

FINDING DIRECTION
CREATING IMPACT
LOOKING AHEAD

DISCOVER THE EXPERIENCES
THAT HAVE SHAPED THESE SCHOLARS'
JOURNEYS AND ASPIRATIONS

**The Straits Times
Scholars' Choice 2026**

Read their stories here

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From seeing need to shaping support systems

Through policymaking in public finance, this PSC scholar addresses long-term social challenges and promotes equal opportunities for all Singaporeans

Most people assume public finance is about numbers. For Vera Lim, it has always been about people.

Growing up, Vera often joined her family and friends in community activities. She delivered meals to families living in rental housing, performed at public events using sign language alongside members of the deaf community, and helped organise programmes for children of incarcerated parents.

These experiences gave her a glimpse into the social disparities that exist within the community, and the importance of support systems in helping people navigate them.

Today, the 26-year-old associate works in the Ministry of Finance's Social Programmes Directorate, which shapes how resources are allocated across areas such as healthcare, housing, retirement adequacy and education.

Many of the social issues she works on today are similar to the ones she first encountered through years of community involvement.

"Over time, I became increasingly aware of the challenges some people face and how the right support can make a difference," she says.

That awareness deepened when Vera interned at the Ministry of Education after completing junior college.

There, she observed efforts to support students from diverse backgrounds, including those with special educational needs and others from less-advantaged households.

These students often draw

support from a wider network – schools, Family Service Centres, community organisations and government agencies – each playing a part in making sure no one falls through the cracks.

"Seeing how these different forms of assistance work together showed me how policies can collectively shape a person's opportunities, stability and daily life," she says.

Working in public policy

The experience also sharpened her understanding of how difficult policymaking can be.

"Many well-intentioned policies require continual refinement, careful balancing of competing considerations and, at times, difficult trade-offs," she says.

It was an insight that inspired her to consider entering public service.

Supported by the Public Service Commission (PSC) (Public Finance) Scholarship, she acquired a bachelor's degree in business administration (accountancy) at the National University of Singapore in 2023, followed by a master's degree in public policy at the University of Oxford in Britain the following year.

What drew her to public finance was its ability to link resources to outcomes across society, reinforcing her belief that policy could make a tangible difference in people's lives.

"At the Ministry of Finance, we don't just look at money," she explains.



Scan for more on the Public Service Commission (Public Finance) Scholarship.

Seeing how these different forms of assistance work together showed me how policies can collectively shape a person's opportunities, stability and daily life."

Vera Lim
Recipient of the PSC (Public Finance) Scholarship

PHOTO: SPH MEDIA

"We also think about manpower and resource allocation – and these decisions do not happen in isolation; they are shaped by priorities and developments across different sectors."

Vera joined the Accountant-General's Department (AGD) in September 2024. There, she had a hand in projects that helped government agencies manage and account for public funds more effectively.

This included enabling public sector agencies to pool their investment funds and engage fund managers through the AGD Demand Aggregation

Programme, as well as supporting governance work for nationally significant infrastructure projects financed under the Significant Infrastructure Government Loan Act 2021.

While the work may seem distant from daily life, its impact is far-reaching.

Whether it is sustaining investments in healthcare, housing and education or responding to crises such as the Covid-19 pandemic, Singapore's success and survival depend on sound financial management behind the scenes. In July, Vera moved to the Social Programmes Directorate,

where she now works on uplifting those who are in the lower-wage bracket, supporting productive longevity by encouraging employment among senior workers, and strengthening social support systems so Singapore's workforce can stay resilient and mobile amid disruptions such as artificial intelligence.

"Knowing that my team and I can play an instrumental role in improving people's welfare gives me a sense of purpose," she says.

"Hopefully, that intention also translates into tangible benefits that people feel in their daily lives."

ADVERTORIAL

He prepares for the worst so nothing happens

Part of SPF's elite specialist unit, this scholar's precision in training is what keeps those in the spotlight safe

In most jobs, success is easy to spot – a deal closed, a case solved, a problem fixed. In this particular job, the best outcomes are the ones that most people do not even notice. This is the world of VIP protection, where success leaves no trace and the people who operate in it are trained to respond instinctively to protect others first.

Assistant Superintendent of Police Lee Jun Hao is one of them.

As a Singapore Police Force (SPF) officer with the Police Security Command (SecCom), he belongs to a specialist unit responsible for protecting the President, Prime Minister, Cabinet Ministers and visiting foreign dignitaries.

