

# Getting Ahead in My Career

How can I improve  
my employability?

Will I have enough  
to pay for my  
essential needs?

How can I plan  
for my career?



Just ask me!



# MAKING LIFE'S JOURNEY BETTER

No matter which stage of life you are at – getting married, starting a family, caring for elderly parents, looking for a new job or planning for retirement – the right support and assistance can make life's journey a little smoother.

In this series of e-booklets, you'll find quick tips and a broad overview of government policies and schemes related to life issues like healthcare, housing, transport, lifelong learning and livelihood so that you are better informed to begin the next stage in life, tackle unexpected challenges and discover suitable opportunities to get ahead.

There are three e-booklets in this series:

Caring For My Family  
Getting Ahead in My Career  
Caring for Our Seniors

Download the latest copy of the AKK e-booklets on our PA website at [www.pa.gov.sg/akk!](http://www.pa.gov.sg/akk!)



## ASK KOPI KAKIS!

Ken and his *Kakis*\* are well-known in the neighbourhood for their friendly smiles and cheerful talk that puts everyone at ease. Ken keeps everyone updated on the latest happenings, and if you need help, he is the person to go to. He is reliable and knows all the lobang, tips and contacts that can help you kickstart each stage of your life with useful knowledge and advice. He even provides a quick and simple sharing about government schemes that you can benefit from!



Like everyone else, Ken has encountered setbacks in life, but he knows from experience that there are many helping hands out there, who are like his trusted kakis. You just need to know where to go and who to ask. So if you need help and support, just ask Ken and his kakis!

*\* Kakis - Slang/colloquial for good friends*

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# Explore Your Career Options

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This section provides an overview on the support you need to explore your career options:

- SkillsFuture
- Skills Framework
- Career Starter Programme

# PLANNING FOR YOUR CAREER

*Explore your options*

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Besides career guidance in schools, there are many programmes and schemes to help students like me make **informed choices**.

### SkillsFuture: Strengthening Education & Career Guidance

- Structured and comprehensive system to equip students as well as adults with the necessary knowledge, skills and values to make better education and career choices.

### Skills Framework

- Students can use the Skills Framework to:
  1. Determine their choice of study.
  2. Make informed decisions on career choice before applying for the jobs.
  3. Prepare job applications and interviews.

### SkillsFuture: Enhanced Internships

- Collaborations with industry partners to provide ITE and polytechnic students with meaningful internships, so they are prepared for the workplace.

### SkillsFuture Work-Study Programmes

- Provides opportunities to pursue a work-study pathway from the Diploma to Post-Graduate and Degree levels offered by the Institutes of Higher Learning and private providers appointed by SkillsFuture Singapore, as well as the industry.

**SSG: 6785 5785** 

[www.skillsfuture.gov.sg/workstudy](http://www.skillsfuture.gov.sg/workstudy) 

[www.skillsfuture.gov.sg/skills-framework](http://www.skillsfuture.gov.sg/skills-framework)

[www.skillsfuture.gov.sg/enhancedinternships](http://www.skillsfuture.gov.sg/enhancedinternships)



## Career Starter Programme

- Targeted support for graduating ITE and polytechnic students to guide them in their job search.
- Students will receive a Career Starter Pack resource guide, access to interactive workshops to sharpen their job search strategies and skills and personalised coaching.

**WSG: 6883 5885**   
**[www.wsg.gov.sg](http://www.wsg.gov.sg)** 

## Global Ready Talent Programme

- Local and overseas work opportunities and internships in Southeast Asia, China and India to help students from Institutes of Higher Learning and young Singaporeans excel on the global stage.
- Supports Singapore firms with their local and overseas expansion.

**ESG: 6898 1800**   
**[www.beglobalready.gov.sg](http://www.beglobalready.gov.sg)** 

## SG Enable Internship Programme

- Internship opportunities for students with disabilities who are currently studying in Institutes of Higher Learning such as universities and polytechnics.

**SG Enable: 1800 858 5885**   
**[www.enablingguide.sg/im-looking-for-disability-support/training-employment/ihl-to-work](http://www.enablingguide.sg/im-looking-for-disability-support/training-employment/ihl-to-work)** 



# Help For Your Job Search

## Pg 7 - 8

We are ready to begin our job search. Where should we start?

