

Should You Buy the New Travel Concession Pass?

Description

PUBLIC TRANSPORT CONCESSIONS

NEW CONCESSION SCHEME

From 5 July 2015

Off-peak Monthly Travel Pass	Adults	Senior Citizens	Persons with Disabilities
\$80.00	\$40.00	\$40.00	\$40.00

EXISTING CONCESSION SCHEMES

	Card Fares	Monthly Concession Passes		
		Bus	Train	Hybrid
Children Below 7 Years Old	Free Travel	Free Travel	Free Travel	Free Travel
Primary School Students	Concessionary Fares	\$22.50	\$20.00	\$41.00
Secondary School Students (Secondary/JC/ITE)	Concessionary Fares	\$27.50	\$25.00	\$51.00
Polytechnic Students	-	\$27.50	\$25.00	\$51.00
University Students	-	\$52.00	\$45.00	\$85.00
Full-time National Servicemen	-	\$52.00	\$45.00	\$85.00
Adults	-	-	-	\$120.00
Senior Citizens	Concessionary Fares	-	-	\$60.00
Persons with Disabilities	Concessionary Fares	-	-	\$60.00
Lower-Wage Workers	Concessionary Fares	-	-	-

I've been lamenting the demise of my student concession card ever since I graduated from university a few years ago. Gone are the days when I could pay just \$45 a month for public transport!

But concession prices for adults are much more expensive at \$120 each month, so I wanted to take a closer look at whether this would make financial sense or not.

For the past 2 years, my average monthly fares is about \$120, so the concession didn't make any sense to me. Since paying through ez-link top-ups entitled me to account for certain months where I may not travel as much (eg. during exam periods where tuition sessions are halted, I can save on up to 40 trips a month!), I decided it didn't make much sense to get a concession at that rate.

If you haven't already heard, here's more bad news. **Fares will increase by 2.8% from 5 April 2015 onwards.**



Simply put, adult fares will increase by 2 to 5 cents per journey (10 cents each if you pay by cash), while student fares will only rise by 1 cents each trip. This is nothing much to be worried about, because the fare increase is likely to be under \$10 per month for you even if you commute often.

But still, I've been finding ways to cut down on my public transport each month. So when I heard that we **can buy an off-peak monthly travel pass (OMTP) for \$80** after 5 July 2015, I immediately set to work evaluating if this would be a good tool to add to my tricks on saving in Singapore.

There's a catch though. While this OMTP will offer us unlimited travel on bus and trains, we can only use it during certain hours. No problem on weekends and public holidays, [but during weekdays, your travel periods are restricted on the pass.](#)

OFF-PEAK MONTHLY TRAVEL PASS

WEEKDAYS

Before 6.30am
9am - 5pm
After 7.30pm

WEEKENDS & PUBLIC HOLIDAYS

FULL-DAY

FROM 5 JULY 2015

ADULTS	PERSONS WITH DISABILITIES	SENIOR CITIZENS
\$80	\$40	\$40

Unlimited bus and train rides before 6.30am, 9am to 5pm, and from 7.30pm on weekdays, and full day on weekends and public holidays

Is this worth it? Let's take a look.

(TDLR version for lazy readers: Don't bother buying the OMTF.)

<p>Can we use the OMTP to travel to work?</p>	<p>No.</p> <p>Unless you're in the shipping line and thus travel before 6.30am. Most of us simply don't wake up that early.</p>
<p>Can we use it at lunchtime?</p>	<p>Yes, but unlikely.</p> <p>You can use this during lunch to travel out, but how many of us actually have time to travel back and forth for lunch <u>within an hour</u>? (Or 2 hours, if your boss is nice!)</p>
<p>Can we use it after work?</p>	<p>Only if you OT.</p> <p>Only if you stay overtime and knock off after 7.30pm. Or you could have dinner nearby your office and hop onto the train home after you're done.</p>
<p>Can I use it if I meet friends after work?</p>	<p>Yes, but you pay for one trip.</p> <p>You'll have to pay for your first trip, unless your friends are meeting much later, say at 8pm. But yes, your journey home after the meal would be covered under the OMTP.</p>

A Rough Breakdown on Monthly Transport Fares

Calculations:

	Minimum travel/ trips per day	Higher travel / day
Weekdays	2	5

Weekends	2	8
Monthly Fare	\$100	\$250+++

Taking average fare trip as \$1.70.

If you don't commute much except to and from work, at a minimum of 2 trips a day, **your transport fares can reach slightly over \$100 / month.**

If you usually have activities after work and on weekends (like me, especially where weekends can be packed with multiple appointments), **your monthly fares could easily exceed \$250 / month.**

Thus, a concession seems to make a lot of sense! Right? Not exactly.

Buy the OMTP

Generally speaking, if you travel much earlier to and from work than the rest of us (eg. 5.30am / 4.30pm), then getting the pass will bring you quite a fair bit of savings. But few of us actually fall into this group.

Or if you tend to OT and go home late, the OMTP might be able to help.

On weekends, the OMTP is great for those who have an active social life, as you can then travel as much as you want without worrying about fares.

Don't bother buying the OMTP

But frankly, **for the rest of us, the OMTP will not really make a difference.**

If you fall into the average working adult in Singapore where your office hours are 9am - 6pm, you'll be paying for at least half of your trips, if not all.

Paid travel during peak hours (at minimal 2 trips / day)	\$50
OMTP	\$80
Total (with OMTP)	\$130
Minimal travel without OMTP	\$100

Even if you have activities after work, you're likely to only be saving on 1 trip each day on the OMTP. Using my lifestyle and schedule as an example, this works out to be:

Paid travel (during morning work hours)	\$34
Paid travel (1 trip to after-work activities)	\$34
OMTP travel (Weekdays: going home at 8 - 11pm and throughout weekends)	\$80
Total	\$148

My current transport costs without OMTP? \$120
(FYI: Per day, I travel 3 times on weekdays, 3 - 8 times on weekends)

In both cases, **the OMTP actually increases our monthly transport costs instead of decreasing it.**

Now I feel so cheated! And to think that the government is claiming this will help us.

New Monthly Travel Pass will Lower Transport Expenditure for Off-Peak Commuters

21 Jan 2015 | News Releases

Oh, and on another note, did you hear about the increased frequency of SMRT's breakdowns recently in the last 2 weeks alone? (Choa Chu Kang, Yew Tee, Bukit Panjang, Boon Lay, Queenstown, Kent Ridge?) Poor West-side folks!

LTA says recent spate of incidents on SMRT rail network is 'unacceptable', will review SMRT's management of resources and processes for maintenance

Till then, I'll just deal with having to pay \$120 / month for transport while accepting the breakdowns as a common downside to living in Singapore.

With love,
Budget Babe.

Category

1. Family

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