

Get Qualified 2026 - Scheme

Consultation

Position Paper

April 2025

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Introduction

Following a consultation exercise with key stakeholders in the Private Educational Institution sector, the Malta Chamber of SMEs is presenting its position following the latest update published by Malta Enterprise regarding the Get Qualified Scheme for 2026.

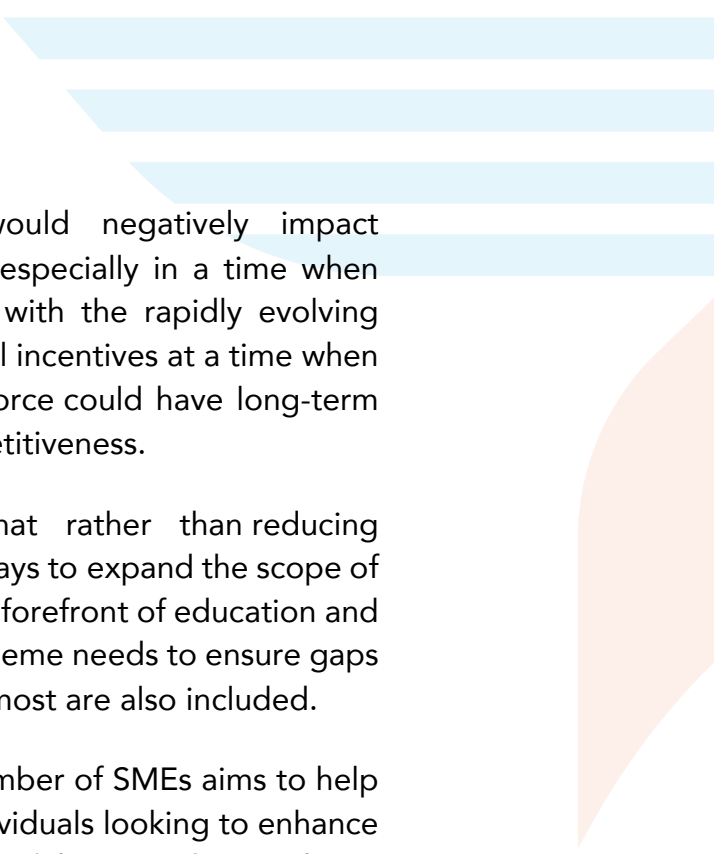
The Get Qualified Scheme in Malta has been instrumental in incentivizing individuals to pursue further education by offering tax credits of up to 70% of course fees for accredited qualifications. This initiative not only reduces the financial burden, making education more accessible and fostering a culture of lifelong learning, but also makes private education accessible for all. Furthermore, the scheme aligns with industry needs, ensuring the development of skills in key sectors.

For private educational institutions, the scheme plays a critical role in increasing success and completion rates given the tax incentive offered to individuals. Indirectly this also sustains part of their operations and enabling them to provide high-quality education and more importantly quality assurance.

Ensuring an increased level of skilled personnel strengthens Malta's competitiveness, enhancing employability, and addressing skill shortages across various industries.

The success of the scheme is evident in the data. Between 2013 and 2019, the scheme granted €23,910,646 in tax credits to 9,364 beneficiaries, a significant increase from the €11,535,124 awarded to 3,710 beneficiaries between 2006 and 2012. This steady growth demonstrates the scheme's effectiveness in supporting individuals seeking to further their education.

Despite its proven success, proposed changes to the percentage coverage and the introduced limit on the number of times an individual can apply



annually raise concerns. These changes would negatively impact individuals who seek to further their studies, especially in a time when ongoing education is crucial for keeping up with the rapidly evolving labour market. Restricting access to educational incentives at a time when Malta and the EU needs a more skilled workforce could have long-term consequences for economic growth and competitiveness.

The Malta Chamber of SMEs believes that rather than reducing accessibility, the stakeholders should explore ways to expand the scope of the scheme to ensure that Malta remains at the forefront of education and professional development. Additionally, the scheme needs to ensure gaps are addressed and those needing training the most are also included.

