

<h1>STALFORD</h1> <hr/> <h2>ACADEMY</h2> <p>Registered with the Committee for Private Education (CPE) CPE is part of SkillsFuture Singapore (SSG) UEN: 200914573H Period: 14/09/2016 to 13/09/2020</p>	<h3>COURSE INFORMATION</h3>	
	Tel : +65-6222-3233 Email : enrol@stalfordacademy.com Website : www.sa.edu.sg Address : 12 Kallang Avenue #03-12 Aperia Singapore 339511	 <p>Cert No.: EDU-2-2050 Validity : 02/04/2018 - 01/04/2022</p>

PREPARATORY COURSE FOR SINGAPORE-CAMBRIDGE GENERAL CERTIFICATE OF EDUCATION (ORDINARY LEVEL) EXAMINATION

Introduction

The Singapore-Cambridge ‘O’ Level Examinations are national level assessments jointly organised and conducted by the Singapore Examinations and Assessment Board (SEAB) and the University of Cambridge Local Examinations Syndicates. The ‘O’ Level certificate itself is an internationally recognised qualification that can be used to apply for tertiary education in the Commonwealth countries and in the United States of America. Local junior colleges, polytechnics and private institutes also require prospective students to possess the ‘O’ Level certificate for admission.

Our programme thoroughly prepares private candidates for the Singapore-Cambridge GCE ‘O’ Level Examination with intensive lessons daily. Upon passing or obtaining outstanding results for the exam, students may opt to pursue their tertiary education in local junior colleges, polytechnics, private institutes or overseas colleges and institutes. Illustrated below is an education progression chart (Fig.1).

Students who manage to attain outstanding results in ‘O’ level results could receive grants of up to 70% of polytechnic fees, on the condition they work for three years with any enterprise in Singapore.

General Information

- Course Duration : 12 months (Full-Time) or 24 months (Full-Time)
- Course Level : Preparatory
- Course Developed By : Stalford Academy
- Course Delivery Method : Classroom Teaching
- Lesson Hours : Mondays to Fridays, between 9am to 7pm
(actual duration depends on the number of subjects taken)
- Total Contact Hours : 945 contact hours for 12-month programme (5-subject package)
1,890 contact hours for 24-month programme (5-subject package)
- Lesson Venue : 12 Kallang Avenue #03-11/12/13/14
Aperia, Singapore 339511

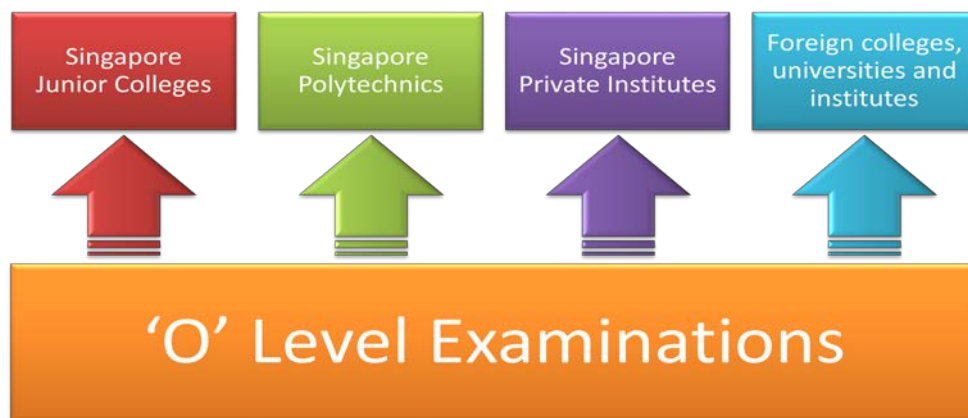


Figure 1. The possible education progression for students who have passed the 'O' Level Examinations

Course Duration for Preparatory Course for Singapore-Cambridge GCE (Ordinary Level) Examination

Programme	Commencement Date [#]	Completion Date	Academic Terms (Weeks)	Term Breaks & School Holidays [@]
12 Months	01/12/2018	30/11/2019	4 (44 weeks)	One 1-week term break per term. One 8-week school holidays per annum.
24 Months	01/12/2018	30/11/2020	8 (88 weeks)	

[#] Students who missed the December 2018 intake may opt to commence their studies in February, May, or August 2019.

