

Tips for Selecting the Course Providers and Courses

Tip 1 – Objective Setting

Decide the field and objectives of your studies before setting out to do so. At present, there are numerous courses from different fields offered by various course providers in different sizes, some of which purport to be qualified for awarding professional credentials and / or recommending students for sitting internationally accredited examinations. Some training bodies may also claim to be able to recommend students with satisfactory results in their studies to some other organizations for employment. Dazzled by the exaggerated propaganda, many people may somehow sign up and pay for some courses they are not familiar with or interested in. It will be however time-consuming and money-wasting for them to withdraw from their studies shortly after the commencement of the course. Therefore, you have to ascertain the subject that you would like to study and the goals that you wish to attain. After confirming the field and objectives of your studies, one should opt for a right course accordingly and should not be influenced by propaganda or your friends.

Tip 2 – Self-assessment

After confirming the field and goals of studies, you have to deliberate on your academic level, financial situation and time allocation in order to select a suitable course. You are advised not to overestimate your capability. For example, you need to estimate your academic level so as to avoid selecting a course which is too difficult or too easy for you. This will waste both your precious time and money. Concerning the financial matters, although the government provides students with financial assistance / loan, there is limitation on the eligibility for the application, to which you have to pay attention to. [More details on the eligibility for the application of the student financial assistance / loan administered by the Student Finance Office of the Working Family and Student Financial Assistance Agency (SFO, WFSFAA), can be browsed through the relevant information on the Agency's website, <https://www.wfsfaa.gov.hk/sfo/en/index.htm>]. Students eligible for the student financial assistance / loan application should still note the terms and conditions of submitting application.

In addition, to sign up for a course costing a high tuition fee may tremendously increase your financial pressure in the future. From our experience, many applicants may not have deliberated about their repayment ability before applying. They may run into serious financial difficulties. It is prudent for you to carefully estimate your capability and make your financial plan before your application for admission. Please be reminded about the importance of deliberating before action.

Tip 3 - Information Gathering

After gathering course information from various channels, such as advertisements, friends and promotional leaflets, you will be able to compare courses with similar content run by various training bodies and screen out the unsuitable ones. The course providers may emphasize the best and most fascinating features of their courses to their customers and play down the worst. When making a decision to sign up and pay for a course, you have to avert solely relying on any single source of information. You should bear in mind the possible discrepancies between the promises of the course providers and the reality. Some course providers, touting for business, may claim that their students are eligible to apply for the Continuing Education Fund (CEF) run by SFO, WFSFAA. In your best interests, you have to browse through our online information at <https://www.wfsfaa.gov.hk/cef> so as to clarify whether or not a course is included in the Reimbursable Course List of CEF.

Tip 4 - Ask If You Have Doubts

You have to be cautious and skeptical when comparing the promotional advertisements of different training bodies. To verify if the promotional information is authentic and genuine, you should never hesitate to make enquiries particularly about the course content, the total amount of tuition fees, the number of instalments for the tuition fee payment, the conducting agency, the course duration, the number of course sessions, the mode of delivery, the medium of instruction and etc. The course specifications of all the reimbursable courses under CEF can be found in the website of Continuing Education Fund (<https://www.wfsfaa.gov.hk/cef>). You should verify the promotional information of the course provider with those in the Continuing Education Fund's website and clarify with the course provider or Continuing Education Fund (24-hour hotline : 3142 2277 (Handled by the staff of “1823”)) when discrepancy is found.

Meanwhile, if there is any discrepancy between the promotional information and the staff members' verbal explanation, you may request the course provider to alter the contractual terms and affix a seal thereto. Remember not to be misled by propaganda or any verbal promise.

Tip 5 - Site Observation

After enquiring and screening out the unsuitable courses, you will be able to list the suitable ones for your site observation. You should pay a visit to the course providers to scrutinize their registration documents, take a look at the classroom environment and, if approved, observe the lecture. Besides, when you enquire about the course details during your visit, a pleasant and amiable staff member usually gives you a detailed explanation, striving to persuade you to put down a deposit on the course. As a staff member of the course providers, he or she is of

good knowledge about the institutions. However, his or her explanations may inevitably contain errors or omit some essential information. (Staff members of a few course providers may earn their commissions on every course they successfully sell, thus tending to exaggerate the merits of the course and downplay its demerits.) Therefore, please bear in mind that site observation is just for the sake of authenticating information collected and having a further understanding of the relevant training bodies.

Tip 6 - Deliberation Before Action

Unlike insurance companies, training bodies do not provide customers with a cooling-off period. Once part or all of the tuition fee is paid, it will be difficult to request a refund regardless of the payment method. Hence, even though you may be satisfied with the course provider after site observation, you should avoid any immediate payment of the tuition fee (including any deposit). You should give yourself a cooling-off period of two to three days to consider your options. After making your decision, you should still ward off a one-off payment of the tuition fee. Before assessing your need, you should not hastily agree to sign any contract consisting terms whereof stipulate your obligation to pay the instalments regularly with the course provider. If you are dissatisfied with the quality of the course and refuse to do so, the course provider may regard this as a breach of the contract and, in turn, file a lawsuit against you. As a matter of fact, you may request a short-term studying trial wherein your payment is on a monthly basis so that you can make sure of the suitability of the course before deciding to take the whole course.

Tip 7 - Retain All the Receipts

All CEF course providers are required to collect the tuition fees of CEF "Reimbursable Courses" on an equal monthly instalments basis except those which have been granted exemption by the Secretary for Labour and Welfare. After paying the tuition fee, you have to request the issue of a receipt from the course provider. The receipt should indicate the name of the course provider, the course of studies and the monies paid. You may also attach all the promotional leaflets to the receipt in order to facilitate your future evaluation of the quality of the course. For your benefit, you should be so circumspect as to keep all of the receipts.

Tip 8 - Handle Everything In Person

In the whole process of selecting your course provider and course, you are advised to do everything in a self-reliant manner since it is inappropriate for other people to make any decision on your behalf. For instance, your proxies may misunderstand your expectation and may not be able to consider your situation. You should personally take care of procedures involving money, such as the

payment of the tuition fee and the application for the student financial assistance / loan, instead of authorizing a stranger to do so.

The SFO earnestly hope that you can select a suitable course with the assistance of the aforementioned tips and realise your aspirations through continuous education.