Jun Hao and his team plan and coordinate security operations for regular and high-profile events. For him, a good day at work is when there is nothing to talk about.

"When everything goes according to plan, there are no headlines, and no safety and security concerns, then I know I've done my job," he says.

"If you want to know more, you must join us," he quips.

The individuals whom SecCom officers protect are not just high-profile figures; they are decision-makers responsible for Singapore's leadership, governance and economic direction.

Safeguarding them is not just about personal security but also about ensuring continuity and stability at a national level.

Training for a different instinct

Today, as an Operations Officer (Planning) within SecCom's Operations and Intelligence Branch, Jun Hao plans, designs and executes security plans for everyday and large-scale events.

"At major events like the National Day Parade and the IISS Shangri-La Dialogue, there are very elaborate and deliberate security plans in place," he says.

This is his second posting in SecCom, after an earlier front-line role in the unit's VIP escort team.

Much of his work now – which involves anticipating risks as well as planning security operations and contingencies – is grounded in that first posting.

"Having been on the ground at events before, I more or less know how things fall into place," he says.

As a recipient of the Local Merit Scholarship under the Ministry of

▶ Assistant Superintendent of Police Lee Jun Hao's role at the Police Security Command involves maintaining security at major events to protect the nation's top leaders and visiting foreign dignitaries. PHOTO: SPH MEDIA

Home Affairs (MHA) Uniformed Scholarship, Jun Hao joined the SPF in 2020 after graduating from Nanyang Technological University with a bachelor's degree in banking and finance.

Like many officers, he began his career in investigations – fast-paced, demanding work that forms the backbone of policing.

Three years down the road, an opportunity arose that would take him somewhere few officers go: SecCom.

The selection process for the elite unit was stringent, involving multiple rounds of assessments – from psychological profiling to physical fitness – designed to hone not just his skill set but also his instincts.

"Specialist units like SecCom are physically more demanding," he says.

After all, the training was not for conventional policing but preparation for something far more niche.

"The training involved third-party defence techniques to protect yourself and someone else, medical response, and tactical shooting that requires a higher level of training compared to the baseline for SPF officers," he recalls.



▶ Jun Hao with his parents on his graduation day at Nanyang Technological University in 2021.

When everything goes according to plan, there are no headlines, and no safety and security concerns, then I know I've done my job."

ASP LEE JUN HAO

Recipient of the Local Merit Scholarship under the MHA Uniformed Scholarship (SPF)



▶ SecCom officers undergo specialised training in third-party defence techniques, medical response and tactical shooting to prepare for high-risk protection operations. PHOTO: SPH MEDIA

▶ Scholarship award ceremony: Jun Hao and his parents (far left and far right) with Minister for Home Affairs K Shanmugam and former Commissioner of Police Hoong Wee Teck. PHOTOS: COURTESY OF LEE JUN HAO



▶ Outside of work, Jun Hao keeps fit by competing in Hyrox events and bouldering (left) which help him maintain the fitness levels required for his role.



The high-stakes nature of the job became clear to Jun Hao during his first posting as a deputy officer-in-charge with SecCom's VIP escort team.

For a year, his day-to-day physical and mental positioning was to put someone else's life and safety ahead of his own. When the team sensed danger, the priority was to shield the VIP, even at personal risk.

It required training himself through drilled repetition and disciplined conditioning to place the VIP's safety as the main priority. "It has been an eye-opening experience, and an honour to work alongside VIPs," he recalls.

The discipline behind the role

Outside of work, Jun Hao keeps himself fit – from bouldering to taking part in Hyrox events, a fitness race which includes both running and functional workout stations.

The work of SecCom officers may be physically demanding, but fitness alone is not what sustains an officer in the role. Mental endurance matters just as much, he says.

In his early years, he found it difficult to draw the line between work and rest.

Even watching crime dramas or documentaries would trigger thoughts of real cases, causing him to replay scenarios long after working hours.

"I actually stopped watching crime shows for a while because of that," he says.

"I've since gone back to them, but if I could tell my younger self anything, it would be not to worry too much about work in that initial phase."

It is advice he now shares in his secondary role as an SPF Career Advisor speaking to aspiring scholars and officers at roadshows.

"When I first applied for the scholarship, I had two things in mind: I didn't want a desk-bound job and I wanted something purposeful," he says.

Five years into his job, Jun Hao feels he has achieved that purpose as he continues to safeguard some of the most high-profile leaders in Singapore and from around the world at the country's most significant events.

