



MALTA ENTERPRISE



Get Qualified [2026]

GUIDANCE NOTES

Issue Date: 1st April 2026

Version: 1.0

<http://support.maltaenterprise.com>

Support and clarifications in relation to these guidance notes may be obtained through Business First which may be contacted by calling 144 or by email on info@businessfirst.com.mt

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1. Introduction

1.1 Scope

The purpose of this measure is to support the personal and professional development of individuals seeking to enhance their knowledge through certifications and qualifications. These guidance notes provide additional information which needs to be considered as an integral part of the enabling subsidiary legislation 123.[XXX] Industry Required Certifications and Qualifications Rules (hereinafter 'the Subsidiary Legislation') which enables Malta Enterprise to issue these guidance notes and approve Tax Credits for individuals aiming to attain qualifications required by Industry.

Additional support will be granted to individuals who attain higher education qualifications and specialize in STEM subjects, which are essential for industry growth.

This measure applies to individuals who successfully complete formal tuition programs, leading to a Relevant Award. Eligible individuals may apply for a tax credit, allowing them to recover a portion of the costs incurred (hereinafter the Get Qualified Tax Credit).

A further fiscal benefit shall be awarded upon the attainment of specific qualifications which have been deemed by the Corporation as relevant to the National economic objectives. This benefit will become available as a tax credit from the third year of assessment following the attainment of the qualification (hereinafter the Attainment Bonus).

1.2 Duration of the Measure

These guidance notes shall enter into force on 1st January 2026 and may be updated or amended by Malta Enterprise Corporation. The Minister for Finance shall have the authority to suspend or terminate the scheme.

1.3 Designated Authority

This incentive is administered by Malta Enterprise Corporation.

2. Definitions

2.1 Education Service Provider

For the purpose of these guidance notes, the term shall refer to:

- a) Institutions licensed by the MFHEA to provide tuition leading to a Relevant Award.
- b) An awarding body established outside of Malta that provides tuition leading to a Relevant Award.
- c) An organization established in Malta and licensed by an awarding body to deliver training courses on behalf of the awarding body that leads to a Relevant Award.

The term Education Service Provider does not include Education Agents.

2.2 Relevant Award

Relevant Qualification or Relevant Certificate

2.3 Awarding Body

For the purpose of these guidance notes, an Awarding Body is an entity that certifies the successful completion of a course of studies, formally recognizing the individual's attainment of the learning outcomes (knowledge, skills and/or competences) following an assessment and/or validation procedure.

2.4 Education Agent

For the purpose of these guidance notes, an Education Agent shall refer to an entity that acts only as a contact for an Awarding Body. An Education Agent does not provide tuition or deliver training courses.

2.5 Industry-recognized Certification

An 'Industry-recognized Certification' is a formal credential that validates an individual's knowledge and skills in a specific field or technology that is applicable to industries and is awarded by a private organisation recognising an individual's competency in that specific field or technology.

2.6 Relevant Qualification

'Relevant Qualification' shall have the meaning attributed to it in the Subsidiary Legislation. The Subsidiary Legislation establishes that a Relevant Qualification is an academic qualification that, in terms of the Education Act or of the Mutual Recognition of Qualifications Act, is classified as, or is recognized, as being equivalent to a full qualification at Level 6 or higher under the Malta Qualifications Framework.

2.7 Relevant Certificate

'Relevant Certificate' shall have the meaning attributed to it in the Subsidiary Legislation. The Subsidiary Legislation establishes that a "Relevant Certificate" means:

- a. a document confirming the attainment of an award at Level 5 or higher under the Malta Qualifications Framework;
- b. a document confirming the attainment of an award at Level 3 or 4 under the Malta Qualifications Framework which is deemed by the Corporation to constitute a Vocational Education Training.
- c. a document attesting the attainment of an Industry-recognized Certification.

2.8 Course or Course of Studies

For the purpose of these Guidance notes, Course or Course of Studies means, a structured programme of tuition or studies leading to either a Relevant Qualification or to a Relevant Certificate.

2.9 Awarding Date

For the purpose of these Guidance notes, the Awarding Date shall be the date listed down on the certificate or any other official document ascertaining that the individual has successfully attained the Relevant Reward (such as a transcript) issued by the Awarding Body.

