Replies to initial written questions raised by Finance Committee Members in examining the Estimates of Expenditure 2026-27

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LWB(L)129	1497	TAM Chun-kwok	173	(1) Student Assistance Scheme
LWB(W)186	1759	CHAN Man-yee, Grace	173	(2) Working Family Allowance

Examination of Estimates of Expenditure 2026-27 Reply Serial No.

EDB204

CONTROLLING OFFICER'S REPLY

(Question Serial No. 1242)

Head:	(173) Working Family and Student Financial Assistance Agency
	(254) Loans to Students
Subhead (No. & title):	(101) Means-tested loan for tertiary students pursuing publicly-funded programmes
	(102) Non-means-tested loan scheme
	(103) Means-tested loan for post-secondary students
	(201) Means-tested loan for tertiary students pursuing publicly-funded programmes
	(202) Non-means-tested loan scheme
	(203) Means-tested loan for post-secondary students
Programme:	(1) Student Assistance Scheme
Controlling Officer:	Head, Working Family and Student Financial Assistance Agency (Gilford LAW)
Director of Bureau:	Secretary for Education

Question:

Regarding the ongoing concerted efforts to recover student loans in arrears as mentioned in Matters Requiring Special Attention under the Programme, will the Government inform this Committee of the following:

1. What are the total amounts in default and the number of default cases under various student financial assistance schemes as of now? What are the ages and numbers of the student loan defaulters, the reasons for their overdue repayments and the average amounts in default?

2. As regards the student loans in arrears, has the Government looked into the reasons behind the overdue repayments? For those who are unable to repay loans under such student financial assistance schemes due to financial pressure, will the Government provide further support, such as allowing them to suitably defer the repayment where reasonable, so as to help them tide over economic difficulties? If so, what are the details? If not, what are the reasons?

3. In fact, under the existing social security system, family members pursuing post-secondary education cease to receive assistance from the Comprehensive Social Security Assistance (CSSA) Scheme. Post-secondary students from CSSA families can only apply for low-interest loans at an interest rate of 1% per annum from the

Government to cover their living expenses. In the past 5 years, were there any requests for deferral of loan repayment from such CSSA students or even default cases involving them? Will the above arrangement be reviewed in discussion with relevant departments in the future, with a view to expanding the scope of the CSSA Scheme to cover the living expenses of full-time post-secondary students and address their basic needs?

Asked by: Hon FAN Chun-wah, Andrew (LegCo internal reference no.: 20)

Reply:

(1)&(2)

The Student Finance Office (SFO) under the Working Family and Student Financial Assistance Agency administers 5 student financial assistance schemes for providing loans to tertiary and post-secondary students (i.e. the Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS), the Financial Assistance Scheme for Post-secondary Students (FASP), the Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT), the Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) and the Extended Non-means-tested Loan Scheme (ENLS)). Cases with 2 or more consecutive overdue quarterly instalments/6 or more consecutive overdue monthly instalments are regarded as default cases. The amounts in default and the number of default cases under the 5 schemes as at 31 January 2026 are tabulated below:

A. TSFS	
Amount in default ($ million)[@]	12.47
Number of default cases	913
B. FASP	
Amount in default ($ million)[@]	11.43
Number of default cases	1 168
C. NLSFT	
Amount in default ($ million) [@]	11.62
Number of default cases	1 144
D. NLSPS	
Amount in default ($ million) [@]	39.00
Number of default cases	2 572
E. ENLS	
Amount in default ($ million)[@]	51.07
Number of default cases	4 041
Total	
Amount in default ($ million) [@]	**125.59**
Number of default cases	**9 838**

@The amount in default is the total amount of arrears in the defaulted student loan accounts, including the arrears from the previous academic years

The number of defaulters and the average amount in default per person, broken down by age, as at 31 January 2026 are tabulated below:

Age	Below 30	30 to 39	40 to 49	50 to 59	60or above
Number of defaulters*	1 836	3 561	1 820	666	611
Average amount in default ($)	6,400	11,800	26,800	18,500	17,400

*As at 31 January 2026, there were 9 838 default cases, involving 8 494 defaulters.

For student loan borrowers who apply for deferment of loan repayment, the main reasons include financial hardship, serious illness and further full-time study. SFO has always appealed to student loan borrowers to actively contact SFO for assistance if they have difficulties in repaying their loans due to practical hardship. For defaulters who have genuine difficulties in repaying their loans, SFO will provide assistance as appropriate, including negotiations on deferment of loan repayment or loan restructuring.

(3)

To enable post-secondary students with financial needs to finish their studies, SFO provides eligible applicants with financial assistance such as tuition fee grants, academic expenses grants, hostel subsidies and student travel subsidies through the TSFS and the FASP. The two schemes also provide low-interest loans to help students cover their living costs during their studies. The interest rate for the loans is set at 1% per annum, which is calculated only from the date the loan borrowers have finished their studies and start repayment (i.e. interest-free during their studies), and the standard repayment period is 15 years. To ease the financial burden of student loan borrowers right upon their graduation and allow them more time to secure a stable job, they are given the option of commencing loan repayment one year after they have completed their studies. Loan borrowers with proven repayment difficulties (e.g. financial hardship, serious illness or further full-time study) may apply for interest-free deferment of loan repayment for a maximum of 2 years, i.e. a repayment period of up to 17 years. The SFO does not maintain separate statistics or breakdowns on cases regarding requests for deferral of loan repayment from CSSA students or default cases involving CSSA students.

