

為升讀全日制大專課程學生提供須經入息及資產審查的資助計劃

什麼是資助專上課程學生資助計劃（以下簡稱「本計劃」）？

「本計劃」是一項須經入息及資產審查的計劃，為於以下院校就讀學額全數由公帑所資助，並有經濟需要的全日制學生提供資助：

- 香港大學
- 香港中文大學
- 香港理工大學
- 香港浸會大學
- 香港城市大學
- 香港科技大學
- 嶺南大學
- 香港專業教育學院、香港知專設計學院、中華廚藝學院及國際廚藝學院以及海事訓練學院
- 菲臘牙科醫院
- 香港教育大學
- 香港演藝學院

「本計劃」旨在確保所有合資格的學生不會因經濟困難而失去接受專上教育的機會。資助形式包括助學金及/或貸款，助學金用以支付學費、學習支出及必須繳付的學生會會費；而貸款則用以支付學生的生活費。

誰人符合申請資格？

申請人必須：

- 擁有香港特別行政區（以下簡稱「香港」）居留權，或在課程開始前，申請人或其家庭已連續在香港居住滿三年。

- 是在「本計劃」涵蓋的院校修讀合資格課程的全日制學生。

注意事項

- 持有香港學生簽證的留學生並不符合申請資格。
- 申請人只可於同一學年內，就一個合資格的全日制課程申請資助。學生須每年遞交申請。

申請人須通過什麼審查？

- 審查有兩部分：入息審查及資產審查。

何時及如何申請？

- 申請人可於八月初起經由在職家庭及學生資助事務處學生資助處（以下簡稱「學資處」）網上平台「學資處電子通 - 我的申請」（<http://ess.wfsfaa.gov.hk>）遞交電子申請表格，並上載、郵寄或親身遞交有關證明文件予學資處。

注意事項

- 各院校學生遞交申請的截止日期將於學資處網頁內公佈。

申請人須要遞交什麼證明文件？

- 申請人遞交 2018/19 學年的申請時，必須提交其家庭成員於 2017 年 4 月 1 日至 2018 年 3 月 31 日期間的收入證明及截至 2018 年 3 月 31 日的家庭資產淨值證明，例如：
 - 父母和與申請人及/或申請人父母同住的未婚兄弟姊妹的糧單或銀行出糧記錄；
 - 親友向家庭提供補助款、贍養費的記錄、租金收入記錄、借出而尚未歸還款項的記錄；及
 - 所有在 2017 年 4 月 1 日至 2018 年 3 月 31 日期間的銀行存款的月結單或其他記錄、股票、物業、土地及保險計劃的文件副本。

詳情請參閱本計劃申請表格及申請指引。

倘若一名學生的家庭正接受綜合社會保障援助(綜援)，他/她是否需要申請「資助專上課程學生資助計劃」以獲得資助？他/她需要提交什麼證明文件？

- 有關學生需要在「資助專上課程學生資助計劃」下提出申請。如申請人家屬於整個評核年度(即2017年4月1日至2018年3月31日)或現正接受綜援，他/她於遞交申請書時只須夾附下列文件：
 - 申請人(即學生本人)及家庭成員的身份證副本；
 - 由專上院校發出的申請人學生證副本；
 - 申請人用以領取學生資助的銀行帳戶存摺首頁或月結單副本，該副本必須顯示申請人姓名及帳戶號碼；及
 - 有效的綜接受助人醫療費用豁免證明書副本 或 社會福利署發出的綜援金額通知書副本，證明申請人的家庭於整個評核年度(即2017年4月1日至2018年3月31日)或現正領取綜援。
- 申請人可使用在網上平台的綜援家庭簡化版表格遞交申請。如有需要，學資處職員會聯絡並請申請人提交有關家庭收入及資產的補充資料/文件。

如有些資料在截止遞交申請時尚未齊備該怎麼辦？

- 申請人須在網上申請的第12步「補充資料」申報有關情況，並於獲得有關資料時立即遞交學資處。

如申請人漏報或虛報家庭成員、收入及/或資產資料會有什麼後果？

- 若申請人在遞交申請書時漏報資料，而有關資料是在學資處查詢後才提供，有關人士可能會被取消申請資格。如漏報資料在獲發資助後才被發現，申請人可能會被要求全數歸還已獲發的資助。虛報及/或嚴重漏報資料的申請人及/或其父母更可能會被控以欺詐手段獲得財物/金錢利益。