2.10 Vocational Education Training

For the purpose of these Guidance notes, Vocational Education Training shall refer to a Course of Studies that emphasizes acquiring knowledge and skills through direct experience and real-world application, rather than solely through theoretical instruction, and leads to the attainment of relevant skills required for a specific employment. The Corporation shall expect that at least 20% of the learning hours constitute experiential learning or hands-on learning. (Training that is conducted fully online can never be considered as Vocational Education Training).

3. Eligible Individuals

3.1 General Eligibility

This measure is available to persons liable to tax in Malta and who commenced a course of studies leading to a Relevant Award after their sixteenth birthday.

The Course commencement date shall be the date established in an acceptance letter or official communication issued by the Education Service Provider. An application shall only be considered if the acceptance letter or official communication issued by the Education Service Provider to the Applicant, identifies a start date for the course which is after the date of the Applicant's sixteenth birthday.

3.2 De minimis Aid

The support provided through this measure in favour of the following applicants shall be awarded in line with Commission Regulation (EU) 2023/2831 of 13 December 2023 on the application of Articles 107 and 108 of the Treaty on the Functioning of the European Union to *de minimis* aid (the *de minimis* Regulation):

- a) Part-time self-employed persons that request support in relation to a course of studies that is related to their current part-time position/profession/employment
- b) Full-time self-employed persons that request support in relation to a course of studies that is related to their current position/profession/employment
- c) Employed individuals (whether employed on a full time or part-time basis) that request support in relation to a course of studies that is related to their current position/profession/employment¹

Applicants in the above categories shall be required to meet the parameters established by the *de minimis* Regulation which can be found in section 8 of this document.

The Corporation shall not award any tax credits in favour of the applicant categories listed in this section after 31st December 2030.

¹ Individuals employed with the public service or with NGOs that do not carry out an economic activity within the meaning of Article 107 TFEU do not fall under this category and are exempt from the applicability of State aid rules.

4. Get Qualified Tax Credit

Within one (1) year of the successful completion of a Course of Studies, an eligible individual may apply for a tax credit, allowing the individual to recover up to seventy percent (70%) of the eligible costs incurred through tax credits that may be utilised over fifteen (15) fiscal years.

4.1 Eligible Expenditure

The tax credit awarded shall be calculated as a percentage of eligible expenditure which shall consist of:

- a. Registration fees.
- b. Tuition fees and educational services, charged by an Education Service Provider, that lead to the attainment of a Relevant Award. Such costs shall include study materials when provided as an integral part of the fees charged and bench fees.
- c. For (full) Qualifications at MQF levels 6, 7 and 8, costs of educational and ancillary services, such as the use of laboratory or testing facilities, that have not been acquired from the Education Service Provider but that have been endorsed and verified by the Awarding Body as part of the Course of Studies.
- d. Examination Fees payable in connection with exams, including the cost for resits required to achieve the approved qualification.

The Corporation only considers as eligible, payments:

- a. made to the Awarding Body and/or the Education Service Provider administering the course.
- b. made through an Educational Agents if these are supported by a receipt issued from an Awarding Body.
- c. to access services required for the completion of the attainment of a Relevant Qualification at MQF levels 6, 7 and 8, made to third parties officially recognised by an Awarding Body and identified in the enrolment documentation.

Ineligible Expenditure

Any costs that are not specific to tuition such as, but not limited to, travel, late payment charges, accommodation, stationery, printing, communication costs and graduation related costs shall be considered as ineligible.

Application fees to join professional bodies, membership fees and similar costs are ineligible even when these are linked to a Relevant Award.

4.2 Cumulation of Support, Sponsorships and other benefits.

The Get Qualified Tax Credit may only be claimed when the applicant incurs the full cost of the course and has no other means to recover the costs of the course, or part thereof. Thus, when a Course is fully or partially financed through any public or private third-party funding sources, the expenditure incurred cannot be covered by the Get Qualified Tax Credit. This is the case when:

- a. An individual has received any support in relation to the course from other scholarships or grants financed through public sources (which include national and European funds).
- b. costs are covered by the individual's employer, a non-governmental organisation, or any other source.

The Get Qualified Tax Credit may be claimed if the Individual has financed the course through a bank loan.