This section shows you how to start your job search using these platforms:

- MyCareersFuture
- Career Matching Services
- SGUnited Jobs and Skills Placement Partners Initiative



## STARTING YOUR CAREER

Help for your job search



I'm ready to begin my job search. Where can I start?

Searching for a job that suits you is now easier with these online portals!



### MyCareersFuture

- An online portal for local jobseekers to search for jobs that are relevant to their skills.

WSG: 6883 5885   
[www.mycareersfuture.gov.sg](http://www.mycareersfuture.gov.sg) 

### Career Matching Services

Visit any of these centres to get guidance and advice if you are searching for a job, looking to re-enter the workforce, considering a career switch or currently in employment and looking to develop longer term career goals:

- WSG's Careers Connect @ Paya Lebar, Tampines and Woodlands.
- NTUC's e2i centres Career Matching Providers (By Appointment Only)
  - Register interest via: <https://go.gov.sg/wsgcc-website>
- Careers Connect On-the-Go
- SGUnited Jobs and Skills Centres at 24 HDB towns where you can speak to a Career Ambassador to learn more about the SGUnited Jobs and Skills Package and get tips and advice on how to kickstart your job search.

WSG: 6883 5885   
[www.wsg.gov.sg/career-services](http://www.wsg.gov.sg/career-services) 

e2i: 6474 0606   
<https://e2i.com.sg/app> 

### SGUnited Jobs and Skills Placement Partners Initiative

- Approach Adecco (a government-appointed private employment agency) if you are a worker aged 40 and above, have been unemployed for six months or more, or a person with disability to get assistance in job placements, traineeships and attachments via this link:  
<https://www.adecco.com.sg/partners/sgujs/>

WSG: 6883 5885   
[www.wsg.gov.sg/programmes-and-initiatives/sgunited-jobs-and-skills-placement-partners-initiative.html](http://www.wsg.gov.sg/programmes-and-initiatives/sgunited-jobs-and-skills-placement-partners-initiative.html) 

# Managing Your Finances

## Pg 9 - 13



This section shares tips on how to manage your finances better:

- Saving with Central Provident Fund (CPF)
- Progressive Wage Model
- Workfare Transport Concession (WTC) Card

# GETTING YOUR FINANCES TOGETHER

*Tips on healthcare, retirement and more*

## Saving with Central Provident Fund (CPF)

### What is CPF?

CPF is a key pillar of Singapore's social security system that enables Singapore Citizens and Permanent Residents to have a secure retirement through lifelong income, healthcare financing, and home financing.

### How much do working adults contribute to their CPF accounts?

Both employees and employers are required to make monthly CPF contributions based on the allocation table below.

Employee's Age (years)	Contribution Rates from 1 January 2022 (for monthly wages > \$750)		
	By employer (% of wage)	By employee (% of wage)	Total (% of wage)
55 and below	17	20	37
Above 55 to 60	14	14	28
Above 60 to 65	10	8.5	18.5
Above 65 to 70	8	6	14
Above 70	7.5	5	12.5

CPFB: 1800 227 1188 

[www.cpf.gov.sg](http://www.cpf.gov.sg) 



