2022/23
TSFS
Tertiary Student Finance Scheme –
Publicly-funded Programmes
Guidance Notes

Student Finance Office
Working Family and Student Financial Assistance Agency

TSFS/1B(2022)

如有需要，可於職學處網頁下載：
Important Notice

Please read paragraphs 4.1 to 4.3 “Points to Note” of Part I of these Guidance Notes carefully and ensure that the information provided in the application form as well as the supporting documents submitted are true and complete. Any misrepresentation or omission or improperly filled-in information in the application form may lead to rejection of the application or refund of all student financial assistance disbursed. You and your family members may also be liable to prosecution.

Financial assistance recipients have the obligation to inform the Student Finance Office (SFO) immediately of the cessation as a registered full-time student or decision to withdraw from, suspend or defer studies or apply for leave of absence for any reason. If applicants fail to inform the SFO immediately of the above situation, interest may be charged on the overpaid amount with retrospective effect from the date of their withdrawal/suspension of studies. The SFO reserves the right to recover all or part of the grant/loan paid to the applicants in the case of incomplete studies for any reason.

Applicants, their family members and/or agents must not offer an advantage, including money or gifts, to any government officer in connection with their applications or while having dealings of any kind with government departments; or else, they may commit an offence under section 4(1) and/or section 8 of the Prevention of Bribery Ordinance (Chapter 201 of Laws of Hong Kong), and be liable to a maximum penalty of a fine of $500,000 and imprisonment for seven years.
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1. The Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS)

1.1 The Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS), which is administered by the Student Finance Office (SFO) under the Working Family and Student Financial Assistance Agency (WFSFAA), provides financial assistance to eligible full-time students who pass the means test. It aims to ensure that no eligible student who has been offered a place in one of the institutions covered by this scheme would be unable to accept it because of lack of means. Financial assistance is provided in the form of a grant and/or loan. The grant is to cover tuition fees, academic expenses and compulsory union fees. The loan is for living expenses and is interest-bearing at 1% per annum chargeable from the commencement of the repayment period.

1.2 Applicants will be assessed by both an income test and an asset test to determine the percentage of the maximum grant and loan offered under TSFS (see paragraph 5 below).
2. Eligibility

2.1 You are eligible to apply for TSFS in 2022/23 if you meet the following criteria -

(i) are registered as a full-time student and take up an exclusively University Grants Committee (UGC)-funded or exclusively publicly-funded student place of a recognised course at one of the following institutions in the 2022/23 academic year -

(a) City University of Hong Kong (CityU)
(b) Hong Kong Baptist University (HKBU)
(c) Lingnan University (LU)
(d) The Chinese University of Hong Kong (CUHK)
(e) The Education University of Hong Kong (EdUHK)
(f) The Hong Kong Polytechnic University (PolyU)
(g) The Hong Kong University of Science And Technology (HKUST)
(h) The University of Hong Kong (HKU)
(i) The Hong Kong Academy for Performing Arts (HKAPA)
(j) The Prince Philip Dental Hospital (PPDH)
(k) Hong Kong Institute of Vocational Education (IVE), Chinese Culinary Institute (CCI) and International Culinary Institute (ICI), Hong Kong Design Institute (HKDI) and Maritime Services Training Institute (MSTI) of the Vocational Training Council

and

(ii) have the right of abode in the Hong Kong Special Administrative Region (Hong Kong) or have resided or have had your home in Hong Kong continuously for three complete years prior to the commencement of the course*.

(Remarks: This does not cover students holding -
(a) student visas / entry permits;
(b) visas / entry permits under the Immigration Arrangements for Non-local Graduates; or
(c) dependant visas / entry permits which were issued to them by the Director of Immigration when they were 18 years old or above.)

* Applicants without the right of abode in Hong Kong (without the alphabet "A" beneath the Date of Birth field of the Hong Kong Identity Card) should also provide a copy of their entry permits to Hong Kong, e.g. one-way permit / dependant visa, etc., with their applications.

2.2 Your eligibility is restricted to only one eligible full-time course in any one academic year.

2.3 If you are eligible to apply for assistance under TSFS, you may also apply for subsidy under the Student Travel Subsidy (STS) Scheme. Please refer to Appendix II of Part III of the Guidance Notes for details.

2.4 If you are eligible to apply for assistance under TSFS, you are also eligible to apply for a loan under the Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT). NLSFT provides non-means-tested loan to eligible students to settle their tuition fees payable. The maximum level of loan amount is equal to the tuition fees payable for the academic year. You will be informed of the financial assistance you are entitled under TSFS and NLSFT, if any, simultaneously in the TSFS notification of result if you do not apply for NLSFT separately. You may apply for NLSFT separately if you want to obtain the result of NLSFT earlier. For details of NLSFT, please refer to the following link - https://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/overview.htm.

2.5 If you are going to join an overseas exchange programme in the 2022/23 academic year, you are still eligible to apply for assistance under TSFS provided that you have fulfilled the requirement in paragraph 2.1 above.
3. How to Apply

1. Submit the TSFS Application
   Online form through “SFO E-link – My Applications” Platform
   SFO E-link – My Applications - https://ess.wfsfaa.gov.hk

2. Complete and Submit the Declaration and Supporting Documents
   Submit the signed declaration (or completed the digital signing) and supporting documents to the SFO within seven days from the date of submission of your application. Please refer to the Checklists on photocopies of Documents Required (TSFS RM (2022)).

   You can submit the required documents through the following means:
   - online upload
   - By mail or through drop-in boxes at Student Finance Office, 12/F, One Mong Kok Commercial Centre, 1 Mong Kok Road, Kowloon (Attention: Applications Team (TSFS)).

3. Provide clarifications to the SFO or submit supplementary information to the SFO upon request

4. The SFO will issue an acknowledgement of receipt and assess your applications
   Notification of Result will be issued -
   **Successful Application**
   The amount of grant offered by TSFS, if any, will be credited to your designated bank account by autopay. The notification of result sets out the amount of approved living expenses loan under TSFS, and/or approved loan under NLSFT. For details of loan undertaking and repayment, please refer to paragraph 6 of the Guidance Notes.

   If you are not satisfied with the application result, you may apply to the SFO for a review of the level of financial assistance. Please refer to paragraph 7 of the Guidance Notes.

   **Unsuccessful Application**
   Upon receipt of the Notification of Result, you may apply to the SFO for a review of the result. Please refer to paragraph 7 of the Guidance Notes.

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1 Underpaid mail items will not be accepted. If you submit your supplementary information by post, you must ensure sufficient postage is paid and provide a return address on the back of the envelope. Otherwise your mail may not be delivered to the SFO. For details and calculation of postage rates, please visit the Hongkong Post’s website - https://www.hongkongpost.hk/en/postage_calculator/index.html
### 3.1 There are three types of application forms. Please choose to use the appropriate application form -

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<tr>
<th>Full Version Application Form (Full Version)</th>
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<th>Simplified Version Application Form for Comprehensive Social Security Assistance (CSSA) Family (Simplified Version for CSSA Families)</th>
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<td>Applicable to</td>
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<td>(i) both your father and mother are CSSA recipients. If only one of your parents is a CSSA recipient, the Simplified Version of Application Form for CSSA families is not applicable to you;</td>
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<td>(ii) you come from a single-parent family and the parent who resides with you and supports your living is a CSSA recipient;</td>
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<td>(iii) you are an independent CSSA recipient; or</td>
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<td>(iv) you are married and your spouse is a CSSA recipient.</td>
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3.2 Application submission

(i) All applicants should submit their applications as early as practicable to facilitate prompt application processing and early release of financial assistance as appropriate. Application submission schedule for new students of respective institutions is promulgated on the WFSFAA website - https://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/application/closingdates.htm.

