Computation of Absolute Poverty, 4 June 2018

Household of two adults & two children (1 in primary and 1 in secondary school)

Assume universal subsidies, but not means-tested subsidies

Assume universal subsidies, but no	ot means-tested s	ubsidies		Damarka Changa from province
Items	Estimated Exper	Racic	Other remarks	Remarks, Change from previous calculations
Consumption only	Estimated Exper	Dasis	Other remarks	calculations
Food	960	Assume \$3.50 per pax for lunch and dinner:		
		3.5X2X4X30=\$840		
		Groceries to cover Breakfast for all (jam & butter: \$10		
		bread 20 loaves: \$50, milk: \$20, coffee/tea/milo \$5) +		
		snacks: \$5, fruits: \$30 = 120	for cooking at home	
Housing	161	20 years loan on a two-room flexi flat & with	Based on a document by HDB,	
		maximum grants	which unfortunately is no longer on	
			the web.	
Utilities	76.63	Average two room flat SP with gas	https://www.spgroup.com.sg/what-	Increased by \$2.00
SCC	31	For 2 room	http://www.amktc.org.sg/resi servi	Increased by \$1.50
Transport	353.5	Hybrid concession pass (monthly, unlimited, bus and		
		train):	https://www.sbstransit.com.sg/far	
		 2x Adult, workfare transport concession cardholders 	<u>es-and-concessions</u>	
		\$128/each		
		- 1x Primary (\$43.5)	https://www.transitlink.com.sg/PS	_
		- 1x Secondary (\$54)	detail.aspx?ty=art&Id=95	Increased by \$61.50
Medical	\$31.22	Assume polyclinic 1x every 3 mths per member,		
		double base rate to account for medication. Assume		
		no emergency or chronic condition.		
		- A: \$13.20/visit without medication, \$8.8/month		
		including medication		
		- C (below 18): \$6.90/visit without medication,		
		\$4.6/month including medication		
		- Total/month: \$26.8		
		A		
		Assume dental 1x a year, non-emergency, assume no		
		medication. Subsidized dental rates are a range - take lower bound:		
		- A: \$16.00/year, \$1.33/month - C: \$10.60/year, \$0.88/month	https://www.nhgp.com.sg/Our Cli	
		- Total/month: \$4.42	nics/Woodlands Polyclinic/	Increased by \$7.22
Basic household supplies	110.48	10taly 1101til. 34.42	see "hh supplies" tab	Decreased by \$13.31
School uniform, books & supplies		Uniform: \$80 per child per year, books: \$150 per yr	see im supplies tus	Uniform decrease by \$20 per child
,		pri, \$200 per yr sec, assessment books & supplies:		(\$100->\$80), sec sch books decrease
		\$100 per child per year		by \$40 (\$240->\$200), others remain
			See school uniform & books tab	the same
Computing & telecomm	29.9	Wifi = \$29.90/mth (cheapest contract fibre broadbad,	https://dollarsandsense.sg/complet	
		500 mbps, excluding sign-up and installation)	e-guide-to-choosing-the-best-	
			broadband-plan-for-your-home/;	Increased by \$7
	25	family computer: \$25/month (\$900/item including		
		peripherals, last 3 years)		
			https://www.courts.com.sg/campaig	No change
	75	mobile postpaid: \$25.00/mth for 2A + sec school child		
				Decreased by \$2.90
	\$15	Mobile phone new and assumed to last 3 years -		
		samsung, huawei, oppo, realme, vivo, \$180-200 per		
		set. Assuming last 3 years for \$180, \$5 pm per set		New
Optical services	16.67	\$350 for progressive lens for one parent, \$50 for one		
		child (assumption of half the family members need		
		glasses) - change every two years		No change
Total basic consumption	1913.34			
Investment	1			
Education	0	Assume PCI < \$800, or gross monthly household		
		income < \$2400		
		- Chinese: attend CDAC tuition programme (fee		
		- Chinese: attend CDAC tuition programme (fee waived)	haranti anno de la companya de la co	
		- Chinese: attend CDAC tuition programme (fee waived) - Other ethnic groups: attend SINDA Tutorials for	https://www.cdac.org.sg/developin	
		- Chinese: attend CDAC tuition programme (fee waived) - Other ethnic groups: attend SINDA Tutorials for Enhanced Performance (STEP; fee waived) under the	https://www.cdac.org.sg/developing-students/tuition-programme/	Different segumnitive for 2000
		- Chinese: attend CDAC tuition programme (fee waived) - Other ethnic groups: attend SINDA Tutorials for Enhanced Performance (STEP; fee waived) under the Collaborative Tuition Programme (CTP)	g-students/tuition-programme/	Different assumptions from 2018
		- Chinese: attend CDAC tuition programme (fee waived) - Other ethnic groups: attend SINDA Tutorials for Enhanced Performance (STEP; fee waived) under the Collaborative Tuition Programme (CTP) - Assume the secondary school student attends 3	g-students/tuition-programme/ https://www.sinda.org.sg/educatio	version.