## Which Accounts Do Our CPF Contributions Go Into?

Type of Account	Ordinary Account (OA)	Special Account (SA)	MediSave Account (MA)
Interest Rates	<p>2.5% per annum*</p> <ul style="list-style-type: none"> <li>Earn up to 5% per annum if you are below 55.</li> <li>Earn up to 6% per annum if you are 55 and older.</li> </ul>	4% per annum*	4% per annum*
Uses	<p>For retirement, housing, insurance and investment</p>	<p>For old age and investment in retirement-related financial products</p>	<p>For hospitalisation expenses and approved medical insurance</p>
	<p><b>How much CPF savings can I use for my new property purchase?</b></p> <p>The few factors that determine how much CPF savings you can use for your property are:</p> <ul style="list-style-type: none"> <li>Type of Property purchased (New HDB / Resale HDB / Private Property).</li> <li>Type of Housing Loan used to finance the property (HDB / Bank).</li> <li>Property's remaining lease that can cover the youngest buyer using CPF savings to at least 95 years old.</li> </ul> <p>To find out how much CPF you can use for your property, please scan the QR code below:</p> 	<p><b>CPF Retirement Sum Topping-Up Scheme (RSTU)</b></p> <ul style="list-style-type: none"> <li>Helps you grow your retirement savings and that of your loved ones through higher monthly payouts and/or extended payout duration.</li> <li>Make a CPF transfer or cash top-up to your own and/or your loved ones' SA (below 55) up to the current Full Retirement Sum (FRS), or Retirement Accounts (RA) (above 55) up to the Enhanced Retirement Sum (ERS).</li> </ul> <p>To find out how much cash top-ups and CPF transfers you can make to yourself and your loved ones, please scan the QR code below:</p> 	<p><b>MediSave</b></p> <ul style="list-style-type: none"> <li>Helps to pay healthcare needs for you and your loved ones.</li> </ul> <p><b>MediShield Life</b></p> <ul style="list-style-type: none"> <li>Protects against large medical bills, regardless of age or health condition.</li> </ul> <p><b>Integrated Shield Plan (IP)</b></p> <ul style="list-style-type: none"> <li>Supplementary coverage that pays for your private hospitalisation plans (covers Type A and B1 wards in public or private hospitals).</li> <li>Combines MediShield Life with an additional private insurance coverage component provided by a private insurer.</li> <li>Premium payable by MediSave up to prevailing limits, above which will have to be paid in cash.</li> </ul> <p><b>CareShield Life</b></p> <ul style="list-style-type: none"> <li>Insurance scheme that provides monthly cash payouts in the event of severe disability and if long-term care is required.</li> </ul> <p><b>Contribute-As-You-Earn (CAYE)</b></p> <ul style="list-style-type: none"> <li>Helps self-employed persons (SEPs) contribute to their MediSave as and when they receive service payments.</li> <li>SEPs who make MediSave contributions under CAYE in 2020 and 2021 will receive a dollar-for-dollar matched MediSave contribution from the Government, up to \$600 across both years.</li> </ul>



\*Current interest rate for respective CPF accounts. Interest rates are reviewed quarterly.

## Save more for your retirement



### Supplementary Retirement Scheme (SRS)

- Voluntary scheme to encourage individuals to save for retirement, over and above CPF savings.
- Contributions to SRS are eligible for tax relief.

IRAS: 1800 356 8300



[www.iras.gov.sg](http://www.iras.gov.sg)



## Support for Older and Low-Income Workers



To enable older workers to continue working if they wish to, the Retirement Age will be raised from 62 to 65 and the Re-employment Age will be raised from 67 to 70 by 2030.

### Workfare Income Supplement Scheme (WIS)

- Encourages eligible workers and self-employed persons (SEPs) to work and build up their CPF savings by providing them with cash payments and additional CPF contributions.

From 1 Jan 2023,

- Eligible employees can receive up to \$4,200 while self-employed persons can receive up to \$2,800 per year.
- Workers earning not more than \$2,500/month can qualify, up from \$2,300/month.
- Younger workers between 30 to 34 years old will be included.
- All Persons with Disabilities (PwDs) will qualify for the highest payout tier, regardless of age.

WIS: 1800 227 1188



[www.cpf.gov.sg/wis](http://www.cpf.gov.sg/wis)



### Progressive Wage Model (PWM)

- Helps to increase wages of workers through upgrading skills and improving productivity.
- Started with cleaning, security, and landscape sectors, the PWM has expanded to cover lift and escalator sectors and will cover waste management, food services and retail sectors soon.

