

為升讀全日制大專課程學生提供的 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資助，並有經濟需要的全日制學生提供資助：

- 由大學教育資助委員會資助的八所大學
- 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。
(備註：上述不包括：
 1. 持香港學生簽證/進入許可證的留學生；
 2. 持非本地畢業生留港/回港就業安排簽證/進入許可證的人士；或
 3. 持受養人簽證/進入許可證來港而獲發簽證時已年滿 18 歲或以上的人士。))
- 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

- 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」(<https://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 2020/21 學年的申請時，必須提交其家庭成員於 2019 年 4 月 1 日至 2020 年 3 月 31 日期間的收入證明及截至 2020 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 2019 年 4 月 1 日至 2020 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。

注意事項

- 所有在本港或本港以外地區的收入及資產均需申報。

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

- 有關學生需要在「本計劃」下提出申請。如申請人家庭於整個評核年度(即2019年4月1日至2020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
 - 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2019年4月1日至2020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(例如具體說明哪一項家庭入息或資產金額尚待確定)，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「審核組(1A)」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

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

二零二零年二月

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 eight Universities funded by the University Grants Committee
- Hong Kong Institute of Vocational Education, Hong Kong Design Institute, Chinese Culinary Institute & International Culinary Institute, and Maritime Services Training Institute
- The Prince Philip Dental Hospital
- 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;
(Remarks: This does not cover -
 1. those holding student visas/entry permits;
 2. those holding visas/entry permits under the Immigration Arrangements for Non-local Graduates; and
 3. those who were 18 years old or above when they were issued with the dependant visas/entry permits.))
- be full-time students studying eligible programmes in the institutions covered by the TSFS.

Points to note

- 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” (<https://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.

Points 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 2020/21 application cycle should provide the copies of proof about the family income earned during the period from 1.4.2019 to 31.3.2020 and family assets with value as at 31.3.2020. 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 1.4.2019 to 31.3.2020, securities, property, land, insurance policies, etc.

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

Points to note

- Applicants are required to report all family incomes and assets within and outside Hong Kong.

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 1.4.2019 to 31.3.2020 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 Social Welfare Department Notification Letter which advised the amount of CSSA approved for the applicant's family throughout the assessment period from 1.4.2019 to 31.3.2020 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 (e.g. stating the specific income or asset item of which the actual amount is being confirmed) 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 (<https://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:

Vetting Section 1A, 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	SFO Website	Online application
Enquiry hotline (office hours):	2152 9000		
Enquiry email:	wg_sfo@wfsfaa.gov.hk		
Homepage:	www.wfsfaa.gov.hk/sfo		

Student Finance Office
Working Family and Student Financial Assistance Agency
February 2020