[@] Dates are subjected to changes and students will be notified two weeks in advance.

Course Content

Applicants may enrol for the following subjects*. Additional information about the syllabus may be found at https://www.seab.gov.sg/pages/nationalExaminations/GOL/Private_Candidates/syllabus.asp.

Core Subjects

English Language
Elementary Mathematics

Elective Subjects

Additional Mathematics	Literature in Chinese
Physics	**Chinese
**Chemistry	**Higher Chinese
**Biology	**Principles of Accounts
**Science (Physics, Chemistry)	**History
**Science (Physics, Biology)	**Geography
**Science (Chemistry, Biology)	**Humanities (SS, G/H/LC)

*Subjects offered may change without prior notice. Applicants should check with the school before enrolment.

**A minimum number of 10 students enrolling in the subject are required before the subject is offered.

Additional Subject Information						
Students taking the standard course package must select 5 subjects, comprising 2 compulsory core subjects and 3 elective subjects. Science laboratory sessions will be conducted for students who have chosen Chemistry and/or Physics as examinable subjects.						
Students seeking entry into Singapore polytechnics				Requirements for entry into Singapore junior colleges or Millennia Institute		
Generally, students seeking entry into local polytechnics must fulfil the EL-R2-B2 requirement. The following provides more details about the entry requirements for various polytechnic courses:				Students seeking entry into local junior colleges or Millennia Institute must fulfil the L1-R5 or L1-R4 requirements set by the Ministry of Education.		
Course Requirement	Business	Science and Technology	Design	Pre-University Requirement	Local Junior College	Millennia Institute
EL (Subject 1)	English	English	English	L1 (Subject 1)	English	English
R2 (Subject 2)	Elementary Mathematics or Additional Mathematics	Elementary Mathematics or Additional Mathematics	Elementary Mathematics or Additional Mathematics	R5 (Subject 2)	Geography, or History, or Combined Humanities, or Literature in Chinese	Geography, or History, or Combined Humanities, or Literature in Chinese
R2 (Subject 3)	Geography or Principle of Accounts	Chemistry, or Physics, or Science (Physics and Chemistry)	Chemistry, or Physics, or Science (Physics and Chemistry)	R5 (Subject 3)	Elementary Mathematics, or Additional Mathematics, or Chemistry, or Physics	Elementary Mathematics, or Additional Mathematics, or Chemistry, or Physics
B2 (Subject 4)	Best 1 other subject	Best 1 other subject	Best 1 other subject	R5 (Subject 4)	Elementary Mathematics, or Additional Mathematics, or Chemistry, or Physics	Elementary Mathematics, or Additional Mathematics, or Chemistry, or Physics
B2 (Subject 5)	Best 1 other subject	Best 1 other subject	Best 1 other subject	R5 (Subject 5)	Any GCE 'O' Level subject	Any GCE 'O' Level subject
Students can either choose to take all 5 subjects in one academic year, or combine two 'O' Level certificates (which were obtained in 2 consecutive years) when applying for local polytechnics.				R5 (Subject 6)	Any GCE 'O' Level subject	N/A

Admission Pre-requisites

Local Students (12/24-month programme)

Applicants must:

- be above 15 years of age as of 1st January of the year of enrolment
- have successfully completed Junior High School, Secondary 3 or its equivalent

International Students (12-month programme)

Applicants must:

- be above 15 years of age as of 1st January of the year of enrolment
- have successfully completed Senior Middle 1 or Grade 10 or its equivalent
- have obtained a pass in English (i.e. 50% of total mark at current high school)

International Students (24-month programme)

Applicants must:

- be above 14 years of age as of 1st January of the year of enrolment
- have successfully completed Middle School or Grade 9 or its equivalent
- have obtained a pass in English (i.e. 50% of total mark at current high school)

Note: Students who are unable to meet the prerequisite admission criteria would need the approval from the school's Principal prior to admission.

Teaching Staff

The teacher to student ratio is less than 1:40, subject to room capacity. All of our teachers are dedicated and experienced, possessing at least GCE A-Level Certificate and are registered with the Committee for Private Education, Singapore.

