

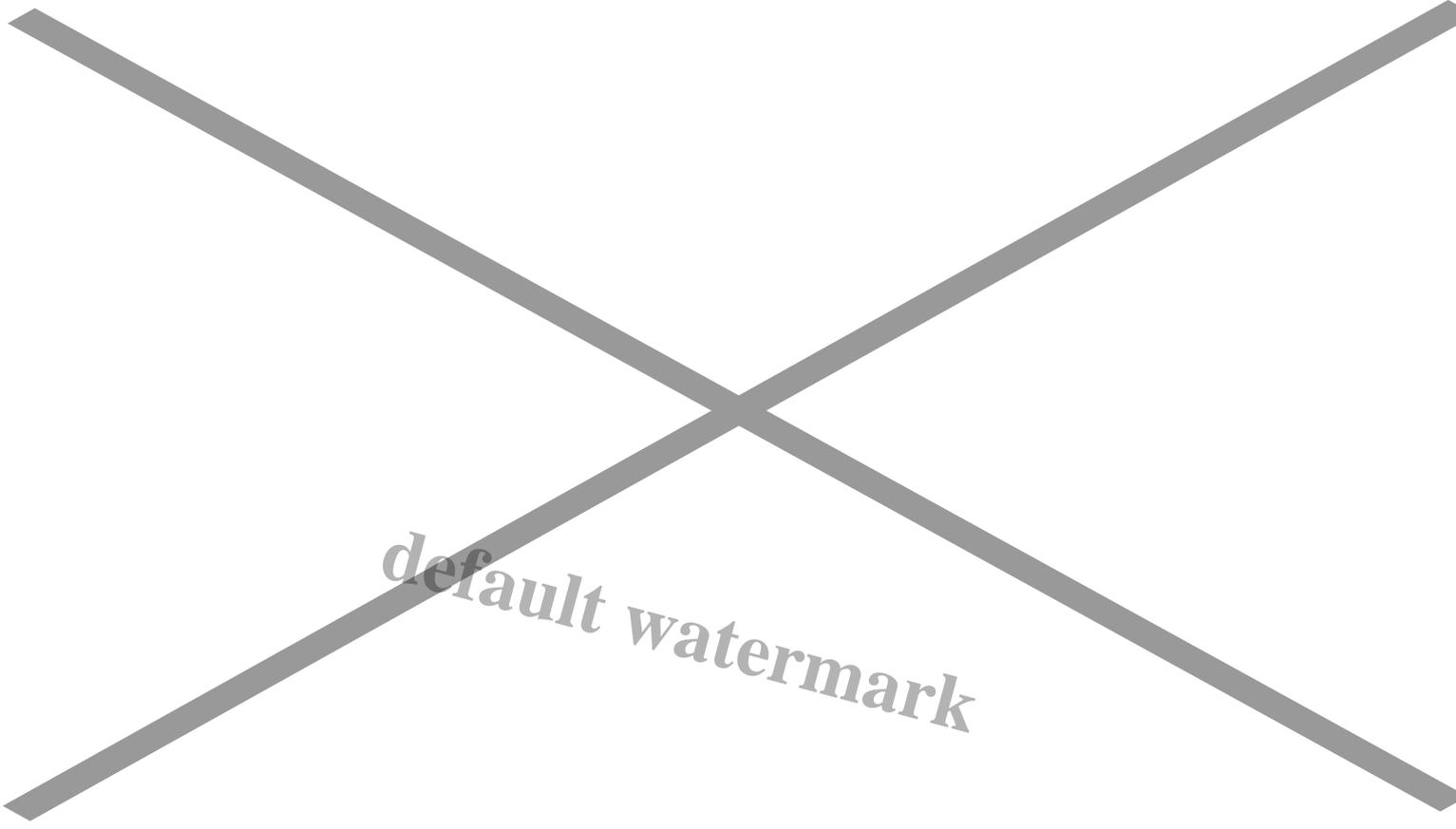


Is the NTUC Union Membership frankly worth it?

Description

How many of you are a NTUC member like me? What most people don't realise is that there's so much more than just LinkPoints, and I've been a beneficiary ever since 2018. If the recent economic uncertainty has similarly caused you to worry about your job (or about the future of your work), you're not alone.