Training	E 200	- Chinese: attend CDAC tuition programme (fee waived) - Other ethnic groups: attend SINDA Tutorials for Enhanced Performance (STEP; fee waived) under the Collaborative Tuition Programme (CTP) - Assume the secondary school student attends 3 subjects as week, 1.5-2 hours/session	g-students/tuition-programme/ https://www.sinda.org.sg/education/step/	
Training		- Chinese: attend CDAC tuition programme (fee waived) - Other ethnic groups: attend SINDA Tutorials for Enhanced Performance (STEP; fee waived) under the Collaborative Tuition Programme (CTP) - Assume the secondary school student attends 3 subjects as week, 1.5-2 hours/session Assume each adult takes 1 course each of 7/8 hours	g-students/tuition-programme/ https://www.sinda.org.sg/education/step/ See training tab	version. Decreased by \$60.00
Training		- Chinese: attend CDAC tuition programme (fee waived) - Other ethnic groups: attend SINDA Tutorials for Enhanced Performance (STEP; fee waived) under the Collaborative Tuition Programme (CTP) - Assume the secondary school student attends 3 subjects as week, 1.5-2 hours/session Assume each adult takes 1 course each of 7/8 hours per course, one at below 40 yrs old rate, one at above	g-students/tuition-programme/ https://www.sinda.org.sg/education/step/ See training tab	version. Decreased by \$60.00 Decreased by \$3.61, although
		- Chinese: attend CDAC tuition programme (fee waived) - Other ethnic groups: attend SINDA Tutorials for Enhanced Performance (STEP; fee waived) under the Collaborative Tuition Programme (CTP) - Assume the secondary school student attends 3 subjects as week, 1.5-2 hours/session Assume each adult takes 1 course each of 7/8 hours per course, one at below 40 yrs old rate, one at above 40 yrs old rate.	g-students/tuition-programme/ https://www.sinda.org.sg/education/step/ See training tab	version. Decreased by \$60.00
Training Laptop for children, shared		- Chinese: attend CDAC tuition programme (fee waived) - Other ethnic groups: attend SINDA Tutorials for Enhanced Performance (STEP; fee waived) under the Collaborative Tuition Programme (CTP) - Assume the secondary school student attends 3 subjects as week, 1.5-2 hours/session Assume each adult takes 1 course each of 7/8 hours per course, one at below 40 yrs old rate, one at above 40yrs old rate. \$25/month (\$900/item including peripherals, last 3	g-students/tuition-programme/ https://www.sinda.org.sg/education/step/ See training tab	version. Decreased by \$60.00 Decreased by \$3.61, although training doubled
Laptop for children, shared	\$25.00	- Chinese: attend CDAC tuition programme (fee waived) - Other ethnic groups: attend SINDA Tutorials for Enhanced Performance (STEP; fee waived) under the Collaborative Tuition Programme (CTP) - Assume the secondary school student attends 3 subjects as week, 1.5-2 hours/session Assume each adult takes 1 course each of 7/8 hours per course, one at below 40 yrs old rate, one at above 40yrs old rate. \$25/month (\$900/item including peripherals, last 3 years)	g-students/tuition-programme/ https://www.sinda.org.sg/education/step/ See training tab	version. Decreased by \$60.00 Decreased by \$3.61, although training doubled No change
Laptop for children, shared books + enrichment	\$25.00 \$17	- Chinese: attend CDAC tuition programme (fee waived) - Other ethnic groups: attend SINDA Tutorials for Enhanced Performance (STEP; fee waived) under the Collaborative Tuition Programme (CTP) - Assume the secondary school student attends 3 subjects as week, 1.5-2 hours/session Assume each adult takes 1 course each of 7/8 hours per course, one at below 40 yrs old rate, one at above 40yrs old rate. \$25/month (\$900/item including peripherals, last 3 years) 1 item per pax per year @ \$50 each	g-students/tuition-programme/ https://www.sinda.org.sg/education/step/ See training tab	version. Decreased by \$60.00 Decreased by \$3.61, although training doubled