The Get Qualified Tax Credit may also be claimed if the individual is in receipt of any financial allowances/bonuses that are intended to finance work resources and personal development of the individual, if such financial allowances/bonuses are not tied to the reimbursement of costs incurred or the attainment of any Relevant Certificate or Relevant Award.

4.3 Aid Intensity and Maximum Aid

The tax credit granted to individuals who successfully complete an eligible course shall be calculated as a percentage of the eligible costs, and the maximum value of tax credits will be capped as specified below.

MQF Level-rated Certifications / Qualification	Aid %	Tax Credit Capping
Vocational Education Training (VET) at Level 3	70%	€1,500
Vocational Education Training (VET) at Level 4	70%	€2,500
Level 5 – Diploma (Minimum 5 ECTS)*	70%	€1,000 plus €50 per ECTS (OR for every 25 tuition & learning hours)
Level 6 - Bachelor's Degree (Minimum 5 ECTS)*	70%	€75 per ECTS (OR for every 25 tuition & learning hours)
Level 7 - Master's Degree (Minimum 5 ECTS)*	70%	€170 per ECTS (OR for every 25 tuition & learning hours)
Level 8 - Doctorate (Minimum 5 ECTS)*	70%	No Capping for a full doctorate OR €170 per ECTS (OR for every 25 tuition & learning hours)
Non-MQF Level rated Certifications		
Industry-recognized Certifications (specialized courses which are not MQF level-rated)	70%	€2,500

- * For Certificates at Levels 5,6,7 and 8, the capping shall be established by considering the number of European Credit Transfer and Accumulation System (ECTS) as recorded in the Malta Further and Higher Education Authority (MFHEA) <http://qualifications.ncfhe.gov.mt/#/qualifications>.

At its discretion, the Corporation may consider supporting costs incurred for the attainment of a Relevant Award, issued by an Awarding body, which is not established in Malta and for which there are no ECTS details on the MFHEA database. In these cases, the applicant will need to submit documentation:

- a) From a Competent Authority established in the European Union establishing the ECTS details; or
- b) Issued by the Awarding Body establishing the number of study hours required for attaining the award.

4.4 Tax Credit Validity

Once the attainment of the Relevant Award and the eligible costs are confirmed, the individual shall be issued with a Tax Credit Certificate which can be utilised over a period of fifteen (15) years as a deduction from the tax payable.¹

4.5 Tax Credit Utilisation.

The Tax Credit should be first utilised in respect of the year of assessment identified in the Tax Credit Certificate. Certificates issued prior to the end of March of a particular year may be utilised for the tax return due to be submitted to Revenue (MTCA) in that same year.

The Corporation will coordinate with Revenue (MTCA) the process for claiming the Tax Credit, yet when claiming the Tax Credit for the first time the beneficiary must submit to the Commissioner for Revenue the Tax Credit Certificate issued by Malta Enterprise Corporation.

Any amount not utilised may be carried forward to subsequent years of assessment. Should the Beneficiary fail to submit a tax return, the unutilized tax credit balance shall be lost.

5. Attainment Bonus Tax Credit

The Attainment Bonus may be awarded if an individual attains a Relevant Qualification in Science, Technology, Engineering, and Mathematics (hereinafter STEM) degree, or a Doctoral level degree.

5.1 Science, Technology, Engineering and Mathematics (hereinafter STEM)

STEM subjects shall encompass a course of studies that based on a determination of the Corporation leads to the acquisition of knowledge in the field of Science, Technology, Engineering, Economics, or Mathematics. For the purposes of these incentive guidance notes, STEM shall also include qualifications in which the attainment process is structured around a scientific approach, including Bachelor of Science (BSc) and Master of Science (MSc) degrees.

¹ In line with current practices established by the Commissioner for Revenue (MTCA), in order to benefit from any tax credit, tax returns are to be submitted annually and continuously even if the return is NIL. Failure to submit the tax return will result in loss of any unutilised tax credit.

5.2 Cumulation of support, Sponsorships and other benefits.

The Attainment Bonus shall be awarded irrespective of whether the costs leading to the certification were financed by the applicant or supported through other measures or financed by third parties, and may be claimed in conjunction with Get Qualified Tax Credits.