(ii) As a hard-and-fast rule, applications should be submitted in accordance with the announced schedule available on the website specified above. In any case, applications should reach the SFO no later than 31.12.2022. Late applications beyond 31.12.2022 would only be processed for circumstances that are beyond the control of individual applicants, for instance, commencement dates of their study programmes fall after 31.12.2022 or individual applicants experienced serious financial hardship as a result of drastic change of family’s financial situation in recent months. For such circumstances, the applicants involved have to provide documentary proofs to substantiate their claims.

(iii) The Agency will not handle 2022/23 applications received after 31.3.2023.

3.3 If you attend a postgraduate course that commences between March 2022 and February 2023, you should apply for financial assistance for the 2022/23 academic year. The deadline for application is one month following the commencement of the course and in any case not later than 31.3.2023.

3.4 If you are bankrupt; and/or have applied for Individual Voluntary Arrangement (IVA); and/or aware that legal proceeding(s) has/have been started (or are pending or being threatened) against your bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets, you are obliged to notify the SFO in writing immediately.
4. Points to Note

4.1 It is your responsibility to **complete the application form fully and truthfully and submit all the supporting documents**. The SFO will rely on the information and documentary proofs provided in your application and the application(s) from your sibling(s) under TSFS/FASP, if any, to determine the eligibility and the level of financial assistance to be offered under the Scheme(s). During the course of vetting your current year’s application, the SFO will, if necessary, make reference to your submitted application form(s) / information of the previous academic year(s) and ask you to clarify or provide additional information / explanation on the application form(s) / information submitted in the / these academic year(s). **Any misrepresentation or omission or improperly filled-in information in the application form in any one of the said application(s) may lead to rejection and/or full recovery of financial assistance already offered to you and/or your sibling(s) and even your case would be referred to the Police for investigation.** You may also be requested to provide information beyond the assessment period if the information is considered to be relevant for the purpose of assessing your application.

4.2 You are reminded that it is an offence to obtain property or pecuniary advantage by deception. Any person who does so commits an offence and shall be liable on conviction upon indictment to imprisonment for 10 years under the Theft Ordinance (Chapter 210 of the Laws of Hong Kong). You are also reminded that if any person being required or authorised by law to make any statement on oath for any purpose and being lawfully sworn (otherwise than in a judicial proceeding) wilfully makes a statement which is material for that purpose and which he knows to be false or does not believe to be true, he shall be guilty of an offence and shall be liable on conviction upon indictment to imprisonment for seven years and to a fine under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong).

4.3 If you fail to report / provide the required information / supporting document(s) in / to the Application Form at the time of submitting your application, and the information / supporting document(s) is only reported / provided upon the SFO’s enquiry, this would be treated as a misrepresentation and/or omission in the application, and the SFO reserves the right to reject your application under these circumstances.

4.4 In the event of overpayment of assistance due to erroneous calculation or assessment, you are required to refund the overpaid amount (including amounts that may have been overpaid in previous academic years) and, if necessary, forfeit the amount that may be payable to you.

4.5 Please check the personal data and course data contained in the acknowledgement of receipt and the notification of result which will be issued to you upon receipt of your application and upon completion of the assessment of your application respectively. Should there be any discrepancies in the institution / programme of study, tuition fees paid/payable in 2022/23 academic year, correspondence address or the bank account number to which the financial assistance is to be credited, you should **immediately** notify the SFO by submitting the duly completed forms TSF/C/18A (applicable for change of Personal Particulars) or TSF/C/18B (applicable for change of Institution/ Course Data). Late notification will result in unnecessary delay in processing your application and disbursement of financial assistance.

4.6 Should there be any **changes in your study status** (such as change in expected graduation date, withdrawal of study, continuing study after completion of the programme which has been granted the loan, etc.) after you have drawn down your loan(s), you should **immediately** notify the SFO by submitting the duly completed “Notification of Change of Study Status” form [SFO297_E]. Provision of updated information in a timely manner is important as it may affect the activation date of your loan repayment.

4.7 You are also required to notify the SFO in writing **immediately** once you are offered or there is any change to the studentship / appointment by institution for the 2022/23 academic year (including the summer months of year 2022) / during the study period covered by the tuition fees paid / payable.
4.8 As a measure to verify the truthfulness and completeness of the information supplied, the SFO has a mechanism to counter-check successful applications, which may be in the form of home visits, bank searches or other means. During these counter-checks, the SFO staff may need to seek clarifications / additional information on the information already provided. They may also examine the originals of all the supporting documents, including those for applications submitted in previous academic years. Applicants and their family members are requested to keep all related application documents submitted in current and previous academic years and to cooperate with our staff. Intentional obstruction to our staff in the course of their verification, concealment of information or failure to provide the information / clarification as required may lead to full recovery of the financial assistance already disbursed. If, after completion of the counter-checking exercise, the applicants and their family members are found to have seriously omitted / understated their family income and/or assets, the SFO will demand the applicants to partially / fully refund the financial assistance already disbursed to them. Depending on the gravity of omission, the SFO may refer the case to the Police for investigation.

4.9 Please note that during the course of vetting / counter-checking / reviewing your application(s) (including this and previous academic years), the SFO may immediately withhold the disbursement of assistance if irregularity is suspected or omitted information is spotted. Disbursement of assistance would only resume after the vetting / counter-checking / reviewing procedures have completed and all irregularities / omitted information have been clarified / rectified.

4.10 If you have any arrears of grant and/or loan and/or subsidy under any financial assistance / loan schemes administered by the SFO, your application for financial assistance / loan will be considered by Head, WFSFAA on individual merits.
5. Level and Calculation of Financial Assistance

5.1 The maximum level of assistance under TSFS is made up of the following components -

(i) grant for tuition fee (excluding continuation fee) payable to the concerned local institution;
(ii) grant for academic expenses for course of study;
(iii) grant for compulsory union fees;
(iv) loan for living expenses;
(v) hostel subsidy (for eligible undergraduate students only); and
(vi) additional academic expenses grant (for eligible students with special educational needs only).

The maximum level of assistance is adjusted on an annual basis. Please refer to the WFSFAA website for the updated information and rates.

5.2 Your eligibility for financial assistance depends on the financial position of your family. Your eligible level of assistance will be determined by a two-tier means test, details are as follows -

(i) First, compare your Adjusted Family Income (AFI) against the “Ready Reckoner under the AFI Formula” to get the first percentage of grant and loan, then apply this percentage to calculate the applicable assistance.

(ii) Second, compare the Net Asset Value of your family against the “Sliding Scale of Asset Value for Discounting Financial Assistance” to get the discount factor for adjusting the level of the applicable assistance calculated under paragraph 5.2 (i).

5.3 The Ready Reckoner under the AFI Formula and the Sliding Scale of Asset Value for Discounting Financial Assistance for the 2022/23 academic year are at Appendix III and Appendix IV of Part III of the Guidance Notes respectively. If you would like to have a rough idea of your level of assistance, you may try the Financial Calculator in the following webpage - https://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/general/level.htm.

