

## **Frequently Asked Questions for SkillsFuture Level-Up Programme (SFLP)**

### **1. Who will qualify for the SkillsFuture Level-Up Programme?**

The programme caters to mid-career Singaporeans aged 40 and above. As they are more likely to face higher risk of skills obsolescence and greater opportunity cost of training, with family and work commitments, the programme offers additional support for them to undertake substantial upskilling and reskilling.

### **SkillsFuture Credit (Mid-Career) Top-up**

### **2. What will happen to the Additional SkillsFuture Credit (Mid-Career Support) provided in 2020?**

The original expiry date of 31 December 2025 of the Additional SkillsFuture Credit (Mid-Career Support) will be lifted.

From 1 May 2024, the remaining credit balance from the Additional SkillsFuture Credit (Mid-Career Support) will be merged with the top-up of \$4,000 to form the new SkillsFuture Credit (Mid-Career).

For example, if you have used \$300 from your Additional SkillsFuture Credit (Mid-Career Support) account, your balance of \$200 will be brought over to your new SkillsFuture Credit (Mid-Career) account. You will therefore see a total of \$4,200 in your SkillsFuture Credit (Mid-Career) account from 1 May 2024.

### **3. I want to use my Additional SkillsFuture Credit (Mid-Career Support) for a course that will not be eligible for SkillsFuture Credit (Mid-Career) after 1 May 2024. When is the latest I can use my Additional SkillsFuture Credit (Mid-Career Support) for such a course?**

We will prioritise the use of SkillsFuture Credit (SFC) that will expire first. As the expiry date for the Additional SFC (Mid-Career Support) will be lifted and merged with the \$4,000 SFC top-up with effect from 1 May 2024, claims that are approved will first be deducted from the available balances of the time-limited one-off SFC top-up of \$500 that was given to all Singaporeans aged 25 and above in 2020. This is followed by the new SFC (Mid-Career) tier for eligible courses, and finally the SFC base tier of \$500.

For courses which were eligible for the Additional SFC (Mid-Career Support) but will no longer be supported under the SFC (Mid-Career) from 1 May 2024, you will be allowed to draw on your Additional SFC (Mid-Career Support) balances on an exceptional basis for a time-limited period. To do so, you must submit your claim no later than 30 June 2024 and the course must start no later than 30 June 2024 (date inclusive).

You may refer to the table below for more details on how your SkillsFuture Credit will be used for courses which will no longer be supported under the SFC (Mid-Career). Please note that you need not select which SFC to use.

Claim Submission Date	Course Start Date	SFC Deduction Sequence
Before 1 May	Within 60 days	<ol style="list-style-type: none"> <li>1. Additional SFC (Mid-Career Support)</li> <li>2. One-off SFC top-up</li> <li>3. SFC base tier</li> </ol>
1 May to 30 Jun (inclusive)	By 30 Jun (inclusive)	<ol style="list-style-type: none"> <li>1. One-off SFC top-up</li> <li>2. Additional SFC (Mid-Career Support)</li> <li>3. SFC base tier</li> </ol>
From 1 Jul (inclusive)	From 1 Jul (inclusive)	<ol style="list-style-type: none"> <li>1. One-off SFC top-up</li> <li>2. SFC base tier</li> </ol>

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

No, claims that are approved will be deducted from the available balances based on this pre-determined sequence:

- First, from the time-limited one-off SkillsFuture Credit Top-up of \$500, provided in 2020 to those 25 years and above. This allows individuals to utilise the top-up before it expires on 31 December 2025.
- Followed by the SkillsFuture Credit (Mid-Career) top up, for courses that qualify for it, and
- Lastly, the SkillsFuture Credit base tier of \$500, which can be used on a wider range of programmes.

The SkillsFuture Credit (Mid-Career) and SkillsFuture Credit base tier do not expire.

**5. How can I receive updates on SkillsFuture Credit (Mid-Career) and the SkillsFuture Level-Up Programme?**

You can indicate your interest to receive updates by signing up for our newsletter <https://go.gov.sg/level-up-interest>.

