

**SKILLSFUTURE CREDIT PORTAL**  
**FREQUENTLY ASKED QUESTIONS**

**A. For Individuals**

**Top Frequently Asked Questions**

No.	Question	Answer
1	<p><b>When can I start claiming my SkillsFuture Credit? How will I be notified about my SkillsFuture Credit Account?</b></p>	<p>Eligible Singaporeans 25 years old and above will receive a letter informing them of the activation of their SkillsFuture Credit Accounts in January 2016. It will include a booklet to explain where they can find the list of approved courses and how to use the credit.</p> <p>For Singaporeans turning 25 years old in subsequent years, they will receive their SkillsFuture Credit Account Activation letter by the first quarter of each year.</p> <p>For new Singapore citizens aged 25 years old and above, they will receive their SkillsFuture Credit Account Activation letter within a quarter after they receive their Singapore citizenship.</p>
2	<p><b>Can my employer ask me to use my credit to co-fund the course fees of training which they send me for?</b></p>	<p>No. The SkillsFuture Credit supports individual-initiated training. It is not intended to pay for training provided by employers, which should continue to be borne by your employer.</p> <p>Employers need to invest in job-related skills training of their workers as we restructure towards more capital-intensive and skills-driven growth. We will continue to support the efforts of employers through the substantial subsidies that we provide for employer-supported training. The SkillsFuture Credit complements this by fostering a culture that is supportive of lifelong learning.</p> <p>In addition, employers will not be eligible for absentee payroll support if they ask their employees to fund or co-fund the course fees.</p>
3	<p><b>I have registered a course that I found on the SkillsFuture Credit Course Directory with the training provider.</b></p> <p><b>However, I am unable to find this course when I try to submit a claim in the</b></p>	<p>Please ensure that you have entered your course details (e.g. course ID, course name or training provider) accurately in the course search field.</p> <p>If you are still unable to find your course, please contact WDA via “My Feedback” at <a href="http://www.skillsfuture.sg/credit">www.skillsfuture.sg/credit</a>.</p>

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	<b>SkillsFuture Credit portal. What should I do?</b>	
4	<b>Where can I seek assistance for advice on the types of courses to register for that will help me to improve my skills and to advance in my career?</b>	Please feel free to approach WDA Career Centres and e2i Career Service Centre if you need career and training. Advisory services. Click here to find out where they are located. ( <a href="http://www.skillsfuture.sg/credit/help">http://www.skillsfuture.sg/credit/help</a> )
5	<b>What if I do not have a SingPass account? Can I access the portal without using SingPass?</b>	<p>You will need to login to your SkillsFuture Credit account using your SingPass.</p> <p>Note that you will be required to do a one-time update of your SingPass account and set up your 2-Step Verification (2FA) by July 2016.</p> <p>If you experience any issues relating to SingPass, you may</p> <ul style="list-style-type: none"> <li>a. Visit <a href="https://www.singpass.gov.sg">https://www.singpass.gov.sg</a></li> <li>b. Email <a href="mailto:support@singpass.gov.sg">support@singpass.gov.sg</a></li> </ul> <p>Call SingPass Helpdesk at +65 6643 0555</p>

**General Questions on SkillsFuture Credit**

No.	Question	Answer
1	<b>What is SkillsFuture Credit?</b>	The SkillsFuture Credit aims to encourage individual ownership of 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	<b>Which government agency is administering the SkillsFuture Credit?</b>	It is administered by the Singapore Workforce Development Agency (WDA).

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3	<b>Why is the SkillsFuture Credit only for individuals? Will the Government extend support to employers?</b>	<p>The SkillsFuture Credit aims to strengthen individual ownership of skills development and lifelong learning.</p> <p>Currently, employers are eligible for subsidies ranging from up to 50% to 90% of course fees for WDA-supported courses. Under the Enhanced Training Support Scheme for SMEs, SMEs receive up to 90% course fee subsidy when they sponsor their employees for training. Under the Workfare Training Support (WTS) scheme, both Small and Medium Enterprises (SMEs) and non-SMEs who sponsor their employees drawing monthly salary not exceeding \$1,900 can receive 95% course fee subsidy. Employers who sponsor their workers aged 40 years and above can also receive up to 90% course fee subsidy. Employers are strongly encouraged to tap on these assistance schemes specially designed for them. In addition to course fee subsidies, sponsoring employers will receive absentee payroll support.</p> <p>The SkillsFuture Credit is aimed at empowering the individuals to take charge of their own learning and upgrading. Employees who are sponsored by their employers to go for training should not have to tap on their own SkillsFuture Credit to pay for course fees, as their course fees should be paid by their employers.</p>
4	<b>When will I receive top-ups to my SkillsFuture Credit account?</b>	The Government will make periodic top-ups to Singaporeans' SkillsFuture Credit Accounts. No decisions have been made on the timing and quantum of the next top up.
5	<b>Is the SkillsFuture Credit a cash account? Will the credit earn interest?</b>	The SkillsFuture Credit is not a cash account. It will not earn any interest and the credit is non-transferable and lapses upon a change of citizenship or death. The credit can be used to pay for out-of-pocket course fees for attending approved courses. You cannot withdraw cash from this account to pay your training provider as the transactions will be made directly through the SkillsFuture Credit Portal.