"When our security operations are successful and I return home after, I feel a sense of satisfaction knowing the plans were well executed," he says.

"It makes the job very fulfilling."



About the Singapore Police Force Scholarship

▶ The Singapore Police Force Scholarship is one of the most prestigious scholarships offered by the Public Service Commission (PSC) to candidates who demonstrate strong leadership qualities and have a strong interest in policing work. Scholars will continue their learning journeys at world-renowned universities that provide intellectually, socially and personally enriching programmes. Upon graduation, scholars will be involved in shaping policies that address issues on public law and order, as well as play an integral role in protecting the country and its communities.



Scan for more on the SPF Scholarship

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SINGAPORE POLICE FORCE
SAFEGUARDING EVERY DAY

GO BEYOND YOURSELF

In the Singapore Police Force, you can be the best version of yourself. Your talents and abilities will be channeled towards doing what truly matters. You will play a leading role in creating the policies and solutions that safeguard our way of life.

**Step up to a career that goes beyond.
Visit police.gov.sg/career now.**



Shermaine Ang
The Singapore Police Force
Scholarship

**Joshua Ebenezer
Jesudason**

The Singapore Police Force
Scholarship

Ang Yu Shen

Local Merit Scholarship
(SPF)

SCHOLARS' CHOICE 2026

Are top grades enough?

What your application may be missing

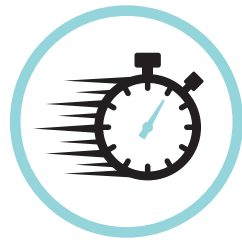
A strong scholarship application is built long before results day. These seven tips will help you present a clear, convincing picture of the person behind the grades

1

Start

before results day

Many students wait for their final results before thinking seriously about scholarships. By then, they may already be behind. Some agencies open applications before results are released. So start preparing in your final year, beginning with your essays and references.



2

Show what grades cannot

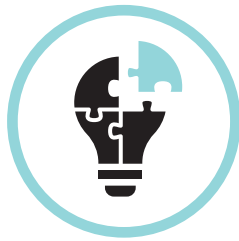
Most agencies set a high academic bar. But what they also look for is curiosity, good judgment, leadership potential and an interest in their work. Let that shape your essay. Your transcript shows your results, so your writing has to show who you are.



3

Build a story, not a portfolio

The strongest applications do not read like a list of achievements. Try this: Write down everything you have done – CCAs, volunteering, internships, competitions and personal projects – then look for a pattern. What keeps coming up? What do these choices say about you? If it looks scattered, do not force a neat narrative. Writing about what matters to you is more convincing than faking a connection.



Match yourself to the right agency

Simply applying for everything and hoping for the best rarely works. Agencies want candidates who care about what they do – and they will test for it. Be selective. Read their annual reports, follow the sectors they oversee and understand the problems they are trying to solve. Strong candidates explain not just why they want a scholarship, but why they want this specific one.

5

4

Write the essay only you can write

A common mistake is writing what you think panels want to hear. Agencies have read thousands of essays about wanting to “give back” or “make a difference” – they blur together fast. Focus on specifics: One experience, one question that stayed with you or one moment that changed how you saw a problem. Could another applicant have written your essay? If the answer is yes, keep working on it.



6

Choose referees who know the real you

Pick a teacher, mentor or supervisor who knows you well. They can make a stronger case than someone who only knows your grades. Give them plenty of notice and explain what the scholarship is about. The more they know, the better they can make your case.



7

Keep knocking

One closed door does not mean you were not good enough. Many scholarship holders were turned down elsewhere. Some decisions come down to factors you will never see. Do not give up. Apply early, learn from each attempt and keep knocking.



Shortlisted? Now show them who you are

You made the shortlist. The panel liked what it saw on paper. Next comes the big one: the face-to-face interview. Here's how to prepare for it.



Know why you are applying

A panel can spot the difference between someone chasing prestige and someone who wants to do the work. So pin down your true motivation – one that holds up when they push on it.



Prepare stories, not scripts

Panels love asking about real situations:

- A challenge you faced
- A time you led
- A setback you learnt from

Avoid memorising answers. Instead, share a few personal stories, each showing a different side of you.



Have opinions, not just facts

You may be asked about current affairs or an industry issue to see how you think through complexity. Look beyond the headline: Why does it matter, and who is affected? A thoughtful answer beats a perfect one.



Think aloud if you are stumped

Caught off guard? Stay calm, share what you know and talk through your reasoning. Panels care more about how you respond than if you know every fact.