審批成功的申請人何時會獲發助學金及貸款？

- 審批時間會因應個別情況而有所不同，申請人提交申請書時資料及證明文件是否齊備尤其影響處理時間。
- 一般而言，假如申請人在提交申請書時填報的資料齊備，學資處

可於發出「接獲申請通知書」後60日內發出「申請結果通知書」。助學金將分兩期以自動轉帳方式存入申請人的銀行帳戶。貸款則在申請人完成以下程序後，以同樣方式發放：

- 提交所需貸款文件，包括同意於畢業或終止學業後償還全部貸款及利息的承諾書及由申請人提名的彌償人填寫的彌償契據；及
- 登記「學資處電子通 - 我的帳單」服務 (<http://e-link.wfsfaa.gov.hk>)。

如申請貸款，利息及還款期是怎樣的？

- 貸款的利息會由還款期開始當日起計算，年息1%。貸款人須於畢業或終止學業後(以較前發生者為準)，在15年內均分180期，以按月等額還款方式清還貸款及累計利息。另外，貸款人可選擇提前償還全數或部分貸款。

查詢

如對「本計劃」有任何疑問，請向學資處查詢，地址如下：

九龍長沙灣道三〇三號長沙灣政府合署十一樓
在職家庭及學生資助事務處
學生資助處資助課程學生資助組

二十四小時查詢熱線： 2802 2345
查詢熱線(辦公時間)： 2152 9000
查詢電郵： wg_sfo@wfsfaa.gov.hk
互聯網網址： www.wfsfaa.gov.hk/sfo

學資處網頁

網上申請



在職家庭及學生資助事務處
學生資助處
二零一八年二月

為升讀全日制專上課程學生提供須經入息及資產審查的資助計劃

什麼是專上學生資助計劃（以下簡稱「專上計劃」）？

「專上計劃」是一項須經入息及資產審查的計劃，為修讀院校以自資形式開辦並經本地評審的全日制副學位（即副學士學位或高級文憑）或學士學位課程，並有經濟需要的學生提供資助。

「專上計劃」旨在確保所有合資格的學生不會因經濟困難而失去接受專上教育的機會。資助形式包括助學金及/或貸款，助學金用以支付學費及學習支出；而貸款則用以支付學生的生活費。

誰人符合申請資格？

申請人必須：

- 擁有香港特別行政區（以下簡稱「香港」）居留權，或在課程開始前，申請人或其家庭已連續在香港居住滿三年。
- 為年齡在 30 歲或以下的註冊全日制學生；
- 為修讀經本地評審全日制自資副學位（即副學士學位或高級文憑）或學士學位課程的學生；以及
- 不曾在同一學年就申請書所填報的課程接受其他由公帑資助的學生資助計劃所發出的資助。

注意事項

- 持有香港學生簽證的留學生並不符合申請資格。
- 申請人只可於同一學年內，就一個合資格的全日制課程申請資助。學生須每年遞交申請。

申請人須通過什麼審查？

- 審查有兩部分：入息審查及資產審查。

何時及如何申請？

- 申請人可於八月初起經由在職家庭及學生資助事務處學生資助處（以下簡稱「學資處」）網上平台「學資處電子通 - 我的申請」（<http://ess.wfsfaa.gov.hk>）遞交電子申請表格，並上載、郵寄或親身遞交有關證明文件予學資處。

注意事項

- 各院校學生遞交申請的截止日期將於學資處網頁內公佈。

申請人須要遞交什麼證明文件？

- 申請人遞交 2018/19 學年的申請時，必須提交其家庭成員於 2017 年 4 月 1 日至 2018 年 3 月 31 日期間的收入證明及截至 2018 年 3 月 31 日的家庭資產淨值證明，例如：
 - 父母和與申請人及/或申請人父母同住的未婚兄弟姊妹的糧單或銀行出糧記錄；
 - 親友向家庭提供補助款、贍養費的記錄、租金收入記錄、借出而尚未歸還款項的記錄；及
 - 所有在 2017 年 4 月 1 日至 2018 年 3 月 31 日期間的銀行存款的月結單或其他記錄、股票、物業、土地及保險計劃的文件副本。

詳情請參閱專上計劃申請表格及申請指引。

倘若一名學生的家庭正接受綜合社會保障援助（綜援），他/她是否需要申請「專上學生資助計劃」以獲得資助？他/她需要提交什麼證明文件？

- 有關學生需要在「專上學生資助計劃」下提出申請。如申請人家庭於整個評核年度（即 2017 年 4 月 1 日至 2018 年 3 月 31 日）或現正接受綜援，他/她於遞交申請書時只須夾附下列文件：
 - 申請人（即學生本人）及家庭成員的身份證副本；
 - 由專上院校發出的申請人學生證副本；
 - 申請人用以領取學生資助的銀行帳戶存摺首頁或月結單副

