

Important notes for GHI and PCI

1. **Gross monthly household income (GHI)** refers to the total gross monthly household income of immediate and non-immediate family members (refer to s/n 4).
2. **Gross income** refers to all income contributions from self-employment, business and salaried employment (**which includes basic salary, allowances, overtime pay, bonus, etc before CPF deduction**). Payments in kind, reimbursement for expenses and National Service (NS) allowance earned by NS men are excluded.
3. **Per Capita Income (PCI)** = GHI divided by the number of immediate and non-immediate family members (refer to s/n 4).

Gross Monthly Per Capita Income (PCI)

$$= \frac{\text{Gross Monthly household Income (GHI)}}{(\text{No. of immediate family members}) + (\text{No. of non - immediate family members})}$$

4. Explanation on **immediate** and **non-immediate** family members:

	Student who is unmarried	Student who is married
Immediate family members (Living or not living together with student)	Parents	Spouse, children
Non-immediate family members (Living together with student)	e.g. Grandparents, siblings, other relatives	e.g. Parents, grandparents, siblings, other relatives