It can be quite overwhelming to balance between work-from-home arrangements, household expenses, family duties and career progression all at the same time. One way to navigate that would be through making full use of your NTUC Union Membership benefits, where you can enjoy workplace protection, career placement, progression support and merchant partner discounts.



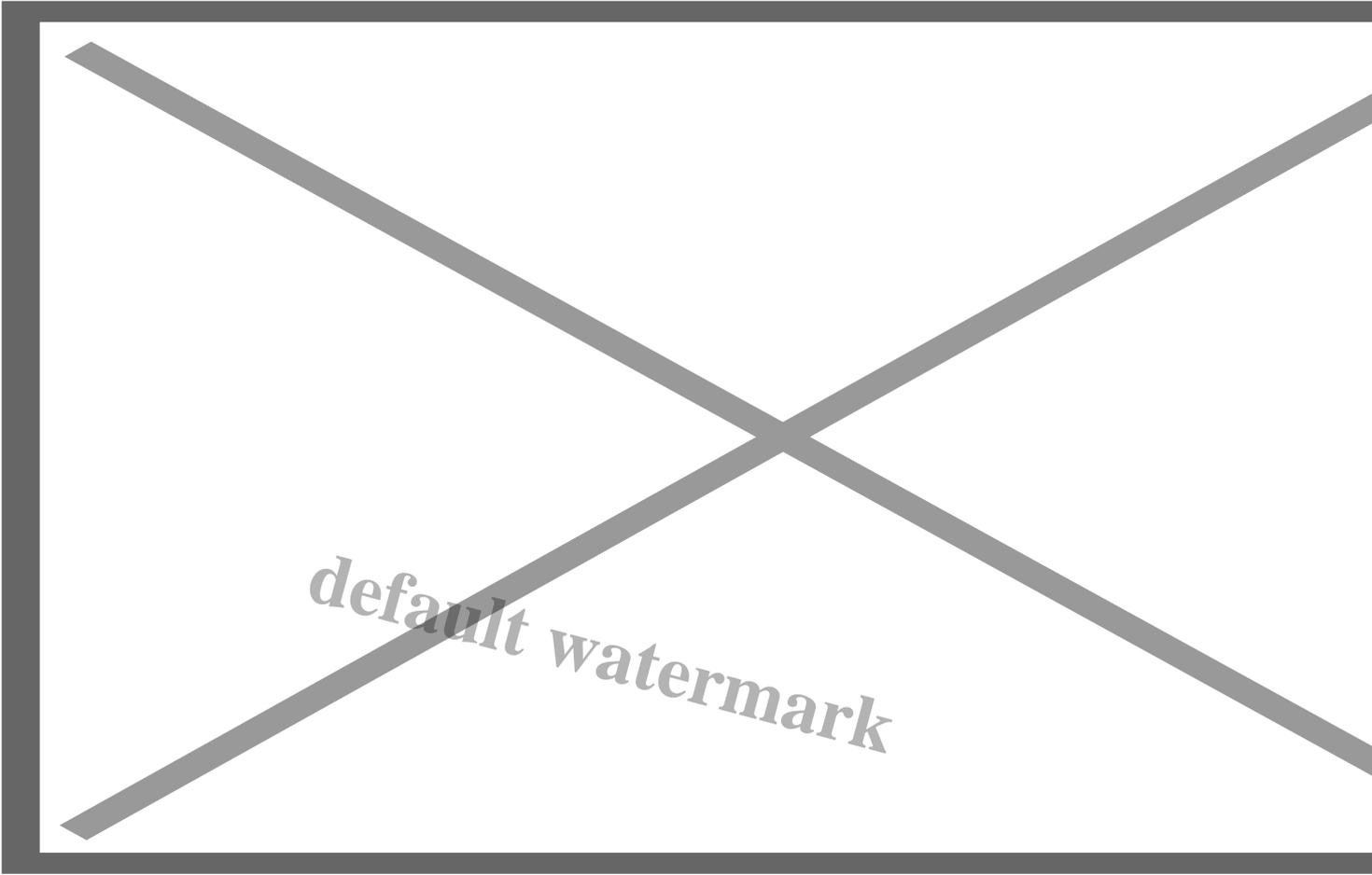
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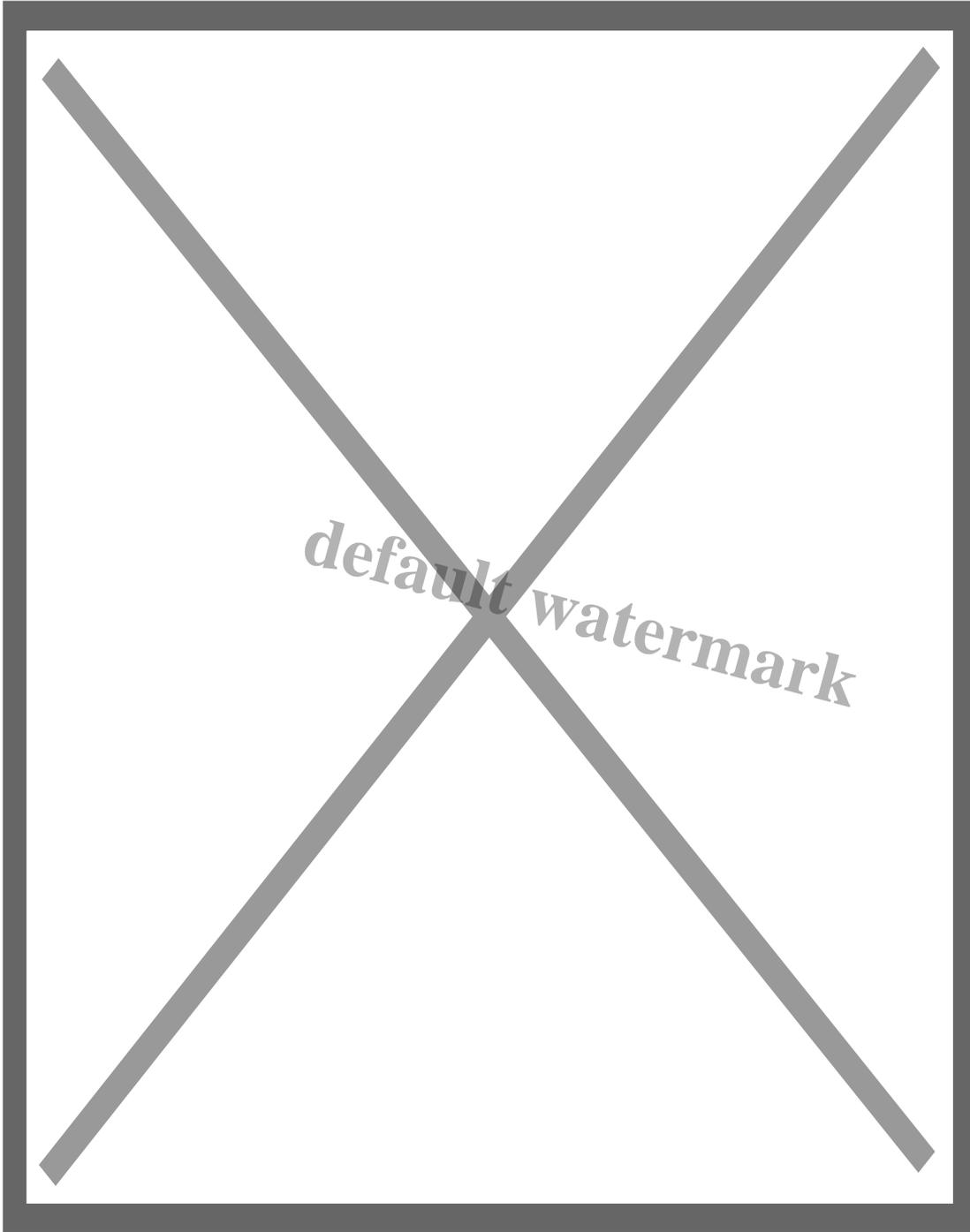
I've been an NTUC Union Member for several years now, but not many people know that there's a lot more to the membership than simply earning LinkPoints from a shopping trip to NTUC FairPrice. Here are some of the other benefits that you have access to and can utilise:

Protect your employment rights

As a lone worker, the power imbalance between you and your employer can make it hard for you to fight for your rights. When I faced issues in my first job, this made me feel extremely helpless, but that's where a strong union can come in – imagine what it means to have 59 unions and 5 affiliated associations looking out for you under the NTUC umbrella.