ADVERTORIAL

Preparing today's officers for tomorrow

This scholar is helping to ensure ICA's workforce is ready for a new era of border security shaped by automation and AI

On the eve of National Day last year, Singapore's land checkpoints were operating at full throttle. More than 558,000 travellers crossed through Tuas and Woodlands Checkpoints in a single day, with surges in car traffic rippling across bus, motorcycle, cargo and lorry lanes.

From Tuas Checkpoint's integrated operations centre, Immigration and Checkpoints Authority (ICA) Inspector Weng Qi Hua monitored the situation in real time, directing manpower to where it was needed most to keep traffic flowing and the borders secure.

"The work was fast-paced and dynamic, requiring me to be adaptable and agile while looking out for incidents and deploying manpower accordingly," recalls Qi Hua, who was then leading a team of around 12 junior officers.

It was one of many responsibilities the Ministry of Home Affairs (MHA) Uniformed scholar took on after joining ICA in 2023.

Over two years, he rotated through various deployments at Tuas Checkpoint, investigating suspicious immigration cases, managing operational teams and responding to incidents on the ground.

Then, in March this year, came his career pivot. Qi Hua moved from checkpoint operations to ICA's Human Resource Planning and Development (HRPD) Branch under the Manpower Division.

The move marked a shift from being at the front lines to helping shape the workforce that enforces security and protects Singapore's borders.

As a senior executive, he helps review ICA officers' jobs and responsibilities while ensuring staff structures keep pace with changing operational needs.

His team plans the manpower requirements for new projects and organisational changes, determining the number of officers, roles and skill sets needed to support these initiatives and keep the organisation future-ready.

From the front line to the future

Technology is changing not only Singapore's borders but also how ICA officers work, notes Qi Hua.

One key shift is officers taking on more complex responsibilities as technology and automation streamline routine processes.

"ICA's transformation empowers staff units to work more efficiently by leveraging technology such as artificial intelligence to streamline processes," explains the 28-year-old.



▲ Years spent managing operations at Tuas Checkpoint have given Qi Hua valuable insights into the challenges front-line officers face. PHOTO: COURTESY OF WENG QI HUA

▶ Inspector Weng Qi Hua's career journey has taken him from checkpoint operations to workforce planning within the Immigration and Checkpoints Authority. PHOTO: SPH MEDIA



▲ As technology reshapes border security, Qi Hua and his team help prepare officers for changing roles and responsibilities. PHOTO: SPH MEDIA

Previously, ICA officers spent much of their time manually checking and stamping passports while escalating suspicious travellers to supervisors for further checks.

Today, under the New Clearance Concept, which uses automation to handle more routine clearance processes, officers can devote more attention to real-time assessment and investigation, intervening when necessary to determine whether certain travellers should be allowed into Singapore.

As officers take on these evolving responsibilities, Qi Hua's team supports this shift by planning the workforce and skill sets needed.

"I draw deep satisfaction from being able to make meaningful organisational change for people who are working on the ground," he says.

Faster clearance, stronger security

Qi Hua's fascination with the role of technology in border security began during his third year at the National University of Singapore, where he studied chemistry with a minor in forensic science.

During an internship with ICA Air Cargo Command and the Home Team Science and Technology Agency, he helped to train an AI algorithm to identify contraband

"I draw deep satisfaction from being able to make meaningful organisational change for people who are working on the ground."

INSPECTOR WENG QI HUA
Recipient of the MHA Uniformed Scholarship (ICA)

hidden inside parcels and cargo during the scanning process.

"My first real encounter with AI sparked a keen interest in understanding how technology was being adopted in ICA's operational environment," says Qi Hua.

When he later joined ICA, he saw that transformation unfolding in real time.

Starting with QR code clearance for car travellers introduced at the land checkpoints in 2024, ICA has since rolled out a wave of technology-driven initiatives across Singapore's land, sea and air borders to make clearance faster, more seamless and more secure.

"I was glad to see initiatives such as the replacement of manual counters with automated lanes, the Automated Clearance initiative, QR code clearance and token-less clearance come to life," he says.

For a country as open and globally connected as Singapore – nearly 245 million travellers and around 7.7 million containers, consignments and parcels crossed immigration in 2025 – speed and security are equally critical.

Faster clearance, however, cannot come at the expense of security.

ICA's challenge lies in balancing the need to keep Singapore connected to the world while screening the people, vehicles and cargo coming in.