Laptop for children, shared	\$25.00 \$17	- Chinese: attend CDAC tuition programme (fee waived) - Other ethnic groups: attend SINDA Tutorials for Enhanced Performance (STEP; fee waived) under the Collaborative Tuition Programme (CTP) - Assume the secondary school student attends 3 subjects as week, 1.5-2 hours/session Assume each adult takes 1 course each of 7/8 hours per course, one at below 40 yrs old rate, one at above 40yrs old rate. \$25/month (\$900/item including peripherals, last 3 years)	g-students/tuition-programme/ https://www.sinda.org.sg/education/step/ See training tab	version. Decreased by \$60.00 Decreased by \$3.61, although training doubled No change

Booklist (All costs exclude d	ictionary/statio	onery/calculator)	Uniform (All costs excl	ude accessories	e.g nametag)	Spectacles			
School	Year	Cost	School	Uniform cost	PE attire cost	Supplier	Glasses cost		
Punggol Green Pri		162.7	St Hilda's Pri	14	14	Owndays	100		
Punggol Pri		145.4	St Andrew's Junior	36	13	Spectacle Hut	200		
Zhenghua Pri		170.75	East Spring Primary	20	13	Nanyang Optical	250		
Huamin Pri		145.15	St Margaret's Pri	26	16	Neighbourhood	50		
		~150	Average per set	24	14				
Admiralty Sec	E	184.75							
	NA	183.3	Admiralty Sec	19	13				
	NT	160.2	Serangoon Gardens Sec	23	13				
Hougang Sec	E	236.8	Xinmin Sec	22	13				
	NA	234.55	Hougang Sec	30	17				
	NT	171.33	Hong Kah Sec	22	13				
Nan Chiau High School		220	Anglo-Chinese Barker	45	13				
Dunearn Sec	E	194	Average per set	26.83333333	13.66666667				
	N	226.1							
St Gabriel's Sec	E	159.78	Two sets each		T	otal			
	NA	154.23	Pri	48	28	76			
	NT	134	Sec	53.66666667	27.33333333	81			
		~200							

SP Average Prices (https://www.spgroup.com.sg/what-we-do/billing)

Premises Type	May '20	Apr '20	Mar '20	Feb '20	Jan '20	Dec '19	Nov '19	Oct '19	Sep '19	Aug '19	Jul '19	Jun '19	Average
HDB 1-Room	44.48	63.58	62.82	63.89	61.39	63.03	64.68	65.47	67.77	69.03	65.31	69.68	63.4275
HDB 2-Room	57.02	76.88	75.1	76.33	74.14	74.05	77.68	79.14	81.91	82.7	80.4	84.25	76.63333
HDB 3-Room	97.09	99.56	97.18	97.79	93.19	94.03	98.46	101.31	106.52	107.01	104.01	110.76	100.5758
HDB 4-Room	114.13	117.36	114.76	114.61	109.25	110.04	116.13	119.27	126	126.6	124.32	132.15	118.7183
HDB 5-Room	118.7	123.83	121.23	119.85	113.12	115.88	121.89	126.13	133.38	133.28	130.96	140.66	124.9092

Household necessities per Estimated use/month	Brand	Giar Quantity	Price Price/unit Pr	ce/month	Brand	Court Quantity	ts Price Price/unit Pr	ce/month	Brand	Fairprice (furniture fro Quantity Pr	om Xtra) ice Price/unit Price/month	Brand	Redmar Quantity	t Price Price/unit Price/mor	ith i	Brand	Sheng Sio Quantity	ng Price Price/unit Pr	rice/month	Brand	Quar
Household products Toothpaste 150.000 g	Colgate	450 g	\$6.25 0.01389	\$2.08					Darlie	200 g	3.35 0.01675 2.5125	Darlie	175 g	\$3.05 0.01743 \$2	61	Colgate (3x175)	525 g	\$6.90 0.01314	\$1.97	Darlie	80
Toothbrush 1 000 brushes	Colgate TB Twister	N 5 brushes	\$8.45 1.69000	\$1.69 \$6.69					Fairprice Follow Me	6 brushes	4.5 0.75 0.75 6.5 0.01 7.5	Darlie Pantene Banjaras Rainna Himalaya Laurier Kal Fixed Redmart Zip	175 g 5 brushes 750 ml 120 ml 1000 l 400 ml 30 pads 5 shavers	\$3.05 0.01743 \$2 \$7.95 1.59000 \$1 \$9.95 0.01327 \$9 \$2.50 0.02083 \$2 \$4.50 0.00450 \$4	.59	Colgate T/Brush Zig Z New and Trendy (2x9	5 brush	\$8.90 1.78000 \$8.80 0.00463	\$1.78 \$3.47	Darlie Oral-B	3 650
Shampoo 750.000 ml Face wash 100.000 ml	Sunsilk (2x650ml)	1300 ml 100 ml	\$11.60 0.00892	\$6.69					Follow Me Eversoft	650 ml	6.5 0.01 7.5 6.9 0.040588 4.05882353	Pantene Baniaras	750 ml	\$9.95 0.01327 \$9 \$2.50 0.02083 \$2	.95	New and Trendy (2x9 Eversoft	1900 ml 130 ml	\$8.80 0.00463	\$3.47	Vaseline Citra	
	NIVEA ACTIPRO+ Bodywa	à 1900 ml	\$8.90 0.08900 \$7.50 0.00395	\$8.90 \$3.95					Safi	170 g 1000 ml	5.9 0.0059 5.9	Rainna	1000 l	\$4.50 0.00450 \$4	.50	Eversoft Sinvera (3x1L)	3000 ml	\$5.90 0.04538 \$9.90 0.00330	\$4.54 \$3.30	Citra Lifebuoy	850