5.4 The SFO will make an assessment of your family income and assets and the number of family members based on the information reported in your TSFS application form and other information reported by your sibling(s), if any, under TSFS and/or FASP before determining your eligibility for and level of financial assistance. The SFO will normally accept reported information which is supported by documentary proof(s). If proper documentary proof(s) cannot be provided or the documents provided cannot substantiate the reported income / asset information of the family concerned (e.g. claim for prolonged unemployment is not substantiated or only self-written statement of income is provided), the SFO may need to make adjustments and apply benchmark figures based on the statistical information provided by the relevant government departments, such as the Census and Statistics Department, the Rating and Valuation Department and the Transport Department, etc., to assess the income and/or net value of the assets held by the family members concerned. The SFO may apply projected figures in the assessment of family income if necessary.

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2 The financial assistance is calculated on the basis of the local institution fee. The SFO will deduct the part of tuition fee in the financial assistance you are entitled under TSFS if your institution will not charge you for any tuition fee during the period of your overseas exchange programme.

3 AFI: (Gross annual family income – deductible medical expenses) ÷ (number of family members + 1). For single-parent families of 2 to 3 members, the “plus-1 factor” in the divisor of the AFI formula will be increased to 2. Only 30% of the annual income of an applicant’s unmarried sibling(s) residing with the applicant’s family is counted towards the gross annual family income. The medical expenses of family members who are chronically ill or permanently incapacitated are the only deductible item under family income. The ceiling of deduction for the 2022/23 academic year is $22,300 for each family member.

4 The “Net Asset Value per Family Member” is the net value of the fixed assets and liquid assets possessed by you and your parents / spouse (if you are married) divided by the actual number of family members. You need to declare the family’s assets and their value as at 31.3.2022 in the application form. Debts of family members are not deductible from the total value of family assets.
5.5 You and your father or mother may be required to attend an interview with the SFO. You will be required to bring to the interview for our examination all the originals of the supporting documents, such as all bankbooks/bank monthly statements and receipts for medical expenses. Before the interview, you and/or your father or mother will be required to make a declaration at the SFO in accordance with the Oaths and Declarations Ordinance (Chapter 11 of the Laws of Hong Kong) to declare that the information given in the application is true and complete. During interview, the SFO staff may need to seek clarifications / additional information on the information already provided.
6. Notification of Result, Disbursement / Recovery Arrangements and Undertaking of Loan

6.1 In general, if the information you provided when you submitted your application is complete, you will be notified of the TSFS application result within about two months from the date of the SFO’s acknowledging receipt of your application. However, the processing time will vary, depending on the particular circumstances of individual applications. Some examples leading to prolonged processing time are provided below -

(i) If the information provided is incomplete or inconsistent, the SFO will require you to give an explanation for the discrepancy or provide supplementary information;
(ii) If your or your sibling’s previous application(s) under TSFS/FASP has/have been selected for authentication (including home visits, bank searches or other means), the processing of your current year’s application will be withheld pending the outcome of the authentication;
(iii) If the SFO has to seek additional information from your institution (e.g. the actual amount of tuition fees payable for repeaters).

6.2 You should check the information printed on the notification of result including but not limited to your personal particulars, institution, course of study, tuition fee payable and your bank account number. Should there be any discrepancies, you should immediately notify the SFO by Form TSF/C/18A (applicable for change of Personal Particulars) or TSF/C/18B (applicable for change of Institution / Course Data).

6.3 The amount of grant / subsidy offered under TSFS, if any, is the result of multiplying the percentage of assistance based on the vetting result to the maximum amount of grant (i.e. comprising the tuition fees payable and academic expenses grant) and subsidy as described in paragraph 5.1 above. Unless you notify the SFO in writing that you do NOT wish to accept it, the grant, if any, will be credited to your designated bank account by autopay. For acceptance of the loan offered, please refer to paragraphs 6.10 to 6.14 below.

6.4 Disbursement of financial assistance is subject to your being or becoming a registered full-time student and taking up a full-time UGC-funded or publicly-funded programme in the 2022/23 academic year (please refer to paragraph 2.1 above). The grant offered and/or the loan accepted will normally be disbursed in two equal instalments.

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<th>Will normally be paid to your designated bank account within two weeks from the date of issuance of the notification.</th>
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<tr>
<td>The first instalment of the loan</td>
<td>If you successfully submitted the whole set of loan documents by the specified deadline, the SFO will credit the first instalment of the loan payment to your designated bank account within three weeks from the deadline for return of documents. If you missed the deadline, disbursement will normally be made three weeks from the successful submission of the whole set of loan documents.</td>
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<tr>
<td>The second instalment of the grant and/or the accepted loan</td>
<td>Normally will be disbursed between December 2022 and February 2023. After February 2023, depending on the issuance date of notification of result and the date of submitting the whole set of loan documents, the financial assistance may be credited to your designated bank account in one single instalment.</td>
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6.5 If you and/or your indemnifier has/have any arrears of grant, loan and/or subsidy under any financial assistance / loan scheme administered by the SFO, the SFO reserves the right to withhold the payment of financial assistance to you and set-off the overpaid amount from the financial assistance (including grant, loan and/or subsidy administered and disbursed by the SFO) to which you are entitled to in the year. The balance of the financial assistance after such set-off, if any, will be released to you. The SFO may require you to refund the overpaid amount after the set-off or without undergoing the set-off arrangement.
6.6 Financial assistance will be credited to your designated bank account. You must also be the sole holder of the account. Only a Hong Kong dollar savings or current account is accepted.

(i) You must accurately fill in your valid bank account number, solely owned by you, in the application form. You have to provide the photocopy of the first page of the bank passbook / bank statement showing the name of the account holder and the account number as documentary proof.

(ii) If you do not have a valid bank account of your own, you must open one before submitting your application. If you are under the age of 18 and do not have a valid bank account of your own, please note that not all banks currently provide bank account service to persons under the age of 18. You should make your own enquiries with individual banks on their services provided and the related terms and conditions, including service charge, if any, and processing time required, and make your own decision in choosing which bank to open your own valid bank account. Not being able to open a bank account on time before submitting the application will not be accepted as the reason for requesting late submission of application.

(iii) If you change your bank account, please notify the SFO of your new account number immediately by completing a Notification of Change of Personal Particulars Form (TSF/C/18A). You must submit a photocopy of the first page of the bank passbook / bank statement which shows the name of the account holder and the account number with the form.

6.7 Additional financial assistance in the form of grant may be awarded to you if you are required to participate in overseas compulsory field trip(s) which constitute(s) the essential part of the course / programme.

(i) You are reminded that not all overseas field trip(s) arranged by your institution constitute(s) the compulsory or essential part of the course / programme. Generally speaking, if a field trip is only compulsory for an elective course/subject, it will not be eligible for awarding additional financial assistance. Upon the beginning of the academic year, the SFO will obtain from the institutions a list of compulsory one(s) which constitute(s) the essential part of the course / programme in that academic year. If you have doubts, you may contact your institution.

