

Infant and childcare subsidy worksheet

Work out roughly what you will pay each month for full-day infant care or childcare after ECDA subsidies, step by step, with your own numbers. It is an estimate; your centre confirms the actual subsidy when you apply.

1 Check the basics

☐ Your child is a Singapore Citizen.

☐ The centre is licensed by ECDA and the programme is full day.

☐ Infant care is for children aged 2 to 18 months; childcare is from 18 months to 6 years.

Write the programme your child will be in on the start date.

Programme _____

2 Working or not working

The main applicant (usually the mother, or a single father who is divorced, separated or widowed) counts as working at 56 hours a month or more, including part-time and freelance work.

Main applicant working: yes or no _____

3 Your income

Write your gross monthly household income: with fewer than 5 people, both parents' pay only. If 5 or more related family members share your registered address, also work out per capita income (everyone's pay divided by the number of members). ECDA does not say which it uses when both apply; use the one that gives more.

Household income S\$ _____ Members _____ Per capita S\$ _____

4 Basic Subsidy

Infant care: S\$600 a month if working, S\$150 if not. Childcare: S\$300 a month if working, S\$150 if not.

Basic subsidy S\$ _____

5 Additional Subsidy

Only for a working main applicant with household income up to S\$12,000 (S\$15,000 from 1 January 2027), or per capita income up to S\$3,000 (S\$3,400 from 2027). Find your band on page 2. A mother who is not working may get time-limited higher subsidies under ECDA's Special Approval, for example while looking for a job or pregnant. Ask your centre.

Additional subsidy S\$ _____

6 What you pay each month

Total subsidy = basic + additional. You pay the centre's fee minus the total subsidy, but never less than the minimum co-payment for your band.

Fee S\$ _____ Minus subsidy S\$ _____ You pay S\$ _____

Worked example (illustration only)

Childcare in 2026, mother working, household income S\$7,000, centre fee S\$1,300 a month. Basic S\$300 + additional S\$260 = S\$560 subsidy. The family pays S\$1,300 – S\$560 = **S\$740 a month**, which is above the S\$104 minimum co-payment for that band.

ECDA subsidy bands for full-day programmes

Find your band by household income, or by per capita income if your household has 5 or more members. The figures are monthly, in Singapore dollars.

Childcare, 1 January to 31 December 2026			
Household income	Or per capita income	Additional Subsidy up to	Minimum Co-Payment
S\$3,000 and below	S\$750 and below	S\$467	S\$3
S\$3,001 to S\$4,500	S\$751 to S\$1,125	S\$440	S\$25
S\$4,501 to S\$6,000	S\$1,126 to S\$1,500	S\$340	S\$58
S\$6,001 to S\$7,500	S\$1,501 to S\$1,875	S\$260	S\$104
S\$7,501 to S\$9,000	S\$1,876 to S\$2,250	S\$190	S\$162
S\$9,001 to S\$10,500	S\$2,251 to S\$2,625	S\$130	S\$232
S\$10,501 to S\$12,000	S\$2,626 to S\$3,000	S\$80	S\$315

Basic subsidy: S\$300 working, S\$150 not working.

Childcare, from 1 January 2027			
Household income	Or per capita income	Additional Subsidy up to	Minimum Co-Payment
S\$3,500 and below	S\$750 and below	S\$467	S\$3
S\$3,501 to S\$5,500	S\$751 to S\$1,200	S\$440	S\$25
S\$5,501 to S\$7,500	S\$1,201 to S\$1,700	S\$340	S\$58
S\$7,501 to S\$9,000	S\$1,701 to S\$2,100	S\$260	S\$104
S\$9,001 to S\$11,000	S\$2,101 to S\$2,600	S\$190	S\$162
S\$11,001 to S\$13,000	S\$2,601 to S\$3,000	S\$130	S\$232
S\$13,001 to S\$15,000	S\$3,001 to S\$3,400	S\$80	S\$315

Basic subsidy: S\$300 working, S\$150 not working.

Infant care, 1 January to 31 December 2026			
Household income	Or per capita income	Additional Subsidy up to	Minimum Co-Payment
S\$3,000 and below	S\$750 and below	S\$710	S\$40
S\$3,001 to S\$4,500	S\$751 to S\$1,125	S\$640	S\$110
S\$4,501 to S\$6,000	S\$1,126 to S\$1,500	S\$500	S\$250
S\$6,001 to S\$7,500	S\$1,501 to S\$1,875	S\$380	S\$360
S\$7,501 to S\$9,000	S\$1,876 to S\$2,250	S\$240	S\$500
S\$9,001 to S\$10,500	S\$2,251 to S\$2,625	S\$100	S\$640
S\$10,501 to S\$12,000	S\$2,626 to S\$3,000	S\$40	S\$700

Basic subsidy: S\$600 working, S\$150 not working.

Infant care, from 1 January 2027			
Household income	Or per capita income	Additional Subsidy up to	Minimum Co-Payment
S\$3,500 and below	S\$750 and below	S\$710	S\$40
S\$3,501 to S\$5,500	S\$751 to S\$1,200	S\$640	S\$110
S\$5,501 to S\$7,500	S\$1,201 to S\$1,700	S\$500	S\$250
S\$7,501 to S\$9,000	S\$1,701 to S\$2,100	S\$380	S\$360
S\$9,001 to S\$11,000	S\$2,101 to S\$2,600	S\$240	S\$500
S\$11,001 to S\$13,000	S\$2,601 to S\$3,000	S\$100	S\$640
S\$13,001 to S\$15,000	S\$3,001 to S\$3,400	S\$40	S\$700

Basic subsidy: S\$600 working, S\$150 not working.

Not working? You get the basic subsidy only, except in childcare: households with income of S\$6,000 or less, or per capita income of S\$1,500 or less, get full childcare subsidies whatever the main applicant's working status (S\$7,500 and S\$1,700 from 1 January 2027). Infant care is not included in that rule. Apply through your centre or on LifeSG, and ask for a reassessment if your circumstances change.

Sources: ECDA, Overview of the infant and childcare subsidy scheme, ecda.gov.sg (page updated 9 October 2026; checked 10 October 2026). ECDA subsidy tables for full-day infant care and childcare, go.gov.sg/ecda-subsidy-table-cc-ifc (updated 6 October 2026; band figures as checked 10 October 2026 for the Childcare Subsidy Calculator). Estimates only; the site does not decide eligibility.