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 rental, 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).

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

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