Mode of Assessment

1. Internal Assessment – all internal assessments will be in the form of written papers
 - a. For the 12-month programme, 4 Examinations will be conducted.
 - b. For the 24-month programme, 8 Examinations will be conducted.
2. External Assessment – GCE 'O' Level Examination [www.seab.gov.sg]
 - a. Registration for GCE 'O' Level Examination is in March
 - b. Chinese Listening Comprehension and Oral Examination from June to July
 - c. English Listening Comprehension and Oral Examination in August
 - d. Examinations for all other subjects will be held from October to November
 - e. Students will sit for a preliminary examination at Stalford Academy in preparation for the actual 'O' Level examinations.

Type of Qualification

- **Certificate of Completion** awarded by Stalford Academy, after fulfilling attendance requirements for completion of course.
- **Singapore-Cambridge GCE 'O' Level Certificate** awarded by Ministry of Education, Singapore and University of Cambridge International Examinations, after successful completion of GCE 'O' Level Examinations.

Requirements for Completion of Course

1. Local Students (Singaporeans and Singapore Permanent Residents) and Dependent's Pass holders must achieve at least 75% attendance and not be absent for more than 7 consecutive days without valid reasons.
2. International Students (Student's Pass holders) must achieve **at least 90% attendance** and not be absent for more than 7 consecutive days without valid reasons.

Fee Protection Scheme

To comply with the requirements of EduTrust, the FPS is implemented to all students for course fees payment. The Fee Protection Scheme (FPS) serves to protect the students' fees in the event a Private Education Institution (PEI) is unable to continue operations due to insolvency, and/or regulatory closure. Furthermore, the FPS protects the student if the PEI fails to pay penalties or return fees to the student arising from judgments made against it by the Singapore courts.

There are two schemes that a Private Education Institution can choose from - the Escrow Scheme and the Insurance Scheme. Stalford Academy employs the Insurance Scheme. Under the fee insurance scheme, private education institutions will purchase insurance protection from any one of the Committee for Private Education-appointed insurance companies for every one of their students to protect their fees. Stalford Academy is using the services of The Lonpac Insurance Bhd, one of the service providers for FPS appointed by CPE.

Stalford Academy's FPS Insurance Policy No.: [Z/17/BM00/000614](#)

Stalford Academy will issue the printed Certificate of Insurance to the student within the same day course fees payment is made. For more information on the FPS, please refer to the CPE website at [www.cpe.gov.sg]. With effect from 1 July 2015, to check whether you are already under the FPS, please contact Stalford Academy or our FPS insurance provider Lonpac Insurance Bhd directly.

Refund Policy

The following clauses are extracted from Stalford Academy’s Student Contract, which is based on the Standard PEI-Student Contract Version 3.1 that can be downloaded from CPE’s website at

<https://www.cpe.gov.sg/cpe/slot/u100/EduTrust/2%20apr%2015/CPE%20PEI-Student%20Contract%20Version%203%201.docx>].

2. REFUND POLICY

2.1 Refund for Withdrawal Due to Non-Delivery of Course:

The PEI will notify the Student within three (3) working days upon knowledge of any of the following:

- (i) It does not commence the Course on the Course Commencement Date;
- (ii) It terminates the Course before the Course Commencement Date;
- (iii) It does not complete the Course by the Course Completion Date;
- (iv) It terminates the Course before the Course Completion Date;
- (v) It has not ensured that the Student meets the course entry or matriculation requirement as set by the organisation stated in Schedule A within any stipulated timeline set by CPE; or
- (vi) The Student’s Pass application is rejected by Immigration and Checkpoints Authority (ICA).

The Student should be informed in writing of alternative study arrangements (if any), and also be entitled to a refund of the entire Course Fees and Miscellaneous Fees already paid should the Student decide to withdraw, within seven (7) working days of the above notice.

2.2 Refund for Withdrawal Due to Other Reasons:

If the Student withdraws from the Course for any reason other than those stated in Clause 2.1, the PEI will, within seven (7) working days of receiving the Student’s written notice of withdrawal, refund to the Student an amount based on the table in Schedule D.

2.3 Refund During Cooling-Off Period:

The PEI will provide the Student with a cooling-off period of seven (7) working days after the date that the Contract has been signed by both parties.

The Student will be refunded the highest percentage (stated in Schedule D) of the fees already paid if the Student submits a written notice of withdrawal to the PEI within the cooling-off period, regardless of whether the Student has started the course or not.