When providing financial assistance to students, the Government must strike an appropriate balance between public expenditure and the students' financial burden. The existing assistance arrangements have taken into account a number of factors to ensure that no student is denied access to education due to lack of means. There is currently no plan to make any changes.

- End -

Examination of Estimates of Expenditure 2026-27 Reply Serial No.

EDB205

CONTROLLING OFFICER'S REPLY

(Question Serial No. 1207)

Head: (173) Working Family and Student Financial Assistance Agency
(254) Loans to Students

Subhead (No. & title): (-) Not specified

Programme: (-) Not specified

Controlling Officer: Head, Working Family and Student Financial Assistance Agency (Gilford LAW)

Director of Bureau: Secretary for Education

Question:

Regarding the expenditure and service performance of the Working Family and Student Financial Assistance Agency (WFSFAA), will the Government inform this Committee of:

(1) the total numbers of posts in the approved establishment of the WFSFAA in the past 3 years, the anticipated net increase or decrease in the number of posts in 2026-27 and the respective numbers of civil service (established) posts and non-civil service contract staff (supernumerary) posts among such posts;

(2) the numbers of applications processed by the WFSFAA under various student financial assistance schemes, the average processing time and the average administrative expenses involved in each application in the past 3 years, with a breakdown by scheme; and

(3) as regards the recovery of student loans in arrears:

(a) the total amount of student loans in arrears and the number of default cases involved as at late February 2026;

(b) the amounts of default loans successfully recovered by the WFSFAA and the numbers of default cases involved in the past 3 years; and

(c) the annual expenditure and staff establishment involved in the recovery of default loans?

Asked by: Hon FAN Hoi-kit, Alex (LegCo internal reference no.: 18)

Reply:

(1)
The total numbers of posts in the approved establishment of the Working Family and Student Financial Assistance Agency (WFSFAA) in the past 3 years are as follows:

Financial year	**2023-24**	**2024-25**	**2025-26**
Total number of posts in the establishment	1 372	1 362	1 353

It is anticipated that there will be a net decrease of 27 civil service posts in 2026-27. The WFSFAA will employ non-civil service contract staff according to service and operational needs.

(2)
The numbers of applications and the processing time under various student financial assistance schemes from the 2023/24 to 2025/26 academic years are tabulated below. As the staff who handle the applications are also responsible for other duties, the WFSFAA does not maintain data on the administrative expenses required to handle each application.

Financial assistance scheme	**Number of applications**			**Processing time**
	2023/24	**2024/25**	**2025/26 (as at 31 January 2026)**	
Pre-primary level				
Kindergarten and Child Care Centre Fee Remission Scheme	36 889	30 411	25 671	If complete information is provided by the applicant, the WFSFAA will normally finish vetting the application within 2 months and notify the applicant of the result starting from around August each year.
Grant for School-related Expenses for Kindergarten Students	35 171	28 894	24 443	
Primary and secondary level				
School Textbook Assistance Scheme	192 466	182 073	171 520	If complete information is provided by the applicant, the WFSFAA will normally finish vetting the application within 3 months and notify
Student Travel Subsidy Scheme	167 778	160 917	152 027	
Subsidy Scheme for Internet Access Charges[*]	135 411	127 068	118 297	
Examination Fee Remission Scheme	Not applicable[^]	11 896	Not available	

Financial assistance scheme	Number of applications			Processing time
	2023/24	2024/25	2025/26 (as at 31 January 2026)	
			(The vetting process for examination fee remission for the 2025/26 academic year is still underway)	the applicant of the result starting from around August each year.
Diploma of Applied Education (DAE)/ Diploma Yi Jin (DYJ) Tuition Fee Reimbursement	6 474	6 132[#]	Not available (Reimbursement of tuition fees for the 2025/26 academic year will begin in April 2026)	The WFSFAA will reimburse the tuition fees to eligible students pursuing the DAE/DYJ Programmes or attending designated evening adult education courses within 6 weeks upon receipt of confirmation from institutions the student information and their satisfactory completion of the subjects.
Financial Assistance Scheme for Designated Evening Adult Education Courses	481	509[#]		
Post-secondary and tertiary level				
Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS)	18 904	17 759	15 985	If complete information is provided by the applicant, the WFSFAA will normally notify the applicant of the result within 60 calendar days from the issuance date of the "Acknowledgement of Receipt of Application".
Financial Assistance Scheme for Post-secondary Students (FASP)	15 462	15 034	15 159	
Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)	14 684	15 862	15 311	If complete information is provided by the applicant, the

Financial assistance scheme	Number of applications			Processing time
	2023/24	2024/25	2025/26 (as at 31 January 2026)	
Non-means-tested Loan Scheme for Post-secondary Students (NLSPS)	12 912	14 908	15 648	WFSFAA will normally notify the applicant of the result within 3 weeks from the issuance date of the "Acknowledgement of Receipt of Application".
Extended Non-means-tested Loan Scheme (ENLS)	6 324	6 685	5 185	If complete information is provided by the applicant, the WFSFAA will normally notify the applicant of the result within 3 weeks from receipt of application.
Continuing Education Fund (CEF)[@]	51 911	60 141	59 986	In general, the processing time of application for reimbursement claim for existing account holders and account opening together with first reimbursement claim for new applicants under the CEF is 6 weeks and 8 weeks respectively.

* Application is household-based.