本，該副本必須顯示申請人姓名及帳戶號碼；及

- 有效的綜接受助人醫療費用豁免證明書副本 或 社會福利署發出的綜援金額通知書副本，證明申請人的家庭於整個評核年度(即 2017 年 4 月 1 日至 2018 年 3 月 31 日)或現正領取綜援。

- 申請人可使用在網上平台的綜援家庭簡化版表格遞交申請。如有需要，學資處職員會聯絡並請申請人提交有關家庭收入及資產的補充資料/文件。

如有些資料在截止遞交申請時尚未齊備該怎麼辦？

- 申請人須在網上申請的第 12 步「補充資料」申報有關情況，並於獲得有關資料時立即遞交學資處。

如申請人漏報或虛報家庭成員、收入及/或資產資料會有什麼後果？

- 若申請人在遞交申請書時漏報資料，而有關資料是在學資處查詢後才提供，有關人士可能會被取消申請資格。如漏報資料在獲發資助後才被發現，申請人可能會被要求全數歸還已獲發的資助。虛報及/或嚴重漏報資料的申請人及/或其父母更可能會被控以欺詐手段獲得財物/金錢利益。

審批成功的申請人何時會獲發助學金及貸款？

- 審批時間會因應個別情況而有所不同，申請人提交申請書時資料及證明文件是否齊備尤其影響處理時間。
- 一般而言，假如申請人在提交申請書時填報的資料齊備，學資處可於發出「接獲申請通知書」後 60 日內發出「申請結果通知書」。助學金將分兩期以自動轉帳方式存入申請人的銀行帳戶。貸款則在申請人完成以下程序後，會以同樣方式發放：
 - 提交所需貸款文件，包括同意於畢業或終止學業後償還全部貸款及利息的承諾書及由申請人提名的彌償人填寫的彌償契據；及

➤ 登記「學資處電子通 - 我的帳單」服務 (<http://e-link.wfsfaa.gov.hk>)。

如申請貸款，利息及還款期是怎樣的？

- 貸款的利息會由還款期開始當日起計算，年息 1%。貸款人須於畢業或終止學業後(以較前發生者為準)，在 15 年內均分 180 期，以按月等額還款方式清還貸款及累計利息。另外，貸款人可選擇提前償還全數或部分貸款。

查詢

如對「專上計劃」有任何疑問，請向學資處「專上學生資助組」查詢，地址如下：

九龍啟德協調道 3 號工業貿易大樓 4 樓

二十四小時查詢熱線： 2802 2345
查詢熱線（辦公時間）： 2152 9000
查詢電郵： wg_sfo@wfsfaa.gov.hk
互聯網網址： www.wfsfaa.gov.hk/sfo

學資處網頁

網上申請



在職家庭及學生資助事務處
學生資助處
二零一八年二月

免入息審查貸款計劃簡介

計劃目的

「免入息審查貸款計劃」（以下簡稱「貸款計劃」）是為不願意接受或未能通過須經入息及資產審查資助計劃的專上學生及修讀指定合資格課程的人士，提供一個資助途徑，以協助他們進修。現時，在職家庭及學生資助事務處轄下的學生資助處（以下簡稱「學資處」）共管理三項為不同類別學生提供的免入息審查貸款計劃 —

- (1) 「全日制大專學生免入息審查貸款計劃」 — 為修讀公帑資助專上課程的全日制學生而設，即修讀「資助專上課程學生資助計劃」下合資格課程的學生。
- (2) 「專上學生免入息審查貸款計劃」 — 為修讀自資經本地評審副學士學位、高級文憑或學士學位課程的全日制學生而設，即修讀「專上學生資助計劃」下合資格課程的學生。
- (3) 「擴展的免入息審查貸款計劃」 — 為在香港修讀指定的專上／持續進修及專業教育課程的學生而設。

申請資格

凡修讀「貸款計劃」所涵蓋的課程的學生均可向學資處申請貸款。這些學生必須擁有香港特別行政區（以下簡稱「香港」）的居留權，或在課程開始前，他們或其家庭已連續在香港居住滿3年。這並不包括持有香港學生簽證的留學生。