MOM: 6438 5122



<https://www.mom.gov.sg/employment-practices/progressive-wage-model>



## Workfare Skills Support Scheme

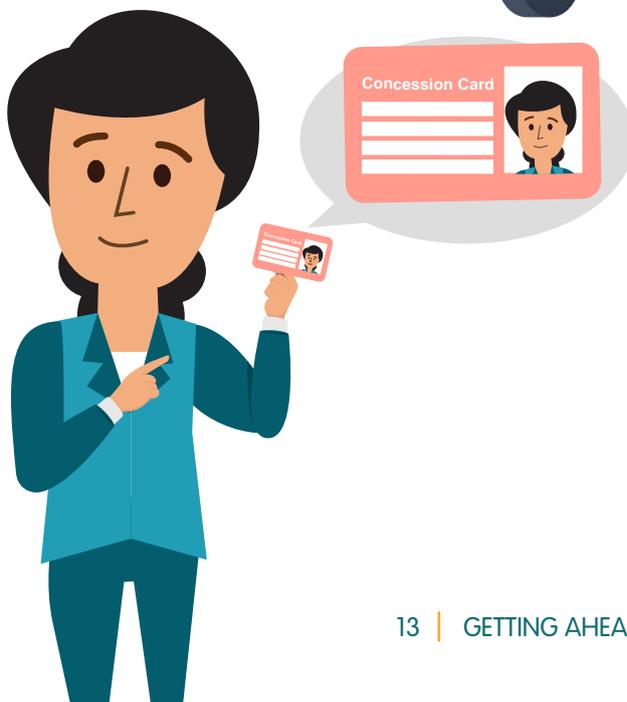
- Provides eligible lower wage workers, aged 35 and above, who earns a gross monthly income of not more than \$2,300 with training support to upgrade their skills and boost their career mobility.
- Those eligible will receive a Training Allowance and Training Commitment Award after completing selected certifications and meeting certain conditions.

**WSS: 1800 536 8333**   
**go.gov.sg/wss-scheme** 

## Workfare Transport Concession (WTC) Card

- WIS recipients aged between 35 and 60 years old can apply for the WTC card to enjoy up to 25% discount off adult fares.
- WTC cardholders have the option of buying a Monthly Concession Pass with unlimited basic bus and train rides at \$128 per month.
- WIS recipients who are 60 years old and above should apply for the PAssion Silver Concession Card to enjoy higher concessions.

**TransitLink: 1800 225 5663**   
**www.transitlink.com.sg** 



# Building Your Career

## Pg 14 - 16



Hi Ken, can you guide us on how we can build our careers?



Definitely! In this section you can find out about the programmes that help you to reskill and grow your careers:

- Career Conversion Programmes
- Career Restarter
- SGUnited Mid-Career Pathways Programme

# BUILDING YOUR CAREER

*Adapt to changing demands*

There are support programmes that help you adapt to changing job demands and grow your careers. Reskill and stay employable, so that you can build new careers!



## Career Conversion Programmes

Provide opportunities for mid-career individuals to reskill and develop new capabilities to move into new occupations or sectors. They are categorised into:

- **Professional Conversion Programmes**

Mid-career PMETs undergo industry-recognised reskilling to take on new job roles in growth sectors. There are 3 modes of career conversion programmes:

- **Place-and-Train**

- Be hired by a participating employer before undergoing training to take on a new job role.

- **Attach-and-Train**

- Be provided with training and work attachments, prior to job placement, through industry partners in growth sectors with good future job opportunities.

- **Redeployment/Job Redesign Reskilling**

- Be retained and reskilled by existing employers to take on new or redesigned job roles, if at risk of redundancy in existing role.

- **Rank-and-File Programmes**

Individuals in Rank-and-File roles undergo reskilling to take on new or enhanced roles.

WSG: 6883 5885 

[www.wsg.gov.sg/programmes-and-initiatives/professional-conversion-programmes-individuals.html](http://www.wsg.gov.sg/programmes-and-initiatives/professional-conversion-programmes-individuals.html) 

## Career Trial

Gain job experience through a short-term work trial to be assessed for employment paying at least \$1,500/month for full-time position, \$750/month for part-time position and receive additional retention incentives when you stay in the job for 3 months or more.

WSG: 6883 5885 

[www.ssg-wsg.gov.sg/individuals/programmes-initiatives.html](https://www.ssg-wsg.gov.sg/individuals/programmes-initiatives.html) 

## Career Restarter

- A set of resources specially curated to help Singaporeans bounce back from retrenchment.
- These include self-help resources like videos, articles, assistance schemes and options to sign up for workshops and one-to-one career coaching.