**Questions on Eligibility Criteria**

No.	Question	Answer
1	<b>Why is the SkillsFuture Credit only available to Singaporeans aged 25 and above?</b>	The SkillsFuture Credit is targeted at Singaporeans who have generally completed their full-time education and are in the workforce or preparing to join the workforce. It allows them

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		to invest in their continued learning journey and be active learners.
2	<b>Why are Permanent Residents not eligible for the SkillsFuture Credit?</b>	The SkillsFuture Credit is aimed at helping Singaporeans in their learning and skills development, and is in line with Government's commitment to provide support for Singaporeans to maximise their potential throughout life, and secure good jobs.
3	<b>Are new Singapore citizens eligible for the SkillsFuture Credit?</b>	New Singapore citizens aged 25 and above, will be eligible for the credit after they have received their Singapore citizenship. WDA will inform them about their SkillsFuture Credit Accounts and the effective date for usage.
4	<b>I have been based overseas for the past 10 years. Will I be eligible for the SkillsFuture Credit?</b>	Yes, as long as you are still a Singaporean aged 25 years and above.

**Questions on Approved Courses for SkillsFuture Credit**

No.	Question	Answer
1	<b>What kind of courses can the SkillsFuture Credit be used for?</b>	<p>Your SkillsFuture Credit can be used on top of existing government course subsidies to pay for a wide range of approved work skills-related courses:</p> <ul style="list-style-type: none"> <li>a. Courses subsidised or approved by the Singapore Workforce Development Agency (WDA);</li> <li>b. Selected courses offered by Ministry of Education (MOE)-funded institutions*;</li> <li>c. Courses supported by public agencies</li> <li>d. SkillsFuture@PA courses offered by the People's Association, courses offered by the Infocomm Development Authority of Singapore's Silver Infocomm Junctions and selected courses under the National Silver Academy^.</li> </ul> <p>* Institute of Technical Education, polytechnics, autonomous universities, SIM University, LASALLE College of the Arts and Nanyang Academy of Fine Arts ^ to be rolled out after Q1 2016.</p>

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2	<b>Why does the SkillsFuture Credit only support skills related courses?</b>	Technology and globalisation are changing the nature of jobs in the future. It is important for Singaporeans to upgrade their skills to stay relevant and meet the evolving needs of the economy. We want to support Singaporeans in bridging skills gaps, broaden and deepen skills, and help them to advance in their careers. This is in line with the objectives of SkillsFuture.
3	<b>Can the SkillsFuture Credit be used for courses taken at overseas institutions?</b>	No, the SkillsFuture Credit can only be used for approved courses held in Singapore or approved online courses.
4	<b>Can retirees use their SkillsFuture Credit for recreational courses such as those offered by the People's Association?</b>  <b>I am retired. What can I use my SkillsFuture Credit for?</b>	No. The SkillsFuture Credit cannot be used for recreational courses offered by the People's Association. However, seniors can consider using their credit for SkillsFuture@PA courses offered by the People's Association and basic IT courses offered by the Infocomm Development Authority's participating Silver Infocomm Junctions.
5	<b>Why can't I use my SkillsFuture Credit at private education institutes?</b>	The use of the SkillsFuture Credit can be used for approved courses offered at selected private education institutes, such as CET Centres appointed by WDA or other WDA-approved training organisations, and MOE-funded arts institutions like LaSalle and Nanyang Academy of Fine Arts.
6	<b>I plan to sign up for a course that will start in 2015 and end in 2016. Can I use my SkillsFuture Credit for this course?</b>  <b>I will be completing my current course by end 2015. Can I use the SkillsFuture Credit for this course?</b>	The SkillsFuture Credit can only be used for courses that commence after the accounts have been created (i.e. on 1 Jan 2016 for those aged 25 and above in 2016).
7	<b>How can I search for courses which are eligible for the SkillsFuture Credit?</b>	The full list of approved courses is available at <a href="http://www.skillsfuture.sg/credit">www.skillsfuture.sg/credit</a> under the SkillsFuture Credit Course Directory.
8	<b>How do I access the SkillsFuture Credit course directory?</b>	You may find the link to Course Directory from the SkillsFuture Credit website at <a href="http://www.skillsfuture.sg/credit">www.skillsfuture.sg/credit</a> .
9	<b>How often are the course details and information in the SkillsFuture Credit course directory updated?</b>	Course details and information will be updated weekly.