(ii) Provision of additional grant under the TSFS for the participation of overseas compulsory field trip(s) which constitute(s) the essential part of the course / programme is calculated based on the result of vetting of application and subject to your attendance of the concerned field trip(s) as confirmed by your institution. Upon receipt from your institution the information about the expenses of compulsory field trip(s), the SFO will re-assess your financial entitlement and inform you of the revised financial entitlement, if any, accordingly. The grant will then be released as a reimbursement for your expenses incurred. There is no discretion for early payment before completion of the field trip(s). You need not inform the SFO of the details of the compulsory field trip(s), or request for a review of your application on the grounds of the expenses incurred in the overseas compulsory field trip(s).

6.8 Under the following circumstances, you must notify the SFO in writing immediately for follow-up action(s), including but not limited to withhold the disbursement of or demand refund of the disbursed financial assistance.

(i) you ceased to be a registered full-time student;
(ii) you decided to withdraw from, suspend or defer studies or apply for leave of absence for whatever reasons;
(iii) you changed course / institution; or
(iv) you are not required to pay full amount of tuition fee in the 2022/23 academic year.

6.9 The SFO will review the application and adjust your entitlements of financial assistance, if necessary. In the event that there is overpayment of financial assistance, you will be required to refund in one lump sum the overpaid amount. If you ceased to be a registered full-time student or withdraw from/suspend/defer studies or being granted leave of absence for any reason by your institution -

(i) before commencement of the first school term of the academic year, you will be required to refund all financial assistance disbursed to you for that academic year;
(ii) during the first school term of the academic year, you will be required to refund all the academic expenses grant and the loan paid to you for that academic year; and the overpaid tuition fee grant, which is the
difference between (a) the tuition fee grant disbursed to you, and (b) the revised tuition fee grant calculated based on the proportion of the revised tuition fee paid by you (excluding overpaid tuition fee) to the total tuition fee payable by you for the whole academic year; or

(iii) before commencement or during other school term(s) of the academic year, you will be required to refund the academic expenses grant and the loan for the concerned school term(s) of that academic year, if disbursed to you; and (b) the revised tuition fee grant calculated based on the proportion of the revised tuition fee paid by you (excluding overpaid tuition fee) to the total tuition fee payable by you for the whole academic year.

6.10 If you have not applied for NLSFT separately, you will be informed of the financial assistance you are entitled under NLSFT, if any, simultaneously in the notification of result. If you wish to accept the NLSFT loan offered, you may obtain the required loan documents from the WFSFAA Website at https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/nlsloandocuments.pdf and submit the whole set of completed loan documents and the original copy of administrative fee payment proof to the SFO by mail (address: Counter Service Unit, Student Finance Office, Working Family and Student Financial Assistance Agency, 11/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon) or through the SFO’s drop-in boxes on or before the deadline stated in your TSFS notification of result. Please refer to the NLSFT Guidance Notes (https://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/application/forms.htm) for details.

6.11 The approved loan is conditional upon your acceptance of the loan by submitting to the SFO the loan documents (including the ‘Undertaking’, the ‘Deed of Indemnity’ and the ‘Student, Indemnifier and Witness Details Input Forms (Form A and Form B)’) and other related supporting documents listed on the “Checklist for Submission of Loan Documents” by mail or through the SFO’s drop-in boxes on or before the specified deadline in the notification of result. Loan documents submitted by fax or email are not acceptable. The full set of loan documents and other related documents (including the “Checklist for Submission of Loan Documents”) can be downloaded from the WFSFAA website (https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/tsfsloandocuments.pdf).

6.12 You can choose to accept the loan offered either in full or in part. When you complete the Undertaking, the Deed of Indemnity and the Student, Indemnifier and Witness Details Input Form, you need to state the exact amount of loan that you wish to accept for the whole academic year (i.e. the sum of the first and second instalments). Before you accept any loan offered, you may have a rough estimation on the repayment amount by referring to the repayment calculator made available in the “SFO E-link” at https://e-link.wfsfaa.gov.hk. Please consider carefully about your need and repayment ability. Please refer to Appendix VII of Part III for an Information Notes on repayment of Loan under TSFS.

6.13 If you do not submit the duly completed and signed loan documents to the SFO for the acceptance of loan offered under TSFS within (i) two calendar months from the date of issuance of the notification of result, (ii) four weeks from the date of issuance of the notification of adjusted result, or (iii) on or before 30.6.2023 (whichever is the latest), the SFO shall assume that you do not wish to accept the loan and the loan offered to you will be automatically lapsed.

6.14 To be acceptable as an indemnifier or a witness, a person must meet the relevant criteria as set out in paragraphs 14 to 21 in the Notice of Offer of Financial Assistance which can be downloaded from the WFSFAA website - https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/tsfsloandocuments.pdf.

5. For proper delivery of mail items to the SFO and to avoid unnecessary delay in delivery or unsuccessful delivery, please ensure that the mail items bear sufficient postage with return address before mailing. Underpaid mail items are subject to surcharge by the Hongkong Post, and will be returned to the sender (with return address) or disposed of (without return address) by the Hongkong Post.

6. There are drop-in boxes for submission of documents in the Reception Hall on 11/F (for use during office hours) and G/F lift lobby (for use outside office hours), Cheung Sha Wan Government Offices (CSWGOs), 303 Cheung Sha Wan Road, Kowloon. The SFO’s office hours are 8:45 a.m. to 1:00 p.m. and 2:00 p.m. to 5:45 p.m. from Monday to Friday, except public holidays. For submission outside office hours, you may enter the CSWGOs through the side entrance near the security counter and use the drop-in box in G/F lift lobby.
7. Review Mechanism

7.1 If there is a substantial change to your family’s financial condition after the submission of the 2022/23 TSFS application form, which you consider may significantly affect the support that you may obtain from the family; and/or you have sufficient grounds / justifications for adjusting the amount of financial assistance offered, you may apply to the SFO for a review of the level of financial assistance by the following deadline. Each applicant may only request a review once for each academic year -

(i) within three weeks from the date of issue of the notification of result; or

(ii) on or before 31.3.2023, whichever is later.

The completed “TSFS – Application for Review Form” (Online Form / Paper Form), together with detailed justifications and relevant supporting documents, should be submitted to the Appeal Section of TSFS of the SFO.

7.2 In general, you will be notified of the review result within 10 weeks from the date of the SFO’s acknowledging receipt of the application for review. However, the processing time of the application for review will be longer if the information provided is incomplete and the SFO requires you to give an explanation or provide supplementary information.

7.3 Paragraph 4.3 in Part I of the Guidance Notes has clearly stipulated that if an applicant fails to report / provide the required information / supporting document(s) in the application form at the time of submitting the application, and the information / supporting document(s) is only reported / provided upon the SFO’s enquiry, this would be treated as a misrepresentation and/or an omission in the application. The SFO has the authority to reject the application.

7.4 If your application has been rejected due to omission / misrepresentation of information, you may lodge an application for review in writing (by completing the “TSFS – Application for Review Against Rejection Form” within three weeks from the date of the rejection letter. Please state clearly the reasons (e.g. the reasons for the omission / understatement, any special family hardship) with proof if applicable. The review will be considered by the Review Sub-Committee (RSC), if necessary.