If you're facing a salary-related dispute (which was my case) or were wrongfully dismissed, you can also get guidance and support on employment-related issues from the unions or the Tripartite Alliance for Dispute Management (TADM) at NTUC, or seek legal advice at free legal clinics. Your union can also help you negotiate for a severance package (also known as retrenchment benefits), in the event that your job is at risk.





Reduce our costs of living

We mostly shop for our groceries at FairPrice and send Nate to [MyFirstSkool](#), so it made sense to be an NTUC Union Member, especially since accumulating LinkPoints on these helps us to get more

mileage out of our bills. (Every 150 LinkPoints = \$1 savings. Enrolling Nate in MyFirstSkool gives us \$102 worth of LinkPoints per year.) Depending on how much you spend at FairPrice, you could easily save at least over a hundred dollars each year – this is where your membership literally pays for itself.

Aside from LinkPoints, there are also various merchant benefits and promotions exclusively for members, and some of the perks we’ve used so far include:

- \$0.50 hot Kopi/Teh every Wed at Foodfare and Kopitiam
- \$5 Popeyes NTUC Member set
- up to \$10 off at IUIGA
- up to \$12 off at FairPrice Online
- [LUV Term Life cover insurance](#) with complimentary \$50,000 coverage for the first year
- \$5 half classic waffle at Gelare with any pasta ordered
- \$5 for all sliced cakes at Cat & The Fiddle
- \$5 for classic pizza slice and 1 drink at Pezzo

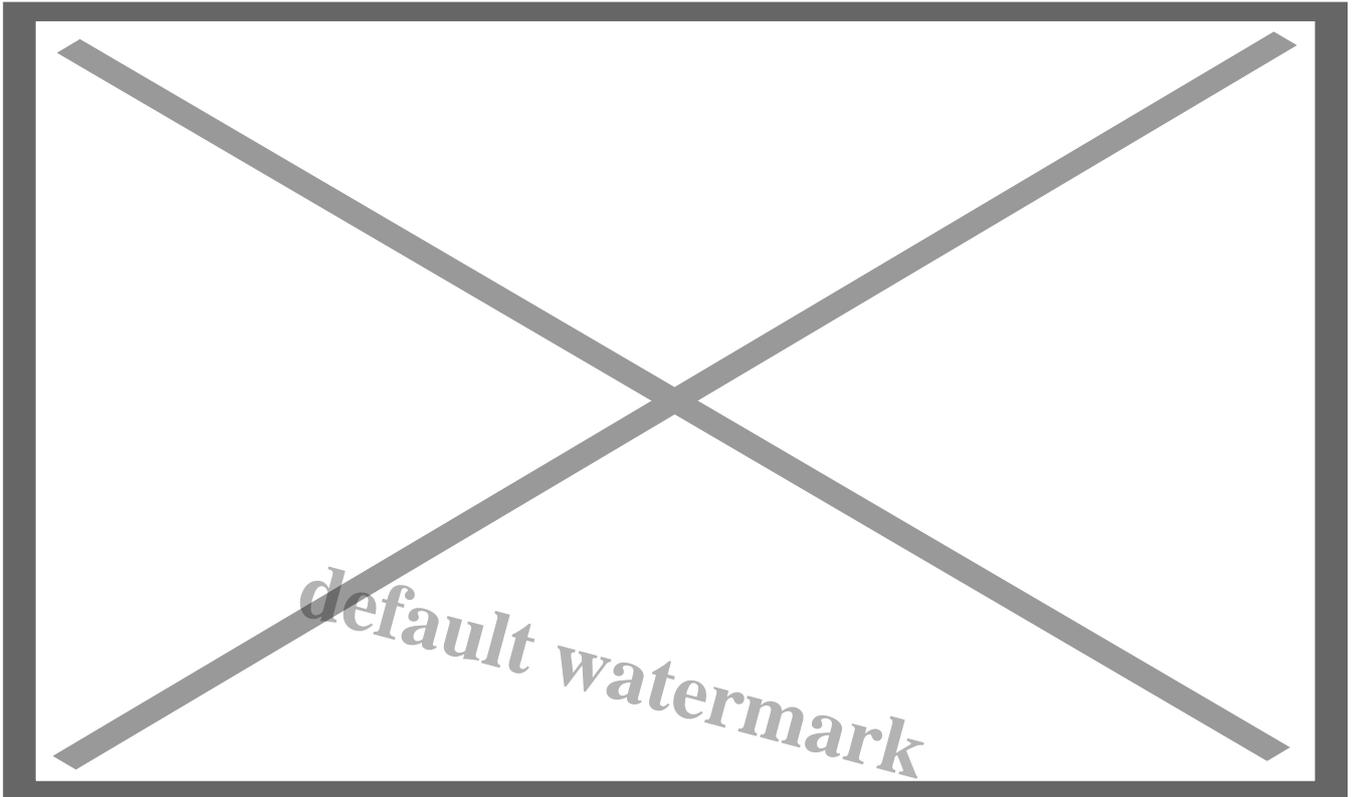
Psst, check out even more deals under the [Take 5 campaign](#) here!

