



FREE RESOURCE

2026 Singapore Tax Relief Cheat Sheet

The personal income tax reliefs that lower your bill — amounts, caps and who qualifies, for YA2026.

FORMAT	PDF · A4 · printable
APPLIES TO	YA2026 — income earned in 2025
PAIRS WITH	Income Tax Calculator + Tax Relief Optimizer
FILING DEADLINE	18 April (e-filing)

Most Singaporeans pay more income tax than they need to simply by missing reliefs they qualify for. This cheat sheet lays out the main personal income tax reliefs for Year of Assessment 2026 so you can claim everything you're entitled to before you file.

How tax reliefs work

In Singapore, you are not taxed on your gross income. You are taxed on your **chargeable income** — gross income minus the reliefs and deductions you qualify for. The first **S\$20,000** of chargeable income is taxed at 0%, and rates step up from there.

So every relief does two things: it lowers the income that gets taxed, and it can pull you into a lower tax bracket.

One ceiling to know: the **total personal income tax relief cap is S\$80,000** per Year of Assessment. Most people never reach it — which means, for the vast majority, every eligible relief is worth claiming. There is **no personal income tax rebate for YA2026**.

The main personal income tax reliefs (YA2026)

Relief	Maximum amount	Who qualifies
Earned Income Relief	S\$1,000 / S\$6,000 / S\$8,000	All earners; higher amounts for ages 55-59 and 60+
CPF Relief (employee)	Your compulsory CPF contributions	Employed Citizens and PRs
CPF Cash Top-up — own account	S\$8,000	Cash top-ups to your own SA/RA or MediSave
CPF Cash Top-up — family	S\$8,000	Top-ups to parents', spouse's, siblings' or grandparents' CPF
SRS Contributions	S\$15,300 (Citizens/PRs)	Supplementary Retirement Scheme account holders
Course Fees Relief	S\$5,500	Self-funded, work-related courses and certifications
Life Insurance Relief	S\$5,000	If your annual CPF contribution is under S\$5,000
Spouse / Handicapped Spouse Relief	S\$2,000 / S\$5,500	Supporting a spouse who earns S\$4,000 or less a year
Qualifying Child Relief	S\$4,000 per child	Parents of each qualifying child
Handicapped Child Relief	S\$7,500 per child	Parents of a child with disabilities
Working Mother's Child Relief	Fixed amount per child	Working mothers (amount varies by birth order and birth year)
Parent / Handicapped Parent Relief	S\$5,500-S\$14,000	Supporting a parent aged 55+ earning S\$4,000 or less a year
Grandparent Caregiver Relief	S\$3,000	Working mothers whose parent helps care for a child

Relief	Maximum amount	Who qualifies
NSman Relief	S\$1,500 / S\$3,000	NSmen (higher if NS duties were performed in the year)

The 5 reliefs most people miss

1. **CPF cash top-ups** — top up your own CPF and a family member's, and you can claim up to **S\$16,000** of relief (S\$8,000 each). The single most overlooked one.
2. **SRS contributions** — up to **S\$15,300** a year, fully deductible. The money stays yours, gets invested, and is only partly taxed on withdrawal in retirement.
3. **Course Fees Relief** — up to **S\$5,500** for self-funded, work-related courses. Almost everyone who pays for their own upskilling forgets this.
4. **Parent Relief** — supporting a parent aged 55 or older who earns under S\$4,000 a year is worth S\$5,500, or S\$9,000 if they live with you.
5. **NSman Relief** — often assumed to be automatic. Check your Notice of Assessment to confirm it was applied.

Note for YA2026: CPF cash top-ups that qualify for the Matched Retirement Savings Scheme (MRSS) no longer attract tax relief. Ordinary cash top-ups still do.

How to use this cheat sheet

1. **Before you file**, go through the table and tick every relief you might qualify for.
2. **Gather proof** — course receipts, top-up records, insurance statements — in case IRAS asks.
3. **Run the numbers**. Use the Income Tax Calculator at smartcalculator.sg/tax/income-tax-calculator to see your bill, then the Tax Relief Optimizer at smartcalculator.sg/tax/tax-relief-optimizer to see what each relief is worth to you.
4. **File by 18 April**. Most reliefs you claimed last year carry over, but always check — your situation changes.

Sources & disclaimer

All figures in this resource were verified in May 2026 against official Singapore government sources: the CPF Board (cpf.gov.sg), IRAS (iras.gov.sg) and HDB (hdb.gov.sg). Rates, thresholds, grant amounts and tax reliefs are revised regularly — usually each year.

This guide is for general financial education and reference only. It is not financial advice and does not account for your personal circumstances. Always confirm current figures and your own eligibility with the relevant government agency before making a financial decision.

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