

Study First, Pay Later Scheme

1. How does the Study First, Pay Later Scheme work?

This scheme is available to undergraduates to ease their financial load till after their university graduation. ISCA will bill the outstanding SCAQ fees (interest free) to the approved applicants after their graduation.

Applicants will need to sign an agreement with ISCA and be approved before they are accepted into the scheme. Once approved, they will be able to sign up for SCAQ modules and pay SCAQ fees via a “Study First, Pay Later” option.

2. Who is eligible to for the Study First, Pay Later scheme?

- a. Must be an undergraduate from a recognised university (part-time or full-time).
- b. Must be an active SCAQ candidate.

3. How to apply for the scheme?

The application form can be downloaded from the SCAQ website. Interested applicants will be contacted with further details.

In the meantime, interested applicants can indicate their interest [here](#)

Applicants will be required to sign an agreement with ISCA stating the terms and conditions of the scheme. A guarantor will be required to sign the agreement along with the applicant.

4. Is the scheme available to international students?

Yes. International students are eligible if they are taking the SCAQ programme and based in Singapore.

5. Are there any restrictions based on nationality or residency for eligibility?

There are no restrictions based on nationality. However, applicants must be staying in Singapore.

6. What happens if a candidate decides to withdraw from the SCAQ programme?

Upon withdrawal from the programme, the candidate will be billed for all outstanding fees due to him/her. The candidate will be required to make payment to ISCA based on the payment terms.

7. Can a candidate still choose to pay for his/her SCAQ programme fees directly (via credit card) even if he/she is approved under the scheme?

Yes. Candidate can still choose to pay via Paypal when he/she enrolls for the SCAQ module exams. Only outstanding payments that are under the 'Study First, Pay Later' scheme will be billed to the candidate after his/her university graduation.

8. How long is the payment term after graduation?

Applicants will be given up to 1 year after graduation to pay the outstanding SCAQ fees.

9. Can a candidate withdraw from the scheme after his/her application has been approved?

Yes, the candidate can withdraw from the scheme via written notice to ISCA at SCAQ@isca.org.sg. Any SCAQ fees incurred will be billed accordingly.

10. What happens if the candidate need to defer his/her SCAQ exams due to valid reasons (e.g. medical, compassionate reasons)?

If the candidate defers the SCAQ exams, there is no impact on the outstanding fees due to ISCA. The candidate will continue to be billed for the exam fees that was paid by ISCA during the enrolment period.