

**2024/25 Tertiary Student Finance Scheme – Publicly-funded Programmes
Ready Reckoner under the “Adjusted Family Income” (“AFI”) Formula**

| AFI Groups Between (HK\$) | % of Maximum Grant | % of Maximum Loan |
|------------------------------|-----------------------|----------------------|
| 0 to 44,495 | 100%* | 100%* |
| 44,496 to 54,505 | 75% | 75% |
| 54,506 to 64,336 | 50% | 50% |
| 64,337 to 74,189 | 25% | 25% |
| 74,190 to 86,039 | 15% | 15% |
| > 86,039 | 0% | 0% |

* The upper limit of AFI for full level of assistance for 3-member and 4-member families are HK\$53,868 and HK\$49,559 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 upper limits for full level of assistance and calculation of AFI.