"Border security is meaningful and impactful work as it contributes to the safety and security of the nation," says Qi Hua.

He finds it exhilarating to witness rapid technological change taking place in border security.

For instance, the Automated Passenger Clearance System (APCS), which will be rolled out progressively, will allow drivers and passengers in cars, motorcycles and cargo vehicles to clear immigration without stepping out of their vehicles.

"We'll likely be the first in the world to be doing something like APCS and that is very cool," says Qi Hua.

Yet even as automation and AI transform operations, Qi Hua believes there are human skills no machines can replicate.

BORDER SECURITY INNOVATIONS AT ICA

■ Automated in-vehicle immigration clearance
APCS@Car is a fully automated self-service clearance system that is designed to make immigration clearance for car travellers faster and more seamless. Using biometrics, QR codes and automated verification technology, it allows drivers and passengers to clear checkpoints without leaving their vehicles.

■ Passport-less immigration clearance
Singapore is among the early adopters globally to implement passport-less immigration clearance at scale. Using facial and iris biometrics, travellers can clear immigration at select checkpoints without presenting physical passports.

■ Automated lanes for first-time visitors
Under the New Clearance Concept, even first-time foreign visitors can use automated immigration lanes without prior enrolment. The initiative is part of ICA's broader push to streamline clearance while maintaining border security standards.

■ Multi-modal biometric verification
These next-generation automated lanes use a combination of facial, iris and fingerprint biometrics to authenticate travellers within seconds. The system strengthens security while helping millions of travellers clear immigration more efficiently each year.

■ AI-assisted cargo screening
ICA increasingly uses AI-driven risk assessment and advanced imaging systems to assist in detecting anomalies in cargo, parcels and baggage during the scanning process. This strengthens ICA's ability to prevent prohibited and contraband items from entering Singapore.

"Automation and AI are tools that can help us streamline our operations and reduce work on mundane processes," he says.

"The need for skills that require human instinct – such as spotting and identifying suspicious travellers, and how you conduct interviews – will never change."

With so much change ahead, Qi Hua has little doubt about the opportunities that await future officers. "It's an exciting time to join us!" he says.

About the MHA Uniformed Scholarship

▶▶ Depending on your interests and aspirations, this scholarship will allow you to kick-start your leadership journey as a uniformed officer in one of five Home Team departments: Singapore Police Force (SPF), Singapore Civil Defence Force (SCDF), Immigration and Checkpoints Authority (ICA), Singapore Prison Service (SPS) and Central Narcotics Bureau (CNB).



Scan for more on the MHA Uniformed Scholarship (ICA)

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SCHOLARS' CHOICE 2026



Strong Answers

Weak Answers

Scholarship panels hear the same responses every year. The ones that stand out are personal, specific and authentic. Here's how to turn a forgettable answer into one the panel remembers

PHOTO: GETTY IMAGES

Q1 Why this scholarship?

Less convincing

"I've always wanted to serve Singapore, give back to society and make a difference."

More convincing

"I got interested in transport planning through a school project on urban mobility. It showed me how infrastructure shapes daily life – and drew me to this field."

Cliches to avoid

- ✗ "Dream scholarship"
- ✗ "Perfect fit"
- ✗ "Prestigious opportunity"

Q2 Could you tell me about a time when you led a team?

Less convincing

"I led the team and made sure everything ran smoothly."

More convincing

"Two committee members pulled out weeks before our event. We had to reshuffle roles, scale back the plan and keep everyone's morale up."

Cliches to avoid

- ✗ "Natural leader"
- ✗ "Bring people together"
- ✗ "Lead by example"

Q3 What is your biggest weakness?

Less convincing

"I'm a perfectionist."

More convincing

"I tend to be a 'yes man', which can leave me stretched too thin. Now I check my workload before taking on more."

Cliches to avoid

- ✗ "I care too much"
- ✗ "I take on too much"
- ✗ "I am too ambitious"

Q4 What is Singapore's biggest challenge today?

Less convincing

"Housing is too expensive. We need to make it cheaper for everyone."

More convincing

"Housing affordability, because it affects groups differently. A policy that helps one group can create trade-offs for another, making the issue difficult to solve."

Cliches to avoid

- ✗ "Stronger Singapore"
- ✗ "Brighter tomorrow"
- ✗ "Future generations"

Q5 Why should we invest in you?

Less convincing

"I'm hardworking and passionate, and I really want to make a difference in society."