利息及行政費

「貸款計劃」是以收回全部成本的基礎運作。貸款利率以無所損益為原則，再加一個風險調整系數，以抵銷特區政府為學生提供無

抵押貸款的風險。貸款利息由貸款發放日開始並按其時適用的利率計算，在學及償還貸款期間亦需計算利息，直至全數償還貸款為止。庫務署署長會在每月底檢討該無所損益利率，倘有任何改變，便會於下月首天調整該利率。立法會財務委員會通過由2012/13學年起調低風險調整系數至零，有關安排的檢討現正進行中。

由申請人首次遞交申請開始，直至償還全部貸款和累計利息為止的期間，申請人須為每宗申請及每個貸款帳戶每年繳交一次行政費，以支付學資處處理申請和管理學生貸款帳戶的成本。有關的行政費金額會定期檢討。貸款人須繳付的費用或需包括由申請人所屬院校附加收取的手續費。所有已繳付的行政費均不會退還予申請人，亦不可轉至其他帳戶。

最高貸款金額及終身貸款限額

合資格申請「貸款計劃」的學生最高可獲的貸款額為其該學年應繳學費的總額。

由2012/13學年開始，合資格學生在「全日制大專學生免入息審查貸款計劃」及「專上學生免入息審查貸款計劃」下會設有一個合併計算的個人終身貸款限額，而在「擴展的免入息審查貸款計劃」下會另設一個額外的個人終身貸款限額。有關貸款限額會每年按綜合消費物價指數作出調整。2017/18學年的貸款限額為港幣358,600元。

申請程序

在學年開始時，有意申請「貸款計劃」的學生須填妥一份申請表，呈交相關證明文件，包括但不限於證明就讀課程的文件，並於遞交申請時繳交行政費。學資處會依據申請資格詳細審核申請，並在有需要時，要求學生提供解釋或提交補充資料。在審核申請後，學資

處會計算及通知學生按「貸款計劃」可獲得的貸款額。一般情況下，假如申請人提供的資料齊備，學資處會在接獲申請日期起計算的3星期內，將申請結果通知書發給申請人。在申請人遞交全套完整的貸款承諾書、彌償契據及其他所需文件後，學資處會安排發放貸款。申請「全日制大專學生免入息審查貸款計劃」的申請人所獲得的貸款會分期直接發放予其所屬院校，申請「專上學生免入息審查貸款計劃」的申請人所獲得的貸款則會均分兩期直接存入其指定的銀行帳戶。至於「擴展的免入息審查貸款計劃」，如申請人已繳付學費，貸款會直接存入他們的指定銀行帳戶；如申請人未繳付學費，貸款則會以支票形式（抬頭為申請人所讀院校）發放。

領取貸款的規定

申請獲批准的學生在領取貸款之前，必須：

(甲) 提交下列兩份貸款文件及其他相關文件：

- 承諾書（由申請人填寫）——同意於畢業或終止學業後（以較先者為準）向政府償還全部貸款及利息；及
- 彌償契據（由彌償人填寫）——同意向政府賠償因申請人未能履行承諾書內的規定所招致的損失；

(乙) 已成功登記「學資處電子通—我的帳單」服務（<http://e-link.wfsfaa.gov.hk>）的確認通知書/訊息。

償還及延期償還貸款

一般而言，「貸款計劃」的貸款人須於畢業或終止學業後，在15年內均分180期（以一個月為一期），以按月等額還款方式全數償還貸款及累計利息。學資處會透過「我的政府一站通」（<http://www.gov.hk/tc/theme/mygovhk>）及「學資處電子通—我的帳

單」服務（<http://e-link.wfsfaa.gov.hk>），以電子方式發出按月繳款單及通知。另外，貸款人可選擇提早償還部分/一次過償還貸款。

貸款人如因繼續進修全日制課程、經濟困難或患重病而在償還貸款方面遇到困難，可書面申請延期償還貸款，學資處會按個別情況考慮有關申請。為減輕有還款困難的貸款人的還款負擔，已獲准延期償還貸款的貸款人可獲免息延期還款及延長整段還款期，為期最多兩年（即整段還款期可達17年）。

查詢

如對「貸款計劃」有任何查詢，請與學資處聯絡，方法如下：

地址：九龍長沙灣道303號長沙灣政府合署1204室
在職家庭及學生資助事務處
學生資助處免入息審查貸款組

二十四小時查詢熱線：2802 2345

學資處網頁

查詢熱線（辦公時間）：2150 6222/2150 6223

查詢電郵：wg_sfo@wfsfaa.gov.hk

互聯網網址：<http://www.wfsfaa.gov.hk/sfo>



在職家庭及學生資助事務處

學生資助處

二零一八年二月

Means-tested Financial Assistance Schemes for Students Proceeding to Tertiary Education

What is the Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS)?