Email address of the RSC Secretariat: rcssect_sfo@wfsfaa.gov.hk
8. Handling of Information

8.1 The personal data provided in this application and any supplementary information provided on the request of the Working Family and Student Financial Assistance Agency (WFSFAA) will be used by WFSFAA and the Education Bureau (EDB) / disclosed to the agents of the WFSFAA / EDB, the schools / institutions concerned and relevant government bureaux / departments for the following purposes:

(i) Activities relating to the processing and counter-checking of application listed below and notification of application result;
   (a) Grant for School-related Expenses for Kindergarten Students (Grant-KG)
   (b) Kindergarten & Child Care Centre Fee Remission Scheme (KCFRS)
   (c) School Textbook Assistance Scheme (STAS)
   (d) Student Travel Subsidy Scheme (STSS)
   (e) Subsidy for Internet Access Charges (SIA)
   (f) Diploma Yi Jin Fee Reimbursement (DYJFR)
   (g) Financial Assistance Scheme for Designated Evening Adult Education Courses (FAEAEC)
   (h) Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS)
   (i) Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)
   (j) Financial Assistance Scheme for Post-secondary Students (FASP)
   (k) Non-means-tested Loan Scheme for Post-secondary Students (NLSPS)
   (l) Extended Non-means-tested Loan Scheme (ENLS)
   (m) Student Travel Subsidy for Tertiary or Post-secondary Students
   (n) Continuing Education Fund (CEF)
   (o) Working Family Allowance (WFA) Scheme

(ii) Activities relating to authentication of application listed in (i) against other database of the WFSFAA, and the database of other relevant government bureaux / departments and schools / institutions in association with the financial assistance received by the applicant / applicant’s family members to prevent double subsidies, detect fraudulence, recover overpayment(s), overdue repayment(s) or any outstanding amount, and any cost arising therefrom;

(iii) Activities relating to the matching of the personal data of the student-applicant (where applicable) with the database of EDB in association with processing and counter-checking of the application for the financial assistance schemes listed in (i) and the granting of other financial assistance by the WFSFAA, so as to verify / update records of the WFSFAA and confirm eligibility for individual scheme;

(iv) Activities relating to the matching of the personal data of the applicant and applicant’s family members with other database of the WFSFAA and the database of the Social Welfare Department (SWD) in association with processing and counter-checking of the application listed in (i) and the granting of other financial assistance by the WFSFAA to prevent double subsidies (in case the applicant’s family was in receipt of Comprehensive Social Security Assistance (CSSA) during the relevant assessment period or is currently in receipt of CSSA) and recover overpayment(s);

(v) Activities relating to the matching of the personal data of the applicant and applicant’s family members with other database of the WFSFAA and the database of the Immigration Department in association with processing and counter-checking of the application listed in (i) and the granting of other financial assistance by the WFSFAA, so as to verify / update the records of applicant and applicant’s family members and confirm their eligibility for individual scheme;

(vi) administration and maintenance of your loan account(s) and repayment of loans;

(vii) Statistics and research purposes;

(viii) Activities/matters related to the communication or exchange of views with applicants for the purpose of scheme administration; and
8.2 The personal data of the applicant and those of his/her family members provided by the applicant may be disclosed to government bureaux/departments/organisations and the schools/institutions concerned for the purposes stated in paragraph 8.1 above; or where the applicant has given consent to such disclosure; or where such disclosure is authorised or required by law. The provision of personal data to the WFSFAA by the applicant is voluntary, but if the applicant fails to provide the personal data required, we may not be able to process his/her application.

8.3 If necessary, the WFSFAA will contact your institution, other government bureaux/departments and organisations (including the employers of your family members) to obtain any information of you and your family members for the purposes mentioned in paragraph 8.1 above. The applicant consents that the WFSFAA may inform the institution of the result of the application, including assistance level, subsidy amount, date of payment of assistance and loans offered/paid.

8.4 If necessary, the WFSFAA will contact you, your parents (or spouse, if applicable), other family members, your indemnifier(s) and/or witness(es) direct to verify the personal data provided in your application/Undertakings/Deeds of Indemnity for the purposes mentioned in paragraph 8.1 above.

8.5 In accordance with Sections 18 and 22 and Principle 6 of Schedule 1 of the Personal Data (Privacy) Ordinance (Chapter 486 of the Laws of Hong Kong), you have the right to request access to and correction of the personal data supplied in your application.

8.6 Once you have submitted your online application, no online amendments will be allowed. All subsequent amendments should be made in writing to the WFSFAA. Besides, all supporting documents, once submitted, are not returnable. You are advised to retain a paper copy or computer backup for your own reference.

8.7 Besides, once legal proceedings are instituted against a student loan defaulter with the issue of a claim form in the Small Claims Tribunal or a writ of summons in higher court, some cases information, e.g. name and address of the student loan defaulter, case nature, etc., will become public. Your special attention is drawn to the following clauses of the “Code of Practice on Consumer Credit Data” (the Code) issued by the Office of the Privacy Commissioner for Personal Data (PCPD) –

(i) According to clause 3.1.3A of the Code, a Credit Reference Agency (CRA) may, for the consumer credit reference service which it provides, collect public record and related data, being data in official records that are publicly available relating to any action for the recovery of a debt or judgements for monies owed entered against the individual, and any declaration or discharge of bankruptcy appearing on official records or as notified to the CRA by the individual pursuant to clauses 3.3.2 and 3.4B.2;

(ii) According to clause 3.6.1 of the Code, where a CRA has collected any consumer credit data other than account data or mortgage account general data, it may thereafter retain such public record and related data under clause 3.1.3A (except data relating to a declaration or discharge of bankruptcy) for a period of seven years from the date of the event shown in the official record. For the full version of the Code, please visit PCPD’s website (https://www.pcpd.org.hk/english/data_privacy_law/code_of_practices/files/CCDCode_2013_e.pdf).

8.8 If you have previously applied for any financial assistance schemes for post-secondary studies from the WFSFAA, your correspondence address under these financial assistance schemes will also be updated in accordance with the correspondence address provided in your latest application for financial assistance in the 2022/23 academic year.
8.9 Enquiries concerning the personal data provided in the applications and requests for the correction of such data should be made in writing to the Access to Information Officer of the Agency –

- **Address:** General Administration Section
  Working Family and Student Financial Assistance Agency
  19/F, 181 Hoi Bun Road, Kwun Tong, Kowloon
- **Fax No.:** 3897 1902
- **Email address:** wg_sfo@wfsfaa.gov.hk
9. Enquiries

Office hours: Mondays to Fridays 8:45 a.m. – 1:00 p.m.
2:00 p.m. – 5:45 p.m.