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No.	Question	Answer
10	<b>Where can I get information on the course schedule?</b>	Please contact the training providers for information on the course schedule.
11	<b>I searched the word "Manage" in the course directory, but course names with "Management" did not appear in the results.</b>	The SkillsFuture Credit course directory generates results based on full words. Hence, you need to enter the full word "Management".
12	<b>I searched for a course and many courses with the same name but different course ID appeared. Why?</b>	If the courses are conducted by the same training provider, this could mean that the training provider has listed similar courses with different instruction mediums or mode of training. You may contact the training provider for more details and clarification.
13	<b>Can I sign up for courses through the SkillsFuture Credit Course Directory?</b>	No. You need to register the course directly with the training provider.

**Questions on Credit Quantum and Usage**

No.	Question	Answer
1	<b>Why do lower-income earners receive the same amount of credit as high-income earners?</b>	The SkillsFuture Credit is a broad-based initiative that encourages individual ownership of skills development and lifelong learning. Singaporeans who are 35 years old and above and earning not more than \$1,900 per month can also enjoy higher subsidies of up to 95% of course fees under the current Workfare Training Support (WTS) scheme.
2	<b>Is \$500 in credit enough to cover my training costs?</b>	Many courses are already highly subsidised by the government to ensure that training costs are affordable. The credit can be used on top of existing course fee subsidies provided by the government. The government will make periodic top-ups to Singaporeans' SkillsFuture Credit Accounts.

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No.	Question	Answer
3	<b>How can I claim or use my SkillsFuture Credit? How can I check my credit balance and transactions?</b>	You can use your credit to pay for or offset the course fees of approved courses by applying through <a href="http://www.skillsfuture.sg/credit">www.skillsfuture.sg/credit</a> . This portal will be available in January 2016. You can also check your credit balance and transactions via <a href="http://www.skillsfuture.sg/credit">www.skillsfuture.sg/credit</a> .
4	<b>Will the SkillsFuture Credit expire?</b>	No, it will not expire and can be used throughout your lifetime. Your SkillsFuture Credit Account will only be closed upon death or annulment of your Singapore citizenship.
5	<b>Can I transfer my SkillsFuture Credit to my family or friends?</b>	No, the credit is non-transferable.
6	<b>Can I top-up my own SkillsFuture Credit Account or my family's or friend's? Will it attract a credit matching from the Government?</b>	No. The Government will make further top-ups to Singaporeans' SkillsFuture Credit at periodic intervals.
7	<b>I am retired. Why can't I transfer my SkillsFuture Credit to my children or relatives who are working?</b>	The SkillsFuture Credit is meant to support the learning needs of individual Singaporeans by defraying out-of-pocket course fees. All Singaporeans aged 25 and above will receive their own SkillsFuture Credit Account.
8	<b>Will the credit be accrued to my CPF account when I retire? Why can't I transfer my credit to my CPF account if I don't fully utilise it?</b>	No. The SkillsFuture Credit is not in the form of cash. It can only be used to pay for or offset the out-of-pocket course fees of approved courses.
9	<b>What will happen to my SkillsFuture Credit if I renounce my citizenship? Can I withdraw the credit?</b>	The credit will lapse if individuals were to annul their Singapore citizenship. Upon renunciation of Singapore citizenship, you will be notified that your SkillsFuture Credit Account will be closed. You have three months to submit your outstanding claims before your account closes.

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No.	Question	Answer
10	<b>What happens to an individual's SkillsFuture Credit when he or she passes away?</b>	The credit will expire upon his or her death.
11	<b>Can I transfer the credit claimed for a course to another course offered by the same training provider?</b>	No, you need to cancel your initial claim and submit a new claim.
12	<b>Do I have to use my SkillsFuture Credit now?</b>	The credit will not expire. You can use it now or later. You can also accumulate your credit when periodic top-ups are made. There is no rush to use your credit and you are advised to plan your learning journey.
13	<b>Can the SkillsFuture Credit be used to pay for course registration fees or course materials?</b>	No. The SkillsFuture Credit can only be used to cover (a) course fees payable, (b) assessment fee for certifiable courses, (c) certification fee for approved online courses and (d) GST imposed on components supported for SkillsFuture Credit use. It cannot be used to offset other charges imposed by training providers related to course registration, course withdrawals and administration fees.