^ The Government paid the examination fees for school candidates sitting for the 2024 Hong Kong Diploma of Secondary Education Examination, as well as eligible non-Chinese speaking students sitting for the General Certificate of Secondary Education (Chinese) Examination, the International General Certificate of Secondary Education (Chinese) Examination, the General Certificate of Education (GCE) Advanced Subsidiary-Level (Chinese) Examination and GCE Advanced-Level (Chinese) Examination. Hence, there was no need for needy students to apply for examination fee remission in the 2023/24 academic year.

Some applications for reimbursement of tuition fees are still under processing. Listed above are figures as at 31 January 2026.

@ CEF is open to applications throughout the year. The figures shown here relate to financial rather than academic years. An application may involve claim for reimbursement of one or more CEF courses. The Labour and Welfare Bureau oversees the operation of the CEF.

(3)

The Student Finance Office (SFO) under the WFSFAA administers 5 student financial assistance schemes for providing loans to tertiary and post-secondary students (i.e. TSFS,

FASP, NLSFT, NLSPS and ENLS). Cases with 2 or more consecutive overdue quarterly instalments/6 or more consecutive overdue monthly instalments are regarded as default cases.

(a) & (b)
The total amount in default and the total number of default cases under the 5 schemes as at 31 January 2026 are tabulated below:

Total amount in default ($million)[@*]	125.59
Total number of default cases	9 838

[@] The amount in default is the total amount of arrears in the defaulted student loan accounts, including the arrears from the previous academic years.

[*] There is no direct correlation between the total amount in default and the amount recovered (see table below) in the same academic year. The former reflects the position of default as at the end of the academic year concerned, while the latter is the amount recovered by SFO in the same academic year through recovery actions taken.

The amounts recovered from the defaulters and their indemnifiers by SFO as well as the numbers of cases involved are tabulated below:

Academic year	**2023/24[#]**	**2024/25[#]**	**2025/26 (as at 31 January 2026)**
Amount recovered ($m)	19.49	38.96	42.13
Number of cases	2 298	2 171	9 239

[#] In view of the interest-free deferral of loan repayment arrangement implemented by the Government from 1 April 2020 to 31 March 2025, the figures relating to recovery of student loans in arrears were relatively low (but repayers with defaulted loans before the suspension period were still required to settle the arrears).

(c)
In the 2025/26 academic year (as at 31 January 2026), about 120 staff from SFO and the Department of Justice are tasked to handle work relating to student loan recovery. The overall operating expenditure involved (including the expenditure on the remuneration of the staff concerned) is around $19.5 million.

- End -

Examination of Estimates of Expenditure 2026-27 Reply Serial No.

EDB206

CONTROLLING OFFICER'S REPLY

(Question Serial No. 0894)

Head: (173) Working Family and Student Financial Assistance Agency

Subhead (No. & title): (228) Student financial assistance

Programme: (1) Student Assistance Scheme

Controlling Officer: Head, Working Family and Student Financial Assistance Agency (Gilford LAW)

Director of Bureau: Secretary for Education

Question:

The Working Family and Student Financial Assistance Agency provides means-tested grants under the School Textbook Assistance Scheme (STAS) for needy students. In this connection, will the Government advise this Committee of the following:

(a) in tabular form, the numbers of applicants under the STAS, with a breakdown by grade level of applicant (Primary 1 to 6, Secondary 1 to 3, Secondary 4, Secondary 5 and Secondary 6) and level of assistance (full or half), in the past 3 school years;

(b) in tabular form, the numbers of applicants and the average amounts of subsidy of the applications under the Student Travel Subsidy Scheme, with a breakdown by residential district of applicant, in the past 3 years;

(c) the average processing time for each application in the past year; and

(d) given the views that applicants are only classified as eligible for "full"/"half" level of assistance or "ineligible" under the prevailing means test mechanism, rendering some "borderline families" with income marginally above the limit unable to receive any support, whether the Government will conduct a comprehensive review of the prevailing means test criteria and consider putting in place a more refined tiered assistance system (such as introducing 1/4 and 3/4 levels of assistance)?

Asked by: Hon LEUNG Tsz-wing, Dennis (LegCo internal reference no.: 18)

Reply:

(a) The numbers of student applicants and the numbers of students approved for full grant/half grant under the School Textbook Assistance Scheme (STAS), broken down by grade level, from the 2023/24 to 2025/26 school years (as at 31 January 2026) are tabulated below:

	2023/24 school year	2024/25 school year	2025/26 school year (as at 31 January 2026)
Primary 1 to 6			
Number of student applicants	95 208	87 386	81 193
Number of students approved for full grant	49 956	44 566	41 152
Number of students approved for half grant	41 607	39 279	36 887
Secondary 1 to 3			
Number of student applicants	52 505	51 754	49 013
Number of students approved for full grant	30 467	29 319	27 012
Number of students approved for half grant	19 690	20 014	19 723
Secondary 4			
Number of student applicants	16 485	15 282	15 206
Number of students approved for full grant	9 663	8 856	8 837
Number of students approved for half grant	6 031	5 678	5 619
Secondary 5			
Number of student applicants	15 165	14 567	13 571
Number of students approved for full grant	8 812	8 385	7 839
Number of students approved for half grant	5 602	5 440	5 065
Secondary 6			
Number of student applicants	13 103	13 084	12 537
Number of students approved for full grant	7 473	7 572	7 273
Number of students approved for half grant	4 957	4 856	4 662

(b) The numbers of primary and secondary students approved for student travel subsidy and the average amounts of subsidy, broken down by residential district of applicant, from the 2023/24 to 2025/26 school years (as at 31 January 2026) are tabulated below (the numbers of applicants are not available):