**TSFS**
- Enquiry number (Office hours): 2152 9000
- Fax number: 2519 8512
- Address: TSFS Application Processing Unit, 11/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon

**NLSFT**
- Enquiry number (Office hours): 2150 6222
- Fax number: 3101 1908
- Address: Room 1204, 12/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon

**STSS**
- Enquiry number (Office hours): 3616 6540
  - Hong Kong Institute of Vocational Education
  - Chinese Culinary Institute and International Culinary Institute
  - Hong Kong Design Institute
  - Maritime Services Training of the Vocational Training Council
- Enquiry number (Office hours): 3575 3852
  - City University of Hong Kong
  - Hong Kong Polytechnic University and
  - Lingnan University
- Enquiry number (Office hours): 3616 6536
  - The University of Hong Kong
  - The Chinese University of Hong Kong
  - Hong Kong Baptist University
  - The Hong Kong University of Science and Technology
  - The Education University of Hong Kong
  - The Hong Kong Academy for Performing Arts
  - The Prince Philip Dental Hospital
- Fax number: 3616 6461 / 3616 6531
- Address: 12/F, One Mong Kok Commercial Centre, 1 Mong Kok Road, Kowloon

**24-hour automated enquiry hotline:** 2802 2345
**Website:** http://www.wfsfaa.gov.hk/sfo
**E-mail address:** wg_sfo@wfsfaa.gov.hk
Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

1. Key Points to Note on Completion of the Online Application Form

You must complete and submit the TSFS application online through the SFO E-link. For first-time users, please refer to “SFO E-link – My Applications” Registration Guidelines – https://ess.wfsfaa.gov.hk/essprd/jsp/app/apps0101.jsp?language=en

Generally speaking, your current year’s financial assistance is determined having regard to your family income and assets as well as the number of family members in the financial year from 1.4.2021 to 31.3.2022 (known as the “assessment period”). However, the SFO may request you to provide information on your family members, and/or income and assets of your family that fall beyond the above assessment period if the information is relevant for the purpose of assessing your family’s past and current financial position.

All items in the TSFS application form are mandatory except those specified otherwise. If you fail to provide the required information without reasons, your application will not be processed.

The following is an overview on How to Complete TSFS Online Application Form. Please click on individual step(s) for details. You can also visit the webpage of “SFO E-link – My Applications” for an online demonstration of all the application procedures. You can review information of your submitted online application in the past two academic years from “SFO E-link – My Applications”. You can save your unfinished application and retrieve your saved application afterwards to continue the application process. All incomplete applications in the 2022/23 academic year would be kept until 31.12.2022 only. After that, all information would be deleted automatically. If you have selected the incorrect version of application form, you can delete the incomplete application and then start a new application to select the correct one. However, please note that you cannot delete or amend any submitted application. If you have to amend the submitted application, you must make the request in writing to this Agency.
## Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

### 2. How to Complete the Online Application Form

<table>
<thead>
<tr>
<th>Step</th>
<th>Application Form</th>
<th>Full Version</th>
<th>Simplified Version</th>
<th>Simplified Version for CSSA Families</th>
<th>Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Important Note</td>
<td>See Paragraph 2.1 below.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Personal Particulars of Applicant</td>
<td>See Paragraph 2.2 below.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Course Information</td>
<td>See Paragraph 2.3 below.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Personal Particulars of Family Member(s)</td>
<td>See Paragraph 2.4 below.</td>
<td>You only need to enter your parents’ names in Chinese and English and their HKID Card numbers in Step 4.</td>
<td>See Paragraph 2.4 below.</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Address(es)</td>
<td>See Paragraph 2.5 below</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Family Income</td>
<td>See Paragraph 2.6 below and Appendix (IX) for details</td>
<td>The online system will automatically skip this step. Input of family’s income information is not required for these versions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Family Assets - Bank Deposits</td>
<td>See Paragraph 2.7 below and Appendix (IX) for details.</td>
<td></td>
<td>Only the applicant’s bank account information is required for this version.</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Family Assets - Investments</td>
<td>See Paragraph 2.8 below and Appendix (IX) for details.</td>
<td></td>
<td>The online system will automatically skip these steps. Input of Family’s Assets information is not required for this version.</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Family Assets - Insurance Policies</td>
<td>See Paragraph 2.9 below and Appendix (IX) for details.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Family Assets - Property / Land / Carpark, Vehicle / Vessel and Business Undertakings</td>
<td>See Paragraph 2.10 below and Appendix (IX) for details.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Family Assets - Other Assets</td>
<td>See Paragraph 2.11 below and Appendix (IX) for details.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Additional Information</td>
<td>See Paragraph 2.12 below and Appendix (IX) for details.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Application Summary and Application Submission</td>
<td>See Paragraph 2.13 below (for signing the Declaration on paper-form or through digital means).</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Supporting Documents Submission</td>
<td>See Paragraph 2.14 below (for submitting supporting documents online or by post / through drop-in boxes).</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Note: CSSA: Comprehensive Social Security Assistance*
Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

**Step 1** Important Note

2.1 Applicants should read the Guidance Notes and Important Notes and get all required documents ready.

**Step 2** Personal Particulars of Applicant

2.2.1 Fields with “*” are mandatory. Besides, you are required to fill-in fields without “*” if they are applicable to you. All unavailable information/supporting documents at the time of submitting the application form should be stated in Step 12 “Additional Information” and you should take the initiative to submit to the SFO once available.

For Applicants Using Simplified Version

2.2.2 You must enter the personal data of the sibling who has submitted the Full Version for TSFS or FASP in 2022/23 before entering your own personal particulars.

Information of applicant's unmarried sibling who has submitted a full version of application for TSFS or FASP in 2022/23

| Name of sibling who has submitted full version of application:* | YIU SUN SUN |
| HKID Card No.: * | Y 123456 (7) |
| Scheme Applied: * | Tertiary Student Finance Scheme - Publicly-funded Program… |

For All Applicants

2.2.3 You have to fill-in all of your personal particulars. In respect of the fields of “HKID Card No.” and “Email Address”, please note the following points -

- **Title:**
  - [ ] Mr.
  - [ ] Ms.
  - [ ] Miss
  - [ ] Dr.

- **Name in English:** YIU SUN CHING

- **Name in Chinese:** (This field must be input if a Chinese name is recorded in the HKID card.)

- **HKID Card No.:** Z003624(7)

- **Have the right of abode in Hong Kong:**
  - [ ] Yes
  - [ ] No

If you have the right of abode in Hong Kong, there will be an alphabet “A” after the symbols “***” on the front side of your Hong Kong Permanent Identity Card. Please choose “Yes” or “No” to indicate whether you have the right of abode in Hong Kong. If you choose “No”, please enter the year in which you have started to reside or have had home continuously in the territory.

- **The year in which you have started to reside or have had home continuously in Hong Kong:** 2014

- **Currently holding any of the following visa(s) or entry permit(s) issued by the Director of Immigration:**
  - [ ] Student
  - [ ] Immigration Arrangements for Non-Local Graduates
  - [ ] Dependant

- **Type of visa / entry permit you are currently holding:**
  - [ ] Yes
  - [ ] No

- **Were you aged 18 or above when you were issued dependent visa / entry permit by the Director of Immigration:**
  - [ ] Yes
  - [ ] No

- **Month & Year of Birth:** 09/1993

- **Ethnicity:**
  - [ ] Chinese
  - [ ] Pakistanti
  - [ ] Nepalese
  - [ ] Others (please specify)

- **Mobile Phone No.:** 96756,432

- **Marital Status:** Single

- **Email Address:**
  - (Please input your personal email address. The student email address provided by the institution is not accepted.)
  - [ ] YIUSUNCHENG@ABC.COM

- **Re-enter Email Address:**
  - [ ] YIUSUNCHENG@ABC.COM

Please provide your personal email address. The student email address provided by the institution is not accepted.
Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

Step 3  Course Information

2.3 Please provide the information of the course you study in the 2022/23 academic year. You shall refer to TSFS Course Coding Sheet available on the WFSFAA website for your Institution Course Code and Name. If you are a new student, please ensure that you have secured an official offer from the relevant institution for the concerned course when submitting the application. Otherwise, your application may be treated as ineligible.