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14	<b>How will the credit be paid out?</b>	<p>If you have already paid the course fee to the training provider, you should select “Pay to: My Bank Account” when you apply to use the credit in the SkillsFuture Credit portal.</p> <p>If you prefer to use your credit to defray the course fee upfront, you should select “Pay to: Training Provider” when you apply to use the credit in the SkillsFuture Credit portal.</p> <p>If this is the first time that you are applying to use your credit, you will be prompted to update your information, including your bank account details under “My Profile” in the SkillsFuture Credit portal.</p>
15	<b>When can I submit a claim to use my SkillsFuture Credit?</b>	<p>Upon activation of your SkillsFuture Credit account, you can apply to use your credit from 30 days before the course start date, and up to 90 days after the course start date. Before logging into your account, you will need to have your SingPass ID, password, name of training provider, course title and course start date.</p>
16	<b>What if I do not have a bank account and I need to submit a claim to pay to myself?</b>	<p>Please feel free to approach WDA Career Centres and e2i Career Service Centre for assistance. Click here to find out where they are located. (<a href="http://www.skillsfuture.sg/credit/help">http://www.skillsfuture.sg/credit/help</a>)</p>
17	<b>Can I submit a claim without registering for a course?</b>	<p>No. Please register for a course with a training provider first before submitting a claim. You will need your course details (e.g. course start date, course ID, training provider) before you can submit a claim.</p>

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18	<b>Do I have to submit supporting documents when I submit a claim? How do I know whether the supporting documents are sufficient?</b>	<p>Submitting supporting documents is optional at 'Submit a Claim' page. However, if your claim is selected for audit, you must submit the relevant supporting documents (e.g. registration confirmation or acknowledgement slips, official receipts) within 14 calendar days to complete your claim submission. You may upload up to 10 documents with a maximum file size of 5MB per document. The supported file types are pdf, doc, xls, tif, jpg, png.</p> <p>If you do not have the documents on hand, you may click on 'Upload Later' and login at a later stage to complete your claim submission. Your claim will not be approved until you have submitted the documents.</p> <p>Please also ensure that you keep the relevant supporting documents for at least 6 months.</p>
19	<b>What should I do if I do not have an email account and/or handphone number? How will I receive notification on my claim?</b>	<p>Please feel free to approach WDA Career Centres and e2i Career Service Centre for assistance. Click here to find out where they are located. (<a href="http://www.skillsfuture.sg/credit/help">http://www.skillsfuture.sg/credit/help</a>)</p>
20	<b>If I have submitted a claim for my credit to be paid to my bank account, when will I receive the claimed amount?</b>	<p>Your claim submission will be processed within one working day. The amount will be paid to your bank account within 7 working days after course start date or when your claim is approved, whichever is later. You will receive an SMS or email notification when your claim is paid out.</p> <p>To prevent any payout delays, please ensure that your bank account and contact details are accurately captured and updated in your SkillsFuture Credit Account. If you do not receive the amount within 30 days from the claim submission date, please contact WDA via "My Feedback" at <a href="http://www.skillsfuture.sg/credit">www.skillsfuture.sg/credit</a>.</p>
21	<b>When can I cancel my SkillsFuture Credit claim submission?</b>	<p>You can only cancel your claim submission before the course start date.</p>
22	<b>Why was my claim rejected?</b>	<p>The reason for rejection will be provided under the claim details page in your SkillsFuture Credit Account.</p>