There are a lot more privileges available through partnerships with the NTUC Social Enterprises to help make your everyday living more affordable. I usually track these offers through the MyNTUC app under –Special Deals–.

Get financial assistance and support

In times of difficulty, I know I won’t be alone given how NTUC Union Members have access to various financial assistance packages and support schemes, including

- [NTUC SEP Training Fund](#) – earn up to \$11 per hour in training allowance while you undergo courses to acquire new skills
- [CAP+Ure Fund](#) – to help parents, there’s one-time disbursement of \$250 worth of FairPrice vouchers (to help each child’s basic nutritional and educational needs) during unforeseen circumstances
- [NTUC Gift](#) – an exclusive group insurance policy of up to \$40,000 coverage



Relaunch or upgrade your career

I'm a strong believer in upskilling myself to remain competitive, and you can also look to e2i for support on your next job search or career guidance.

The [U Future Leaders Exchange \(UFLX\)](#) also has a variety of (mostly FREE) webinars targeted at PMEs, with topics ranging from career advice, useful skills to mental health wellness. The [U PME Centre](#) also offers personalised coaching for NTUC Union Members, as well as workshops to help you improve your resume, stand out during interviews, etc.

I also get \$250 in annual [Union Training Assistance Programme \(UTAP\)](#) benefits, which I can use to offset my course fees. With over 5,300 eligible courses to choose from, you'll be spoilt for choice! This year, I intend to use my credits to learn Data Visualisation and get certified in Google Analytics. Members over the age of 40 can get up to \$500 in training benefits. (You'll find this particularly handy especially if your company does not send or sponsor you for any upgrading courses.)

Conclusion: Is it worth paying \$9 per month for an NTUC membership?

Like us, as long as you shop regularly at NTUC FairPrice, you'll probably find the membership worthwhile. I've summarised some of the privileges that I've personally benefited from, and because of these, it makes a lot of sense for us to be an NTUC Union Member since we get to earn

LinkPoints on our groceries, Nate's preschool fees, claim \$250 for upgrading courses and even enjoy promotions at over 1,200 merchants.

For the lower-income, there also various financial assistance schemes, study bursaries and discount vouchers that one can use to help defray the cost of living.

Some of you might already know the story of how one of my former employers tried to withhold my (rightful) pay and sue me for breaking my non-compete clause after I resigned. Even though I eventually won the case, it wasn't without much emotional and mental distress and I had to pay to consult a lawyer for help. Today, I know better where I can get support - my only regret was not being an NTUC Union Member sooner so I could have tapped on these resources back then because I didn't know better. You can also get advice on what to do if you face job difficulties or employment disputes and even support in negotiating for better retrenchment payouts or finding a new job.

That's why I'm sticking with my NTUC Union Membership - at \$9 a month, the support, perks and savings I get makes the fees more than worth it.

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If you're an NTUC Union Member like I am, don't forget that NTUC is #hereforyou whatever your situation or priorities. Check out your benefits for 2020 here, or the latest perks under [their latest Take](#)

[Five campaign here.](#)

Disclosure: This post is brought to you in collaboration with NTUC.

Category

1. Savings

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