Step 4  Personal Particulars of Family Member(s)

[This part is applicable to applicants using either (a) Full Version or (b) Simplified Version for CSSA Families]

2.4 “Family Member(s)” generally include the core-family member(s) residing with you. “Family Member(s)” and “Other Family Member(s), if applicable, do not include non-Hong Kong residents, and those who have left Hong Kong permanently and no longer consider Hong Kong as their home.

(a) For “Full Version Applications”

<table>
<thead>
<tr>
<th>Applicant’s Marital Status</th>
<th>Not married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core-family Member(s)</td>
<td>Yourself, your parent(s) [including step-parent(s)], your unmarried sibling(s) residing with you and/or your parent(s) and dependent paternal or maternal grandparent(s), if applicable.</td>
</tr>
</tbody>
</table>
| Other Family Member(s)      | (i) Any person who is not a family member but who has resided with you and/or your parent(s).  
(ii) Your sibling(s), regardless of his/her/their marital status, who is/are not residing with you and/or your parent(s). |

Important Notes

1. If your unmarried sibling(s) who has/have left Hong Kong for full-time study(ies) (and his/her/their level of study(ies) is/are up to the bachelor’s degree) or is/are attending one of the local institutions covered by TSFS / FASP and residing in a hostel / rented premises and is/are dependent on your parents for living, he/she/they will also be considered as family members.

2. In determining whether or not the unmarried sibling(s) and/or grandparent(s) is/are family member(s), the SFO will, apart from considering his/her/their place(s) of residence, take into account whether or not he/she/they is/are dependent on your parents financially.

3. During the period from 1.4.2021 to 31.3.2022, the grandparent(s) who is/are dependent on your parent(s) are Hong Kong residents and -
   (i) has/have resided with your family member(s) for an aggregate period of **six months or more**;  
   (ii) has/have taken up permanent residence in (an)other local premise(s) owned or rented by your parents (please provide their residential address in Step 12 “Additional Information”);  
   (iii) has/have resided in elderly homes with the expenses fully covered by your parent(s) for an aggregate period of **six months or more**; or  
   (iv) has/have been totally supported by your parent(s) for an aggregate period of **six months or more**.  
   *They might be considered as family member(s).* Please provide the information required and supporting documents. In case the grandparent(s) has/have resided in a premises of his/her/their own, he/she/they may still be regarded as family member(s). Please provide details in Step 12 “Additional Information” and submit documentary proof (e.g. tax assessment form of your parents) to substantiate the claim that he/she/they depend fully on your family for living.
### Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

<table>
<thead>
<tr>
<th>Applicant’s Marital Status</th>
<th>Married / Separated / Divorced / Widowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core-family Members</td>
<td>Yourself, your spouse (applicable to married applicants only) and your dependent child(ren) (if applicable)</td>
</tr>
<tr>
<td>Other Family Members</td>
<td>Your parents</td>
</tr>
</tbody>
</table>

### (b) For “Simplified Version Applications for CSSA families”

<table>
<thead>
<tr>
<th>Applicant’s Marital Status</th>
<th>Not married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core-family Members</td>
<td>You and your parent(s), [including step-parent(s)], and your unmarried sibling(s) who is/are residing with you and/or your parent(s), if applicable.</td>
</tr>
<tr>
<td>Other Family Members</td>
<td>Not required to be reported</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Applicant’s Marital Status</th>
<th>Married / Separated / divorced / widowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core-family Members</td>
<td>You, your spouse (applicable to married applicants only) and your dependent child(ren) (if applicable)</td>
</tr>
<tr>
<td>Other Family Members</td>
<td>Not required to be reported</td>
</tr>
</tbody>
</table>

For the following family circumstances, apart from inputting the family members’ particulars in Step 4, please also state the situation in Step 12 “Additional Information” and provide documentary proof(s) -

<table>
<thead>
<tr>
<th>Family circumstances</th>
<th>Information and documents to be submitted</th>
</tr>
</thead>
<tbody>
<tr>
<td>If any of the “Family Member(s)” has/have passed away when you submit the application form</td>
<td>Please state so in Step 12 “Additional Information” and provide the relevant documentary proof(s) (e.g. the death certificate).</td>
</tr>
<tr>
<td>If your parents are not residing with the family member(s)</td>
<td>Please provide details in Step 12 “Additional Information”.</td>
</tr>
<tr>
<td>If you/the parent residing with you have remarried</td>
<td>Please provide a copy of the relevant marriage certificate.</td>
</tr>
<tr>
<td>If your parents have divorced and/or remarried, or you/your spouse have divorced and/or remarried</td>
<td>Please state so in Step 12 “Additional Information” and provide documentary proof. Please also report the alimony received by the parent residing with you during the period from 1.4.2021 to 31.3.2022 (or received by yourself if you are divorced) in Step 6.</td>
</tr>
<tr>
<td>If the previously unmarried sibling who was residing with you and/or your parents had got married after 1.4.2022</td>
<td>Please provide a copy of the relevant marriage certificate and report in Step 12 “Additional Information” if the sibling had provided any contribution to the family during the period from 1.4.2021 to 31.3.2022.</td>
</tr>
</tbody>
</table>
You may click the “Add” button in Step 4 to add the following family member(s):

<table>
<thead>
<tr>
<th>Applicant’s Marital Status</th>
<th>Family member(s) to be added through the system</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not married</td>
<td>Unmarried sibling(s) / your paternal, maternal grandparent(s) and/or great-grandparent(s) (thereafter known as “grandparents”) who is/are dependent on your parent(s) for his/her/their living / other family member(s) [sibling(s) who is/are not residing with you and/or your parent(s) / any other persons who reside with the family but are not mentioned above].</td>
</tr>
<tr>
<td>Married / Separated / divorced / widowed</td>
<td>Child(ren) / other family members (applicant’s parents, any other persons who reside with the family but are not mentioned above).</td>
</tr>
</tbody>
</table>

Adding Family Member(s) Through System

(a) Unmarried Siblings (applicable to Unmarried Applicant’s Application Form only)

(b) Applicant’s Dependent Grandparents (applicable to Unmarried Applicant’s Application Form only)

If the newly added family member is a Hong Kong resident and fulfills the relevant criteria, he/she may be treated as a family member. You must provide the relevant supporting documents. In case the grandparent has resided in a premises of his/her own, he/she may still be regarded as family member. Please provide details in Step 12 “Additional Information” and submit documentary proof (e.g. tax assessment form of your parents) to substantiate the claim that he/she is fully depending on your parents for living.
Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

(c) Applicant’s Dependent Children (applicable to Married Applicant’s Application Form only)

Please provide a HKID card copy of the child; or a copy of the birth certificate if the child does not possess a HKID card.

(d) Other Family Members

If the newly-added “Other family member” gives $20,000 per month to you and/or your family member, you must input $240,000 as the total annual contribution.

Step 5 Address(es)

2.5 Please fill-in the residential address. If the correspondence address is different from the residential address, please provide your correspondence address as well.
Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

Step 6  Family Income [Illustration on pages 1-5 at Appendix (IX) of Part III]

2.6.1 Please state in Step 6 family members’ employment information and actual incomes during the period from 1.4.2021 to 31.3.2022. If a family member is a full-time student, please enter the name of his/her school and his/her year of study for the 2022/23 academic year. Please also attach a copy of his/her student card.

