SkillsFuture Credit & SkillsFuture Credit (Mid-Career Support) For Singapore Citizen Full-Time and Part-Time Undergraduate Students And Graduate Students

Understanding SkillsFuture Credit

1) What is SkillsFuture Credit?
SkillsFuture Credit aims to encourage individuals to take ownership of their skills development and lifelong learning. All Singaporeans aged 25 and above will receive an opening credit of S$500 from January 2016. Your credit will not expire and the government will provide periodic top-ups, so you may accumulate your credit.

2) When does SkillsFuture Credit take effect?
All Singapore Citizens (SCs) aged 25 and above will receive a notification letter from the Singapore Workforce Development Agency (WDA) starting January 2016, informing them on the activation of the SkillsFuture Credit account.

For SCs turning 25 years old in subsequent years, they will receive their SkillsFuture Credit Account Activation letter by the first quarter of each year.

For new SCs aged 25 years old and above, they will receive their SkillsFuture Credit Account Activation letter within a quarter after they receive their Singapore citizenship.

Using Your SkillsFuture Credit

3) How do I view my SkillsFuture Credit account?
You can log in to your account at www.skillsfuture.gov.sg/credit with your SingPass.

4) What can I use my SkillsFuture Credit for?
You can use your SkillsFuture Credit to pay the tuition fees of approved skills-related courses at Singapore University of Social Sciences. However, do note that the following are excluded:

a) Resit fee
b) Auxiliary charges like administrative fees (e.g., course choice amendment, deferment, etc.)
c) Transfer of programme, examination appeal fee, challenge examination fee, overseas examination fee, etc.
d) Any penalty charges (e.g., late fee payment)
e) Any other miscellaneous fees
5) Which programmes offered by Singapore University of Social Sciences allow payment of tuition fees using SkillsFuture Credit?

SkillsFuture Credit can be used to pay the tuition fees of all MOE-subsidised undergraduate degree and graduate programmes that lead to a Singapore University of Social Sciences award.

6) How do I use my SkillsFuture Credit to pay the tuition fees at Singapore University of Social Sciences?

You can apply to use your SkillsFuture Credit from 60 days before the programme start date, and up to 90 days after the programme start date. For more information on how to submit a claim, please refer to SkillsFuture’s website at www.skillsfuture.gov.sg/credit.

7) I am currently a recipient of the sponsorship (e.g., SUSS-NTUC sponsorship). Can I still use my SkillsFuture Credit to pay the tuition fee?

Yes, you can use your SkillsFuture Credit to pay the balance non-sponsored amount of tuition fees.

8) Is there a cut-off date to fully utilise my SkillsFuture Credit?

There is no expiry date for SkillsFuture Credit. SkillsFuture Credit account will only be closed upon death or annulment of the student’s Singapore citizenship status.

9) Can I get a refund for the SkillsFuture Credit if I withdraw from a course which is paid using my SkillsFuture Credit?

You have to cancel your claim submission in the SkillsFuture Credit portal before the course start date. If the course has already commenced and/or your SkillsFuture Credit has already been paid out, there is no refund.

Additional SkillsFuture Credit (Mid-Career Support)

10) 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.

11) **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:

a) 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.

b) Followed by the SkillsFuture Credit (Mid-Career) top up, for courses that qualify for it, and

c) 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.

12) **When can I access the list of courses eligible for the SkillsFuture Credit (Mid-Career)?**

The list of eligible courses will be available from 22 April 2024 on MySkillsFuture portal. You will be able to use your SkillsFuture Credit (Mid-Career) for these courses from 1 May 2024.

13) **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](https://go.gov.sg/level-up-interest). For more details on SkillsFuture Credit, please visit SkillsFuture’s website at [www.skillsfuture.gov.sg/credit](http://www.skillsfuture.gov.sg/credit) or contact SkillsFuture hotline at 6883 5885.