

WSQ Funding Calculator Worksheet

Calculate exactly how much your WSQ course will cost after subsidies

Use this worksheet to estimate your out-of-pocket costs for any SkillsFuture or WSQ course in Singapore.

Step 1: Course Details

Course Name: _____

Training Provider: _____

Full Course Fee (before subsidies): \$ _____

Course Duration: 1-3 days 4-7 days 1-3 months 3+ months

Mode: Full-time Part-time Online In-person

Step 2: Check Your Eligibility

Are you a Singapore Citizen?

- Yes → Continue to Step 3
- No (PR, EP, S Pass, etc.) → You can still get subsidies, but not SkillsFuture Credit. Skip to Step 4.

Your Age:

- Under 25
- 25-39
- 40-60
- 61+

Are you an NTUC member?

- Yes → You may qualify for UTAP (Union Training Assistance Programme)
- No → Skip UTAP section

Is your employer paying for the course?

- Yes → They may use SkillsFuture Enterprise Credit (SFEC)
- No → Individual funding only

Step 3: Calculate Your SkillsFuture Credit Balance

Base SkillsFuture Credit (all Singapore Citizens aged 25+): \$500

Mid-Career Support Credit (if you're aged 40-60): \$4,000

- I have this credit
- I've already used it
- Not applicable (under 40 or over 60)

Total SkillsFuture Credit Available: \$ _____

Note: Check your exact balance at [MySkillsFuture.gov.sg](https://myskillsfuture.gov.sg)

Step 4: Calculate Course Subsidies

A. WSQ/SkillsFuture Course Fee Subsidy

Is this course SkillsFuture-approved?

- Yes → Check subsidy rate below
- No → Skip to Step 5

Your subsidy rate:

Your Age	Subsidy Rate
Under 40	70%
40 and above	90% (Mid-Career Enhanced Subsidy)

Full Course Fee: \$ _____

Multiply by your subsidy rate:

- If under 40: Full Fee \times 0.70 = \$ _____
- If 40+: Full Fee \times 0.90 = \$ _____

Course Fee After Subsidy (before SkillsFuture Credit): \$ _____

B. Union Training Assistance Programme (UTAP)

Are you an NTUC member?

- Yes → Up to \$250/year additional support
- No → Skip this section

UTAP covers up to 50% of remaining fees after subsidies, capped at \$250/year.

Remaining Fee After Subsidy: \$ _____ **UTAP Support (50% of remaining, max \$250):**
\$ _____

Course Fee After UTAP: \$ _____

C. SkillsFuture Enterprise Credit (SFEC) — For Employers

Is your employer paying for this course?

- Yes → They may use SFEC
- No → Skip this section

SFEC covers up to 90% of out-of-pocket expenses after other subsidies.

Remaining Fee After Subsidies + UTAP: \$ _____ **SFEC Support (90% of remaining):**
\$ _____

Course Fee After SFEC: \$ _____

Step 5: Apply Your SkillsFuture Credit

Course Fee After All Subsidies: \$ _____

Your SkillsFuture Credit Balance: \$ _____

SkillsFuture Credit Applied: \$ _____ (Up to the remaining course fee or your available balance, whichever is lower)

Final Calculation: Your Out-of-Pocket Cost

Item	Amount
Full Course Fee	\$ _____
WSQ/SkillsFuture Subsidy (70% or 90%)	- \$ _____
UTAP (if applicable)	- \$ _____
SFEC (if applicable)	- \$ _____
SkillsFuture Credit	- \$ _____
Your Out-of-Pocket Cost	\$ _____

Example Calculation

Course: WSQ Leadership & People Management **Full Fee:** \$2,000 **Age:** 45 (qualifies for 90% subsidy)

Item	Amount
Full Course Fee	\$2,000
Mid-Career Enhanced Subsidy (90%)	- \$1,800
Remaining Fee	\$200

Item	Amount
UTAP (50% of \$200, but capped at \$250)	- \$100
Remaining Fee	\$100
SkillsFuture Credit	- \$100
Your Out-of-Pocket Cost	\$0

Result: This course is FREE for you!

Funding Stacking Strategy

To pay the least amount possible, stack your funding in this order:

1. **First:** Apply WSQ/SkillsFuture course subsidy (70% or 90%) 2. **Second:** Use UTAP (if NTUC member) 3. **Third:** Use SFEC (if employer-sponsored) 4. **Fourth:** Use your SkillsFuture Credit for remaining balance

Pro tip: Save your SkillsFuture Credit for courses that don't qualify for high subsidies. Use it last, not first.

Common Funding Scenarios

Scenario 1: Young Professional (Under 40, Not NTUC Member)

Course Fee: \$1,500 **Subsidy (70%):** - \$1,050 **Remaining:** \$450 **SkillsFuture Credit (\$500):** - \$450
Out-of-Pocket: \$0

Scenario 2: Mid-Career Professional (40+, NTUC Member)

Course Fee: \$3,000 **Subsidy (90%):** - \$2,700 **Remaining:** \$300 **UTAP (50% of \$300 = \$150):** - \$150
Remaining: \$150 **SkillsFuture Credit (\$4,500 available):** - \$150 **Out-of-Pocket:** \$0

Scenario 3: Employer-Sponsored (Company Uses SFEC)

Course Fee: \$5,000 **Subsidy (90%):** - \$4,500 **Remaining:** \$500 **SFEC (90% of \$500 = \$450):** - \$450
Remaining: \$50 **SkillsFuture Credit:** - \$50 **Out-of-Pocket:** \$0

Frequently Asked Questions

Q: Can I use SkillsFuture Credit for non-WSQ courses? A: Yes, as long as the course is SkillsFuture-approved. Check MySkillsFuture.gov.sg.

Q: What if my SkillsFuture Credit runs out? A: You'll need to pay the remaining balance out-of-pocket.

Q: Can I combine SkillsFuture Credit with UTAP? A: Yes! Stack them in the order shown in this worksheet.

Q: Does my Mid-Career Support Credit (\$4,000) expire? A: Yes, it expires on December 31, 2025. Use it before then.

Q: Can I get a refund if I don't finish the course? A: No. You must attend 75%+ of classes and pass assessments to qualify for subsidies.

Next Steps

- Calculate your out-of-pocket cost using this worksheet
- Check your SkillsFuture Credit balance at [MySkillsFuture.gov.sg](https://myskillsfuture.gov.sg)
- Search for courses on MySkillsFuture or ForLifeCareer's WSQ Navigator
- Enroll in your chosen course before the Mid-Career Credit expires (Dec 31, 2025)
- Submit your SkillsFuture Credit claim through MySkillsFuture portal

Resources

Check SkillsFuture Credit Balance: [MySkillsFuture.gov.sg](https://myskillsfuture.gov.sg) **Browse WSQ Courses:**

[ForLifeCareer.com/wsq-navigator](https://forlifecareer.com/wsq-navigator) **Full Funding Guide:** How to Use Your \$4,000 SkillsFuture Credit in 2026 **Career Advisory:** Book a free call at <https://forlifecareer.com/advisory/>

Need help choosing the right course? Download our Singapore Career Pivot Checklist: <https://forlifecareer.com/free-resources/>

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