More convincing

"I volunteered with elderly residents and saw how many missed out on support they qualified for because no one helped them apply. That's the work I want to do – and this scholarship would put me on the right track."

Cliches to avoid

- ✗ "I have what it takes"
- ✗ "Future leader"
- ✗ "Well-rounded"

Find the scholarship that can take you further

Whatever your strengths, ambitions or passions, the right scholarship can help open doors to new opportunities and possibilities



Immigration & Checkpoints Authority

Under the Ministry of Home Affairs Uniformed Scholarship with Immigration & Checkpoints Authority (ICA), you will have the opportunity to play a crucial role in Singapore's home-front security.

Keeping Singapore's borders safe and secure is your top priority, with many exciting roles in checkpoint clearance, intelligence, enforcement, immigration and national registration available.

As an ICA scholar, you are primed for key leadership positions through a structured programme of command and staff appointments that empower you to discover and develop your potential.

Not only will you be equipped with holistic skills to prepare for your future career in ICA's fast-paced and dynamic environment, you will also be exposed to a diverse range of functions in the immigration, enforcement and intelligence fields.



Ministry of Finance

Are you passionate about contributing to Singapore's future through sound financial stewardship? The Public Service Commission (PSC) (Public Finance) Scholarship offers you a unique opportunity to shape national policies and transform public sector finance.

The Ministry of Finance (MOF) – a forward-looking organisation at the centre of Government that advances leading ideas, drives synergies and ensures fiscal prudence and sustainability – will be your parent agency upon graduation.

Through postings to the MOF, the Account-General's Department and the Auditor-General's Office, you will gain exposure to strategic policy work that cuts across the entire Government, as well as functional domains such as finance, tax, investment and audit.

Apply for the PSC (Public Finance) Scholarship now and join MOF to shape Singapore, as you shape your career!



The Monetary Authority of Singapore

The Monetary Authority of Singapore (MAS) Undergraduate Scholarship and MAS Mid-Term Scholarship offer exceptional individuals the opportunity to pursue a fulfilling career that serves Singapore's economy, supports regional development, and connects to global markets.

As Singapore's central bank, financial regulator, and financial sector developer, MAS plays a vital role in shaping the future of finance and promoting economic and financial stability.

As an MAS scholar, you will have the opportunity to contribute to this important work. Apply for the MAS Undergraduate Scholarship or MAS Mid-Term Scholarship today, and take the first step towards a purposeful career in finance.



Singapore Police Force

The Singapore Police Force Scholarship (SPFS) is one of the most prestigious scholarships awarded by the Public Service Commission.

It is awarded to candidates who have shown outstanding leadership qualities, possess impeccable integrity and have a strong interest in policing work to safeguard our nation.

As an SPFS scholar, you will continue your learning journey at a world-renowned university that provides intellectually, socially and personally enriching programmes.

Afterwards, you will be involved in shaping policies to address issues on public law and order and play an integral role as a guardian of homeland security.

You will also acquire investigation acumen and policy conceptualisation skills as well as command and leadership abilities.



Scan to discover available scholarships

ADVERTORIAL

Keeping S'pore's financial sector safe and trusted

With digital payments reshaping the way people transact, this scholar's team works to keep the nation's payments space secure

When the 2008 financial crisis hit, Elliot Yeo saw people he cared about impacted by the recession.

That experience got him thinking about the role government policies could play in protecting people during difficult times – a question that would eventually lead him to work at the Monetary Authority of Singapore (MAS).

"Seeing the effects of the economic downturn on those around me was a key reason why I wanted to be involved in building stronger safety nets for people in Singapore," says the 32-year-old.

Drawn by the opportunity to shape the future of finance for Singapore, he decided to take up the MAS Undergraduate Scholarship in 2014.

As the nation's central bank and financial regulator, MAS plays a key role in maintaining monetary and financial stability while supporting the development of the financial sector.

Through the MAS Undergraduate Scholarship, Elliot graduated with a bachelor's degree in law from the National University of Singapore in 2018, and a master's degree in law and accounting from The London School of Economics and Political Science the following year.

Now a deputy director in the Payments Department at MAS, Elliot and his team develop policies for a fast-growing payments sector in Singapore to ensure that digital payments remain secure and trusted in the face of industry innovation and developments.

These include formulating regulatory frameworks for the use of stablecoins for payments, as well as implementing

safeguards against scammers exploiting payment services to defraud victims and perpetrate illicit activities.