**SkillsFuture Mid-Career Training Allowance**

**6. Why is the Government providing training allowance for mature, mid-career Singaporeans?**

We are providing training allowance for Singaporeans aged 40 and above as a form of financial support to partially offset income loss when they take time off from work to pursue substantive reskilling through full-time, long-form training.

**7. Why is the SkillsFuture Mid-Career Training Allowance given only for full-time training? How about adult learners undergoing part-time training who also face opportunity costs?**

We recognise that individuals may embark on either full-time or part-time training, depending on personal circumstances such as financial situation or family commitment. For those embarking on full-time training, the Training Allowance is provided for the specific purpose of providing them financial support, as they will need to leave their job for the duration of study.

For those embarking on part-time programmes, they can continue to work full-time, as these programmes are typically designed to be work-compatible by scheduling the training during weekday nights or weekends. To lower the cost burden for this group of adult learners, they will continue to receive up to 90% course fee subsidies for MOE/SSG-funded part-time

programmes and they can also use their \$4,000 SkillsFuture Credit (Mid-Career) to defray the out-of-pocket costs.

**8. Why is the SkillsFuture Mid-Career Training Allowance capped at 50% of one's average monthly income, and capped at \$3,000 a month?**

The intent of the training allowance is to partially address the income loss. The training allowance is aimed at providing enough coverage for the median mid-career worker, while preserving the incentive for them to return to work.

**9. Why is the SkillsFuture Mid-Career Training Allowance limited to 24 months over an individual's lifetime?**

24 months will cover more than one bout of full-time upgrading via the SkillsFuture Career Transition Programme and at least half the duration of a full qualification programme at the IHLs.

**10. How will the SkillsFuture Mid-Career Training Allowance be computed?**

It will be computed as 50% of the individual's average monthly income, based on the latest available 12-month period of income data in the Government's records. The training allowance payout will be capped at \$3,000 per month.

More information on the SkillsFuture Mid-Career Training Allowance will be provided in Q4 2024.

**11. When can individuals start applying for SkillsFuture Mid-Career Training Allowance? What are the requirements to qualify for SkillsFuture Mid-Career Training Allowance?**

More information on how to apply for TA and the qualifying criteria will be provided by SkillsFuture Singapore in Q4 2024.

**12. How can I search for courses that are eligible for SkillsFuture Mid-Career Training Allowance?**

More details will be released in Q4 2024. You can indicate your interest to receive updates by signing up for our newsletter at <https://go.gov.sg/level-up-interest>.

**13. Why can't the SkillsFuture Mid-Career Training Allowance be made available earlier than 2025?**

As time is needed to develop the application and disbursement system, we are only able to implement the SkillsFuture Mid-Career Training Allowance from early 2025 onwards.

## **Greater access to full-time Diplomas in Polytechnics, ITE and Arts Institutions**

- 14. Where can mid-career Singaporeans find the list of full-time diploma courses available? How can they apply for the courses?**

The list of full-time diplomas and the application periods for admission can be found on the institutions' websites. Institution	Applications open in:
ITE (Technical/Technical Engineering Diploma)	Mid-December (Main Phase)
Polytechnics (via Direct Admissions Exercise)	Mid-January
Arts Institutions (NAFA, LASALLE)	Early-October

- 15. How much do mid-career Singaporeans aged 40 years and above have to pay to obtain another full-time diploma?**

Singaporeans aged 40 years and above will qualify for enhanced funding of up to 90% of course fees under the SkillsFuture Mid-Career Enhanced Subsidy. Individuals may refer to the websites of the respective institutions for a breakdown of the subsidised fees payable.

- 16. Are Singapore citizens aged 40 years and above who are currently pursuing another full-time diploma eligible for the funding support?**

Yes, they will be eligible for the funding support for semesters commencing from Academic Year 2025 onwards.

- 17. For Singapore citizens who turn 40 years old only after the course commencement period, are they still eligible for the funding support to pursue another full-time diploma?**

From Academic Year 2025, Singaporeans will qualify for the funding support for course semesters commencing in the year that they turn 40 years old.