

**Tertiary Student Finance Scheme - Publicly-funded Programmes 2019/20**  
**Ready Reckoner under the “Adjusted Family Income” (AFI) Formula**

AFI Between (HK\$)	% of Maximum Grant	% of Maximum Loan
0 to 40,240	100%*	100%*
40,241 to 49,292	75%	75%
49,293 to 58,183	50%	50%
58,184 to 67,093	25%	25%
67,094 to 77,810	15%	15%
> 77,810	0%	0%

\* AFI thresholds for full level of assistance for 3-member and 4-member families are \$48,715 and \$44,818 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.