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*“My three children are the most important to me and I want them to have good education. I will use the Workfare payouts to buy things that will help them in their education.”*

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## 49-year-old Mr Gunasegaran s/o Sellayya (Mr Guna), his wife, 3 young children and his elderly mother

Mr Guna works as a supervisor, managing eight other cleaners. He and his wife live in a 3-room flat with their three young children. Mr Guna also has an elderly mother.



- Mr Gunasegaran (“Mr Guna”) is 49 years old and currently works as a cleaning supervisor, managing eight other cleaners. For the past three years, for six days a week, Mr Gunasegaran works the night-shift.
- As a father to three young children, Mr Guna’s priority is to spend quality time with his family and watch his children grow up. He chooses to work the night shift so that he can spend more time with his family.
- By starting work at 11pm and ending at 9am, he can send his three children to school and pick them up when they are done. This also allows his wife, who has health issues and is a home-maker, to have more rest at home. Despite the challenges of working the night shift, Mr Gunasegaran enjoys his work as he has helpful and friendly colleagues.
- Mr Guna is one of the 830,000 Singaporeans who have benefitted from \$5.5 billion of **Workfare** payouts in the last decade between 2007 and 2017.
- Mr Guna saved the Workfare cash payouts for his children’s education and expenses. As the sole breadwinner of his family, Mr Guna feels that the extra money comes in handy to give his children a better life. His aim is to give his children a good education so they can have a bright future.
- From 2020, Workfare enhancements will give Mr Guna up to \$2,500 annually in cash and CPF payouts.



- In addition, he also gets **GST Vouchers** and **U-Save rebates** to help him and his family with their daily household expenses.
- Like the 75% of Workfare recipients who own their homes (as at 2017), Mr Guna owns a three-room flat that he lives in with his wife and three children.
- His two elder daughters who are in primary school are on the **MOE Financial Assistance Scheme**. Each gets a waiver of standard miscellaneous fees, free textbooks and school attire, and public transport credit.
- His youngest son attends PCF Sparkletots Kindergarten and receives the **Kindergarten Financial Assistance**. Mr Guna enjoys 99% of kindergarten fee assistance, paying only \$1 monthly.
- Mr Guna's retired mother has a **CHAS Orange** card and receives subsidised care at CHAS clinics.
- With **SkillsFuture**, he is looking out for courses to upgrade his skills so that he can take on more responsibilities at work and earn a higher income.



Mr Guna receives **Workfare** monthly to top up his salary and build up his retirement savings.



Mr Guna's two daughters in primary school are on the **Ministry of Education Financial Assistance (MOE FAS) Scheme**. The scheme waives the standard miscellaneous fees, covers the costs of textbooks and school attire, and provides them with \$120 of public transport credits per year.



Mr Guna's son receives **Kindergarten Financial Assistance Scheme (KiFAS)** subsidies. With KiFAS, Mr Guna enjoys 99% of monthly kindergarten fee assistance, paying only \$1 per month.



Mr Guna's retired mother has a **CHAS Orange card** and receives subsidised care at CHAS clinics.



Mr Guna's household expenses are also helped by **GST Vouchers** and **U-Save rebates**.

### What Mr Guna and his family receives in benefits in a year