WSG: 6883 5885 

<https://go.gov.sg/restarter> 

## SkillsFuture Career Transition Programme

- Designed for Singaporean mid-careerists, the place-and-train programme supports individuals in acquiring industry-relevant skills to improve employability and pivot to new sectors or new roles.
- Receive up to 70% course fees subsidies.
- Those aged 40 years old and above will receive enhanced funding subsidy of up to 90% of course fees.
- Jobseekers with greater needs will get an additional course fee funding support of up to 95% of course fees.

SSG: 6785 5785 

<https://www.skillsfuture.gov.sg/sctp> 

## SGUnited Mid-Careers Pathways Programme

- Mature mid-career individuals can take full-time attachments at host organisations to widen their professional networks and gain meaningful industry-relevant skills and experience.
- Training allowances for mature job seekers will be \$3,800/month, lasting between 4 to 6 months. Government co-funds 70% of training allowance.

WSG: 6883 5885 

<https://www.wsg.gov.sg/programmes-and-initiatives/SGUnitedMidCareerPathways-Trainees.html> 

## SGUnited Jobs and Skills Info Kiosk

- A virtual site to find out more about the SGUnited Jobs and Skills Package and the job support and assistance available at various stages of your career.

WSG: 6883 5885 

<https://www.sgunitedjobsandskills.sg/> 

# Upgrade Your Skills To Stay Relevant Pg 17 - 21

This section gives you insights on how to upgrade and gain new skills for your current job or for a new career:

- SkillsFuture Credit
- SkillsFuture Mid-Career Support Package
- SkillsFuture Qualification Award



# ADOPTING LIFELONG LEARNING

*Upgrade your skills to stay relevant*



How can I keep learning to improve my **employability**?

No matter where you are in life – early in your career, mid-way, or in your silver years – you will find a variety of resources that can help you gain mastery in your current job or even gain new skills for a better career.



## SkillsFuture Credit

- \$500 opening credit (with no expiry date) in 2015 to all Singaporeans aged 25 and above to take ownership of their skills development and lifelong learning via a wide range of approved work skill-related courses.
- One-off top-up of \$500 (expiring on 31 Dec 2025) in 2020 to all Singaporeans aged 25 and above as at 31 December 2020 to support continued learning.

S&S: 6785 5785 

<https://www.skillsfuture.gov.sg/credit> 



## SkillsFuture Mid-Career Support Package

The SkillsFuture Mid-Career Support Package aims to create more career transition opportunities for locals in their 40s to 50s and help them remain employable.

- **Reskilling Programmes**

- More Career Conversion Programme, SkillsFuture Career Transition Programmes by Continuing Education and Training (CET) centres and sector-specific programmes for mid-career workers.

- **Additional SkillsFuture Credit (Mid-Career Support)**

- All Singaporeans aged 40 to 60 as at 31 December 2020 were given an additional one-off SkillsFuture Credit of \$500 in 2020 which can be used for courses delivered by SSG-appointed CET centres, courses that fulfill training requirements for PWM sectors and full qualifications programme delivered by Institutes of Higher Learnings.
- The unused top-up will expire on 31 December 2025.

- **Volunteer Career Advisors**

- Singaporeans can receive peer support and career advice from industry professionals appointed by WSG to help them better navigate their career pathways.

**WSG: 6883 5885**   
[www.go.gov.sg/vcai-app](http://www.go.gov.sg/vcai-app) 

**SSG: 6785 5785**   
[www.skillsfuture.gov.sg](http://www.skillsfuture.gov.sg) 

## MySkillsFuture

- Offers Singaporeans a one-stop portal to make informed learning and career choices, so that they can pursue their skills and career development throughout their lives.

**SSG: 6785 5785**   
[www.MySkillsFuture.gov.sg](http://www.MySkillsFuture.gov.sg) 

## Skills and Training Advisory Services

- A free 30- to 45-minute one-to-one consultation that will guide you to identify skills and training needs to support your career goals, transition, or progression.

**SOG: 6785 5785**   
[www.go.gov.sg/myskillsfuture-sta](http://www.go.gov.sg/myskillsfuture-sta) 

## SkillsFuture Advice

- Understand the importance of career planning, skills upgrading and find out more about the various government initiatives available to support you in your skills and career development.

