

Top FAQs

1. Who qualifies for WIS?

You will qualify for WIS if you:

- are a Singapore Citizen;
- are 35 years old or above on 31 December of the work year (all persons with disabilities would qualify for WIS); and
- earn a gross monthly income¹ of not more than \$2,300 for the month worked² (previously \$2,000).

However, you will not qualify for WIS if you:

- live in a property with an annual value³ of more than \$13,000 assessed as at 31 December of the preceding year;
- own two or more properties; or
- if married:
 - you and your spouse together own two or more properties; or
 - the assessable income of your spouse for the preceding Year of Assessment exceeds \$70,000.

If you are a Self-Employed Person, you must have also declared your net trade income for work done in the Work Year and made MediSave contributions.

¹Gross monthly income includes basic salary and additional wages such as overtime pay and bonuses.

²In addition, you must earn an average gross monthly income of not more than \$2,300 in the past 12 months (previously \$2,000).

³Annual value is the estimated gross annual rent of the property if it were to be rented out, excluding furniture, furnishings and maintenance fees. It is determined based on estimated market rentals of similar or comparable properties.

2. When will WIS be paid?

As an employee, you will receive WIS every month. The table below shows the WIS payment dates.

If you worked in	You will receive the WIS payout in*
Jan	End Mar

Feb	End Apr
Mar	End May
Apr	End Jun
Month x	End of month (x + 2)

As a self-employed person, you will receive WIS once a year for work done in the preceding year. If you declare your income and make MediSave contribution by last Friday of March, you will receive your WIS payment in end April.

*Based on payment dates for bank crediting.

3. What do I need to do to receive WIS?

If you are employed	If you are self-employed
<p>Your WIS eligibility will be automatically assessed based on the CPF contributions made by your employer. You do not need to do anything.</p> <p>Under the CPF Act, employers must contribute CPF if their employees earn more than \$50 a month, regardless of whether the employee is employed on a permanent, part-time, contract or casual basis.</p> <p>If your employer is not contributing CPF on your behalf, please inform us immediately. You can email Workright at workright@mom.gov.sg, call 1800-221-9922, or visit any CPF Service Centre.</p> <p>All calls will be kept confidential.</p>	<p>For work done in a year, we will pay your WIS in the next year after:</p> <ol style="list-style-type: none"> a. You declare your income to: <ul style="list-style-type: none"> • IRAS if you have been issued an income tax return package; or • CPF B at any Singapore Post branch if you have not been issued the income tax return package; and b. You make the required MediSave contributions. Use our online WIS calculator to find out the amount to contribute. <p>Declare your income and make your MediSave contribution by last Friday of March to receive WIS by 30 April (via bank crediting).</p>

4. How much WIS will I get?

Your age in the work year	Maximum WIS payout per year			
	If you are employed		If you are self-employed	
	2018 & 2019	From 2020	2018 & 2019	From 2020
35* - 44	\$1,500	\$1,700	\$1,000	\$1,133
45 - 54	\$2,200	\$2,500	\$1,467	\$1,667
55 - 59	\$2,900	\$3,300	\$1,933	\$2,200
≥ 60	\$3,600	\$4,000	\$2,400	\$2,667

*Including persons with disabilities who are below 35

If you are employed, you will receive 40% of your WIS in cash and the remaining 60% in CPF contributions.

If you are self-employed, you will receive 10% of your WIS in cash and the remaining 90% in your MediSave Account.

We will pay the cash portion into your bank account, or send you a cheque if you do not have a bank account.

5. How can I sign up for SMS notifications?

You can sign up for SMS notifications [here](#) with your SingPass, under "View/Update My Notification Mode". Your selected notification mode will be used for Workfare and other Government schemes (if any) that you may be eligible for.

To receive SMS notifications, you must have a SingPass 2FA mobile number. You will only start receiving SMS notifications after you have submitted the above request and updated your mobile number with [SingPass](#).

6. Why will it take longer for Workfare cheque payments to be processed?

Payments by cheque will take 2 weeks longer than direct crediting to a bank account.

Compared to cheque payments, electronic payments make transactions simple, swift, and safe for recipients. We strongly encourage you to update your bank account to receive your future Workfare payments earlier. Click [here](#) to update your bank account now.

Please click [here](#) for more FAQs on the scheme.