By addressing this critical topic, the Malta Chamber of SMEs aims to help keep the scheme relevant and attractive to individuals looking to enhance their skills, better prepare for the ever-changing labour market, and stay relevant in their work.

Successfully the Get Qualified Scheme has been a pillar of Malta's education system and upskilling efforts, and any changes to it must be carefully evaluated to ensure that they align with the nation's long-term economic and educational goals.



Representation

The Malta Chamber of SMEs plays a crucial role in supporting Malta's licensed private educational institutions, which are integral to the nation's educational landscape.

The SME Chamber supports for private educational institutions by advocating for their needs in policy discussions at both national and EU levels. It serves as a voice for these institutions, ensuring that their concerns are heard and addressed in legislative and regulatory developments. Private Licenced education institutions are enables and promoters of life-long learning and are to be considered as an important stakeholder and enablers.

A clear example of this is the recent proposed changes to the Get Qualified Scheme, will have a significant impact on both the competitiveness of private educational institutions and the broader goal of upskilling the Maltese workforce.

One of the key national objectives is to enhance the skills and qualifications of individuals across society. However, these changes may discourage rather than incentivize individuals from pursuing further education and professional development, ultimately hindering efforts to create a more skilled and adaptable workforce.



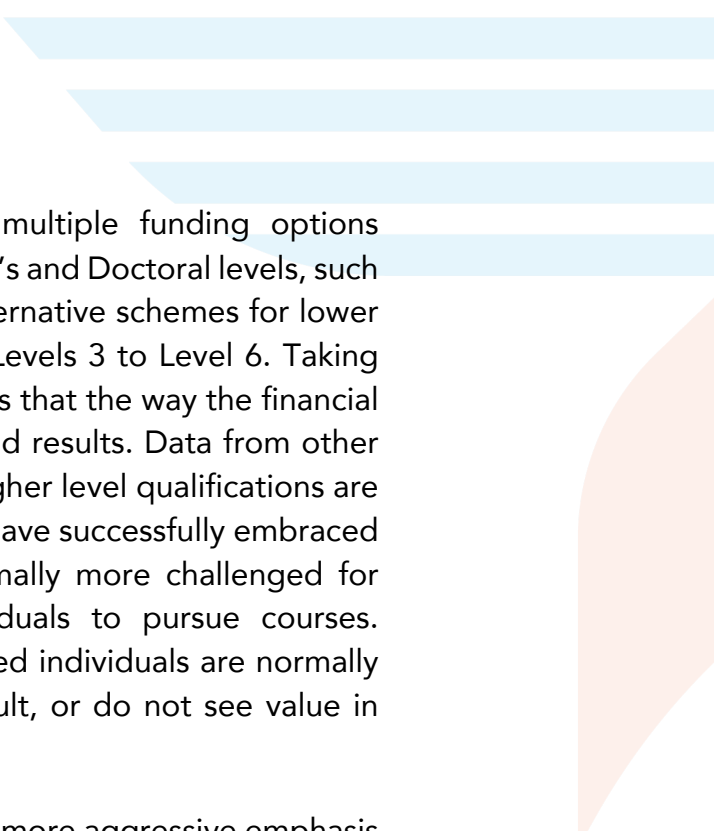
Recommendations

1. **STEAM not STEM:** Consideration should be given to expanding the scope of STEM subjects to STEAM, incorporating the arts alongside science, technology, engineering, and mathematics. Removing the arts from STEM could create significant challenges in fostering a well-rounded and innovative workforce.

To align with the goal of encouraging individuals to pursue full degrees, it is essential to establish a clear working definition of how STEAM is defined and the eligible courses that fall under this category. Given that this understanding derives directly from the course learning outcomes, it is being recommended that MFHEA should be the entity tasked with certifying if a course is to fall under the STEAM definition.

2. **Applicants:** The removal of tax credit benefits for parents applying on behalf of their children is in our opinion counter-productive, as it was initially designed to encourage young people to continue their studies. Although the SME Chamber recognises the possible brain drain as a result, this approach contradicts the fundamental right to mobility granted upon Malta's entry into the European Union.