SCHEDULE D REFUND TABLE

% of [the amount of fees paid under Schedules B and C]	If Student’s written notice of withdrawal is received:
[75]	more than [30] days before the Course Commencement Date
[50]	before, but not more than [30] days before the Course Commencement Date
[10]	after, but not more than [7] days after the Course Commencement Date
[5]	more than [7] days after the Course Commencement Date, but not more than [14] days after the Course Commencement Date
[0]	more than [14] days after the Course Commencement Date

Admission Procedures

Step 1: Presentation of Course Information and Pre-Course Counselling

Applicants will be presented with the following information

- Course Information
- Course Pre-requisites
- Course Admission Requirements

A Pre-course counselling session will be conducted with the applicant for them to find out more about studying with Stalford Academy and a list of important information will be presented to them.

Step 2: Placement Test

Stalford Academy will arrange for the applicant to sit for a Placement Test to determine the suitable course level and duration for the applicant.

Step 3: Submission of Application Forms

Applicants enrolling for the Stalford Academy's course will have to submit the following items in person or via email:

For Local Students (Singapore Citizen and Permanent Resident)

- Completed Application Form with Application Fee and obtained prior approval from MOE (for Singaporean only)
- Supporting Documents:
 - NRIC and Passport
 - Highest Qualification Certificate and Transcripts

For International Students

- Completed Application Form with Application Fee
- Supporting Documents Required for Student's Pass Application
 - Please refer to the following section "*Important Information for International Students*" for the list of documents required for Student's Pass application
- Processing and Approval of Student's Pass
 - For International Students, processing and approval of the Student's Pass by ICA will take 4-6 weeks after submission of application. Stalford Academy will notify the student with the In-Principal Approval (IPA) letter from ICA once the Student's Pass application is approved. The school will also arrange with the student to collect their Student's Pass.
- Medical Check-up
 - Students above 15 years of age are required to undergo a Medical Check-up in Singapore. Results of the medical check-up can be obtained within 3 – 5 days.

For International Students, Stalford Academy can only provide assistance to submit the Student's Pass application, and that the granting of student's pass is subject to ICA's approval.

Step 4: Acceptance of Course and Payment

Applicants will be issued with the Letter of Offer by Stalford Academy and they accept the offer through the submission of the signed Standard Student Contract and Advisory Note. Payment of the course fees will also be made. Items to submit to Stalford Academy include:

- Advisory Note
- Standard Student Contract
- Course fees payment according to Course Fees Notice

The original supporting documents should be submitted to the school for verification checks when student reports to school. If the originals differ from the scanned copies, the school fully reserves the right to rescind the Letter of Offer and terminate the Student Contract.

Step 5: Fee Protection Scheme Insurance Scheme

Upon receiving all the required documents and payment, Stalford Academy will purchase FPS insurance protection from Lonpac Insurance Bhd for all students within the same working day. Stalford Academy will also issue the printed Certificate of Insurance to the student within the same day.

Step 6: Orientation and Course Commencement

Stalford Academy will hold an orientation programme for students before their course commences and introduce them to the school and its policies, rules and regulations. Critical course information will be reiterated to the students again. International students can also get acquainted with Singapore's culture and customs.

Important Information for International Students

1. Documents required for Student's Pass Application

All documents should be original and translated into English. A copy should be scanned and emailed to Stalford Academy for Student's Pass application. Please refer to [<http://www.ica.gov.sg/page.aspx?pageid=320&secid=182>] for more details.

- Applicant's Documents

- o Birth Certificate (translated or notarised copy if it is not in English)
- o Data Page of Passport
- o 1 recent passport-sized colour photograph (plain white background, showing all facial features clearly)
- o Highest Qualification Certificate and Transcripts (translated or notarised copy if it is not in English)
- o Change-of-Name Deed Poll (if any, translated or notarised copy if it is not in English)
- o **Documentation of diphtheria and measles vaccination for foreign-born children aged 12 years old and below**

- Parents' Documents

- o Data Page of Passports
- o Parents' letters of employment (Letter should state date of commencement, designation and salary per month)
- o Proof of financial ability, in the form of bank statements/fixed deposit accounts/savings

2. Immigration and Checkpoints Authority (ICA) Regulations

All students with a Student's Pass are to meet all of the following requirements:

- 1) A student holding Student's Pass must attend a minimum of 90% of scheduled course hours and not be absent from the course for 7 consecutive days.
- 2) A student must not engage in any form of activities that may contravene the stipulated "Terms & Conditions of Student's Pass (STP)" (including those stated In the Student's Pass application form, In-Principle Approval letter and Student's Pass Card) upon which a Student's Pass is issued. **The student is not permitted to engage in any form of employment or attend an industrial attachment/internship programme, whether paid or unpaid, without a valid work pass issued by Ministry of Manpower.**
- 3) A student must not remain in Singapore without proper authority after the expiry of the Student's Pass. Stalford will inform the ICA of his/her means and date of departure.
- 4) A student is permitted to attend the course only after the approval of the Student's Pass has been given by the ICA.
- 5) A student must not be retained as a student in any other school(s) or course(s) other than the one indicated in the Student's Pass application form.
- 6) A student must surrender the Student's Pass for cancellation within seven days from the date of cessation or termination of his/her studies or course(s).

3. Interview at the Singapore Embassy in Beijing

New applications by PRC nationals who are above 19 years old (i.e., passed their 19th birthday at the time their applications are submitted to ICA) will be routed to the Singapore Embassy in Beijing (where an interview with the applicant may be required) for processing before routing to ICA for assessment. The applications will be routed directly to ICA for assessment if the PEI is awarded the 4 years EduTrust award.

4. Security Deposit

When the application for a Student's Pass is approved, an In-Principle Approval (IPA) letter will be issued for the applicant to complete the formalities and collect the Student's Pass card at ICA. If the Security Deposit is required, it would be indicated in the IPA letter to the applicant. The amount of Security Deposit (if required) will be furnished in the form of a Banker's Guarantee[#] as listed in the table below:

Country	Rate per Person
Bangladesh, Myanmar, People's Republic of China & India	S\$5,000.00 [#]
Indonesia, Philippines and Thailand	S\$1,000.00
Others	S\$1,500.00

[#] The Banker's Guarantee Insurance Fee is S\$374.50 for 16 months based on S\$5,000.00 Security Deposit. The amount is non-refundable at the end of the course.

Applicants are not required to furnish a Security Deposit if they are:

- Nationals from Malaysia and Brunei;
- Holders of valid Dependant's Pass, Long Term Visit Pass and Work Pass;
- Children/Spouse of Singapore Citizens /Permanent Residents ;
- Foreign students who attend a full-time course at an approved PEO that is awarded the 4 years EduTrust Star/EduTrust status;
- Foreign students who pursue a full-time university degree (Graduate/Post-Graduate) programme, except for the University of London (UOL) tuition programme, at an approved PEO; and
- Below 16 years old at the point of application

Course Fees for Preparatory Course for Singapore-Cambridge General Certificate of Education (Ordinary Level) Examination (12 Months)

Fees Breakdown	Amount (S\$)
Application Fee¹ (non-refundable)	\$ 535.00
Course Fees	
Course Fee ²	\$ 12,000.00
Books and Materials Fee	\$ 1,600.00
Laboratory Fee	\$ 1,400.00
Internal Assessment Fee	\$ 1,000.00
Student Development & Support Services Fee	\$ 1,000.00
Medical Insurance Fee ³	\$ 100.00
Student's Pass Fee ⁴⁺⁺	\$ 120.00
School Uniform (1 Sweater, 2 T-shirt)	\$ 100.00
Sub-Total before GST 7%	\$ 17,320.00
GST 7%	\$ 1,212.40
Total Course Fees Payable	\$ 18,532.40
Total Amount (including Application Fee)	\$ 19,067.40

- ⁺ Miscellaneous Fees paid are non-refundable.
- ⁺⁺ Fees may be subjected to changes as determined by the relevant government agencies as at the time of processing.
- ⁺⁺⁺ \$374.50 is the estimated BG Insurance Fee for 16 months based on S\$5,000.00 Security Deposit required by the Immigration and Checkpoints Authority. Fees may be subjected to change as determined by the relevant bank at the time of processing. In the event that Banker's Guarantee Insurance Fee is collected by Stalford Academy, it will be protected by FPS.
- ⁺⁺⁺⁺ Fees must be paid before external exam registration will be processed.

