

SkillsFuture Mid-Career Credit: S$4,000 now covers around 60 sector courses from 1 December 2026

Description

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If you are 40 or older and thinking of switching sectors, the SkillsFuture Mid-Career Credit is about to stretch further. From 1 December 2026, the S$4,000 credit can go towards around 60 sector courses in Financial Services, ICT, and Maritime and Offshore, chosen with industry and designed to lead to real jobs.

The announcement came from the Ministry of Manpower (MOM) at the SkillsFuture Fellowships and Employer Awards 2026 ceremony, with the speech published on 28 October and last updated on 29 October 2026. Here is what changes and what to check before you sign up.

What the SkillsFuture Mid-Career Credit now covers

The Mid-Career Credit is part of the SkillsFuture Level-Up Programme, which launched in 2024 for Singaporeans aged 40 and above. It is a S$4,000 credit for course fees, alongside a Mid-Career Training Allowance that makes up for some of the income given up while training.

Until now, support focused on substantive training, mostly at the Institutes of Higher Learning. From 1 December, the range widens to sector-specific training by industry leaders and private training providers. MOM says it will keep refreshing the list as jobs evolve.


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Source: SkillsFuture Singapore

Which sectors and schemes are in

The first three sectors are Financial Services, ICT, and Maritime and Offshore. MOM named examples under each:

- ICT: IMDAâ??s Tech Immersion and Placement Programme, which combines intensive training with placement into tech roles
- Maritime and Offshore: selected certifiable courses under the Maritime and Port Authorityâ??s Maritime Cluster Fund
- Financial Services: selected substantive courses under the IBF Standards Training Scheme

MOM did not publish the full list of the roughly 60 courses in the speech. Check the SkillsFuture course directory for courses marked as eligible for the credit, and confirm with the training provider before paying.

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The aim, according to MOM, is that the time and effort you put into training translates into real career opportunities. That is a useful test for any course you consider: does it point to a specific role, or only a certificate?

How popular is the Level-Up Programme?

As of 30 June 2026, about 80,000 Singaporeans had used their Mid-Career Credit, and more than 11,000 had received the Training Allowance. MOM described the take-up as encouraging.

One example in the speech: Ms Bernadette Castro took a career break to care for her three children and later drove part-time for a private-hire platform. At 41, she switched into healthcare, completed a healthcare operations course at HMI Institute using her SkillsFuture Credit, and became a clinic assistant, then a trainee team leader.



Source: SkillsFuture Singapore

Employers are part of the plan too

MOM said workers invest more in new skills when employers give them chances to apply what they learn. One 2026 Employer Award recipient, Singapore Aero Engine Services, has welcomed 30 employees since 2024 through intensive Career Conversion Programmes into the aerospace industry.

The 2026 SkillsFuture Fellowships and Employer Awards each carry a S$10,000 award, though applications for 2026 have already closed.

Before you use your credit: a quick checklist

- Confirm you are a Singapore Citizen aged 40 or above, and check your remaining Mid-Career Credit balance on your SkillsFuture account.
- Wait until 1 December for the new courses to show as eligible, then search the course directory by sector.
- Ask the provider what job outcome or placement the course leads to, and what the full fee is after subsidies.
- If you plan to take time off work, check whether you qualify for the Mid-Career Training Allowance first.

Terms apply and eligibility is set by SkillsFuture Singapore and the agencies running each scheme, so read the course page carefully before enrolling.

Looking at other career routes? See how the Punggol Digital District Career Fair works, how working adults can share their careers through ECG Match, and the CPF rate changes for older workers from 1 January 2027.

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