

2025/26 Tertiary Student Finance Scheme – Publicly-funded Programmes
Sliding Scale of Asset Value for Discounting Financial Assistance

Net Asset Value per Family Member (HK\$)	Discount Factor of Grant / Loan
Over \$857,000	-100% (i.e. no assistance)
\$720,001 to \$857,000	-80%
\$578,001 to \$720,000	-60%
\$459,001 to \$578,000	-40%
\$305,001 to \$459,000	-20%
\$305,000 or below	-0% (i.e. no reduction of assistance)

Example (For an unmarried applicant):

Parents' annual incomes	\$184,000
Annual incomes of unmarried sibling	\$0
Deductible medical expenses	Nil
Family size	4
Net asset value of applicant and parents (not counting the first home)	\$1,250,000
AFI (\$184,000) ÷ (4 members + 1)	\$36,800
Per capita asset value (\$1,250,000 ÷ 4)	\$312,500
Maximum grant (assumed) (i.e. tuition fee + academic expenses + compulsory union fee)	\$60,000
Maximum loan	\$59,540
Income test (First-tier)	
Entitled grant (\$60,000 × 100%)	\$60,000
Entitled loan (\$59,540 × 100%)	\$59,540
Assets test (Second-tier)	
Entitled grant (\$60,000 × 80%)	\$48,000
Entitled loan (\$59,540 × 80%)	\$47,632