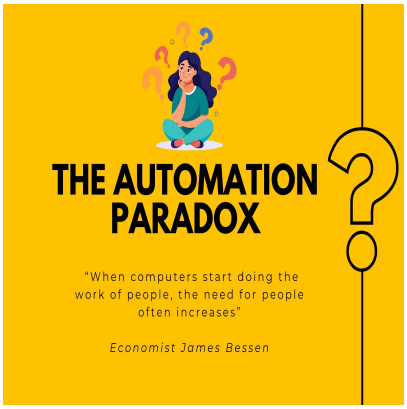


Worried About Your Job? Hereâ??s what to do instead to remain competitiveâ??

Description

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Is AI *really* taking over my job?

A few years ago, I never thought robots would come for the creative industry. But here I am, a writer who built my career through words, now staring down the reality that artificial intelligence (AI) can churn out articles in seconds â?? and for free.

Within a few months of ChatGPTâ??s release, generative AI became even more advanced, now capable of churning out images, videos and even music. My best friend, who drew the iconic Budget Babe graphic that you guys have seen on this blog for the last decade, spent close to 20 years honing her artistic illustration skills. But today, Midjourney, DALL-E and Leonardo AI are now able to create and replicate graphics in almost any artistâ??s style. Some of you might have even tried it out recently, when you generated your own Studio Ghibli-styled images on ChatGPT lately.



Source: https://www.youtube.com/watch?v=-8b2wnUi1UU

The technology has advanced beyond just still text or images. Tools like HeyGen and Synthesia now allows you to create videos without even filming them yourself, and have your avatar speak in over 100+ foreign languages to reach a wider audience.

But worrying about AI taking over our jobs will not help us to stop the waves of change.

Instead, we can learn how to surf and **ride these waves to welcome the future**.

Hereâ??s what Iâ??m doing to keep myself relevant, and what you can do, too.

Embracing AI can make us better at our work



Many workers who are unable to update their skills as needed end up facing wage stagnation, while employers concurrently complain that not enough workers possess the necessary skills.

So in todayâ??s context, that means:

- embracing AI,
- **learning how to work *with* AI tools**, and
- constantly upgrading our skills to remain relevant.

That is why amidst my busy schedule, Iâ??ve taken time to learn â?? and practice â?? using AI tools to write and generate my content faster. Thanks to ChatGPT, I no longer suffer from â??writersâ?? blockâ?•. Canva AI has helped me to create visual graphics that I otherwise could not conjure up by myself.

Figuring out how to use these new tools felt challenging at first, but it has gotten easier over time. Thankfully, Singaporeâ??s Budget 2025 has introduced several initiatives to support our learning.

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Lifelong Learning is more essential than ever before

The Governmentâ??s recent Budgets rolled out significant enhancements to the SkillsFuture initiative. In particular, the **SkillsFuture Level-Up Programme (SFLP) for Singaporeans aged 40 years and above** provides:

- **A SkillsFuture Credit (Mid-Career) Top-Up**, which provides **an additional $4,000 credit** to offset course fees for over 7,000 selected courses aimed at improving employability.
- **SkillsFuture Mid-Career Training Allowance for Full-Time Courses**: Eligible individuals can now apply for a monthly allowance of up to $3,000 when undertaking selected full-time courses.â??
- **SkillsFuture Mid-Career Training Allowance for Part-Time Courses**: As announced at Budget 2025, starting early 2026, eligible individuals undertaking selected part-time courses can receive a fixed allowance of $300 per month to help defray learning expenses.â??

- Eligible individuals can receive a maximum of 24 months of training allowance under the SkillsFuture Mid-Career Training Allowance, whether they pursue full-time or part-time training.

Equipping Workers Throughout Life

Encouraging Lifelong Learning



- **SkillsFuture Level-Up Programme** for Singaporeans aged 40 and above
  - New **$300 monthly training allowance** from early 2 for selected part-time courses
- Enhance **Workfare Skills Support** from early 2026 for lower-wage workers aged 30 and above
- **Monthly training allowance** for selected part-time c full-time courses

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Supporting Workforce Transformation

- New **SkillsFuture Workforce Development Grant** with **up to 70%** funding suppo for job redesign
- Redesigned **SkillsFuture Enterprise Credit** with **$10,000** for eligible companies f second half of 2026 to offset out-of-pocket costs for eligible workforce transformatio initiatives
- Additional **$200 million** for NTUC's **Company Training Committee Grant** to help more companies transform and upskill their workers