Body cream 150.000 ml Sanitary pad 30.000 pads Shaver 0.500 shavers	NIVEA Intensive Bo Whisper Regular V Gilette Blue 2_ Dis	d 400 ml ir 40 sheets ic 5 shavers	\$9.90 0.02475 \$10.90 0.27250	\$3.71 \$8.18 \$0.75					Nivea Laurier Schick	400 ml 32 pads 5 shaver + 4	7.7 0.01925 2.8875 6.4 0.2 6	Himalaya Laurier	400 ml 30 pads	\$6.90 0.01725 \$2 \$4.20 0.14000 \$4	.20	ergens Ultra Heal Lo Kotex (23cm, slim wir Sillette (Pivot Blue II	400 ml 16 sheets 5 razors	\$8.90 0.02225 \$2.50 0.15625 \$6.50 1.30000	\$3.34	Vaseline Laurier night Gillette Vector	200 12
Shaver 0.500 shavers Laundry detergent 1000.000 ml	Gilette Blue 2_ Dis Giant	s 5 shavers	\$7.50 1.50000 \$7.85 0.00196	\$0.75					Schick	5 shaver + 4	24.8 4.96 2.48 5.2 0.001486 1.48571429	Kai Fixed	5 shavers	\$2.00 0.40000 \$0	.20	Sillette (Pivot Blue II Fab Powder Regular	5 razors	\$6.50 1.30000 \$13.55 0.00246	\$3.34 \$4.69 \$0.65 \$2.46 \$0.40	Gillette Vector Morning Spring	1
Dish detergent 500,000 ml	Giant	4000 g 5000 ml	\$4.50 n.nnnan	\$1.96 \$0.45					Fairprice TP706	3500 g 5000 ml	4.2 0.00094 0.42	Zip	900 ml	\$2.25 0.00250 \$1	.25	Jome Marter Dirhun	5500 g 5000 ml	\$4.00 0.00000	\$0.40	HomeSaver	5000
Tollet paper 4.000 rolls Tissue paper 100.000 sheets	Giant (140 sheets) Giant	30 rolls 1000 sheets	\$4.85 0.16167 \$4.65 0.00465	\$0.65 \$0.47 \$1.83					Fairprice Fairprice	30 rolls 800 sheets	5.15 0.171667 0.686666667 3.7 0.004625 0.4625	Redmart Redmart	10 rolls 800 nackets	\$5.20 0.52000 \$2 \$3.75 0.00469 \$0	.08	ioftess (400 sheets, 2 ioftess (5x200s) Arc En Ciel	30 rolls 1000 sheets	\$16.95 0.56500 \$4.90 0.00490 \$1.80 1.80000	\$2.26 \$0.49 \$0.90	Everfresh Paseo	100 850 200 12 1 1050 5000 30
Toilet brush 0 500 brushes	Simply Living	1 hrush		\$1.83					Homeproud		2.7 2.7 1.35	Redmart Redmart Vesta Redmart	1 brush	\$2.00 2.00000 \$1	.00	Arc En Ciel		\$1.80 1.80000	\$0.90		3
Toilet cleaner 200.000 ml Household cleaner 1500.000 ml	Giant (3x500ml) Giant Floor Cleane	1500 ml 3000 ml	\$4.65 0.00310 \$4.45 0.00148	\$0.62 \$2.23					Harpic Fairprice	1500 ml 2000 ml	2.7 2.7 1.35 5.95 0.003967 0.79333333 4.2 0.0021 3.15 2.1 0.525 0.525	Redmart Zip	2000 ml 900 ml 10 rolls 800 packets 1 brush 500 ml	\$1.85 0.00370 \$0 \$4.25 0.00236 \$3	.74	Harpic Home Niks (pine disir	500 ml 5000 ml	\$3.45 0.00690 \$6.30 0.00126	\$1.38 \$1.89 \$0.12	Domestos Astonish	750
Sponge 1.000 sponges Total	4M Scotch Brite (2	ir 4 sponges	\$4.70 1.17500	\$1.18 \$45.32					Fairprice	4 sponges	2.1 0.525 0.525 \$40.96	Leopard	5 sponges	\$30.0 0.01743 \$2.5795 1.5800.0 \$1 \$99.95 0.01327 \$2 \$2.50 0.02327 \$2 \$4.50 0.00450 \$2 \$4.50 0.00450 \$2 \$4.50 0.00450 \$3 \$4.50 0.00450 \$3 \$4.50 0.001725 \$2 \$4.200 0.40000 \$0 \$4.55 0.00218 \$2 \$2.25 0.00230 \$2 \$3.200 0.30000 \$0 \$3.200 0.30000 \$0 \$3.210 0.300000 \$0 \$3.210 0.30000 \$0 \$3.210 0.30000 \$0 \$3.210 0.30000 \$0 \$3	.24	rw sss	10 sponges	\$1.20 0.12000	\$0.12	Home Scour Power	3
Household durables - Furniture					Sleep Clinic I-Support Sleep Clinic ELBE + I-S	1	\$179.00 179.00000 \$498.00 498.00000														
Sofa 0.008 assume straight line deprec	ation over 10 years ation over 10 years	1	\$300.00 300.00000	\$2.50		1	\$299.00 299.00000	\$2.49													
Dining set 0.008 assume straight line deprec Wardrobe 0.017 assume 2 wardrobes, straig Living room cabinet 0.008 assume straight line deprec	nt line depre Giant (2 door ware	rc 1	\$200.00 200.00000 \$80.00 80.00000 \$59.90 59.90000	\$1.67 \$1.33 \$0.50	Keaton 7-piece Dinini Ara 2-door Swing Wa	1	\$199.00 199.00000 \$150.00 150.00000	\$4.16 \$3.32 \$1.25	Tayogo Citylife	1 shelf 1 shelf	82.9 82.9 1.38166667 79 79 0.65833333			\$58.90 58.90000 \$0							
Queen bed with mattress 0.008 assume straight line deprec	ation over 1King Koll	1	\$599.00 599.00000	\$4.99	Sleep Clinic I-Care Qu	1	\$329.00 329.00000	\$2.74 \$4.13	Cityline			Houze (5 tiers)	1 cabinet	\$58.90 58.90000 \$0	.49						