Residential district of applicant	2023/24 school year		2024/25 school year		2025/26 school year (as at 31 January 2026)	
	Number of students approved for subsidy*	Average amount of subsidy ($)	Number of students approved for subsidy*	Average amount of subsidy ($)	Number of students approved for subsidy*	Average amount of subsidy ($)
Central and Western	1 283	2,416	1 149	2,421	1 037	2,526
Wan Chai	799	2,358	768	2,376	711	2,551
Eastern	5 927	2,150	5 546	2,140	5 030	2,235
Southern	2 971	2,213	2 786	2,268	2 587	2,416
Sham Shui Po	10 370	2,255	9 840	2,247	9 226	2,329

Residential district of applicant	2023/24 school year		2024/25 school year		2025/26 school year (as at 31 January 2026)	
	Number of students approved for subsidy*	Average amount of subsidy ($)	Number of students approved for subsidy*	Average amount of subsidy ($)	Number of students approved for subsidy*	Average amount of subsidy ($)
Yau Tsim Mong	2 820	2,306	2 655	2,326	2 364	2,414
Kowloon City	4 885	2,645	3 445	2,425	4 616	2,752
Wong Tai Sin	8 750	2,210	8 571	2,228	7 807	2,255
Kwun Tong	18 188	2,397	17 968	2,472	15 272	2,481
Tsuen Wan	3 785	2,603	3 735	2,631	3 671	2,778
Tuen Mun	11 022	1,528	10 462	1,512	10 020	1,539
Yuen Long	12 813	1,892	12 112	1,958	11 327	2,029
North	8 840	2,851	8 222	2,862	7 770	2,938
Tai Po	4 114	2,343	4 544	2,430	4 580	2,517
Sha Tin	12 790	2,314	12 004	2,334	11 020	2,423
Sai Kung	4 415	2,355	4 217	2,401	4 058	2,461
Islands	3 933	3,261	3 735	3,314	3 528	3,396
Kwai Tsing	10 222	2,213	10 079	2,250	9 792	2,380

*Excluding the figures for cross-boundary students.

(c) If complete information is provided by the applicant, the Working Family and Student Financial Assistance Agency (WFSFAA) will normally finish vetting the application within 3 months and notify the applicant of the result starting from around August each year.

(d) The Student Finance Office under the WFSFAA uses the "Adjusted Family Income" mechanism as the means test to assess the eligibility of an applicant for student financial assistance and the level of assistance. The family income ceilings under the mechanism are adjusted annually in accordance with the movement of the Consumer Price Index. The Government reviews the mechanism from time to time, including relaxing the income ceilings for full level of assistance under the mechanism in the 2011/12 school year. For instance, in the 2023/24 to 2025/26 school years (as at 31 January 2026), the annual successful rate of applications under the STAS exceeded 95%, with nearly 60% of beneficiary students receiving full grant.

- End -

Examination of Estimates of Expenditure 2026-27 Reply Serial No.

LWB(L)127

CONTROLLING OFFICER'S REPLY

(Question Serial No. 1229)

Head: (173) Working Family and Student Financial Assistance Agency

Subhead (No. & title): (700) General non-recurrent

Programme: (1) Student Assistance Scheme

Controlling Officer: Head, Working Family and Student Financial Assistance Agency (Gilford LAW)

Director of Bureau: Secretary for Labour and Welfare

Question:

Regarding the Continuing Education Fund (CEF) under this Programme, will the Government inform this Committee of the respective numbers of reimbursable courses and subsidy recipients under the CEF in the past 3 financial years, with a breakdown by industry/skill category?

Asked by: Hon FAN Chun-wah, Andrew (LegCo internal reference no.: 8)

Reply:

Breakdown of the numbers of courses with valid registration under the Continuing Education Fund (CEF) and the numbers of subsidy recipients by area of study in the past 3 years are set out at the Annex.

Annex

Numbers of CEF Courses with Valid Registration and Numbers of Subsidy Recipients by Area of Study

2023-24

Area of study (Note (i))	**Number of courses with valid registration**	**Number of subsidy recipients (Note (ii))**
Business Services	- (Note (iii))	4 949
Design		931
Financial Services		2 992
Languages		6 188
Logistics		573
Tourism		480
Interpersonal and Intrapersonal Skills for the Workplace		32
Creative Industries		912
Specification of Competency Standards (SCS)-based (Note (iv))	112	8 228
A01 - Architecture and Town Planning	144	949
A02 - Arts, Design and Performing Arts	220	1 265
A03 - Business and Management	1 798	12 144
A04 - Computer Science and Information Technology	261	1 685
A05 - Education	83	1 786
A06 - Engineering and Technology	432	3 192
A07 - Humanities	143	998
A08 - Languages and Related Studies	282	1 841
A09 - Law	79	482
A10 - Mass Media and Communications, Journalism and Public Relations	117	519
A11 - Medicine, Dentistry and Health Sciences	268	4 507
A12 - Sciences	137	865
A13 - Services	319	2 310
A14 - Social Sciences	300	2 537
Total	**4 695**	**60 365**

