www.cpe.gov.sg](http://www.cpe.gov.sg)

**STUDENT FEEDBACK & GRIEVANCES**

Student Feedback Flow-Chart
Student Feedback & Grievances
As a constant effort towards improving our products and services, SAA-GE welcomes feedback from students. Feel free to fill up the Student Feedback Form available at the SAA-GE Student Reception Counter or alternatively, you may write to:

Quality Assurance Department
feedback@saage.edu.sg

We will investigate and act-on to resolve the areas of concern either immediately or within 21 working-days, depending on the complexity of the case. If we are unable to solve the complaint amicably, we will refer the matter concerned and affected person/s to the CPE Student Services Centre (SSC).
In the event that a student is still unsatisfied with the outcome of the internal grievances resolution process or the matter is still unresolved with CPE, we will then refer the matter concerned and affected person/s to the CPE Mediation-Arbitration Scheme. Please visit http://www.cpe.gov.sg/cpe/slot/u54/Publications/Dispute%20Resolution%20Brochure.pdf.

DATA PROTECTION SCHEME
SAA-GE undertakes to maintain the confidentiality of all students’ particulars and not to divulge the information to any third party unless required by law or other statutory regulations.

NON-DISCRIMINATORY POLICY
SAA-GE complies with the relevant Singapore non-discrimination laws and government policies. This policy applies to student selection, admission, retention, expulsion, appeal and treatment in its programmes and activities.

STUDENT’S PASS-RELATED MATTERS
All foreigners are required to apply for a Student’s Pass if they have been accepted by SAA-GE to pursue full-time studies in Singapore. There are exemption made to this regulation, please refer to the Immigration Checkpoint and Authority website for details (http://www.ica.gov.sg).

SAA-GE applies Student’s Pass based on the programme enrolled for and for the full duration of the programme.

For the application of a Student’s Pass, an applicant must be accepted into an approved full-time course. An applicant who wishes to take up a part-time course or a course conducted in the evening or weekend will NOT be eligible for a Student’s Pass.

ICA Rules and Regulations
Students must arrive in Singapore with a valid immigration pass to collect the Student’s Pass in person after the In-Principle Approval (IPA) has been issued. Students must complete the formalities before the Student’s Pass can be collected. SAA-GE will select date and time for students to complete the STP formalities. Applicants must note that the Student’s Pass will only be issued to them if the conditions stipulated in the In-Principle Approval (IPA) letter are fulfilled.
Students shall not enter or be retained as a student in any other school or course other than that indicated on the Student’s Pass.

As an SAA-GE international Student’s Pass Holder, the student shall:
- Observe the information stipulated in the Student’s Pass In-Principle Approval letter issued by ICA
- Attend the course at SAA-GE only, unless written permission is obtained from ICA to attend courses in other institutions
- Report to school at least five hours per day (day time only) from Mondays to Fridays during study term
- Surrender the Student’s Pass and Disembarkation / Embarkation Card or New Long Term Pass Card (LTP) for cancellation within 7 days of the date of cessation or termination of studies

Reporting to ICA by SAA-GE
SAA-GE is required to report to ICA in the following circumstances:
- The student has failed to attend classes for a continuous period of 7 days or more without any valid reason; or
- The student has not attended classes regularly i.e where the percentage of attendance in the registered course is lower than 90% in any month, without any valid reason; or
- The student’s studies in SAA-GE has been terminated

Student’s Pass
All students must possess a valid Student’s Pass for studies at SAA-GE. Therefore, it is important that all students carry their Student’s Passes at all times for verification purposes.

Renewal of Student’s Pass
It is important that all students are aware of their Student’s Pass expiry date. If your Student’s Pass has lapsed, it is necessary for you to go through the entire application process again. Students will not be allowed to continue with their studies if this happens.

For the renewal of Student’s Pass, students are required to submit International Student Enrolment Form and other supporting documents to SAA-GE. The processing for renewal application takes approximately 2 – 4 weeks. Students are encouraged to apply for STP renewal on time to avoid delay in their enrolment and commencement of class. Please do not return to your home country during STP renewal period. SAA-GE will not be responsible if you are barred from entering Singapore.

Should the STP expire in the middle of a semester/term, students are strongly encouraged to apply for renewal before enrolling in any module/unit. Should they choose not to renew, students need to be aware that in the event of rejection of STP renewal, they will be subjected to the standard withdrawal and refund policy.

