

**Tertiary Student Finance Scheme - Publicly-funded Programmes 2021/22**  
**Ready Reckoner under the “Adjusted Family Income” (AFI) Formula**

AFI Between (HK\$)	% of Maximum Grant	% of Maximum Loan
0 to 41,360	100%*	100%*
41,361 to 50,664	75%	75%
50,665 to 59,802	50%	50%
59,803 to 68,960	25%	25%
68,961 to 79,976	15%	15%
> 79,976	0%	0%

\* AFI thresholds for full level of assistance for 3-member and 4-member families are \$50,071 and \$46,066 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 thresholds for full level of assistance and calculation of AFI.