The TSFS is a means-tested scheme which provides financial assistance to needy full-time students studying **publicly-funded programmes** in the following institutions –

- The University of Hong Kong
- The Chinese University of Hong Kong
- The Hong Kong Polytechnic University
- Hong Kong Baptist University
- City University of Hong Kong
- Hong Kong University of Science & Technology
- Lingnan University
- Hong Kong Institute of Vocational Education, Hong Kong Design Institute, Chinese Culinary Institute and International Culinary Institute, and Maritime Services Training Institute
- The Prince Philip Dental Hospital
- The Education University of Hong Kong
- The Hong Kong Academy for Performing Arts

Its aim is to ensure that no eligible student will be denied access to tertiary education because of lack of means. Financial assistance is provided in the form of grant and/or loan. The grant is to help an applicant to pay his/her tuition fee, academic expenses and the compulsory students' union fee. The loan is to meet his/her living expenses.

Who is eligible to apply?

Applicants should –

- have the right of abode in the Hong Kong Special Administrative Region (Hong Kong) or have resided or have had their homes in Hong Kong continuously for three complete years immediately prior to the commencement of the course; and
- be full-time students studying eligible programmes in the institutions covered by the TSFS.

Points to note

- Students staying in Hong Kong holding student visas are not eligible to

apply.

- An applicant may apply for one eligible full-time course at any one time. He/she is required to submit an application for each academic year.

What is the means test?

- It comprises two components: the income test and asset test.

When and how to apply?

- Starting from early August, applications from new students may be submitted through the online platform, namely “SFO E-link – My Applications” (<http://ess.wfsfaa.gov.hk>) of the Student Finance Office (SFO) under the Working Family and Student Financial Assistance Agency (WFSFAA). All relevant copies of documentary proof should be submitted to SFO through online uploading, by post or in person.

Point to note

- Please note the respective deadline for application to be promulgated on SFO's website.

What supporting information is needed to be submitted?

- Applicants of the 2018/19 application cycle should provide the copies of proof about the family income earned during the period from 1.4.2017 to 31.3.2018 and family assets with value as at 31.3.2018. Some **examples** are –
 - salary statement(s) or bank record(s) showing the salary of the applicant's parent(s) and all unmarried siblings residing with the applicant/the applicant's family;
 - record(s) on contributions from relatives or friends, alimonies, rental received, loans to others; and
 - all bank statement(s) or other record(s) on deposits during the period from 1.4.2017 to 31.3.2018, securities, property, land, insurance policies, etc

Please refer to the TSFS application form and TSFS Guidance Notes for details.

If a student's family is in receipt of the Comprehensive Social Security Assistance (CSSA), is he/she required to submit an application under the TSFS in order to obtain the student financial assistance? What proof is he/she required to provide?

- The student is required to submit an application for TSFS. For an applicant whose family received CSSA throughout the assessment period from

1.4.2017 to 31.3.2018 or is currently in receipt of the CSSA, it is sufficient for him/her to provide the following documents together with his/her online application –

- photocopies of the HKID Cards of the applicant (i.e. the student) and his/her family members;
 - a photocopy of the applicant's student identity card issued by the post-secondary institution;
 - a photocopy of the applicant's bank passbook or statement showing his/her full name and the number of his/her bank account for receiving the payment of student financial assistance; and
 - a photocopy of the valid Certificate of CSSA Recipients (for Medical Waivers) OR the Social Welfare Department Notification Letter which advised the amount of CSSA approved for the applicant's family throughout the assessment period from 1.4.2017 to 31.3.2018 or for the current time.
- Applicants should submit their applications using the simplified application form for CSSA family available online. SFO may contact the applicant if supplementary information / documents about his/her family income and assets are required.

What can an applicant do if some of the information is not ready by the deadline for submitting an application?

- An applicant should state in Step 12 of the online application that some supporting documents are not yet available and take the initiative to submit them once available.

What is the consequence if an applicant is found to have provided incomplete or untrue information about his/her family members, income and/or assets?

- An application may be rejected if some missing information is provided only upon the SFO's enquiry. If the missing information is found after an applicant has been disbursed the financial assistance, the applicant may be required to return all the financial assistance received. For cases with untrue information provided and/or serious omission(s), the applicant and his/her parent(s) may be liable to prosecution for obtaining pecuniary advantage by deception.

When will a successful applicant receive his/her grant and loan?

