GENERAL SKILLSFUTURE CREDIT (MID-CAREER SUPPORT)

PUBLIC FAQs

VERSION 1

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General

1. When will the government top up the additional SkillsFuture Credit (Mid-Career Support)?

The Government will continue to assess the need for SFC top-ups from time to time taking into consideration factors such as the Government’s fiscal position, the SFC utilisation rates and patterns, economic conditions, and the overall training participation rate.

2. Why is the additional SkillsFuture Credit (Mid-Career Support) only $500? Is $500 enough to cover training costs?

SSG and MOE will work with approved Training Providers to ensure that course fees remain affordable.

These courses are already highly subsidised by the Government, with up to 90% course fee subsidies under the SkillsFuture Mid-Career Enhanced Subsidy for Singaporeans aged 40 and above. This is to ensure that training costs are affordable. The SFC, including the top-ups, can be used on top of existing course fee subsidies provided by the Government.

3. I have already used up my $500 additional SkillsFuture Credit (Mid-Career Support) but would like to tap on the Credit to attend one of the courses that is now newly eligible. Will the government top up my additional SkillsFuture Credit (Mid-Career Support) to $500?

The Additional SkillsFuture Credit (Mid-Career Support) is one-off and time limited. The Government will continue to assess the need for SFC top-ups from time to time, taking into consideration factors such as Singapore’s fiscal position, the SFC utilisation rates and patterns, economic conditions, and the overall training participation rate.

4. Why does my additional SkillsFuture Credit (Mid-Career Support) expire?

The Additional SkillsFuture Credit (Mid-Career Support) is time-limited to encourage individuals to take timely action to learn, reskill and seize new career opportunities.

Eligibility

5. Why do those aged 40 to 60 in 2020 get an additional SkillsFuture Credit (Mid-Career Support)? Why is the cut-off at age 60?
The Additional SkillsFuture Credit (Mid-Career Support) is for Singaporeans in their 40s and 50s, to help them stay employable and move on to new jobs or new roles. The Additional SkillsFuture Credit (Mid-Career Support) provides an additional boost to help them access reskilling and upskilling opportunities and seek employment in jobs in demand across various sectors. This is especially so as they have many remaining years in their careers.

6. I turned 40 in 2021. Will I receive the additional SkillsFuture Credit (Mid-Career Support)? / Why are future cohorts not eligible for the additional SkillsFuture Credit (Mid-Career Support)?

The Additional SkillsFuture Credit (Mid-Career Support) is a one-off provision by the Government on 1 October 2020. As such, Singapore Citizens aged 40 to 60 after 31 Dec 2020 will not be eligible to receive the Additional SkillsFuture Credit (Mid-Career Support).

7. I turned 61 in 2021. Can I still use my additional SkillsFuture Credit (Mid-Career Support)?

Yes. The Additional SkillsFuture Credit (Mid-Career Support) is for all eligible Singaporeans aged 40 to 60 as of 31 December 2020. Any unused credit from this top-up will expire on 31 December 2025.

Course coverage

8. What training courses are eligible for the additional SkillsFuture Credit (Mid-Career Support)?

With effect from 1 June 2022, the training programmes that are eligible for the additional SkillsFuture Credit (Mid-Career Support) will be expanded to include courses delivered by CET Centres with manpower development outcomes such as steady-state SkillsFuture Career Transition Programme (SCTP), courses that fulfil training requirements for Progressive Wage Model (PWM) sectors and full qualification programmes delivered by the Institutes of Higher Learning.

9. How does MOE/SSG select courses to be eligible for additional SkillsFuture Credit (Mid-Career Support)?

The selected courses eligible for additional SkillsFuture Credit (Mid-Career Support) have employment outcomes to provide mature workers with reskilling and upskilling opportunities to remain relevant and competitive.

10. How many courses were eligible for additional SkillsFuture Credit (Mid-Career Support) in 2021? With the expansion, how many courses will now be eligible for additional SkillsFuture Credit (Mid-Career Support)?
Around 350 courses were eligible for the additional SkillsFuture Credit (Mid-Career Support) in 2021. With the expansion, an estimate of more than 7000 courses will be eligible for the additional SkillsFuture Credit (Mid-Career Support).

11. Why is the Government now expanding the additional SkillsFuture Credit (Mid-Career Support) to so many courses?

The course coverage is expanded to align with the intent of the SkillsFuture Mid-Career Support Package (MCSP) to provide mature workers with reskilling and upskilling opportunities to remain relevant and competitive. This will also provide individuals with more course options to pivot to different sectors/job roles and upskill.

Usage

12. How can mid-career workers identify courses that are useful for upskilling and reskilling, which are also eligible for additional SkillsFuture Credit (Mid-Career Support)?

The list of courses which are eligible for additional SkillsFuture Credit (Mid-Career Support), such as SCTP courses and courses for entry and progression into PWM, will be published in MySkillsFuture portal (myskillsfuture.gov.sg). More details (e.g. specific link and course search emblem) will be shared closer to the effective date of implementation.

13. When I make a claim, can I select which SkillsFuture Credit to use?

Deductions will first be made from the time-limited Credit before the opening credit (which does not expire).

14. Can I use both my SkillsFuture Credit and additional SkillsFuture Credit (Mid-Career Support) for the same course?

Deductions will first be made from the time-limited Credit before the opening credit (which does not expire) for the same course.

15. I signed up for a course that is now newly eligible for the additional SkillsFuture Credit (Mid-Career Support) from 1 June 2022. Can I still tap on my additional SkillsFuture Credit (Mid-Career Support)?

If the course start date is on or after 1 June 2022, you can tap on the Additional SkillsFuture Credit (Mid-Career Support).