Strengthening Employment Supp



- **CPF Transition Offset** to cover half the increase in emplo CPF contributions for senior workers aged above 55 to 65
- Extend **Senior Employment Credit** to 2026 to offset wag hiring senior workers
- Extend **Uplifting Employment Credit** to 2028 to offset wo for hiring ex-offenders

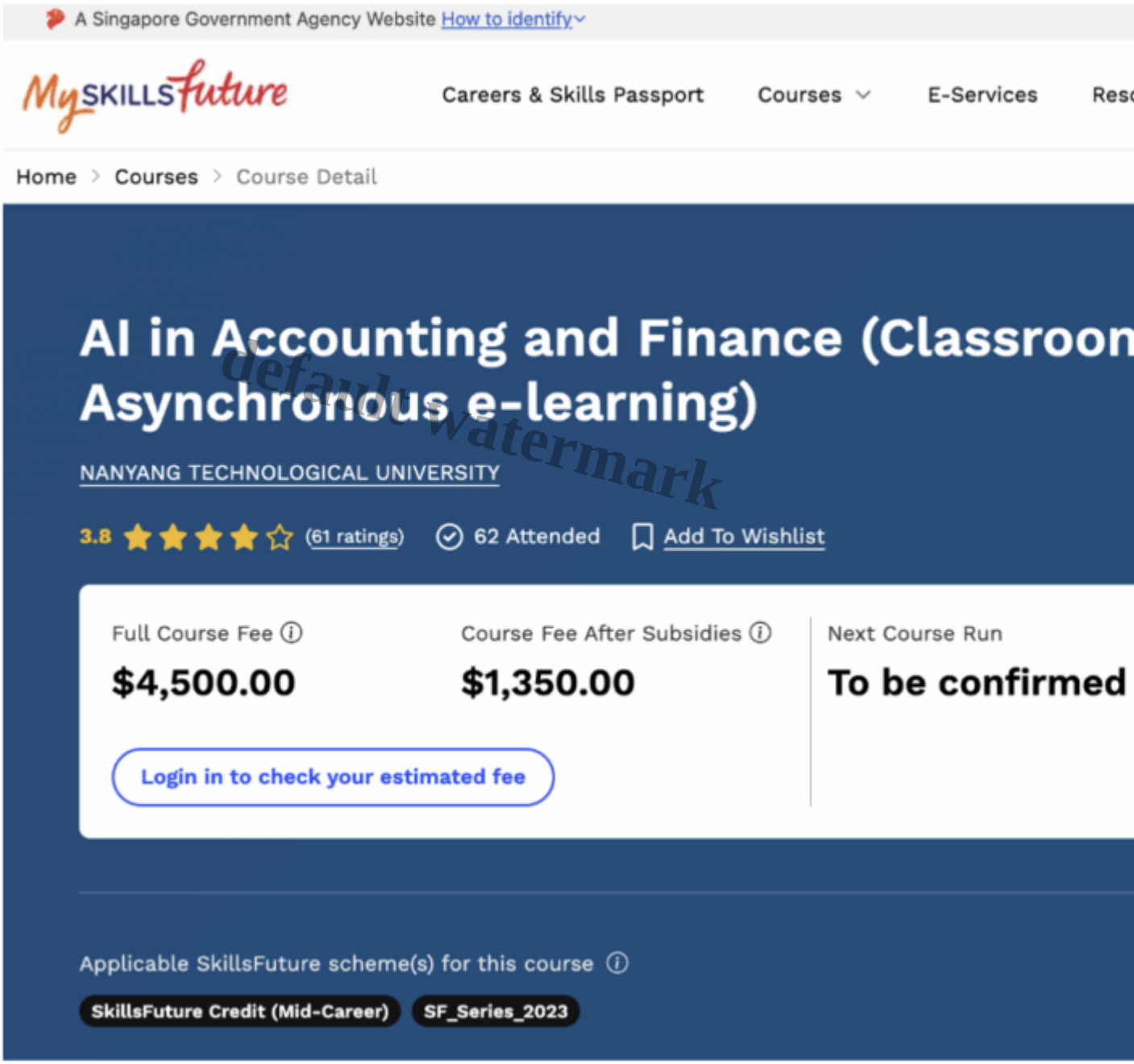
go.gov.sg/2025b

Find out more at
www.singaporebudget.gov.sg

gov.sg

Source: Ministry of Finance

For instance, perhaps you work in finance and youâ??re trying to learn AI to apply to your work. Using your SkillsFuture Credit for a course like the one below could significantly reduce your cost of study:



Or perhaps youâ??re trying to pivot to the healthcare industry (which my sister did), so that you can serve and help take care of the growing ageing population in Singapore â?? a vital aspect of care that requires a human touch and understanding beyond the capabilities of AI.