Cancellation of Student’s Pass
Students who wish to terminate their studies with SAA-GE will have to cancel their Student’s Pass. Students should fill up the Cancellation of Student’s Pass Form and attach a photocopy of your passport and Student’s Pass. SAA-GE will make the necessary arrangement to have your Student’s Pass surrendered and disposed of.
pass cancelled. Once a Student’s Pass has been cancelled, the student will not be allowed to attend classes at SAA-GE.

**Relevant Singapore Laws**

**Safety**
Singapore has a well-deserved reputation for being safe and relatively crime-free. Major crimes are dealt with severely and swiftly. Please do not engage in extremism originating from religion or race.

**Smoking**
Smoking is not permitted in public service vehicles, museums, libraries, lifts, theatres, cinemas, air-conditioned restaurants, shopping malls, food shops, night entertainment spots, hair salons, supermarkets, department stores, car parks and government offices. Offenders can be fined up to S$1,000. Smoking is also not allowed in SAA-GE school premises.

**Spitting**
Spitting in public places is an offence.

**Drug Abuse**
Drug Abuse is viewed seriously in Singapore. Illicit traffic of narcotic drugs and psychotropic substances is strictly prohibited.

**Customs Regulations**
You may wish to visit the Singapore Customs website @ [www.customs.gov.sg](http://www.customs.gov.sg) to check out the customs formalities.

**Useful Contact Numbers**

**Embassies**
You should register with your embassy in Singapore. Contact details of all embassies in Singapore can be found at http://www.embassyworld.com/embassy/Singapore/Singapore/
Keep the phone number handy so you can contact your embassy immediately in an emergency

**Emergency Services**

<table>
<thead>
<tr>
<th>Service</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Police</td>
<td>999</td>
</tr>
<tr>
<td>Fire/Ambulance</td>
<td>995</td>
</tr>
<tr>
<td>Non-Emergency Ambulance</td>
<td>1777</td>
</tr>
<tr>
<td>Police Hotline</td>
<td>1800 255 0000</td>
</tr>
</tbody>
</table>

**CPE Student Service Centre**

<table>
<thead>
<tr>
<th>Service</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tel No</td>
<td>(65) 6592 2108</td>
</tr>
<tr>
<td>Fax No.</td>
<td>(65) 6337 1584</td>
</tr>
<tr>
<td>Email</td>
<td><a href="mailto:CPE_CONTACT@cpe.gov.sg">CPE_CONTACT@cpe.gov.sg</a></td>
</tr>
<tr>
<td>Website</td>
<td><a href="http://www.cpe.gov.sg">www.cpe.gov.sg</a></td>
</tr>
</tbody>
</table>

**Immigration and Checkpoint Authority (ICA)**

<table>
<thead>
<tr>
<th>Service</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hotline</td>
<td>6391 6100</td>
</tr>
<tr>
<td>Website</td>
<td><a href="http://www.ica.gov.sg">www.ica.gov.sg</a></td>
</tr>
</tbody>
</table>
**Singapore Tourism Board**
Main Line : 6736 6622
Student Services Hotline : 6831 3764
Tourist Information Hotline : 1800-736 2000

**Small Claims Tribunals**
Tel No. : 6435 5937 (teleresponse)

**CitySearch (Operator-assisted Yellow Pages)**
Tel No. : 1900 777 7777

**Credit Card Emergency Assistance**
American Express : 6880 1111
Diners Club : 6416 0900
Mastercard : 800 110 0113 (toll-free in Singapore only)
VISA : 800 448 1250 (toll-free in Singapore only)

**Flight Information**
Tel No. : 1800-542-4422 (toll-free in Singapore only)

**International Calls (Enquiries/area codes/connection)**
Tel No. : 104

**Living in Singapore**

**Housing and Accommodation Service**
As part of our holistic suite of services to students, we can recommend to you some hostel providers which are in the vicinity of the SAA-GE Main Campus should you require so.

Student hostels offer cheaper accommodation to students. Staying in a hostel enables you to interact with other students and lead an independent lifestyle.

If you need assistance on the Accommodation, please email us at enquiry@saage.edu.sg.

**Cost of Living**
An international student in Singapore spends on average about S$750 to S$2,000 a month on living expenses. This amount of course, varies depending on your individual lifestyle and course of study. For a rough guide of the basic expenditure an international student may incur per month, please refer to the website [http://www.singaporeedu.gov.sg/htm/liv/liv01.htm](http://www.singaporeedu.gov.sg/htm/liv/liv01.htm)