Queen bed with mattress 0.008 assume straight line deprec Single bed with mattress 0.017 assume 2 (1 for each youth Bedding 0.017 assume replace after 5 year	, straight lin King Koll Microfibre Solid Br	1 d 3 sheets	\$399.00 399.00000 39 13.00000	\$4.99 \$6.65 \$0.22 \$17.86	Bonita + I Comfort Sir Sleepmate (25+1Q) (c	1 3 sheets	\$248 248.00000 \$48.70 16.23333	\$4.13 \$0.27	ATR Estrella	1 mattress 1 set	59.9 59.9 0.99833333 15.9 15.9 0.265	H+ Cotton Feel (2S+1	3 sheets	\$51.40 17.13333 \$0	29						
Bedding 0.017 assume replace after 5 year Total	WILLOUINE SOILS DE	3 3110013	33 13.0000	\$17.86	Seephinte (23, 200) (Janets	340.70 10.13333	\$18.36	Linear		15.9 15.9 0.265 \$3.04	Tr Cotton real (25)		331.40 17.13333 30							
Household durables - Electronics Hob 0.008 assume straight line deprec			\$350.00 350.00000	44.44	Tefal IH2108 Everyda Techno TA322SR Buil	1	\$149.00 149.00000 \$268.00 268.00000	44.44			249 249 2.075										
	ation over 1 Dower Dar 7kg W/91	7 1	\$269.00 269.00000	\$2.92 \$2.24		1	\$299.00 299.00000	\$2.49	Aerogaz Sharp	1 hob 2 bur 1 machine	249 249 2.075 299 299 2.49166667 569 569 4.74166667										
Fridge 0.008 assume straight line deprec Water heater 0.008 assume straight line deprec	ation over I PowerPac (136L)	1	\$289.00 289.00000 \$99.00 99.00000	\$2.24 \$4.82 \$0.83	MIDEA (270L) (365 ks City (3.3kW), or Euro	1	\$529.00 529.00000	\$4.41	Samsung Avolta	1 fridge 265 1 heater	299 299 2.49166667 569 569 4.74166667 148 148 1.23333333										
Microwave oven 0.008 assume straight line deprec	ation over ICandy (20L)	1	\$118.00 118.00000	\$0.98	Toshiba (20L)	1	\$99.00 99.00000 \$109.00 109.00000	\$2.49 \$4.41 \$0.83 \$0.91 \$1.95	Panasonic Midea	1 microway	148 148 1.23333333 109 109 0.90833333 49.9 49.9 2.495										
Fan 0.050 assume 3 fans, straight line TV 0.008 assume straight line depres	depreciatio Glant ation over I Philips (32", HD Le	1	\$20.00 20.00000 \$299.00 299.00000	\$0.33 \$4.98	Sona (12" desk fan) Samsung (32" HD SM	1	\$39.00 39.00000 \$329.00 329.00000 \$300.00 300.00000	\$1.95	Midea Philips	1 standing f 1 tv	49.9 49.9 2.495 369 369 3.075	loha (16")	1 fan	\$39.90 39.90000 \$2	.00	Soldenfuji	1 fan	\$28.90 28.90000	\$1.45		
TV 0.008 assume straight line deprec Other appliances & houses 0.008 assume straight line deprec Total	ation over 10 years	1	\$299.00 299.00000 \$300.00 300.00000	\$4.98 \$2.50 \$19.60		1	\$300.00 300.00000	\$2.74 \$2.50 \$18.06		1	369 369 3.075 300 300 2.5 \$19.52										
				\$19.00				\$18.06			\$19.52										
Medicine First aid (box on redmart) 0.042 assume average life of 2 ye	urs											Alcare (Family Plus)	1 box	\$82.20 82.20000 \$3	.43						
Panadol cold 2.000 capsules Zurter 2.000 tablets	Panadol (Cough ar Zyrtec-R	10 tablets	\$10.90 0.68125 \$12.40 1.24000	\$1.36 \$2.48					Panadol Zvrtec	12 capsules 20 tablets	9.4 0.783333 1.56666667 23.45 1.1725 2.345	Panadol Zvrtec-R	12 capsules 10 tablets 10 bottles 24 tablets	\$9.10 0.75833 \$1	.52 .58	Panadol (Cough & Co	16 capsules 10	\$10.90 0.68125 \$12.90 1.29000	\$1.36 \$2.58		
Po chai 2.000 bottles	Po Chai Pills	10 bottles	\$4.95 0.49500 \$4.75 0.19792	\$0.99 \$0.40	1				Zyrtec Po chai	10 bottles 24 lozenges	23.45 1.1725 2.345 4.25 0.425 0.85 4.75 0.197917 0.39583333	Po Chai Pills	10 bottles	\$4.25 0.42500 \$0 \$4.45 0.18542 \$0	.85	Po Chai Pills	10 bottles	\$4.25 0.42500 \$8.00 0.16667	\$0.85		
Strepsils 2.000 tablets Salonpas 2.000 patches	Strepsils (Honey as Salonpas	20 natches		\$0.40 \$0.38					Strepsils Salonpas		4.75 0.197917 0.39583333 4.95 0.12375 0.2475	Strepsils Salonpas	24 tablets 20 patches	\$4.45 0.18542 \$0 \$3.60 0.18000 \$0	.36	itrepsils ialonpas	48 lozenges 20 patches		\$0.33 \$0.34	Salonpas	12