2024-25

Area of study (Note (i))	**Number of courses with valid registration**	**Number of subsidy recipients (Note (ii))**
Business Services	- (Note (iii))	727
Design		159
Financial Services		224
Languages		3 026
Logistics		166
Tourism		17
Interpersonal and Intrapersonal Skills for the Workplace		-
Creative Industries		207
Specification of Competency Standards (SCS)-based (Note (iv))	105	10 267
A01 - Architecture and Town Planning	146	1 301
A02 - Arts, Design and Performing Arts	224	1 891
A03 - Business and Management	1 776	20 139
A04 - Computer Science and Information Technology	268	2 388
A05 - Education	88	1 807
A06 - Engineering and Technology	427	3 445
A07 - Humanities	111	980
A08 - Languages and Related Studies	252	2 913
A09 - Law	81	656
A10 - Mass Media and Communications, Journalism and Public Relations	116	603
A11 - Medicine, Dentistry and Health Sciences	273	4 722
A12 - Sciences	139	997
A13 - Services	339	2 839
A14 - Social Sciences	245	2 630
Total	**4 590**	**62 104**

2025-26 (as at 31 January 2026)

Area of study (Note (i))	**Number of courses with valid registration**	**Number of subsidy recipients (Note (ii))**
Business Services	- (Note (iii))	75
Design		33
Financial Services		2
Languages		435
Logistics		7
Tourism		-
Interpersonal and Intrapersonal Skills for the Workplace		-
Creative Industries		2
Specification of Competency Standards (SCS)-based (Note (iv))	123	13 532
A01 - Architecture and Town Planning	144	1 087
A02 - Arts, Design and Performing Arts	239	1 483
A03 - Business and Management	1 785	21 075
A04 - Computer Science and Information Technology	274	2 468
A05 - Education	94	1 591
A06 - Engineering and Technology	438	3 096
A07 - Humanities	124	903
A08 - Languages and Related Studies	251	4 415
A09 - Law	76	633
A10 - Mass Media and Communications, Journalism and Public Relations	134	487
A11 - Medicine, Dentistry and Health Sciences	280	4 877
A12 - Sciences	145	1 001
A13 - Services	334	2 785
A14 - Social Sciences	286	2 753
Total	**4 727**	**62 740**

Note (i) Since 1 April 2019, applications have been accepted for registration under the CEF in respect of all courses registered under the Qualifications Register, including SCS-based courses; Specification of Generic (Foundation) Competencies-based (SGC-based) courses; and non SCS/SGC-based courses which are divided into 14 classified areas of study and training (i.e. A01 - A14).

Note (ii) A person may claim for reimbursement of 1 or more CEF courses.

Note (iii) Since 1 April 2023, all CEF courses previously registered under the 8 specified domains have expired, and should be registered under the 14 areas of study and training (i.e. A01 - A14) under the Qualifications Register instead. For applicants who have enrolled in the CEF courses which were previously registered under the 8 specified domains and commenced on or before 31 March 2023, they may submit applications for fee reimbursement within 1 year upon the successful completion of the courses (according to the course completion date or the date of the specified language benchmark test/examination (if applicable), whichever is later).

Note (iv) The scopes of SCS-based industries under the Qualifications Framework include Arboriculture and Horticulture, Automotive, Banking, Beauty and Hairdressing, Catering, Electrical and Mechanical Services, Elderly Care Service, Fashion, Human Resource Management, Import and Export, Information and Communications Technology, Insurance, Jewellery, Logistics, Manufacturing Technology (Tooling, Metals and Plastics), Printing and Publishing, Property Management, Retail, Security Services, Testing, Inspection and Certification, Travel as well as Watch and Clock.

- End -

Examination of Estimates of Expenditure 2026-27 Reply Serial No.

LWB(L)128

CONTROLLING OFFICER'S REPLY

(Question Serial No. 0869)

Head: (173) Working Family and Student Financial Assistance Agency

Subhead (No. & title): (700) General non-recurrent

Programme: (1) Student Assistance Scheme

Controlling Officer: Head, Working Family and Student Financial Assistance Agency (Gilford LAW)

Director of Bureau: Secretary for Labour and Welfare

Question:

Regarding the Continuing Education Fund (CEF), will the Government inform this Committee of:

(1) the number of newly-opened CEF accounts in each of the past 2 years and in the current year to date;

(2) the respective numbers of CEF accounts which have received a subsidy of $5,000 to $9,999, $10,000 to $14,999, $15,000 to $19,999, $20,000 to $24,999 and $25,000 since the establishment of the CEF;

(3) the median course fee of CEF courses as well as the highest and lowest course fees for any single course at present; and

(4) breakdown of the numbers of courses with valid registration under the CEF, the numbers of subsidy recipients and the average amounts of reimbursement by area of study in each of the past 2 years and in the current year to date?

Asked by: Hon LAM Chun-sing (LegCo internal reference no.: 28)

Reply:

(1) The numbers of newly-opened accounts under the Continuing Education Fund (CEF) in the past 3 years are tabulated below:

2023-24	**2024-25**	**2025-26 (as at 31 January 2026)**
29 877	34 907	36 355

(2) As at 31 January 2026, the numbers of accounts which have received subsidy of $5,000 or above since the establishment of CEF are tabulated below:

Amount of subsidy received	Number of CEF accounts
$5,000-$9,999	174 076
$10,000-$14,999	359 829
$15,000-$19,999	37 598
$20,000-$24,999	33 322
$25,000 (subsidy ceiling)	12 378

(3) The current subsidy ceiling under the CEF is $25,000. The co-payment ratios by learners for the first $10,000 subsidy is 20% of the course fee and that for the remaining $15,000 subsidy is 40% of the course fee. As at 31 January 2026, the median course fee of CEF courses was $8,175. The highest course fee for a single course was $750,000, while the lowest was $480.

(4) Breakdown of the numbers of courses with valid registration under the CEF, the numbers of subsidy recipients and the average amounts of reimbursement by area of study in the past 3 years are set out at the Annex.