- The time when SFO is able to complete the vetting of an application hinges on various factors of which the most important one is whether the

application is properly completed with all necessary information and supporting documents provided.

- An application with complete information will normally be issued the notification of result within 60 days from the date of acknowledgement. The grant will be disbursed to a successful applicant by two instalments by direct credit to his/her bank account. The loan will only be credited to the bank account of an applicant who would like to take up the loan and has -
 - provided the necessary loan documents including an undertaking to repay the full amount of loan with interest upon graduation or cessation of studies and the Deed of Indemnity completed by an Indemnifier nominated by the loan applicant; and
 - registered with "SFO E-link – My Bills" service (<http://e-link.wfsfaa.gov.hk>).

What is the interest rate and the terms of repayment?

- The interest rate is 1% per annum and is calculated from the commencement date of the loan repayment. The loan and the interest accrued are to be repaid by 180 equal monthly instalments in 15 years upon the graduation or cessation of studies of the loan borrower, whichever is earlier. A loan borrower may choose to make an early lump sum or partial repayment of the loans.

Enquiries

All general enquiries about the TSFS should be directed to:

Funded Programmes Students Section, Student Finance Office,
Working Family and Student Financial Assistance Agency
11/F., Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road,
Kowloon

24-hour enquiry hotline: 2802 2345
Enquiry hotline (office hours): 2152 9000
Enquiry email: wg_sfo@wfsfaa.gov.hk
Homepage: www.wfsfaa.gov.hk/sfo

SFO Website Online application



Student Finance Office

Working Family and Student Financial Assistance Agency

February 2018

INFORMATION NOTES ON NON-MEANS-TESTED LOAN SCHEMES

Objectives of the Schemes

The Non-means-tested Loan Scheme (NLS) provides a source of finance to post-secondary students who do not wish or fail to go through the means-tested financial assistance schemes to assist them to pursue studies and to persons who pursue specific eligible courses. At present, the Student Finance Office (SFO) under the Working Family and Student Financial Assistance Agency administers three NLSs targeting different categories of students –

- (a) Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) – for full-time students pursuing publicly-funded post-secondary programmes which are covered under the Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS).
- (b) Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) – for full-time students pursuing self-financing, locally-accredited post-secondary education programmes at the level of associate degree, higher diploma or degree which are covered under the Financial Assistance Scheme for Post-secondary Students (FASP).
- (c) Extended Non-means-tested Loan Scheme (ENLS) – for students pursuing specific post-secondary/continuing and professional education courses provided in Hong Kong.

Eligibility

Applicants may submit to the SFO their applications for the NLS loan(s) if the programmes/courses they pursue are eligible under the schemes and they have the right of abode in the Hong Kong Special Administrative Region (Hong Kong) or have resided or have had their homes in Hong Kong continuously for 3 complete years, immediately prior to the commencement of the courses. This does not cover students staying in Hong Kong holding student visas.

Interest and Administrative Fee

The NLS operates on a full-cost recovery basis. Interest rate is set at the Government's no-gain-no-loss rate plus a risk-adjusted factor which seeks to cover the Government's risk in disbursing unsecured loan. Interest is accrued at the prevailing NLS interest rate upon loan drawdown and throughout the study and repayment period until the loan is repaid in full. The Director of Accounting Services will review the no-gain-no-loss interest rate by the end of each month and will adjust the rate with effect from the first day of the following month. The Finance Committee of the Legislative Council has approved to reduce the risk-adjusted factor to zero with effect from the 2012/13 academic year, and the arrangement is currently under review.

An administrative fee, to cover the costs of the SFO in processing and administering the NLS loan(s), is chargeable for each application and each loan account as from the submission of the first application and annually thereafter until the loan(s) and the interest accrued thereon are fully repaid. The administrative fee is subject to review regularly. A handling charge levied by and payable to the applicant's institution may also be included in the fee payable. Administrative fees paid are neither refundable nor transferable.

Maximum Loan Amount and Life-time Loan Limit

Eligible students may obtain loans under the relevant NLS up to their annual tuition fees payable.

With effect from the 2012/13 academic year, a combined life-time loan limit is imposed on students eligible for receiving loans under the NLSFT and NLSPS, and another life-time loan limit under the ENLS. The life-time loan limits will be price-adjusted annually in accordance with the Composite Consumer Price Index. The life-time loan limits for the 2017/18 academic year are HK\$358,600.