Salonpas 2.000 patches Vaporrub 5.000 g Axe oil 2.000 g	Vaporrub Axe Oil	50 g 56 ml	\$6.30 0.12600 \$6.70 0.11964	\$0.38 \$0.63 \$0.24					Vicks	50 g 28 ml	4.95 0.12375 0.2475 6.3 0.126 0.63 3.8 0.135714 0.27142857	Vaporrub	20 patches 50 g 28 ml	\$3.60 0.18000 \$0 \$6.70 0.13400 \$0 \$3.45 0.12321 \$0	.67	ialonpas /aporrub /aze oil	50 g 56 ml	\$6.30 0.12600 \$6.20 0.11071	\$0.63 \$0.22	Vaporrub	12 50
Tiger balm 2.000 g Total	Tiger Balm	30 g	\$5.90 0.19667	\$0.39					Tigerbalm	30 g	5.9 0.196667 0.39333333	Strepsils Salonpas Vaporrub Axe Oil Tiger Balm	30 g	\$4.25 0.42500 \$0 \$4.45 0.18542 \$0 \$3.60 0.18000 \$0 \$6.70 0.13400 \$0 \$3.45 0.12321 \$0 \$5.90 0.19667 \$0	.39	Figer Balm	19 g	\$4.40 0.22680	\$0.45		
				\$6.87							\$6.70			\$6	.99				\$6.77		
Others Estimated cost/year Clothes \$200.00 assume buy once a year, !	sst/month \$16.67																				
Shoes \$120.00 assume buy once a year, !	\$16.67 \$10.00																				
Bags \$60.00 assume once every two y Hangers, clips etc \$30.00 assume \$30 per year	\$5.00 \$2.50								Various Home Proud	1 bag 12 hangers	\$25.00 25.00000 \$1,500.00 \$2.95 0.24583 \$7.38	Various Leopard	1 bag 5 hangers	\$20.00 20.00000 \$1,200 \$1.70 0.34000 \$10	.20	rw	5 hangers	\$3.20 0.64000	\$19.20	PP Ware	12
Kitchen wares \$50.00	\$4.17 \$38.33																				
Kitchen wares \$50.00 Total																					
Total																					
Total Household Supplies	\$110.48																				
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Course Title	Proficiency Level	College	Duration (hrs)	Training Date	Day of training	Timing	Full Fee (with GST)	Nett Fees for SC/PR (with GST)	Fees for SC aged 40 & above (with GST)	Course fee per hour (SC/PR)	Course fee per hour for 40 & above
CoC in Brand Positioning: Create your Brand Personality to Drive Sales	Basic	СС		7 29-Sep-2	20 Tue	9.00am - 5.00pm	\$192.60	\$57.78	\$21.78	\$8.25	\$3.11
CoC in Al 101: Customer Relationship Management Chatbot	t Basic	СС		7 13-Jul-2	20 Mon	9.00am - 5.00pm	\$203.30	\$60.99	\$22.99	\$8.71	\$3.28
CoC in Career Portfolio Preparations (Enhancing Professional Digital Presence)	Basic	CW		7 25-Jul-2	20 Sat	9.00am - 5.00pm	\$203.30	\$60.99	\$22.99	\$8.71	\$3.28
CoC in Entrepreneurship 101 (Customer Engagement with Chatbot)	Basic	CE		7 20-Jul-2	20 Mon	9.00am - 5.00pm	\$203.30	\$60.99	\$22.99	\$8.71	\$3.28
CoC in Entrepreneurship 101 (Target Market with Data Analytics)	Basic	CE		7 27-Jul-2	20 Mon	9.00am - 5.00pm	\$203.30	\$60.99	\$22.99	\$8.71	\$3.28
CoC in Entrepreneurship 101 (Marketing Campaign with Augemented Reality)		CE		7 28-Sep-2	20 Mon	9.00am - 5.00pm	\$203.30	\$60.99	\$22.99	\$8.71	\$3.28
CoC in Barista Skills	Basic	CW		7 17-Aug-2	20 Mon	9.00am - 5.00pm	\$214.00	\$64.20	\$24.20	\$9.17	\$3.46
CoC in Barista Skills	Basic	CW		7 14-Sep-2	20 Mon	9.00am - 5.00pm	\$214.00	\$64.20	\$24.20	\$9.17	\$3.46
CoC in Fundamentals of Data Visualisation using Power BI	Basic	CW		7 8-Jul-2	20 Wed	9.00am - 5.00pm	\$214.00	\$64.20	\$24.20	\$9.17	\$3.46
CoC in Flexipreneur for a Gig Economy : Create Your Online Portfolio	r Basic	СС		7 15-Jul-2	20 Wed	9.00am - 5.00pm	\$235.40	\$70.62	\$26.62	\$10.09	\$3.80
CoC in Fundamentals of Data Visualisation using Tableau	Basic	CE		7 7-Jul-2	20 Tue	9.00am - 5.00pm	\$235.40	\$70.62	\$26.62	\$10.09	\$3.80
CoC in Internet of Things (Smart Energy Fundamentals)	Basic	CE		7 9-Jul-2	20 Thu	9.00am - 5.00pm	\$235.40	\$70.62	\$26.62	\$10.09	\$3.80
CoC in E-Payments 1-2-3	Basic	CE		7 15-Jul-2	20 Wed	9.00am - 5.00pm	\$267.50	\$80.25	\$30.25	\$11.46	\$4.32
CoC in Applied Design Thinking (Understand Fundamentals)	Basic	СС		7 30-Sep-2	20 Wed	9.00am - 5.00pm	\$353.10	\$105.93	\$39.93	\$15.13	\$5.70
CoC in Installation & Commissioning Air- conditioning Systems (R32 Split Unit)	Basic	CE		7 6 Jul - 13 Ju 7 20	l Mon	6.15pm - 9.45pm	\$374.50	\$112.35	\$42.35	\$16.05	\$6.05
CoC in Introduction to Industrial Robot	Basic	СС		7 7-Jul-2	20 Tue	9.00am - 5.00pm	\$171.20	\$51.36	\$19.36	\$7.34	\$2.77
CoC in Introduction to Digital Sewing & Online Marketing	Basic	CE		7 24-Jul-2	20 Fri	9.00am - 5.00pm	\$181.90	\$54.57	\$20.57	\$7.80	\$2.94
