



SkillsFuture Mid-Career Credit covers WSQ and sector courses from 1 December

Description

From 1 December 2026, Singapore Citizens aged 40 and above can spend their S\$4,000 SkillsFuture Credit (Mid-Career) on Workforce Skills Qualification (WSQ) full qualifications and on selected sector agency-funded courses, under the expanded [SkillsFuture Level-Up Programme](#). The change covers only new course runs that start on or after 1 December, so a class that begins in November stays outside it.

Acting Minister for Manpower Jasmin Lau set out the expansion at the SkillsFuture Fellowships and Employer Awards on 28 October. The first sectors are Financial Services, ICT, and Maritime and Offshore.



The Level-Up Programme supports Singapore Citizens aged 40 and above. Photo: MySkillsFuture

What changes on 1 December

- SkillsFuture Credit (Mid-Career) extends to WSQ full qualifications.
- The same credit extends to selected courses funded by sector agencies.
- Full-time WSQ full qualifications become eligible for the full-time Mid-Career Training Allowance.
- Part-time WSQ full qualifications become eligible for the part-time allowance.
- The training allowance for sector agency-funded courses comes later, in the first quarter of 2027.

That last line matters for anyone planning to stop work for a sector course in December. The credit can offset the fees from day one, but the monthly allowance for those courses is not in place until 2027.

Which sector courses are in

The Ministry of Manpower's [speech text](#) names three examples. IMDA's Tech Immersion and Placement Programme pairs intensive training with placement into tech roles. Selected certifiable courses under the Maritime and Port Authority's Maritime Cluster Fund cover maritime personnel. Selected substantive courses under the IBF Standards Training Scheme serve people moving into financial services.

The full eligible-course list sits on MySkillsFuture, and the ministry intends to refresh the sector courses with industry as jobs change.

The support that already applies

The S\$4,000 credit is given to every Singapore Citizen on reaching 40, and it does not expire. It already covers full qualifications and stackable modules from the Institutes of Higher Learning, MOE-subsidised qualifications at the University of the Arts Singapore and the arts institutions, the SkillsFuture Career Transition Programme, courses aligned to Progressive Wage Model sectors, and Workplace Literacy and Numeracy courses.

The full-time Mid-Career Training Allowance pays 50 per cent of your average monthly income over the latest 12 months before the course starts, with a floor of S\$300 and a ceiling of S\$3,000 a month. The part-time allowance is a flat S\$300 a month for people who keep working while they study. Both need earned income in the last 12 months, and the combined cap is 24 months across full-time and part-time training.

Separately, the Mid-Career Enhanced Subsidy covers up to 90 per cent of fees for MOE and SWDA-funded full-time diplomas at ITE, the polytechnics, NAFA and LASALLE, from Academic Year 2025.

The ministry put take-up at a rounded 80,000 Singaporeans using the Mid-Career Credit as of 30 June, with more than 11,000 receiving the Training Allowance.

Who this leaves out

The Level-Up Programme is for Singapore Citizens only. Permanent residents are not covered. A course run that started before 1 December does not qualify for the new WSQ or sector-course support, even if the same course runs again later under the new rules.

Where to go next

SWDA's skills and career advisory services can help you map a course to a target role, and your Careers and Skills Passport on MySkillsFuture pulls your verified training and work records into one view. Read both before you commit fees or leave a job.

This is general information, not advice. It is written without knowledge of your circumstances, and it does not rate any course on job outcomes.

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