"MAS is often at the forefront of efforts to address emerging risk. There is no lack of excitement and learning opportunities," says Elliot.

"The issues we face are complex. That is why we have to constantly reflect on whether our policies are relevant and appropriately calibrated."

Opportunities for growth

During his seven years at MAS, Elliot has had the opportunity to be involved in different areas of financial supervision and regulation.

In his first role in banking supervision, he saw how a supportive and financially resilient banking sector could positively impact the Singapore public – particularly during the Covid-19 pandemic when MAS and banks rallied to implement financial relief measures to support businesses and consumers.

In his current position with the Payments Department, Elliot works on policies for a nascent but rapidly evolving payments sector.

"I've had fantastic experiences in both the Banking and Payments Departments," he shares.

"My team is encouraged to be creative and forward-looking in shaping policies. It is exciting to pioneer regulatory frameworks for our payments sector."

MAS' diverse functions provide many development opportunities for its officers.

"Staff are given opportunities to engage in different areas of work," he



PHOTO: SPH MEDIA

I wanted to be involved in building stronger safety nets for people in Singapore."

ELLIOT YEO
Recipient of the MAS Undergraduate Scholarship

notes. MAS also supports continuous learning through training programmes and sponsorships to help staff upskill and reskill.

For those considering a career with MAS, Elliot says: "MAS is like a large family where we can find purpose and value through our work. With the right mindset and values, it is a place where we can develop a long-term career."

About the MAS Undergraduate Scholarship

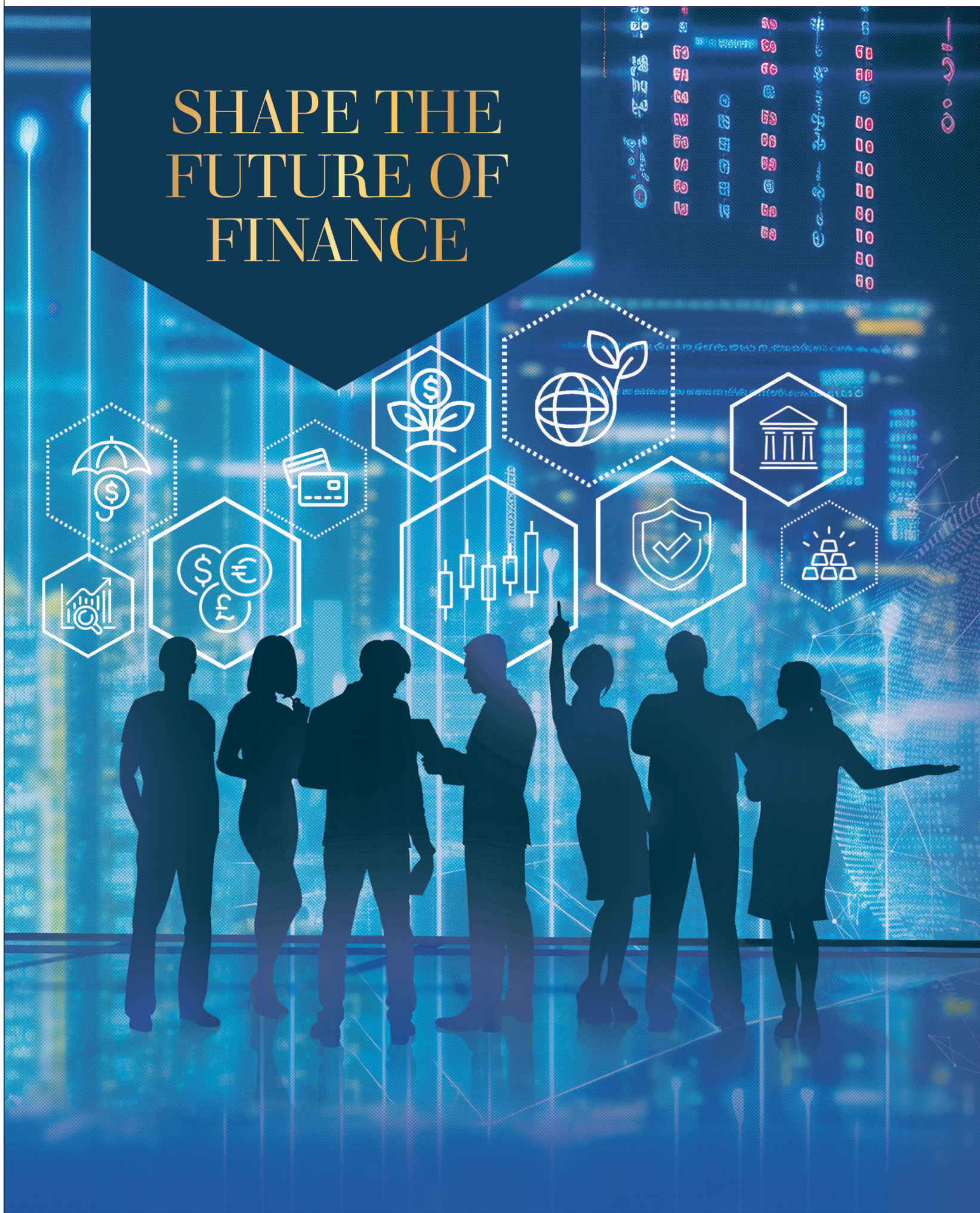
▶▶ The MAS Undergraduate Scholarship offers outstanding individuals a fulfilling career that impacts the Singapore economy, supports regional development and connects global markets.