CoC in Introduction to Digital Sewing & Online Marketing	Basic	CE		7 28-Aug-2	20 Fri	9.00am - 5.00pm	\$181.90	\$54.57	\$20.57	\$7.80	\$2.94
CoC in Introduction to Digital Technology in Environment Services	Basic	СС		7 11-Jul-2	20 Sat	9.00am - 5.00pm	\$181.90	\$54.57	\$20.57	\$7.80	\$2.94
CoC in Smart Industry Readiness Index (SIRI) Implementation	Basic	СС		7 25-Jul-2	20 Sat	9.00am - 5.00pm	\$192.60	\$57.78	\$21.78	\$8.25	\$3.11
CoC in Robotic Process Automation (RPA) for Beginners	Basic	CE		7 7-Jul-2	20 Tue	9.00am - 5.00pm	\$235.40	\$70.62	\$26.62	\$10.09	\$3.80
CoC in Robotic Process Automation (RPA) for Beginners	Basic	CW		7 17-Jul-2	20 Fri	9.00am - 5.00pm	\$235.40	\$70.62	\$26.62	\$10.09	\$3.80
CoC in IoT Applications	Basic	СС		7 26-Sep-2	20 Sat	9.00am - 5.00pm	\$267.50	\$80.25	\$30.25	\$11.46	\$4.32
CoC in Micro:bit Applications	Basic	СС		7 12-Sep-2	20 Sat	9.00am - 5.00pm	\$278.20	\$83.46	\$31.46	\$11.92	\$4.49

CoC in Smart Living Solutions (e-Home)	Basic	cw	7	28-Sep-20	Mon	9.00am - 5.00pm	\$278.20	\$83.46	\$31.46	\$11.92	\$4.49
CoC in Urban Farming (Soil & Planting Techniques)	Basic	CE	7	14-Jul-20	Tue	9.00am - 5.00pm	\$278.20	\$83.46	\$31.46	\$11.92	\$4.49
CoC in Urban Farming (Compost & Fertiliser)	Basic	CE	7	16-Jul-20	Thu	9.00am - 5.00pm	\$278.20	\$83.46	\$31.46	\$11.92	\$4.49
CoC in VTOL Aircraft (Drone) Operation CoC in Network	Basic	СС	7	4-Jul-20	Sat	9.00am - 5.00pm	\$278.20	\$83.46	\$31.46	\$11.92	\$4.49
Programmability Essentials	Intermediate	CE	7	16-Jul-20	Thu	9.00am - 5.00pm	\$288.90	\$86.67	\$32.67	\$12.38	\$4.67
CoC in Machining Analytics	Basic	СС	8	28-Sep-20	Mon	9.00am - 6.00pm	\$481.50	\$144.45	\$54.45	\$18.06	\$6.81
CoC in Vehicle Electronic Control Systems	Basic	CW	9	17 Aug - 31 Aug 20	Mon	6.45pm - 9.45pm	\$321.00	\$96.30	\$36.30	\$10.70	\$4.03
CoC in Introduction To Managing A Hawker Business	Basic	cw	9	20 - 22 July 20	Mon - Wed	7.00pm - 10.00pm	\$331.70	\$99.51	\$37.51	\$11.06	\$4.17
CoC in Introduction To Managing A Hawker Business	Basic	CW	9	14 - 16 Sep 20	Mon - Wed	7.00pm - 10.00pm	\$331.70	\$99.51	\$37.51	\$11.06	\$4.17
CoC in Residential Air- Conditioning System (Refrigerant)	Intermediate	CW	9	21 Aug - 4 Sep 2020	Fri	6.45pm - 9.45pm	\$385.20	\$115.56	\$43.56	\$12.84	\$4.84
CoC in Fire Detection & Emergency Voice Communication System	Basic	CW	12	4 Aug - 25 Aug 20	Tue	6.45pm - 9.45pm	\$395.90	\$118.77	\$44.77	\$9.90	\$3.73
CoC in Fire Protection System	Basic	CW	12	08 Sep - 29 Sep 20	Tue	6.45pm - 9.45pm	\$395.90	\$118.77	\$44.77	\$9.90	\$3.73
CoC in Artisanal Bread	Basic	CW	14	7 Jul - 8 Jul 20 29 Sep - 30	Tue - Wed	9.00am - 5.00pm 9.00am -	\$321.00	\$96.30	\$36.30	\$6.88	\$2.59
CoC in Artisanal Bread CoC in Python	Basic	CW	14	Sep 20	Tue - Wed	5.00pm	\$321.00	\$96.30	\$36.30	\$6.88	\$2.59
Programming with Excel Automation	Basic	CE	14	15 Jul –16 Jul 20	Wed - Thu	9.00am - 5.00pm	\$342.40	\$102.72	\$38.72	\$7.34	\$2.77
CoC in Python Programming with Excel Automation	Basic	CW	14	28 Sep – 29 Sep 20	Mon - Tue	9.00am - 5.00pm	\$342.40	\$102.72	\$38.72	\$7.34	\$2.77
CoC in Dementia Care in the Technological Era	Basic	CE	14	24 Sep - 25 Sep 20	Thu - Fri	9.00am - 5.00pm	\$385.20	\$115.56	\$43.56	\$8.25	\$3.11
CoC in Dementia Care & Smart Solutions	Intermediate	CE	14	28 Sep - 29 Sep 20	Mon - Tue	9.00am - 5.00pm	\$385.20	\$115.56	\$43.56	\$8.25	\$3.11
CoC in Flexipreneur for a Gig Economy : Win That Client	Intermediate	СС	14	16 Jul -17 Jul 20	Thu - Fri	9.00am - 5.00pm	\$449.40	\$134.82	\$50.82	\$9.63	\$3.63
CoC in Applied Design Thinking (Experience Fundamentals)	Intermediate	сс	14	28 - 29 Sep 20	Mon - Tue	9.00am - 5.00pm	\$642.00	\$192.60	\$72.59	\$13.76	\$5.19
CoC in Data Analytics Using Microsoft Excel	Intermediate	CW		18 Jul - 25 Jul 20	Sat	9.00am - 6.00pm	\$556.40	\$166.92	\$62.91	\$10.43	\$3.93
CoC in Data Analytics Using Microsoft Excel CoC in Electrical	Intermediate	CW		19 Sep - 26 Sep 20	Sat	9.00am - 6.00pm	\$556.40	\$166.92	\$62.91	\$10.43	\$3.93