In order to strike a balance between ensuring a sufficient return on investment, while respecting the principle of free movement, it is recommended that the fiscal bonus proposed of Euro 2,500 or Euro 5,000 respectively, is given only to individuals who study/work/reside in Malta for the following 2 years following their studies. This would not only encourage students to remain in Malta but also ensures that education remains accessible as much as possible. The SME Chamber believes that the current proposal represents a step backward and may discourage both mobility and investment in education. A more balanced approach is needed to support both students and parents without creating barriers for entry.



3. Percentage Coverage: While there are multiple funding options available for those wanting to pursue Master's and Doctoral levels, such as TESS ¹ and Endeavour ², there are no alternative schemes for lower MQF level qualifications ranging between Levels 3 to Level 6. Taking this into account, the SME Chamber believes that the way the financial support is structured will not get the desired results. Data from other schemes also shows that those accessing higher level qualifications are normally those who are already skilled and have successfully embraced the concept of lifelong learning. It is normally more challenged for either unskilled or medium skilled individuals to pursue courses. Additionally, such unskilled or medium skilled individuals are normally those with lower income, thus find it difficult, or do not see value in paying to further their studies.

The SME Chamber therefore believes that a more aggressive emphasis on accessible funding for lower levels is crucial to ensuring a well-skilled and competitive labour market. Based on this, it is being proposed that the percentage coverage for Levels 3 to 5 is increased to 100% funding, encouraging more individuals to acquire essential skills and knowledge.

As the MQF/EQF levels of education increases, the percentage coverage will gradually decrease, as higher-level qualifications are considered an additional investment, which is incentivised through an additional fiscal bonus and as mentioned above can also be catered and covered through other available schemes. Finally, there is no data showing the need to aggressively incentivise levels 7 and 8 in order to ensure uptake. In fact, NSO data on 2023 graduates shows that individuals perusing a qualification at levels 7 & 8 continue to increase.³

¹ https://www.servizz.gov.mt/en/Pages/Education_-_Science-and-Technology/Education-Services/Scholarships/WEB2254/default.aspx

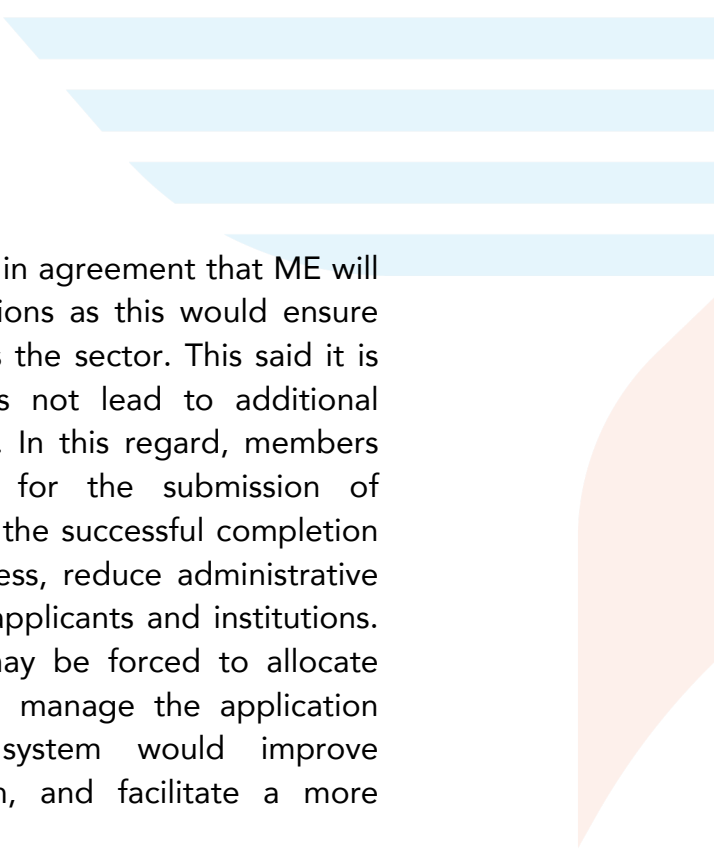
² https://www.servizz.gov.mt/en/Pages/Education_-_Science-and-Technology/Education-Services/Scholarships/WEB1128/default.aspx

