

What is your Employment Status?

Read the guide to help you select the relevant option in your HFE letter application form

Employment Status	Description	Examples*
Unemployed	You did not work during the entire 12-month assessment period.	<ul style="list-style-type: none"> Retired persons Housewife
Full-time National Serviceman (NSF)	<p>You are currently serving full-time national service in the Singapore Armed Forces (SAF), Singapore Police Force (SPF), or Singapore Civil Defence Force (SCDF).</p> <p>Note:</p> <p>(i) If you are a regular in the SAF, SPF, or SCDF, please select Employed (with CPF contributions).</p> <p>(ii) If you have completed national service, please select from the other employment statuses.</p>	-
Full-time student	<p>You are currently enrolled in a full-time course in an educational institution. This includes those who took up part-time jobs or on internships during studies or vacation time.</p> <p>Note:</p> <p>If you:</p> <p>(i) are a full-time student who receives pupillage/ stipends or needs to perform work-related activities during your course of study; or</p> <p>(ii) are working part-time while waiting to start your next course of study,</p> <p>please select Employed (with CPF contributions) or Employed (without CPF contributions).</p>	
Employed (With CPF contributions)	You are a Singapore Citizen (SC) or Singapore Permanent Resident (SPR) who receives regular salary payments where you and your employers make monthly CPF contributions.	<ul style="list-style-type: none"> Public Officers Part-time workers <u>with</u> CPF contributions

Employment Status	Description	Examples*
Employed (Without CPF contributions)	You receive regular salary payments but do not have CPF contributions made by you and your employer.	<ul style="list-style-type: none"> • Foreign Employees • Part-time workers <u>without</u> CPF contributions
Self-Employed	<p>You operate your own trade, business, profession or vocation, or you are a partner in a partnership.</p> <p><u>or</u></p> <p>You perform work for others (e.g. provide a service) under a contract for service.</p> <p>You may refer to IRAS website for more information and examples of self-employed persons.</p>	<ul style="list-style-type: none"> • Business Owners/ Partners • Sole-Proprietors • Commission Agent (e.g. Financial Advisors, Real Estate Salesperson) • Freelancers (e.g. Private Tutors, Social Media Influencers) • Hawkers • Taxi Drivers • Private Hire Drivers/ Delivery Riders

*The list is not exhaustive.