5.3 Value of Bonus

The applicable Attainment Bonus shall be as established in the table hereunder:

MQF Level-rated Qualification	Attainment Bonus
Level 6 Bachelor's Degree STEM <i>[full qualification]</i>	€3,000
Level 7 - Master's Degree <i>[full qualification]</i>	€3,000
Level 7 - Master's Degree STEM <i>[full qualification]</i>	€5,000
Level 8 - Doctorate <i>[full qualification]</i>	€10,000

5.4 Attainment Bonus Tax Credit Utilisation

Once the attainment of the Relevant Qualification in STEM, or a full Masters or Doctoral Degree is confirmed the individual shall be issued with a Tax Credit Certificate which can be utilised in equal tranches in the third and fourth Years of Assessment following the year in which the individual attained the Relevant Qualification.

The Attainment Bonus Tax Credit is not carried forward to subsequent years but can be utilised prior to the Get Qualified Tax credit, or in conjunction if the individual has additional tax liabilities.

The Corporation will coordinate with Revenue (MTCA) the process for claiming the Tax Credit yet when claiming the Tax Credit for the first time the beneficiary must submit to the Commissioner for Revenue the Tax Credit Certificate issued by Malta Enterprise Corporation.

6. Benefiting from this measure

6.1 Applications

An individual may only submit four (4) applications in any rolling five (5) calendar year period. Application must be submitted within twelve months from the completion of the course and shall include all the information required for the Corporation to process the request.

This scheme covers any Relevant Award attained on or after 1st January 2026. Individuals that commenced a course prior to 1st January 2026 may request that the support is calculated using the parameters established in the predecessor scheme, that is the Get Qualified Scheme 2017 – 2025 scheme. Should an applicant request support after following a course that commenced prior to 1st January 2026, and which course is no longer eligible under these rules, the eligibility and scheme parameters of the Get Qualified Scheme 2017 – 2025 scheme shall apply. Individuals requesting that aid is calculated using the parameters of predecessor guidelines must submit a request to the Corporation declaring the intention of benefiting from previous rules by no later than 31st December 2026, and in any case provide the required documentation to confirm the attainment of the relevant award by 31st December 2030.

In all circumstances, applications submitted as of 1st January 2026, will be required to comply with State aid rules and submit all necessary information and documentation required by the *de minimis* Regulation.

Applications may only be submitted online through the Get Qualified portal which may be accessed from <http://maltaenterprise.com/support/get-qualified>. The Applicant shall be required to electronically upload all documents to the Get Qualified portal, but may be requested to present the original documentation by the Corporation.

All applicants (whether requesting the Get Qualified Tax Credits, the Attainment Bonus or both) shall be required to provide the following documentation:

- a) A copy of the Acceptance Letter from the Institute/Awarding Body, which must include the Commencement Date of the course
- b) The Transcript or Certificate of successful completion

When the application is in relation to a Relevant Award that is not listed in the application portal, the following additional documentation will be required:

- c) The Prospectus of the Course or similar documentation.
- d) Documentation from a Competent Authority established in the European Union establishing the ECTS of the Course; or documentation issued by the Awarding Body establishing the number of study hours required for attaining the award.

Applications requesting Get Qualified Tax Credits shall also be required to provide:

- e) Copies of Invoices and corresponding Proof of Payment documentation.
- f) A signed declaration confirming that the costs claimed have not and shall not be reimbursed nor compensated for the whole, or in any part through other sources.

Applicants that are Part-time self-employed, Full-time self-employed or Employed individuals that request support in relation to a course of studies that is related to their current position/profession/employment shall also be required to provide:

- g) The *de minimis* declaration, declaring all *de minimis* received and/or applied for.

Once an application is processed, the outcome will be indicated on the portal and communicated to the Applicant. For approved applications the maximum tax credit (for both the Get Qualified Tax Credit and Attainment Bonus) shall be established.

7. Monitoring and Control

Malta Enterprise and/ or the Commissioner for Revenue (MTCA) may at any instance (even after a tax credit is awarded) require further evidence in relation to the application, costs incurred and the submission of original documentation. The Tax Credit may be revoked and any benefit recovered if any evidence is found showing that the beneficiary has abused of the right to this measure.

8. State Aid Rules and Obligations

Applicants that are Part-time self-employed, Full-time self-employed or Employed individuals that request support in relation to a course of studies that is related to their current position/profession/employment shall, are subject to State aid rules and for the purposes of this scheme shall be deemed a 'single undertaking'.

