人才：教育、移民与金融业劳动力：摘要

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新加坡通过三所公立研究型大学建立起其金融业劳动力：渊源可追溯至1905年的新加坡国立大学、源自1955年华文南洋大学的南洋理工大学，以及2000年仿照沃顿商学院模式创办的新加坡管理大学。外国专业人士主要持就业准证入境。就业准证将最低合格薪金与COMPASS积分评估相结合：金融服务业的合格薪金标准更高，2026年为每月6200新元，自2027年起为6600新元；COMPASS则奖励国籍多元化和较高的本地员工比例。2026年年中，约有20.4万名就业准证持有人在新加坡工作。这一数字保持稳定，而围绕外国人才的政治争论因2011年大选和2013年白皮书而趋于激烈，促使政府收紧规则，并规划在金融业建立新加坡核心人才。成立于1974年的新加坡银行与金融学院负责认证培训课程，2025年参加这些课程的人数逾7.6万；MAS FAA-N26号通知则为代表设定了入职、考试和年度继续教育要求，私人银行家还须符合行业自身的能力标准。在《2025年全球人才竞争力指数》中，新加坡位列第一，领先于瑞士。不过，其甄选式准证制度、高昂成本以及缺乏腹地，使其有别于香港以数量为导向的“高端人才通行证计划”，也有别于日内瓦依靠人员自由流动下跨境工作者的模式。

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