

Settling in Singapore



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Comparison between Telecommunication



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Comparison between Schools

COMPARISON BETWEEN

TELCO



SIM-ONLY PLAN				 (No contract)	 (12 months contract)	 CIRCLES.LIFE			
Price/month	\$30	\$20	\$20	\$25	\$25	\$18	\$18	\$25	\$17.90
Data (GB)	40	30	40	30	35	20	14	45	20
Talk time (Min)	1000	300	1000	1000	1000	100	1000	1000	120
SMS	500	300	1000	-	-	25	1000	1000	50
Others	12 months contract	No contract (price for the 1st 12 months) Free incoming calls and caller ID	12 months contract Free incoming calls Unlimited free calls to 3 M1 numbers	No contract	12 months contract Free Hotstar for 12 months	No contract Free caller ID	No contract Free caller ID Unlimited data with managed speeds thereafter	No contract Free rollover data	No contract Free caller ID, incoming calls and SMS

FIBRE BROADBAND PLAN									
Price/month	\$49.90	\$49.90	\$39.90	\$49.90	\$45.90	\$49.90	\$50.99	\$38.99	\$59.99
Duration of contract	24 months	24 months	24 months	12 months	24 months	12 months	12 months	24 months	No contract
Speed	1 Gbps	1 Gbps	1 Gbps	1 Gbps	1 Gbps	1 Gbps	1 Gbps	1 Gbps	1 Gbps
Fees	Registration Fee \$53.50 waived [#] Free NLT Service Activation Fee* (worth \$56.71) Free router installation (worth \$145) [#]	Registration Fee \$53.50 waived [#] Free NLT Service Activation Fee* (worth \$56.71) Free router installation (worth \$145) [#]	Registration Fee \$58.85 Free ONT activation (worth \$90) from Mon-Fri 9am-6pm	Registration Fee \$58.85 Free ONT activation (worth \$90) from Mon-Fri 9am-6pm	No Registration Fee Free service installation (worth \$90)	No Registration Fee Free service installation (worth \$90)	Service Installation Fee (\$53.50) NLT Service Activation Fee (\$56.71) Free Terminal Point installation fee* (worth \$160.50)	Service Installation Fee (\$53.50) NLT Service Activation Fee (\$56.71) Free Terminal Point installation fee* (worth \$160.50)	Service Installation Fee (\$53.50) NLT Service Activation Fee (\$56.71) Terminal Point installation fee (\$160.50)
Perks	Wireless Dual-band AC Access Point* Mobile broadband (500MB) Home line \$0 for the 1st 3 months [#]	A pair of Askey Wifi Mesh* Mobile broadband (500MB) Home line \$5 monthly rebate	\$60 GrabFood voucher 24 months 4G Mobile Broadband (SurfValue) Free Home Fixed Voice Service	Free Home Fixed Voice Service	Free Starhub Smart Wifi* (worth \$199) 12 months Disney+ and Hotstar* Free 6 months JuniorProtect Basic to keep your child safe online	Free Starhub Smart Wifi* (worth \$199) Free 6 months JuniorProtect Basic to keep your child safe online	\$150 discount on router Free home line (unlimited local calls)	Free home line (unlimited local calls)	\$150 discount on router A Waiver of \$48.15 Cancellation Fee After 3 Months

*only for new sign-ups/first sign-ups
[#]online exclusive

A photograph of surgeons in an operating room, wearing blue scrubs and white masks, performing a procedure. The scene is viewed through a glass barrier. The background is a teal-colored wall.