In these cases, this scheme will be implemented in line with Commission Regulation (EU) 2023/2831 of 13 December 2023 on the application of Articles 107 and 108 of the Treaty on the Functioning of the European Union to *de minimis* aid [OJ L, 2023/2831, 15.12.2023] (the *de minimis* Regulation).

In line with the *de minimis* Regulation, the total amount of *de minimis* aid granted to a 'single undertaking' shall not exceed the amount of €300,000 over any period of three consecutive years.

The term 'single undertaking' shall be defined as per Commission Regulation (EU) 2023/2831,

and means all enterprises having at least one (1) of the following relationships with each other:

1. one (1) enterprise has a majority of the shareholders' or members' voting rights in another enterprise;
2. one (1) enterprise has the right to appoint or remove a majority of the members of the administrative, management or supervisory body of another enterprise;
3. one (1) enterprise has the right to exercise a dominant influence over another enterprise pursuant to a contract entered into with that enterprise or pursuant to a provision in its memorandum or articles of association;
4. one (1) enterprise, which is a shareholder in or member of another enterprise, controls alone, pursuant to an agreement with other shareholders in or members of that enterprise, a majority of shareholders' or members' voting rights in that enterprise.

Enterprises having any of the relationships referred to in points (1) to (4) above through one or more other enterprises shall also be considered to be a single undertaking.

This maximum threshold of €300,000 would include all State Aid granted under this aid scheme and any other State Aid measures implemented in line with the *de minimis* Regulation, including that received and/or applied for from any entity other than Malta Enterprise. Any *de minimis* aid received in excess of the established threshold will have to be recovered, with interest, from the undertaking receiving the aid.

The *de minimis* declaration form indicating any other *de minimis* aid received and/or applied for over the applicable three-year period, must be filled in and submitted together with the application form.

Furthermore, the rules on cumulation of aid outlined in Article 5 of Commission Regulation (EU) 2023/2831 shall be complied with.

8.1 Applicability of the Aid

Undertakings in all sectors may be eligible for assistance under this scheme, with the exception of the following, as per Article 1 of the *de minimis* Regulation:

- (a) undertakings active in the primary production of fishery and aquaculture products;
- (b) undertakings active in the processing and marketing of fishery and aquaculture products, where the amount of the aid is fixed on the basis of price or quantity of products purchased or put on the market;
- (c) undertakings active in the primary production of agricultural products;
- (d) undertakings active in the processing and marketing of agricultural products, in one of the following cases:
 - I. where the amount of the aid is fixed on the basis of the price or quantity of such products purchased from primary producers or put on the market by the undertakings concerned;
 - II. where the aid is conditional on being partly or entirely passed on to primary producers;

Furthermore, aid under this scheme will not be granted:

- to export-related activities towards third countries or Member States, namely aid directly linked to the quantities exported, the establishment and operation of a distribution network or other current expenditure linked to the export activity;
- where aid is contingent upon the use of domestic goods and services over imported goods and services.

Where an undertaking is active in one of the sectors referred to in points (a), (b), (c) or (d) above as well as in one or more of the other sectors falling within the scope of the *de minimis* Regulation, or has other activities falling within the scope of this Regulation, aid may be granted in respect of the latter sectors or activities. Malta Enterprise will ensure, by relying on appropriate means such as separation of activities or separation of accounts, that the activities in the sectors excluded from the scope of the *de minimis* Regulation do not benefit from the *de minimis* aid granted in accordance with this scheme.

8.2 Publication in Central Register

In line with Article 6(1) of the *de minimis* Regulation, as of 1 January 2026, information on *de minimis* aid granted under this scheme shall be made publicly available in a central register.

The following information shall be made public:

- the identification of the beneficiary,
- the aid amount,
- the granting date,
- the aid instrument, and
- the sector involved on the basis of the statistical classification of economic activities in the Union ('NACE classification').

9. Contact Details

Further information on the scheme, as well as information and guidance on the filling in of the application form may be obtained by contacting the GET QUALIFIED Office during office hours.

Postal Address:

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Pieta' MEC 0001
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Tel: 153

Email: getqualified.me@maltaenterprise.com

Website <http://maltaenterprise.com/support/get-qualified>