Application Processing

At the beginning of each academic year, students who wish to apply for

the NLS loans will have to complete an application form, provide relevant supporting documents, including but not limited to documentary proofs on their course of study, and pay an administrative fee upon submission of their applications. The applications will be examined having regard to the eligibility criteria and where necessary, students will be required to give explanation or provide supplementary information. After processing, the level of the NLS loan will be assessed and students will then be notified of the results. Under normal circumstances, the SFO will issue notifications to applicants within 3 weeks from the date of its receipt of the applications which contain complete information. The NLSFT loan will be paid to the respective institutions by instalment(s) while the NLSPS loan will be credited to the applicants' designated bank accounts by 2 equal instalments upon the applicants' submission of the duly completed Undertaking, the Deed of Indemnity and other required documents in one complete set. As for the ENLS, if the applicants have already paid the tuition fee, the loan will be credited to their designated bank accounts; if the tuition fee is unpaid, the loan will be paid to the applicants' institution by cheque(s).

Requirements for Obtaining a Loan

For undertaking the loan, a successful applicant is required to:

- (a) submit the following loan documents together with other supplementary documents:
 - Undertaking (to be completed by the applicant) indicating the applicant's agreement to repay the Government the full amount of loan and interest upon graduation or cessation of studies, whichever is earlier; and
 - Deed of Indemnity (to be completed by the Indemnifier) indicating the Indemnifier's agreement to indemnify the Government against any loss resulting from the applicant's failure to honour the Undertaking; and
- (b) the acknowledgement of receipt / confirmation message on successful registration with "SFO E-link – My Bills" service (<http://e-link.wfsfaa.gov.hk>).

Repayment and Deferment of Loans

In general, NLS loan borrowers should repay the loans and the interest accrued thereon in full by 180 equal monthly instalments in 15 years upon graduation or cessation of studies. Monthly repayment demand notes and notifications would be issued in electronic form through "MyGovHK" (<http://www.gov.hk/en/theme/mygovhk>) and "SFO E-link – My Bills" service (<http://e-link.wfsfaa.gov.hk>). Furthermore, loan borrowers may apply for early lump sum or partial repayment of the loans.

If loan borrowers have difficulties in repaying the loans due to further full-time study, financial hardship or serious illness, they may apply for deferment of loan repayment in writing. All applications for deferment of loan repayment will be considered on individual merits. To alleviate the financial burden of loan borrowers with proven repayment difficulties, loan borrowers whose applications for deferment have been approved may be eligible for interest-free deferment and extension of the entire loan repayment period up to a maximum of two years (i.e. the entire repayment period will be up to 17 years).

Enquiries

All enquiries about the NLS should be addressed to the SFO as follows:

Address: Non-means-tested Loan Scheme Section
Student Finance Office
Working Family and Student Financial Assistance Agency
Room 1204, Cheung Sha Wan Government Offices
303 Cheung Sha Wan Road, Kowloon

24-hour enquiry hotline: 2802 2345
Enquiry hotline (office hours): 2150 6222 / 2150 6223
Enquiry email: wg_sfo@wfsfaa.gov.hk
Homepage: <http://www.wfsfaa.gov.hk/sfo>

SFO Website



Student Finance Office
Working Family and Student Financial Assistance Agency
February 2018

Means-tested Financial Assistance Schemes for Students Proceeding to Post-Secondary Education

What is the Financial Assistance Scheme for Post-Secondary Students (FASP)?

The FASP is a means-tested scheme which provides financial assistance to needy full-time students pursuing locally-accredited, **self-financing post-secondary education programmes** at sub-degree (i.e. associate degree or higher diploma) or degree level. Its aim is to ensure that no eligible student will be denied access to post-secondary education because of lack of means. Financial assistance is provided in the form of grant and/or loan. The grant is to help an applicant to pay his/her tuition fee and academic expenses. The loan is to meet his/her living expenses.

Who is eligible to apply?

Applicants should –

- have the right of abode in the Hong Kong Special Administrative Region (Hong Kong) or have resided or have had their homes in Hong Kong continuously for three complete years immediately prior to the commencement of the course;
- be registered full-time students, aged 30 or below;
- be pursuing a full-time locally-accredited self-financing post-secondary education programmes at sub-degree (i.e. associate degree or higher diploma) or degree level; and
- not have accepted financial assistance under any other publicly-funded student financial assistance scheme for the programme/course covered by the application in the same academic year.

Points to note

- Students staying in Hong Kong holding student visas are not eligible to apply.
- An applicant may apply for one eligible full-time course at any one time. He/she is required to submit an application for each academic year.

What is the means test?

- It comprises two components: the income test and asset test.

When and how to apply?