Installation Inspection & Testing	Intermediate	CE	18	22 Jul to 26 Aug 20	Wed	6.45pm - 9.45pm	\$642.00	\$192.60	\$72.59	\$10.70	\$4.03
CoC in Plumbing Basics	Basic	CE		10 Jul - 24 Jul, 7 Aug - 28 Aug 20	Fri	6.45pm - 9.45pm	\$642.00	\$192.60	\$72.59	\$9.63	\$3.63
CoC in Lift Installer	Intermediate	CE	20	8 Jul - 10 Jul 20 21 Jul ,23	Wed - Fri	9.00am - 5.00pm	\$802.50	\$240.75	\$90.74	\$12.04	\$4.54
CoC in Cyber Security Fundamentals	Basic	CW	21	Jul, 28 Jul, 4 Aug, 6 Aug, 13 Aug, 18 Aug 20	Tue,Thu	6.45pm - 9.45pm	\$588.50	\$176.55	\$66.54	\$8.41	\$3.17
CoC in Electrical Control of Air-conditioning Systems	Basic	cw	21	14 Jul - 25 Aug 20	Tue	6.45pm - 9.45pm	\$588.50	\$176.55	\$66.54	\$8.41	\$3.17
CoC in Computer Networking (Routing)	Intermediate	CE	21	3 Aug - 26 Aug 20	Mon & Wed	6.45pm - 9.45pm	\$609.90	\$182.97	\$68.96	\$8.71	\$3.28
CoC in Essential Skills in Mobile Device Servicing	Basic	CE	21	12 Jul - 26 Jul 20	Sun	9.00am - 5.00pm	\$620.60	\$186.18	\$70.17	\$8.87	\$3.34
CoC in Cyber Security (Network, Internet & Forensics)	Intermediate	cw		1 Sep - 24 Sep 20	Tue,Thu	6.45pm - 9.45pm	\$1,294.70	\$388.41	\$146.40	\$16.18	\$6.10
CoC in Electrical Switchboard Testing & Maintenance	Intermediate	CE	30	13 Jul to 16 Jul 20	Mon - Thu	8.30am - 5:00pm	\$588.50	\$176.55	\$66.54	\$5.89	\$2.22

CoC in Lift System & Equipment Maintenance	Basic CE	60 6 Jul - 14 Sep 20	Mon, Tue 6.45pm - 9.45pm	\$1,776.20	\$532.86	\$200.84	\$8.88	\$3.35
AVERAGE		11.9821429		392.460714	117.738214	44.3785714	10.0940761	3.8048159
MIN		7		\$171.20	\$51.36	\$19.36	\$5.89	\$2.22
MODE		7		\$203.30	\$60.99	\$22.99	8.71285714	3.28428571
				\$235.40	\$70.62	\$26.62		3.80285714
				278.2	83.46	31.46		4.49428571
MAX		60		\$1,776.20	\$532.86	\$200.84	\$18.06	\$6.81

https://www.myskillsfuture.sg/content/portal/en/training-exchange/course-directory.html?fg=Course_Supp_Period_To_1%3A%5B2020-08-03T00%3A00%3/sFuture SIRS Courses_Search by institution and find Singapore Institute of Retail Studies (SIRS) - it gives both the full and net fees.

SkillsFuture SIRS Courses				stitute of Retail :
Skinsi atare sins coarses	_		Nett Fees for	Course fee
Course Title	Duration	Full Fee (with	SC/PR (with	per hour
	(hrs)	GST)	GST)	(SC/PR)
Productivity				-
Improvement (SF-				
Associate)	15	\$440.00	\$44.00	\$2.93
Project a Positive and				
Professional Image	8	\$160.00	\$32.00	\$4.00
Comply with workplace				
safety and health (AOP)	1.5	\$270.00	\$81.00	\$54.00
CERTIFIED SERVICE				
PROFESSIONAL				
PROGRAMME - CSP2 (4		4		
days)	32	\$580.00	\$58.00	\$1.81
Respond to Service	4.5	6350.00	¢50.00	62.42
Challenges	16	\$250.00	\$50.00	\$3.13
Home Styling		¢500.00	¢150.00	Ć10.75
Consultation	8	\$500.00	\$150.00	\$18.75
Implement Operations for Service Excellence	16	\$250.00	\$50.00	\$3.13
	10	\$250.00	\$50.00	\$5.15
Workplace Communication (SF -				
Associate)	15	\$440.00	\$44.00	\$2.93
Adapt to Change (SF-		ψ	ψσσ	Ų2.33
Associate)	15	\$440.00	\$44.00	\$2.93
Persona of Excellence	8	\$500.00	\$150.00	\$18.75
Using Data Analytics to				
Increase ROI for Digital				
Marketing Campaigns	7	\$750.00	\$225.00	\$32.14
Increase Sales and Attract				
More Customers Through				
e-Commerce Strategy	7.75	\$750.00	\$225.00	\$29.03
Social Media Content		4=== 0.00	4005.00	400.40
Generation	8 7	\$750.00	\$225.00	\$28.13
What Did You Say?	/	\$180.00	\$54.00	\$7.71
SKILLSFUTURE FOR				
DIGITAL WORKPLACE				
(SINGAPORE INSTITUTE OF RETAIL STUDIES)	16	\$750.00	\$75.00	\$4.69
Service to Sales	7	\$180.00	\$54.00	\$7.71
Do you have the Keys?	8	\$180.00	\$54.00	\$6.75
Getting Started on Shopee				
(Onboarding)	8	\$160.00	\$48.00	\$6.00
Selling on Carousell	8	\$500.00	\$150.00	\$18.75
Service Leadership (SF -				
Associate)	15	\$440.00	\$44.00	\$2.93
AVERAGE	11.3125	\$423.50	\$92.85	\$12.81
MIN	1.5	\$160.00	\$32.00	\$1.81
MODE	8		. 44	2.93333333
MAX	32	\$750.00	\$225.00	\$54.00