COMPARISON BETWEEN

HOSPITALS

PUBLIC VS PRIVATE

HOSPITAL	Public	Private
Hospitals in Singapore	Alexandra Hospital Changi General Hospital Khoo Teck Puat Hospital KK Women and Children's Hospital National University Hospital Ng Teng Fong General Hospital Singapore General Hospital Tan Tock Seng Hospital	Concord International Hospital Farrer Park Hospital Gleneagles Hospital Mount Alvernia Hospital Mount Elizabeth Hospital Parkway East Hospital Raffles Hospital Thomson Medical Centre West Point Hospital
Costs	Cost may vary but generally lower cost as compared to private hospital Cost differs with residency status Cost can be subsidised by Medisave (citizenship/PR status)	Cost varies but generally higher cost compared to public hospital Cost doesn't differ with residency status No subsidy from the government, but can be subsidised with other insurance plans
Hospital ward	Yes, different class wards have different price point. The lower the price of the ward, more patients will be sharing the ward (up to 10 beds). A-class wards are single rooms at a steeper price point. Rooms that come with air-conditions and televisions will be charged more.	Private hospitals in Singapore have an array of modern amenities that makes a hospital stay feels like a staycation in a hotel. For example, Gleneagles has a living room area and an in-room Nespresso machine available in their best suite.
Appointment	Entirely on a first-come, first-served basis. Depending on the foot traffic that day, waiting time can vary widely, and one can never be certain of the waiting time. Appointments only for Specialist Outpatient Clinics and for private patient* only.	Appointments are allowed at private medical facilities. One can expect shorter waiting time.
Waiting time	Average time between patients going from emergency department doctor visit and admittance to the hospital can range from 30 mins to 6 hours, depending on the hospital.	Able to admit to the hospital well within an hour of seeing an emergency room doctor.
Doctor	They are well-trained but are relatively new to this sector. They received most, if not all of their trainings locally. Since they are mostly locals, they usually speak English, Mandarin, Bahasa Melayu, Tamil and Chinese Dialects You get to choose your choice of doctor if you're a private patient*.	Generally more experienced and have received more of their trainings abroad from some of the top medical schools. Since they receive their education overseas and have doctors of different nationalities, command of foreign languages is better. You get to choose your choice of doctor.

*private patient refers to foreign resident or non-resident of Singapore

COMPARISON BETWEEN

TRANSPORTS

PUBLIC TRANSPORT VS PRIVATE HIRES VS CAR

	Public Transport	Private Hires	Personal Car
Cost	\$1.44* per trip (\$1.44 x 2 trips/day x 22 working days) = \$63.36) for those with ezlink card/bank card; \$128 for hybrid concession pass (adult)	\$25* x 2 trips/day x 22 working days = \$1100 during peak hour; \$10.30-\$15.30 during non-peak hour (after 9am)	Average out to be \$1.3k-\$1.8k/month (incl. road tax, maintenance, insurance, fuel etc)
Pros	<p>Most affordable option</p> <p>Public transport is covered most places in Singapore</p> <p>Fewer traffic jams (save less time on the road)</p> <p>Less pollution to the environment</p>	<p>Easy booking and travel</p> <p>Don't have to look for parking lots (which can sometimes be hard to find especially in CBD area/shopping malls) during peak hour</p>	<p>Get to fetch your loved ones to and from their workplace/school</p> <p>Flexibility of time</p> <p>Convenient if your job requires travelling to multiple places in a day to meet clients</p>
Cons	<p>Crowded during peak hours</p> <p>May not find a seat</p>	<p>May not get a driver if the places you're at/going are very secluded (ulu)</p>	<p>Pricey</p> <p>High maintenance</p> <p>Long term commitment</p>
Summary	<p>Cheapest option to pay with ez-link card/bank card</p> <p>It is not worth it to buy adult concession pass now if you're telecommuting or don't travel much</p>	<p>More suited for current work and leisure arrangement (able to use it only when needed)</p>	<p>High maintenance even if it's not in use</p> <p>Seldom travel to work or for leisure during this pandemic, making it even more costly to own a car in SG</p>

*Fares are calculated for the journey from Holland Village to Telok Ayer



COMPARISON BETWEEN

SCHOOLS

PRIVATE VS PUBLIC

SCHOOLS	Public	Private
Cost	<p>More affordable since education is subsidised/free if you convert to citizenship/PR</p> <p>Costs differ with residency status</p>	<p>School fees are expensive and vary</p> <p>Ranges from \$6.6k to \$44.1k depending on the level of education and school (as of 2019)</p>
Curriculum	<p>Highly competitive and shoulder immense pressure to excel in studies</p> <p>Strong emphasis on math and science</p> <p>Standardised national examinations</p>	<p>Many follow the IB curriculum while others offer curriculum based on their country of origins or adopt a curriculum based on a philosophy such as the Montessori method</p>
Academic Year	<p>Academic year runs from January to December, with school holidays falling in September, December, March, and June.</p>	<p>Curriculum that follows their country of origin allows expats to align it with their home-country holidays</p> <p>The most popular academic calendar is August - July which aligns with northern hemisphere schools.</p>
Waiting List	<p>They are almost over-subscribed</p> <p>Branded/elite/better schools have long waiting list and priority is given to Singapore Citizens follow by PR and foreigners</p>	<p>Some has extensive waiting list while others don't have. Parents would enrol their children into schools with short or no waiting list while waiting for the schools with a longer waiting list</p>
Discipline	<p>Corporal punishment (ie. canning) on boys is legal in schools for disciplinary purposes</p>	<p>Seldom and almost never</p>