- Starting from early August, applications from new students may be submitted through the online platform, namely “SFO E-link – My Applications” (<http://ess.wfsfaa.gov.hk>) of the Student Finance Office (SFO) under the Working Family and Student Financial Assistance Agency (WFSFAA). All relevant copies of documentary proof should be submitted to SFO through online uploading, by post or in person.

Point to note

- Please note the respective deadline for application to be promulgated on SFO’s website.

What supporting information is needed to be submitted?

- Applicants of the 2018/19 application cycle should provide the copies of proof about the family income earned during the period from 1.4.2017 to 31.3.2018 and family assets with value as at 31.3.2018. Some examples are –
 - salary statement(s) or bank record(s) showing the salary of the applicant’s parent(s) and all unmarried siblings residing with the applicant/the applicant’s family;
 - record(s) on contributions from relatives or friends, alimonies, rental received, loan(s) to others; and
 - all bank statement(s) or other record(s) on deposits during the period from 1.4.2017 to 31.3.2018, securities, property, land, insurance policies, etc.

Please refer to the FASP application form and FASP Guidance Notes for details.

If a student’s family is in receipt of the Comprehensive Social Security Assistance (CSSA), is he/she required to submit an application under the FASP in order to obtain the student financial assistance? What proof is he/she required to provide?

- The student is required to submit an application for FASP. For an applicant whose family received CSSA throughout the assessment period from 1.4.2017 to 31.3.2018 or is currently in receipt of the CSSA, it is sufficient

for him/her to provide the following documents together with his/her application –

- photocopies of the HKID Cards of the applicant (i.e. the student) and his/her family members;
 - a photocopy of the applicant's student identity card issued by the post-secondary institution;
 - a photocopy of the applicant's bank passbook or statement showing his/her full name and the number of his/her bank account for receiving the payment of student financial assistance; and
 - a photocopy of the valid Certificate of CSSA Recipients (for Medical Waivers) OR the Social Welfare Department Notification Letter which advised the amount of CSSA approved for the applicant's family throughout the assessment period from 1.4.2017 to 31.3.2018 or for the current time.
- Applicants should submit their applications using the simplified application form for CSSA family available online. SFO may contact the applicant if supplementary information / documents about his/her family income and assets are required.

What can an applicant do if some of the information is not ready by the deadline for submitting an application?

- An applicant should state in Step 12 of the online application that some supporting documents are not yet available and take initiative to submit them once available.

What is the consequence if an applicant is found to have provided incomplete or untrue information about his/her family members, income and/or assets?

- An application may be rejected if some missing information is provided only upon the SFO's enquiry. If the missing information is found after an applicant has been disbursed the financial assistance, the applicant may be required to return all the financial assistance received. For cases with untrue information provided and/or serious omission(s), the applicant and his/her parent(s) may be liable to prosecution for obtaining pecuniary advantage by deception.

When will a successful applicant receive his/her grant and loan?

- The time when SFO is able to complete the vetting of an application hinges on various factors of which the most important one is whether the

application is properly completed with all necessary information and supporting documents provided.

- An application with complete information will normally be issued the notification of result within 60 days from the date of acknowledgement. The grant will be disbursed to a successful applicant by two instalments by direct credit to his/her bank account. The loan will only be credited to the bank account of an applicant who would like to take up the loan and has -
 - provided the necessary loan documents including an undertaking to repay the loan with interest upon graduation or cessation of studies and the Deed of Indemnity completed by an Indemnifier nominated by the loan applicant; and
 - registered with "SFO E-link – My Bills" service (<http://e-link.wfsfaa.gov.hk>)

What is the interest rate and the terms of repayment?

- The interest rate is 1% per annum and is calculated from the commencement date of the loan repayment. The loan and the interest accrued are to be repaid by 180 equal monthly instalments in 15 years upon the graduation or cessation of studies of the loan borrower, whichever is earlier. A loan borrower may choose to make an early lump sum or partial repayment of the loans.

Enquiries

All general enquiries about the FASP should be directed to:

Post-secondary Students Section, Student Finance Office,
Working Family and Student Financial Assistance Agency
4/F, Trade and Industry Tower,
3 Concorde Road, Kai Tak, Kowloon.

24-hour enquiry hotline: 2802 2345
Enquiry hotline (office hours): 2152 9000
Enquiry email: wg_sfo@wfsfaa.gov.hk
Homepage: www.wfsfaa.gov.hk/sfo

SFO Website Online application



Student Finance Office

Working Family and Student Financial Assistance Agency

February 2018