**SOG: 6785 5785**   
[www.skillsfuture.gov.sg/advice](http://www.skillsfuture.gov.sg/advice) 

## SkillsFuture Fellowship Scheme

- \$10,000 cash awards for selected mid-career Singapore Citizens to be used for a range of education and training options to help them achieve mastery in their fields.

## SkillsFuture Mid-Career Enhanced Subsidy

- Singaporeans aged 40 and above will enjoy higher subsidies of up to 90% of programme cost for MOE-funded and SOG-supported courses.

## SkillsFuture Qualification Award

- Monetary award of \$200 or \$1,000 to encourage workers to attain full Singapore Workforce Skills Qualifications (WSQ), which equip them with comprehensive sets of skills to perform their jobs competently, pursue career progression and explore new job opportunities.
- The scheme will be phased out from 1 Jan 2023.

**SOG: 6785 5785**   
[www.skillsfuture.gov.sg](http://www.skillsfuture.gov.sg) 



## Digital Work-Learn Scheme

- Eligible full-time national servicemen (NSFs) can receive accredited training and education in areas of software development, cloud development and artificial intelligence.

NS Call Centre: 1800-367-6767 

<https://www.mindef.gov.sg/web/portal/mindef/news-and-events/latest-releases/article-detail/2022/others/digispec> 

## SGUnited Jobs and Skills Schemes for Persons with Disabilities (PwDs)

- Two programmes to provide employment and traineeship opportunities for PwDs:
  - Place-and-Train: PwDs will be placed with employers and trained for new full-time or contract roles. Employers will receive 90% salary support from the Government.
  - Attach-and-Train: PwDs will be placed with host companies for on-the-job and structured training, and given an allowance that is subsidised by the Government.

SG Enable: 1800 8585 885 

[www.employment.sgenable.sg/employers/open-door-programme](http://www.employment.sgenable.sg/employers/open-door-programme) 



Find out about the various forms of support for persons with disabilities at <https://www.enablingguide.sg/im-looking-for-disability-support/introduction> or email: [employment@sgenable.sg](mailto:employment@sgenable.sg)

# Supporting SMEs And Enterprises Pg 22 - 25



Find out about the schemes that support our SMEs and enterprises to upgrade their business capability in this section:

- GoBusiness
- Enterprise Development Grant
- Progressive Wage Credit Scheme

# SUPPORTING OUR SMEs AND ENTERPRISES

## SME Centres

- 5 main SME Centres and 6 satellite centres around Singapore for business owners to access free diagnosis and advice from experienced business advisors, guidance on assistance schemes, capability workshops and group-based upgrading projects.

Enterprise SG: 6898 1800   
[www.enterprisesg.gov.sg](http://www.enterprisesg.gov.sg) 

## GoBusiness

- Online platform to connect business owners to various Government e-services and resources, e.g. applying for business registration, applying for licenses and grants, personalised help and recommendations for business with e-Advisers, etc.

[www.gobusiness.gov.sg](http://www.gobusiness.gov.sg) 

## Job Redesign

- Companies can leverage on solutions for specific sectors to improve business processes and overall work performance.
- Employers will be able to reskill to take on higher job functions.

WSG: 6883 5885   
[www.ssg-wsg.gov.sg/employers/job-redesign.html](http://www.ssg-wsg.gov.sg/employers/job-redesign.html) 



## Enterprise Development Grant

- Helps companies upgrade business capabilities, innovate or venture overseas under the three key pillars:
  - Core capabilities – help businesses strengthen their business foundations beyond basic functions
  - Innovation and Productivity – help companies explore new areas of growth, or look for ways to enhance efficiency
  - Market Access – support companies willing and ready to venture overseas
- Eligible companies can receive up to 70% funding support. For the Food Services and Retail sectors, support level will be at up to 80% from 1 April 2022 to 31 March 2023.

**Enterprise SG: 6898 1800**   
**[www.enterprisesg.gov.sg](http://www.enterprisesg.gov.sg)** 

## SMEs Go Digital

- Helps SMEs use technologies and build stronger digital capabilities to seize growth opportunities in the digital economy.