³ <https://nso.gov.mt/education/graduates-2023/>

4. Maximum Tax Benefit: In order to maintain a proportionate approach across the different MQF Levels of education obtained it is also being recommended that the Maximum Tax Benefits from levels 3 to 6 are also reconsidered. Unfortunately, the feedback received from members showed the great disappointment that the maximum tax benefit offered does not resemble the tuition costs of such qualifications. Members note that the maximum benefit went down from the previous 2009 rates without taking into consideration increase in costs through the years.

Given that the get qualified scheme is a good enabler to encourage individuals to further their studies, one would be risking lowering the quality of the service offered to remain competitive. It is therefore being recommended that the maximum tax benefit is revised as being proposed in the table below:

Malta Chamber of SMEs- Proposal			
Qualification	Percentage Coverage	Maximum Tax Benefit	Additional Fiscal Bonus
Levels 3 and 4 (VET)	100%	€ 3,500	No Bonus
Industry Recognised Certifications	100%	€ 3,500	No Bonus
Level 5 (Undergraduate Diploma)	100%	€ 4,500	No Bonus
Undergraduate Degree*	85%	€ 17,000	No Bonus
Undergraduate Degree* (STEAM)	85%	€ 17,000	€ 2,500
Masters Qualification*	70%	No Capping	No Bonus
Masters Qualification* (STEAM)	70%	No Capping	€ 5,000
Doctoral Qualification *	70%	No Capping	No Bonus



5. The SME Chamber and its members are all in agreement that ME will enter into formal agreements with institutions as this would ensure more accountability and compliance across the sector. This said it is being proposed that such measure does not lead to additional administrative and bureaucratic processed. In this regard, members proposed a centralised digital platform for the submission of documentation related to agreements and the successful completion of tuition. This would streamline the process, reduce administrative burdens, and enhance efficiency for both applicants and institutions. Without such a platform, organisations may be forced to allocate additional resources or hire personnel to manage the application process. Implementing a centralised system would improve accessibility, ensure smoother verification, and facilitate a more transparent and efficient workflow.

6. **Pre-requisite certification costs:** While it is positive to streamline the process to allow pre-requisite certification costs to be included in the same application, inevitably this can lower the maximum tax benefit for the individual. The current scheme allows for an individual to receive up to Euro 3,500 to obtain a diploma and an additional Euro 12,500 to obtain a degree for a total of Euro 16,000.

In such cases it is being recommended that the maximum tax credit in such cases is calculated based on the total number of ECTS. In this case as an example if an individual obtains a diploma (60 ECTS) that can lead to a degree (120 ECTS), the applicant would be eligible for Euro 4,500 for the diploma and an additional maximum of Euro 17,000 for the degree. This would allow applicants to benefit from the maximum amount.

7. Members of the SME Chamber are also in agreement that the deadline to submit application has been revised and can only be submitted within one year from completing the course.



Final Remarks

Education is one of the most powerful investments a country can make in its people. In today's fast-changing and evolving labour market, providing additional incentives for individuals to acquire skills beyond compulsory education is not just beneficial but essential. As industries continue to grow and adapt, the demand for a highly skilled workforce remains high across all sectors. Ensuring that people have the opportunity and support to develop their skills will strengthen both individual career prospects and the nation's economic resilience.

These recommendations aim to make learning more accessible, across all strands of society and financially viable, enabling more individuals to gain the expertise needed to succeed through schemes like *Get Qualified*.

The SME Chamber believes that reducing the percentage coverage would undermine this goal, as it could discourage individuals from pursuing further education and acquiring the necessary skills to thrive in the workforce. Ensuring strong financial support for these initiatives is crucial in maintaining a skilled and competitive labour market.

The Malta Chamber of SMEs remains available to meet and discuss this proposal further.