There are various courses available for you to use your SkillsFuture Credit on, so you may browse the website to find what suits you best.

Note: If you were between the ages of 25 and 39 years old in 2020, you would have received $1,000 SkillsFuture Credit in total, of which **$500 will expire on 31 December 2025**. I used mine in 2023 to study for a licence related to my industry which Iâ??ve always wanted, and the SkillsFuture Credit came in handy as it reduced the cost for me.

When you turn 40, you will qualify for an additional $4,000 SkillsFuture Credit (Mid-Career) top-up to further support your upskilling needs.

> **As long as you position yourself strategically to pick up the new in-demand skills that employers seek, cost does not have to be a limiting factor.**
>
> **There will always be ways to tap on such government schemes to help us subsidise or finance our learning fees.**

Workforce Transformation is critical, too

To remain competitive, employers will also need to adapt and transform their workforce, and adopt AI technologies to make their enterprise more efficient.

To help firms adjust, several initiatives were announced:

- A new **SkillsFuture Workforce Development Grant**, which streamlines existing workforce transformation schemes and provides higher funding support of up to 70% for job redesign activities.
- A redesigned **SkillsFuture Enterprise Credit**: to help employers defray the out-of-pocket costs for workforce transformation upfront instead of having to spend first and wait for reimbursement. All companies with at least 3 resident employees will get a fresh $10,000 in this redesigned credit from the second half of 2026.
- $200 million for NTUCâ??s **Company Training Committee grant:** the grant will also be expanded to support employer-led training that leads to formal qualifications or certifications.

In embracing AI, one of the initiatives my employer implemented was to introduce automated AI note-taking to reduce the need for us to write post-meeting minutes. Concurrently, it enabled those who missed the actual meetings to catch up in a jiffy!

For instance, if youâ??re in a business handling goods, perhaps youâ??ll like to implement automation technology so that less time is spent manually tracking inventory to focus on serving customers better.

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Take Actionable Steps to Future-Proof Our Career

I truly believe that when we stand in the face of challenges, our outlook can make a marked difference to our mental health and determine how we adapt.

We can either fret over how AI is â??stealing our jobsâ?•, or focus on becoming the worker who knows how to use AI tools for better output than what our colleagues and peers can do.

Here are some actionable steps you can consider taking:

1. **Assess your current skills gaps:** Identify areas where AI could impact your role and industry, read up on the latest tools and watch tutorial videos of how to use them.
2. **Explore relevant courses:** With SkillsFuture Credit given to all Singaporeans aged 25 and above, you can enrol in courses that align with emerging industry trends and demands. Consider applying for the monthly training allowances to defray your expenses further.
3. **Integrate AI to complete your existing tasks**: The best way to master a skill is through practice. Try leveraging free AI tools for a start. It may take you a little longer at first, but with enough practice, you will eventually find that AI can save you time and increase the depth of your expertise.

Instead of trying to stick to our previously-established ways of work and lamenting how â??the good old days are goneâ?•, I prefer to channel my attention to seeking out opportunities in the new paradigm of work.

Whatâ??s more, even DBS has announced that it expects to create 1,000 new AI-related jobs. This shift could be an opportunity for the worker who is willing to pick up new AI tools and apply for these new roles. The salary demands for these roles are likely to be higher as well.

Conclusion: Adapt and Thrive

While AI presents challenges, it also offers opportunities for growth and innovative thinking. AI tools have already helped to speed up some of our work processes. Those who learn how to leverage these tools will become more competitive in the future, so you really donâ??t want to be falling behind with the times.

We cannot stop the waves of technological changes from disrupting our industries, but we can choose to proactively upskill ourselves so that we are equipped to use these new tools â?? to produce even better work than before.

The choice is up to us.

Disclosure: This article is brought to you in partnership with the Ministry of

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1. Career

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