**IMDA: 6377 3800**   
**[www.imda.gov.sg](http://www.imda.gov.sg)** 

## Heartlands Go Digital

- Provides retail and F&B businesses in the heartlands with affordable solutions to help kickstart their digital journey and boost capabilities.

**Heartland Enterprise Centre: 6741 3429**   
**[www.enterprisesg.gov.sg/hgd](http://www.enterprisesg.gov.sg/hgd)** 





The COVID-19 situation has impacted many businesses, jobs and livelihoods. Affected businesses and individuals may benefit from the following schemes which provide relief and financial support during this time.

## Jobs Growth Incentive

- Supports employers to expand local hiring, to create good and long-term jobs for locals.
- Qualifying employers hiring eligible locals between April 2022 to Sep 2022 can receive up to \$21,600 per hire in total.

IRAS: 6351 3566 

<https://www.iras.gov.sg/schemes/disbursement-schemes/jobs-growth-incentive> 

## Progressive Wage Credit Scheme

- Provides transitional wage support to employers to:
  - Adjust to upcoming mandatory wage increases for lower-wage workers covered by the Progressive Wage and Local Qualifying Salary requirements.
  - Voluntarily raise wages of lower-wage workers.

IRAS: 6351 3390 

[https://www.iras.gov.sg/schemes/disbursement-schemes/progressive-wage-credit-scheme-\(pwcs\)](https://www.iras.gov.sg/schemes/disbursement-schemes/progressive-wage-credit-scheme-(pwcs)) 

## Enabling Employment Credit

- Provides up to 20% wage offset to support the employment of Persons with Disabilities (PwDs).
- Employers who hire a PwD who has not been in employment for the past six months will receive an additional wage offset of up to 10% for the first six months of employment.

## Productivity Solutions Grant

- Helps companies adopt technology solutions and equipment to improve productivity and enhance business processes.
- Eligible companies can receive maximum support level of up to 80% until 31 March 2023.

## SkillsFuture Enterprise Credit

- Supports eligible employers with a one-off \$10,000 credit to cover up to 90% out of pocket expenses to invest in enterprise capability development and workforce transformation programmes.

ESG: 6898 1800 

[www.enterprisesg.gov.sg](http://www.enterprisesg.gov.sg) 

# Tax Reliefs

## Pg 26 - 28

Hi Ken, what support is there for us working parents?

Find out about the tax reliefs you may be eligible for in this section:

- Parent/Qualifying Child/Spouse Reliefs
- Working Mother's Child Relief
- CPF Cash Top-up Relief



# ENJOYING ADDITIONAL SUPPORT

## *Tax reliefs*

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### **Parent Relief/Handicapped Parent Relief**

- Individuals can claim either \$5,500 or \$9,000 for supporting their parents, grandparents, parents-in-law or grand-parents-in-law.
- Individuals may claim either \$10,000 or \$14,000 if their dependent is handicapped. Individuals can share relief based on agreement.

### **Qualifying Child Relief (QCR)/Handicapped Child Relief (HCR)**

- Claim \$4,000 tax relief per child who is below 16 years old or studying full-time, and does not have an annual income exceeding \$4,000. Parents with a handicapped child can receive \$7,500 tax relief per child.
- Spouses can share the QCR/HCR on an agreed apportionment.

### **Spouse Relief/Handicapped Spouse Relief**

- Claim \$2,000 tax relief if your spouse does not have an annual income exceeding \$4,000 and \$5,500 if your spouse is handicapped.

### **Handicapped Brother/Sister Relief**

- Claim \$5,500 tax relief for each handicapped sibling/sibling-in-law you have supported, who lives with you in the same household.

### **Working Mother's Child Relief (WMCR)**

- Working mothers (married, divorced or widowed) can claim tax relief of between 15% to 25% of her earned income per child, depending on the birth order of the child.
- The WMCR plus the Qualifying Child/Handicapped Child Relief are capped at \$50,000 per child.
- There will be a personal income tax relief cap of \$80,000.

### **NSman Relief (Self, Wife and Parent)**

- Between \$1,500 and \$5,000 for NSmen and \$750 for wives and parents.

Tax reliefs granted last year will automatically be granted this year.

With these **tax reliefs**, I'll have more savings for my family!