Note: The fees quoted above are valid with effect from 01/02/2019 and shall supersede existing fees.

Modes of Payment:

- All fees are to be paid by cash, NETS, cheque, or remittances (T/T) to Stalford Academy.

Terms and Conditions:

- The *Application Fee* of S\$535.00 (inclusive of 7% GST) must be paid in full upon the submission of the application form. The Application Fee is **non-refundable** and **non-transferable**. After the payment for the application is made, the school will verify that the student satisfies the entry requirements before issuing a Letter of Offer and Course Fees Notice to the student.
- Course Fee* is for a 5-subject package. The fee for each additional subject is listed in the Miscellaneous Fees table below. Studies that commence after the Commencement Date shall enjoy a \$1,400.00 discount per calendar month.
- Medical Insurance Fee* is for Group Hospital & Surgical Insurance scheme arranged by the school (annual claim limit of S\$20,000.00 per student, T&C apply; refer to www.sa.edu.sg for more details). Local student (Singapore Citizen/Permanent Resident/non-Student's Pass International Student) who is protected by his/her own medical insurance coverage in Singapore can opt out from this medical insurance scheme.
- Local students (Singapore Citizen/Permanent Resident/non-Student's Pass International Student) do not have to pay *Student's Pass Fee*.
- All Fees must be paid after signing of the student contract and before course commencement.** We consider payment made 30 days after the scheduled due date(s) as late. We do not charge late payment fee.

Miscellaneous Fees ⁺	Amount (S\$) [^]
Remittance Fee	\$ 32.10
Visa Application Fee	\$ 107.00
Student's Pass Renewal Fee ⁺⁺	\$ 128.40
Banker's Guarantee Insurance Fee ⁺⁺⁺	\$ 374.50
External Examination Application Fee ⁺⁺⁺⁺	\$ 53.50
School Sweater	\$ 53.50
School T-shirt	\$ 26.75

Miscellaneous Fees ⁺ (Per Year)	Amount (S\$) [^]
<u>Fees for Each Additional Subject</u>	
English Language	\$ 6,420.00
Other subjects offered that are taught in English	\$ 3,852.00
Other subjects offered that are taught in Mandarin	\$ 1,605.00

[^] Fees are inclusive of 7% GST.

Note: The fees quoted above are valid with effect from 01/02/2019. Please refer to the "Course Content" section on page 2 of this document for the list of subjects offered by Stalford Academy.

Course Fees for Preparatory Course for Singapore-Cambridge General Certificate of Education (Ordinary Level) Examination (24 Months)

Fees Breakdown	Amount (S\$)
Application Fee¹ (non-refundable)	\$ 535.00
Course Fees	
Course Fee ²	\$ 24,000.00
Books and Materials Fee	\$ 2,800.00
Laboratory Fee	\$ 2,800.00
Internal Assessment Fee	\$ 2,000.00
Student Development & Support Services Fee	\$ 2,000.00
Medical Insurance Fee ³	\$ 200.00
Student's Pass Fee ⁴⁺⁺	\$ 120.00
School Uniform (1 Sweater, 2 T-shirt)	\$ 100.00
Sub-Total before GST 7%	\$ 34,020.00
GST 7%	\$ 2,381.40
Total Course Fees Payable	\$ 36,401.40
Number of Instalments	2
Instalment Amount	\$ 18,200.70
Total Amount for First Payment (including Application Fee)	\$ 18,735.70

- + Miscellaneous Fees paid are non-refundable.
- ++ Fees may be subjected to changes as determined by the relevant government agencies as at the time of processing.
- +++ \$374.50 is the estimated BG Insurance Fee for 16 months based on S\$5,000.00 Security Deposit required by the Immigration and Checkpoints Authority. Fees may be subjected to change as determined by the relevant bank at the time of processing. In the event that Banker's Guarantee Insurance Fee is collected by Stalford Academy, it will be protected by FPS.
- **** Fees must be paid before external exam registration will be processed.

Note: The fees quoted above are valid with effect from 01/02/2019 and shall supersede existing fees.

Modes of Payment:

- All fees are to be paid by cash, NETS, cheque, or remittances (T/T) to Stalford Academy.

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Miscellaneous Fees ⁺ (Per Year)	Amount (S\$) [^]
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Other subjects offered that are taught in English	\$ 3,852.00
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