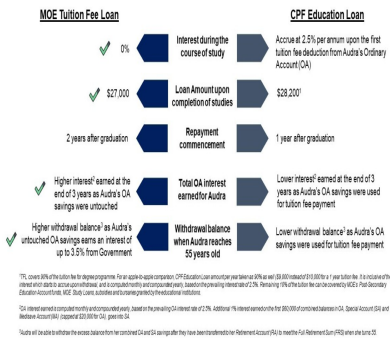


MOE Tuition Fee Loan offers more benefits in Jane's situation



Course Fees Relief Ended: Fix Your YA 2026 Tax Plan

Description

Course Fees Relief is no longer a line to include in a YA 2026 income-tax estimate. IRAS states that Course Fees Relief was discontinued from Year of Assessment 2026; YA 2025 was the final claim year. A course paid for now may still have career value or qualify for other funding, but it should not be inserted into a YA 2026 income-tax estimate as Course Fees Relief.

For a singapore taxpayer paying for professional, academic or vocational courses, the immediate job is to avoid claiming a discontinued relief and separate any legitimate final-year or deferred claim from current course costs.

Course fee was incurred in 2025 or later: the quick answer

Situation	What changes
Course fee was incurred in 2025 or later	Do not claim Course Fees Relief for YA 2026 or later
A deferred legacy claim relates to an earlier qualifying period	Check the old deferral rule and final YA limit with IRAS
Employer or SkillsFuture Credit paid part of the fee	Do not treat reimbursed or funded amounts as personal course-fee relief
The course is being chosen only for tax savings	Reassess it on career value and net personal cost

Year of Assessment and payment year should sit in separate columns. A course paid during 2025 does not become a YA 2026 relief merely because the receipt is current. IRAS identifies YA 2025 as the final claim year for Course Fees Relief, so copied tax templates must be updated.

The correct personal-cost figure is invoice amount less employer reimbursement, SkillsFuture Credit or other funding actually used. That net cost is still useful for a career decision even though it no longer creates the discontinued relief. Preserve the funding records for their valid purpose.

Use Year of Assessment correctly

YA 2026 generally assesses income and qualifying events from 2025. The controlling details used here are on [IRAS Course Fees Relief](#).

Put payment year and YA on separate columns.

Remove the lapsed line

Tax software or personal templates copied from YA 2025 can retain an obsolete deduction.

Delete the relief from the current estimate and document why.

Isolate legacy deferrals

Old rules allowed limited deferral in specific circumstances, but the relief has a final claim year.

Trace course, completion, income and prior claim years before assuming carry-forward.

Net off third-party funding

Employer reimbursement and SkillsFuture Credit reduce personal cost and were not claimable under the old relief.

Reconcile invoice, funding and actual out-of-pocket payment.

Rebuild the tax estimate

Losing a relief changes chargeable income, not the course price itself. The related condition is explained in [IRAS tax reliefs overview](#).

Run tax with and without the obsolete line to expose the difference.

Choose courses for outcome

A tax deduction never made a weak course useful.

Compare skill gap, recognition, time, completion support and net cost.

Keep evidence for the right purpose

Invoices may still support reimbursement, SkillsFuture or employer records.

Retain them without labelling them as a current IRAS relief claim.

How the case works in practice

A S\$3,000 course paid in 2025 does not create S\$3,000 of Course Fees Relief for YA 2026 because IRAS says the relief ended from that YA. The full personal cost should be assessed against career value and any valid funding.

Two calculations to keep beside the decision

- a payment-year versus Year-of-Assessment reconciliation that removes the obsolete line
- a net course-cost model separating employer funding, SkillsFuture Credit and personal cash

The detail that changes the outcome

A current tax worksheet should have a version label such as YA 2026 and a controlled list of reliefs copied from the current IRAS overview. Remove Course Fees Relief from the list rather than leaving a zero beside an old formula that another family member might reactivate. The change log can state that the final claim year was YA 2025.

For someone examining an older deferred claim, build a separate schedule of course dates, payment dates, assessment years, income and prior amounts claimed. The old relief rules and final-year limit must both be satisfied. That schedule should not feed into the current-year estimate until the taxpayer or adviser has confirmed the legacy treatment.

For the education decision itself, calculate net personal cost and time. Add tuition, required materials, travel and foregone work; subtract confirmed employer support and SkillsFuture funding. Then score the credential's recognition and likely use. This does not produce a tax deduction, but it does prevent a discontinued relief from distorting whether the course is worth taking.

Keep the operating detail visible

An amended return should not be filed solely because an old worksheet contains Course Fees Relief. First compare the actual submitted assessment with the current IRAS record. If an incorrect claim was made, use the official amendment or disclosure route and retain the calculation. If no claim was submitted, correct the private template without creating an unnecessary transaction. Taxpayers using pre-filled software should still inspect relief labels, because a saved personal profile can carry assumptions from an earlier YA even when the authority's current form has changed.

The course invoice remains useful evidence for reimbursement or funding even when it no longer supports the discontinued tax relief.

A legacy deferred claim requires its own fact pattern. Identify the qualifying course, earlier income position, deferral basis and final permissible YA before amending anything. Do not generalise an old exception into a new claim for a course taken after the relief ended.

Course selection should return to educational value: recognition, skill gap, completion support, time and realistic career use. Removing an obsolete tax benefit can improve the decision by exposing whether the programme is worth its full personal cost.

The last practical check

- Mark payment year and YA
- Remove Course Fees Relief from YA 2026
- Review only genuine legacy deferrals
- Net off employer or SkillsFuture funding
- Recalculate tax without the relief
- Assess career value and recognition
- Keep invoices for valid uses

IRAS decides tax treatment. Seek professional advice for unusual legacy or amended-return cases.

Continue the task on LBRD

For an adjacent decision, [separate an employer SkillsFuture funding route](#). You can also [see how a current tax rebate is allocated](#).

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