Annex

Numbers of CEF Courses with Valid Registration, Numbers of Subsidy Recipients and Average Amounts of Reimbursement by Area of Study

2023-24

Area of study (Note (i))	**Number of courses with valid registration**	**Number of subsidy recipients (Note (ii))**	**Average amount of reimbursement ($)**
Business Services	- (Note (iii))	4 949	7,126
Design		931	7,009
Financial Services		2 992	6,501
Languages		6 188	8,033
Logistics		573	9,941
Tourism		480	5,855
Interpersonal and Intrapersonal Skills for the Workplace		32	8,164
Creative Industries		912	12,257
Specification of Competency Standards (SCS)-based (Note (iv))	112	8 228	4,918
A01 - Architecture and Town Planning	144	949	9,019
A02 - Arts, Design and Performing Arts	220	1 265	9,744
A03 - Business and Management	1 798	12 144	9,160
A04 - Computer Science and Information Technology	261	1 685	6,582
A05 - Education	83	1 786	10,364
A06 - Engineering and Technology	432	3 192	7,706
A07 - Humanities	143	998	10,142
A08 - Languages and Related Studies	282	1 841	9,622
A09 - Law	79	482	9,012
A10 - Mass Media and Communications, Journalism and Public Relations	117	519	5,064
A11 - Medicine, Dentistry and Health Sciences	268	4 507	7,553
A12 - Sciences	137	865	7,351
A13 - Services	319	2 310	8,628
A14 - Social Sciences	300	2 537	8,249
Total	**4 695**	**60 365**	-

2024-25

Area of study (Note (i))	**Number of courses with valid registration**	**Number of subsidy recipients (Note (ii))**	**Average amount of reimbursement ($)**
Business Services	- (Note (iii))	727	9,907
Design		159	14,488
Financial Services		224	4,385
Languages		3 026	7,201
Logistics		166	10,705
Tourism		17	3,958
Interpersonal and Intrapersonal Skills for the Workplace		-	-
Creative Industries		207	15,741
Specification of Competency Standards (SCS)-based (Note (iv))	105	10 267	3,187
A01 - Architecture and Town Planning	146	1 301	8,062
A02 - Arts, Design and Performing Arts	224	1 891	9,098
A03 - Business and Management	1 776	20 139	8,465
A04 - Computer Science and Information Technology	268	2 388	5,912
A05 - Education	88	1 807	9,175
A06 - Engineering and Technology	427	3 445	6,631
A07 - Humanities	111	980	8,499
A08 - Languages and Related Studies	252	2 913	8,320
A09 - Law	81	656	9,572
A10 - Mass Media and Communications, Journalism and Public Relations	116	603	4,861
A11 - Medicine, Dentistry and Health Sciences	273	4 722	7,316
A12 - Sciences	139	997	6,258
A13 - Services	339	2 839	8,323
A14 - Social Sciences	245	2 630	7,656
Total	**4 590**	**62 104**	-

2025-26 (as at 31 January 2026)

Area of study (Note (i))	**Number of courses with valid registration**	**Number of subsidy recipients (Note (ii))**	**Average amount of reimbursement ($)**
Business Services	- (Note (iii))	75	21,045
Design		33	22,675
Financial Services		2	10,056
Languages		435	9,040
Logistics		7	17,536
Tourism		-	-
Interpersonal and Intrapersonal Skills for the Workplace		-	-
Creative Industries		2	7,487
Specification of Competency Standards (SCS)-based (Note (iv))	123	13 532	2,338
A01 - Architecture and Town Planning	144	1 087	10,006
A02 - Arts, Design and Performing Arts	239	1 483	11,417
A03 - Business and Management	1 785	21 075	10,128
A04 - Computer Science and Information Technology	274	2 468	6,832
A05 - Education	94	1 591	10,034
A06 - Engineering and Technology	438	3 096	7,731
A07 - Humanities	124	903	8,709
A08 - Languages and Related Studies	251	4 415	9,762
A09 - Law	76	633	11,174
A10 - Mass Media and Communications, Journalism and Public Relations	134	487	6,265
A11 - Medicine, Dentistry and Health Sciences	280	4 877	8,446
A12 - Sciences	145	1 001	6,797
A13 - Services	334	2 785	9,748
A14 - Social Sciences	286	2 753	8,764
Total	**4 727**	**62 740**	-

Note (i) Since 1 April 2019, applications have been accepted for registration under the CEF in respect of all courses registered under the Qualifications Register, including SCS-based courses; Specification of Generic (Foundation) Competencies-based (SGC-based) courses; and non SCS/SGC-based courses which are divided into 14 classified areas of study and training (i.e. A01 - A14).

Note (ii) A person may claim for reimbursement of 1 or more CEF courses.

Note (iii) Since 1 April 2023, all CEF courses previously registered under the 8 specified domains have expired and should be registered under the 14 areas of study and training (i.e. A01 - A14) under the Qualifications Register instead. For applicants who have enrolled in the CEF courses which were previously registered under the 8 specified domains and commenced on or before 31 March 2023, they may submit applications for fee reimbursement within 1 year upon the successful completion of the courses (according to the course completion date or the date of the specified language benchmark test/examination (if applicable), whichever is later).

