

## ANNEX E-3: ENHANCEMENTS TO COMLINK+ PROGRESS PACKAGES

The ComLink+ Progress Packages provide financial top-ups to recognise and supplement the efforts of ComLink+ families that work with their family coaches and Family Service Centre (“FSC”) case workers towards long-term goals in four key areas:

- (a) Preschool education
- (b) Employment
- (c) Debt clearance
- (d) Saving for home ownership

All ComLink+ Progress Packages have been progressively rolled out since Aug 2024.

**We will enhance ComLink+ Progress Packages to better support ComLink+ families and help them sustain their progress, recognising their varying needs and readiness levels. Key changes are as follows (see [Table 1](#) for details):**

- (a) Introduce a **Partnership Payout** every quarter for families that continue working with their family coaches or FSC case workers, recognising their commitment to improving their circumstances;
- (b) Introduce **intermediate milestones** for preschool attendance and stable employment to help more families with greater challenges to qualify for payouts and
- (c) Provide a **higher proportion of payouts in cash** to address immediate financial needs.

Table 1: Changes to the ComLink+ Progress Packages

| Support Area  | Current Packages   | Enhanced Packages<br>(From Q3 2026)  |
|---|--|--|
| <b>Partnership with family coaches and FSC case workers</b> | Not Available  | <b>New:</b> \$500 every quarter (\$200 cash and \$300 CPF) for families that continue working with their family coaches or FSC case worker |
| <b>Preschool</b>  | Child enrolled in preschool when they turn 3. One-off \$500 Child Development Account (CDA) top-up | <b>Revised:</b> \$250 (\$100 cash and \$150 CDA) for every quarter of good attendance (i.e., at least 75% attendance)                      |
|   | \$200 CDA top-up for every quarter of good attendance (i.e., at least 75% attendance)              | <b>New:</b> \$150 (\$60 cash and \$90 CDA) for every quarter of attendance of at least 50% but less than 75%                               |

| <b>Support Area</b>              | <b>Current Packages</b>   | <b>Enhanced Packages</b><br>(From Q3 2026)   |
|----------------------------------|---|--|
| <b>Employment</b>                | <p>Each working adult receives \$450-\$550 every quarter (combination of cash and CPF) for maintaining employment with gross monthly salary of at least \$1,600 (based on CPF records).</p> <p>Maximum of two adults per household can qualify. If both adults are working, each receives an additional \$50 per quarter.</p> | <p><b>Revised:</b> \$1,250 every quarter (\$500 cash and \$750 CPF) for each household with total household income of at least \$2,000 per month (based on CPF records)</p> <p><b>Revised:</b> \$500 every quarter (\$200 cash and \$300 CPF) for each household with total household income of at least \$1,000 to less than \$2,000 per month (based on CPF records)</p> |
| <b>Debt clearance</b>            | 1:1 matched debt repayment (i.e., for every \$1 that family repays debt/s owed to licensed companies, donors will pay \$1 directly to creditors).   | No change  |
| <b>Saving for home ownership</b> | 2:1 matched CPF contribution (i.e., for every \$1 of voluntary CPF contribution that a family member makes to their CPF accounts, a \$2 top-up will be made to the same member's/members' CPF Ordinary Accounts).   | No change  |
| <b>Payout Cap</b>                | \$30,000 payout cap across employment and home ownership packages   | <b>Revised:</b> \$50,000 payout cap across all packages  |

With these enhancements, a ComLink+ family with two preschool children can receive up to \$10,200 annually (after CDA matching under the Baby Bonus Scheme). This is up from \$10,000 for the first year and \$8,000 for subsequent years under the current packages.

The enhancements will take effect in Q3 2026.

## **More Information**

| <b>Measure</b>             | <b>Contact Details</b>  |
|----------------------------|---|
| ComLink+ Progress Packages | Please contact MSF at<br><a href="mailto:MSF_QSM@msf.gov.sg">MSF_QSM@msf.gov.sg</a> |