

**2025/26 Tertiary Student Finance Scheme – Publicly-funded Programmes
Ready Reckoner under the “Adjusted Family Income” (“AFI”) Formula**

AFI Groups Between (HK\$)	% of Maximum Grant	% of Maximum Loan
0 to 45,429	100%*	100%*
45,430 to 55,650	75%	75%
55,651 to 65,687	50%	50%
65,688 to 75,747	25%	25%
75,748 to 87,846	15%	15%
> 87,846	0%	0%

* The upper limit of AFI for full level of assistance for 3-member and 4-member families are HK\$54,999 and HK\$50,600 respectively. For 2-member single-parent families and 3-member single-parent families, they are regarded as 3-member families and 4-member families respectively for determining the AFI upper limits for full level of assistance and calculation of AFI.