Note (iv) The scopes of SCS-based industries under the Qualifications Framework include Arboriculture and Horticulture, Automotive, Banking, Beauty and Hairdressing, Catering, Electrical and Mechanical Services, Elderly Care Service, Fashion, Human Resource Management, Import and Export, Information and Communications Technology, Insurance, Jewellery, Logistics, Manufacturing Technology (Tooling, Metals and Plastics), Printing and Publishing, Property Management, Retail, Security Services, Testing, Inspection and Certification, Travel as well as Watch and Clock.

- End -

Examination of Estimates of Expenditure 2026-27 Reply Serial No.

LWB(L)129

CONTROLLING OFFICER'S REPLY

(Question Serial No. 1497)

Head: (173) Working Family and Student Financial Assistance Agency

Subhead (No. & title): (700) General non-recurrent

Programme: (1) Student Assistance Scheme

Controlling Officer: Head, Working Family and Student Financial Assistance Agency (Gilford LAW)

Director of Bureau: Secretary for Labour and Welfare

Question:

It has been 24 years since the Continuing Education Fund (CEF) was established in 2002, would the Government advise this Committee of the following:

(1) the expenditure involved in CEF reimbursement claims in each of the past 5 years;

(2) the number and proportion of accounts that have used 100%, over 75%, over 50%, over 25% and none of their CEF subsidy balance in tabular form;

(3) breakdown of the number of courses with valid registration under the CEF, including courses involving Artificial Intelligence (AI) applications, and the numbers of subsidy recipients by area of study over the past 2 years; and

(4) the details regarding the channels adopted and the estimated expenditure involved for the promotion of CEF courses over the past year, as well as the promotion plan for the upcoming year?

Asked by: Hon TAM Chun-kwok (LegCo internal reference no.: 7)

Reply:

(1) The total amounts of reimbursement under the Continuing Education Fund (CEF) in the past 5 years are tabulated below:

	2021-22	**2022-23**	**2023-24**	**2024-25**	**2025-26 (as at 31 January 2026)**
Total amount of reimbursement ($ million)	452.2	467.4	473.8	448.1	496.4

(2) The current subsidy ceiling for each eligible applicant is $25,000. As at 31 January 2026, the numbers of accounts which have received subsidy of $5,000 or above are tabulated below. The Working Family and Student Financial Assistance Agency (WFSFAA) does not maintain a breakdown by percentage as mentioned in the question.

Amount of subsidy received	Number of CEF accounts (%)
$5,000-$9,999	174 076 (17.7%)
$10,000-$14,999	359 829 (36.6%)
$15,000-$19,999	37 598 (3.8%)
$20,000-$24,999	33 322 (3.4%)
$25,000 (subsidy ceiling)	12 378 (1.3%)

As at the same date, there were about 980 000 accounts under the CEF, among which about 249 000 account holders have not used any subsidy, representing around 25% of the total number of accounts.

(3) Break down of the numbers of courses with valid registration under the CEF and the numbers of subsidy recipients in the past 2 years by area of study are set out at the Annex. As at end March 2025 and January 2026, the number of CEF courses carried titles related to the area of artificial intelligence were about 30 and 60 respectively, and the numbers of subsidy recipients enrolled in such courses were about 140 and 280 respectively.

(4) The Office of the CEF under the WFSFAA has all along been promoting the CEF and the way to claim the subsidy through various channels, such as website, electronic platforms and promotional leaflets. A course search engine is also available on the website for public access to CEF course information. Furthermore, CEF course providers have assisted in promoting the CEF and encouraging learners to submit claims. Under the CEF Terms and Conditions, the promotional materials of CEF courses prepared by the course providers must state clearly that these courses are on the list of CEF courses and depict the Qualifications Register registration numbers and validity periods, etc. Since promoting the CEF and monitoring course providers' compliance with the above requirements are part of the regular duties of the WFSFAA, a breakdown of the estimated expenditure involved is not available.

Annex

Numbers of CEF Courses with Valid Registration and Numbers of Subsidy Recipients by Area of Study

2024-25

Area of study (Note (i))	**Number of courses with valid registration**	**Number of subsidy recipients (Note (ii))**
Business Services	- (Note (iii))	727
Design		159
Financial Services		224
Languages		3 026
Logistics		166
Tourism		17
Interpersonal and Intrapersonal Skills for the Workplace		-
Creative Industries		207
Specification of Competency Standards (SCS)-based (Note (iv))	105	10 267
A01 - Architecture and Town Planning	146	1 301
A02 - Arts, Design and Performing Arts	224	1 891
A03 - Business and Management	1 776	20 139
A04 - Computer Science and Information Technology	268	2 388
A05 - Education	88	1 807
A06 - Engineering and Technology	427	3 445
A07 - Humanities	111	980
A08 - Languages and Related Studies	252	2 913
A09 - Law	81	656
A10 - Mass Media and Communications, Journalism and Public Relations	116	603
A11 - Medicine, Dentistry and Health Sciences	273	4 722
A12 - Sciences	139	997
A13 - Services	339	2 839
A14 - Social Sciences	245	2 630
Total	**4 590**	**62 104**

2025-26 (as at 31 January 2026)

Area of study (Note (i))	**Number of courses with valid registration**	**Number of subsidy recipients (Note (ii))**
Business Services	- (Note (iii))	75
Design		33
Financial Services		2
Languages		435
Logistics		7
Tourism		-
Interpersonal and Intrapersonal Skills for the Workplace		-
Creative Industries		2
Specification of Competency Standards (SCS)-based (Note (iv))	123	13 532
A01 - Architecture and Town Planning	144	1 087
A02 - Arts, Design and Performing Arts	239	1 483
A03 - Business and Management	1 785	21 075
A04 - Computer Science and Information Technology	274	2 468
A05 - Education	94	1 591
A06 - Engineering and Technology	438	3 096
A07 - Humanities	124	903
A08 - Languages and Related Studies	251	4 415
A09 - Law	76	633
A10 - Mass Media and Communications, Journalism and Public Relations	134	487
A11 - Medicine, Dentistry and Health Sciences	280	4 877
A12 - Sciences	145	1 001
A13 - Services	334	2 785
A14 - Social Sciences	286	2 753
Total	**4 727**	**62 740**