Scan for more on the MAS Undergraduate Scholarship.

CONTENT PROVIDED BY THE MONETARY AUTHORITY OF SINGAPORE

SHAPE THE FUTURE OF FINANCE



Monetary Authority of Singapore

Seeking an exciting and purposeful career?

The MAS Undergraduate Scholarship offers outstanding individuals a fulfilling career that serves the Singapore economy, supports regional development, and connects global markets.

As the central bank, financial regulator, and developer of the financial sector, MAS plays a critical role in shaping the future of finance, promoting financial stability and innovation, while greening the financial ecosystem.

As an MAS scholar, you'll have the opportunity to be part of this important work.

Apply for the MAS Undergraduate Scholarship now!



For more information on the MAS Undergraduate Scholarships, scan the QR code or log on to www.mas.gov.sg

SCHOLARS' CHOICE 2026



PHOTOS: GETTY IMAGES

Parents: How to help without taking over

Even when the stakes are high, the best support is often practical and emotional. Help your child prepare for their scholarship application, but let them make the decisions and speak for themselves

Guide, do not direct
Panels interview hundreds of candidates a year and can quickly tell whether someone is speaking in their own voice or repeating a coached answer. So listen, ask questions and give your child space to organise their thoughts. Avoid scripting their replies or rewriting their personal statement. An imperfect but honest answer almost always beats one that sounds polished and rehearsed.

MORE THAN FINANCE YOU'RE SHAPING A NATION

Forge the future with the PSC Public Finance Scholarship
As a PSC scholar at MOF, every decision you make ripples through the lives of Singaporeans and beyond. From policies that uplift lives to budgets that build futures, your work will make an impact that goes far beyond spreadsheets. And you won't be going at it alone — you'll thrive in a culture that's supportive, empowering, and deeply invested in your growth. Because here, you're not just crunching numbers. You're investing in capabilities, safeguarding what matters, and shaping change that lasts across generations.

AUDREY TUNG
Associate (Reserves & Investment)
at the Ministry of Finance

I believe in the quiet, steady work that builds resilience. When crises strike, it's the planning, prudence, and hard calls made years ago that carry us through. That's the impact I aim for.

GOH CHOON GUAN
Associate (Economic Programmes)
at the Ministry of Finance

I work with integrity and curiosity, digging deeper for insights that matter. By being clear and open, I help build stronger systems for Singapore — and show how local action, lifelong learning, and care can spark global change.

VERA LIM
Associate (Social Programmes)
at the Ministry of Finance

Making a difference starts with purpose, people, and seeing the big picture. I've learned that careful choices bring lasting value. It's not just numbers — it's lives. Good policies can shape a better, kinder future for all.



Practise for your interviews, but avoid sounding scripted
Mock interviews are useful — but not for perfecting answers. The real value is in the practice: thinking on the spot, speaking clearly and getting used to talking about themselves. When prepping them for the interview, listen, ask a follow-up or two and let them find their own words.



Keep them on track
A gentle reminder about a deadline or missing document can be useful. Offer support where needed, but make sure your child remains responsible for the application.



Help them cope with possible rejection
Even the strongest candidates get turned down, sometimes for reasons nobody outside the room sees. If the answer is no, remind your child it is not a measure of their worth. Often, there is a better opportunity just around the corner.



Let them make the call
If your child chooses to apply for a scholarship, that already shows real maturity. So offer your perspective, then step back and let them make the final call. Chances are, they have a good sense of what is right for their future.



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