## Earned Income Relief\*

- Depending on age and earned taxable income (employment/business income) in the previous year, an individual will be granted tax relief\* of between \$1,000 and \$8,000.
- Similarly, handicapped working persons receive higher relief\* of between \$4,000 and \$12,000.

\*Relief may be shared among claimants.

## CPF Relief for Self-Employed Persons

- Tax relief on mandatory and voluntary CPF contributions is the lower of:
  - 37% of assessable income
  - CPF Annual Limit of \$37,740

## Course Fees Relief

- For courses attended to upgrade skills and enhance employability.
- Claim actual course fees up to a maximum of \$5,500 each year regardless of the number of courses, seminars or conferences you have attended.

**IRAS: 1800 356 8300**   
**[www.iras.gov.sg](http://www.iras.gov.sg)** 

## CPF Cash Top-Up Relief

- From topping up your own CPF Special/Retirement/MediSave Account or those of your loved ones.
- Receive up to \$16,000 relief per year (maximum \$8,000 for self and maximum \$8,000 for family members).

## Life Insurance Relief

- For those with total CPF employee contribution, self-employed MediSave/Voluntary CPF contribution and voluntary cash contribution to MediSave account of less than \$5,000 in 2021 and paid for their own life insurance policy in 2021.
- Claim lower of:
  - the difference between \$5,000 and your CPF contribution; or
  - up to 7% of the insured value of your own/spouse's life, or the amount of the insurance premiums paid.
- If a married man paid for his wife's life insurance policy, he may also claim the insurance premiums paid.

# USEFUL NUMBERS

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<b>CPF</b> (Central Provident Fund Board)	1800 227 1188	<a href="http://www.cpf.gov.sg">www.cpf.gov.sg</a>
• Workfare Income Supplement Scheme		<a href="http://www.cpf.gov.sg/wis">www.cpf.gov.sg/wis</a>
<b>e2i</b> (Employment and Employability Institute)	6474 0606	<a href="http://www.e2i.com.sg">www.e2i.com.sg</a>
<b>ESG</b> (Enterprise Singapore)	6898 1800	<a href="http://www.enterprisesg.gov.sg">www.enterprisesg.gov.sg</a>
<b>IMDA</b> (Infocomm Media Development Authority)	6377 3800	<a href="http://www.imda.gov.sg">www.imda.gov.sg</a>
<b>IRAS</b> (Inland Revenue Authority of Singapore)	1800 356 8300	<a href="http://www.iras.gov.sg">www.iras.gov.sg</a>
<b>MOH</b> (Ministry of Health)	6325 9220	<a href="http://www.moh.gov.sg">www.moh.gov.sg</a>
• MediShield Life	1800 222 3399	<a href="http://www.medishieldlife.sg">www.medishieldlife.sg</a>
<b>MOM</b> (Ministry of Manpower)	6438 5122	<a href="http://www.mom.gov.sg">www.mom.gov.sg</a>
<b>MSF</b> (Ministry of Social and Family Development)	6355 6388	<a href="http://www.msf.gov.sg">www.msf.gov.sg</a>
<b>NTUC Learning Hub</b>	6336 5482	<a href="http://www.ntuclearninghub.com">www.ntuclearninghub.com</a>
<b>SG Enable</b>	1800 8585 885	<a href="http://www.sgenable.sg">www.sgenable.sg</a>
<b>SSG</b> (SkillsFuture Singapore)	6785 5785	<a href="http://www.skillsfuture.gov.sg">www.skillsfuture.gov.sg</a>
<b>TransitLink</b>	1800 225 5663	<a href="http://www.transitlink.com.sg">www.transitlink.com.sg</a>
<b>WSG</b> (Workforce Singapore)	6883 5885	<a href="http://www.wsg.gov.sg">www.wsg.gov.sg</a>
• SGUnited Jobs and Skills Package		<a href="http://www.wsg.gov.sg/SGUnited.html">www.wsg.gov.sg/SGUnited.html</a>
• Workfare Skills Support Scheme	1800 536 8333	<a href="http://go.gov.sg/wss-scheme">go.gov.sg/wss-scheme</a>

Information compiled by People & Government Engagement Division, People's Association.  
For more information, please contact the relevant agencies as listed above.