Note (i) Since 1 April 2019, applications have been accepted for registration under the CEF in respect of all courses registered under the Qualifications Register, including SCS-based courses; Specification of Generic (Foundation) Competencies-based (SGC-based) courses; and non SCS/SGC-based courses which are divided into 14 classified areas of study and training (i.e. A01 - A14).

Note (ii) A person may claim for reimbursement of 1 or more CEF courses.

Note (iii) Since 1 April 2023, all CEF courses previously registered under the 8 specified domains have expired, and should be registered under the 14 areas of study and training (i.e. A01 - A14) under the Qualifications Register instead. For applicants who have enrolled in the CEF courses which were previously registered under the 8 specified domains and commenced on or before 31 March 2023, they may submit applications for fee reimbursement within 1 year upon the successful completion of the courses (according to the course completion date or the date of the specified language benchmark test/examination (if applicable), whichever is later).

Note (iv) The scopes of SCS-based industries under the Qualifications Framework include Arboriculture and Horticulture, Automotive, Banking, Beauty and Hairdressing, Catering, Electrical and Mechanical Services, Elderly Care Service, Fashion, Human Resource Management, Import and Export, Information and Communications Technology, Insurance, Jewellery, Logistics, Manufacturing Technology (Tooling, Metals and Plastics), Printing and Publishing, Property Management, Retail, Security Services, Testing, Inspection and Certification, Travel as well as Watch and Clock.

- End -

Examination of Estimates of Expenditure 2026-27 Reply Serial No.

LWB(W)186

CONTROLLING OFFICER'S REPLY

(Question Serial No. 1759)

Head: (173) Working Family and Student Financial Assistance Agency

Subhead (No. & title): (199) Working Family Allowance

Programme: (2) Working Family Allowance

Controlling Officer: Head, Working Family and Student Financial Assistance Agency (Gilford LAW)

Director of Bureau: Secretary for Labour and Welfare

Question:

Regarding the applications for the Working Family Allowance (WFA), will the Government inform this Committee of:

1. the numbers of applications received and approved from 2023-24 to 2025-26, with a breakdown by household size and number of children in the households;

Applications received	1-person household	2-person household	3-person household	4-person household	5-person household	6-person or more household	Total
1 child							
2 children							
3 children							
4 or more children							
Total							

Applications approved	1-person household	2-person household	3-person household	4-person household	5-person household	6-person or more household	Total
1 child							
2 children							
3 children							
4 or more children							
Total							

2. the numbers of cases concurrently granted with child allowance among the approved applications for the WFA in the past 3 financial years, with a breakdown by household size and number of children in the households.

Applications approved	1-person household	2-person household	3-person household	4-person household	5-person household	6-person or more household	Total
1 child							
2 children							
3 children							
4 or more children							
Total							

Asked by: Hon CHAN Man-yee, Grace (LegCo internal reference no.: 24)

Reply:

1. and 2.

The Working Family Allowance (WFA) Scheme supports lower-income working families who are not receiving Comprehensive Social Security Assistance, by promoting full-time employment and self-reliance, as well as rewarding hard work. It also provides child allowance to households with eligible children/youths (i.e. aged below 15, or aged between 15 and 21 receiving full-time but not post-secondary education).

From 2023-24 to 2025-26 (up to 28 February 2026), a total of 325 916 applications were received under the WFA Scheme, of which 283 035 applications were approved, including 227 227 applications with child allowance granted. A breakdown of the approved WFA applications by household size and number of applications with child allowance granted is set out in Table 1 of the Annex; and a breakdown by household size and number of eligible children/youths granted child allowance is set out in Table 2 of the Annex.

Annex

Table 1

Breakdown of approved WFA applications by household size and whether child allowance was granted from 2023-24 to 2025-26 (up to 28 February 2026)

Household size	**Number of approved WFA applications**		
	With the grant of child allowance	**Without the grant of child allowance**	**Total**
1 person	-	19 882	19 882
2 persons	23 891	24 992	48 883
3 persons	62 584	8 525	71 109
4 persons	100 778	2 160	102 938
5 persons	30 714	215	30 929
6 or more persons	9 260	34	9 294
Total	**227 227**	**55 808**	**283 035**

Table 2

Breakdown of approved WFA applications by household size and number of eligible children/youths granted child allowance from 2023-24 to 2025-26 (up to 28 February 2026)

Number of eligible children/ youths granted child allowance	**Number of approved WFA applications (household size)**						
	1 person	2 persons	3 persons	4 persons	5 persons	6 or more persons	**Total**
1 person	-	23 889	48 073	16 201	2 741	334	**91 238**
2 persons	-	2	14 509	82 121	9 752	3 230	**109 614**
3 persons	-	-	2	2 456	17 891	2 397	**22 746**
4 persons	-	-	-	-	330	2 771	**3 101**
5 or more persons	-	-	-	-	-	528	**528**
Total	**-**	**23 891**	**62 584**	**100 778**	**30 714**	**9 260**	**227 227**

- End -