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No.	Question	Answer
23	<b>I have submitted the wrong claim details (e.g. training provider, course name, course fee amount, claim amount, supporting documents). Can I edit the claim submission?</b>	No. If you have submitted the wrong claim details, please cancel the claim submission and submit a new one with the correct details.
24	<b>I entered my bank account details and an error occurred, what should I do?</b>	Please omit the dashes when entering your bank account number. All bank account numbers should have at least 9 digits. For POSB/ DBS account holders with account numbers less than 9 digits, please contact the bank to obtain a more updated account number.
25	<b>The training provider insists that I pay cash up-front for a course which is eligible for the SkillsFuture Credit? Is this allowed?</b>	No. Please contact WDA via the SkillsFuture Hotline at 6883 5885 if you come across such training providers.
26	<b>Can I get a refund for the credit that I have used for a course which has been cancelled by the training provider?</b>	Where possible, you should cancel your claim submission in the SkillsFuture Credit portal before the course start date.  If your credit has already been paid out, please contact WDA via the SkillsFuture Hotline at 6883 5885.
27	<b>Can I get a refund for the credit that I have used for a course if I am unable to attend the course or did not complete the course?</b>	Where possible, you should cancel your claim submission in the SkillsFuture Credit portal before the course start date.  If your course has started and you are unable to complete it, you will need to contact the training provider for information about the training provider's refund policy.
28	<b>The training provider has offered to give me cash/ vouchers in exchange for using my SkillsFuture Credit. Am I allowed to sell/exchange my credit?</b>	No. Please contact WDA via the SkillsFuture Hotline at 6883 5885 if you come across such training providers.
29	<b>Can I use my SkillsFuture Credit on a course which I have already attended?</b>	Yes. However, you can only submit a claim for the course that starts on or after 1 January 2016.

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No.	Question	Answer
30	<b>I had enrolled for a course before the launch of the SkillsFuture Credit, and the course has yet to commence. Can I get a refund from the training provider for the amount that I have paid in cash and use my credit to pay for the course instead?</b>	You may not need to get a refund from your training provider as you can still submit a claim in the SkillsFuture Credit portal if the course commences after 1 Jan 2016. You just need to select "Pay to: My Bank Account" when you submit the claim. You need to submit within 90 days after the course commencement date.

### Questions on the SkillsFuture Credit Portal

No.	Question	Answer
1	<b>In "My Profile" page, there is a field to enter my latest employment details. Do I enter my previous or current job? What if I am unemployed at the moment?</b>	Please enter the details of your current or last held job, whichever is more recent.
2	<b>Can I submit a claim immediately after updating my bank account details? Do I have to wait for some time before the bank details are processed?</b>	Yes, you may submit a claim immediately after updating your bank account details in your SkillsFuture Credit Account.

### Other Questions

No.	Question	Answer
1	<b>What is the difference between SkillsFuture Credit and SkillsFuture Study Award?</b>	<p>The SkillsFuture Study Award targets early to mid-career Singaporeans who want to develop and deepen their specialist skills needed by future economic growth sectors or in areas of demand, and who have relevant working experience in such sectors.</p> <p>The SkillsFuture Credit is available for all Singaporeans aged 25 and above to support their own skills development and lifelong learning. They can use the SkillsFuture Credit to deepen in their current field or to develop skills outside their current field.</p>

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No.	Question	Answer
2	<b>Can I use my SkillsFuture Credit together with SkillsFuture Study Awards?</b>	The two schemes are separate, so you can choose to use your Credit.
3	<b>Will the SkillsFuture Credit result in a rise in course fees?</b>	WDA, MOE and partnering agencies will work with approved training providers to ensure that course fees remain affordable.
4	<b>While attending courses to be claimed using SkillsFuture Credit, should individuals take their own personal leave or should this be charged under company's time?</b>	You will need to make your own arrangements with your employer if you wish to attend training during office hours.
5	<b>Will the SkillsFuture Credit cover the same courses as the Post-Secondary Education Account (PSEA)?</b>	Yes. All courses covered under the PSEA are also covered under the SkillsFuture Credit.
6	<b>Why is the PSEA cut-off age being brought forward from age 30 to age 25? What will happen to the monies in my PSEA account?</b>	The PSEA cut-off age is brought forward as the SkillsFuture Credit begins at the age of 25. When your PSEA is closed, monies in the account will be transferred to your CPF Ordinary Account (OA), as it is today. If you still need to continue using PSEA monies to further your studies at PSEA-approved institutions, you can opt to extend your PSEA to age 30. In effect, you will have more flexibility in how you choose to use your PSEA monies.
7	<b>Will I still be able to use my SkillsFuture Credit if I opt to extend my PSEA?</b>	Yes.
8	<b>Will I still receive the first tranche of my NS HOME Award if my PSEA is closed?</b>	Yes. It will be paid into your CPF OA once your PSEA is closed, unless you have opted to extend it to age 30.
9	<b>What are the supported browsers?</b>	They are Internet Explorer 9, Chrome v43.0, Firefox v39.0, Safari v5.1 version and onwards. Please ensure that your browser is updated for better experience in navigating the SkillsFuture Credit Portal.
10	<b>Can I access the SkillsFuture Credit portal on my mobile or tablet?</b>	Yes.