2.6.2 For Filling-in incomes of family members–

(i) Employees: please refer to paragraph 1.1 of Appendix (IX) for details
(ii) Self-Employed Persons: please refer to paragraph 1.2 of Appendix (IX) for details.
(iii) Business Operators: please refer to paragraph 1.3 of Appendix (IX) for details.
(iv) Retired Persons: please refer to paragraph 1.4 of Appendix (IX) for details.

2.6.3 Please note that the “incomes” of each family member means his/her total incomes, including leave pay, bonuses, cash awards, commission, tips, allowances, payment in lieu of notice and income earned from part-time employment. Allowances include overtime work allowances, living allowances, housing or rent allowances, travel allowances, food allowances, and education allowances, etc. Nevertheless, the part-time incomes of family members who are full-time students need not be reported.

Salaries Received during Study Leave or the Various Allowances that They Drew during Their Research and Studies

2.6.4 Salaries received by family members in the 2021/22 academic year during their study leave or the various allowances that they drew during their research and studies should also be reported. This includes incomes earned in the form of studentship or incomes derived from appointment by institution. Please declare in Step 12 “Additional Information” whether the family members concerned will continue to receive the income / studentship in the 2022/23 academic year.

Applicant’s Full-time Employment Income

2.6.5 If you continue to have a full-time job after your commencement of full-time study in the 2022/23 academic year, please state in Step 12 “Additional Information” your full-time job in the 2022/23 academic year, your total full-time incomes for the whole 2021-22 financial year, and provide the relevant income proof.

Contribution from Any Person(s) to You and/or Your Family

2.6.6 You should include contribution received by you and/or your family and any fees paid by any person(s) (including “Other Family Members” in Step 4, siblings living away, divorced parents, relatives, friends, etc.) on behalf of your family under the Section of “Contribution from any person(s) to you and/or your family” in Step 6. Please note that regardless of the amounts involved, any remittance, family expenses, alimony, mortgage payment, rental expenses, insurance premium, loan repayment, etc. received by your family in the period from 1.4.2021 to 31.3.2022 should be reported. Please refer to Paragraph 1.5 of Appendix (IX) for details. Other sources of support not mentioned in these Guidance Notes but received by the family should be specified in the Sections of “Other income” or “Contribution from any person(s) to you and/or your family”.

Deductible Medical Expenses

2.6.7 Except for the medical expenses incurred by the family members listed in Step 4 (excluding “Other Family Members”) who are chronically ill or permanently incapacitated, all other family expenses are non-deductible. Therefore, please do not deduct any other expenses from the income.
Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

2.6.8 Please provide any of the following documents to substantiate the incomes from 1.4.2021 to 31.3.2022 of your parents and your unmarried siblings who are residing with the family (if you are unmarried) / spouse (if you are married).

For employees:

(i) A copy of the “Tax Assessment and Demand Note” [IRC 6401] for the 2021-22 financial year issued by the Inland Revenue Department;

(ii) A copy of the “Inland Revenue Department’s Employer’s Return of Remuneration and Pensions” [IR56B] / “Notification by an Employer of an Employee who is About to Cease to be Employed” [IR56F] / “Return of Payroll Emoluments for Civil Servant” [IR56C];

(iii) Photocopies of salary statements / envelopes for the whole 2021-22 financial year; and

(iv) A photocopy of the passbook(s) indicating salary payments by autopay (please circle the entries with appropriate remarks).

For business operators:

(i) A Profit and Loss account for the 2021-22 financial year verified by a Certified Public Accountant.

(ii) If such a document is not available, you may prepare one on your own [Examples are at Appendix (V) of Part III] for the SFO’s consideration.

For self-employed persons or persons in temporary and short-term employment:

(i) If income proof is not available, you may list in writing the various incomes or prepare on your own a Profit and Loss account or an income statement (Examples are at Appendix (V) of Part III) for the SFO’s consideration.

(ii) “Notification of Remuneration Paid to Persons Other Than Employees” [IR56M].

For studentship or incomes derived from appointment by institution received / to be received by you and/or your family member in the 2022/23 academic year, including the summer months of 2022:

(i) A photocopy of the employment letter / contract, certification letter from the employer, written proof issued by the institution or other incomes proof.

The deduction of medical expenses may be allowed upon the production of receipts for the period from 1.4.2021 to 31.3.2022. In the 2022/23 academic year, the maximum amount of deductible medical expenses for each family member is $22,300.
2.6.9 If any family member has been unemployed between 1.4.2021 and 31.3.2022, please state in the self-prepared income statement or Step 12 “Additional Information” the period(s) of and the reason(s) for unemployment (e.g. injuries whilst at work, illness, close-down of business, etc.). At the same time, please provide information of previous employment of the family member (including position, rank, salary and date of leaving the former employer), and documentary proof of unemployment. The following documents might be considered as documentary proof of unemployment – termination letter, “Notification by an Employer of an Employee Who is About to Cease to be Employed” [IR56F], medical proof, proof of looking for jobs, proof of studying full-time courses, etc. You can also provide other information / documents to support the unemployment status of a family member. Please note that the SFO will take into account the individual circumstances of each case in determining whether to accept the information / documents produced as proof of unemployment and in assessing the income of a family member.

Example for Filling-in Unmarried Siblings’ Income / Study Information
Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

Steps 7 to 11 | Family Assets

2.7 You are required to fill-in assets wholly or partly owned by the following family member(s) between 1.4.2021 and 31.3.2022 in Steps 7 to 11.

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<tr>
<th>Full Version</th>
<th>Married Applicant</th>
<th>Simplified Version</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core-family Members</td>
<td>● Applicant  ● Applicant’s parents</td>
<td>● Applicant  ● Applicant’s spouse</td>
</tr>
</tbody>
</table>

You and your family member(s) MUST declare all sorts of assets, whether in Hong Kong or outside Hong Kong, in your / their possession (partly or in whole). The latest value of assets reported in previous years should still be reported in the current application.

Step 7 | Family Assets - Bank Deposits [Illustration on pages 6-9 at Appendix (IX) of Part III]

2.7.1 Savings, current accounts, club deposits, integrated accounts, joint accounts and fixed / time-deposits in local or foreign currencies of yourself and your family members in all banks (including virtual banks) should be reported.

2.7.2 Please provide photocopies of documents that can identify the name of the holder of the account and the account number (for instance, the first page of a savings account passbook) and photocopies of all bank accounts or monthly statements that can show all transactions between 1.4.2021 and 31.3.2022.

2.7.3 If an account was closed between 1.4.2021 and 31.3.2022, you still have to report the account and provide the transaction records up to the closing date; you should also report in Step 12 “Additional Information” on how the savings were disposed of.

2.7.4 If you have lost the documents concerned, please ask the bank to reproduce one. If you fail to do so, your application will not be considered.

2.7.5 For bank account which was opened on or after 1.4.2021, please state in Step 12 “Additional Information”. Please provide the first page of the passbook / first set of bank statement to show the name of the account holder and the account number and the first inner page of the passbook to show the opening date of the account.

2.7.6 Please be reminded to report fixed / time-deposits including those with auto-renewal instructions. For time-deposits, if the receipts / documents do not show the balance as at 31.3.2022, please state the balance at the nearest date to 31.3.2022. If the maturity date is beyond 31.3.2022, you should still write down the principal amount and provide copies of the notice of the time-deposit with the deposit period covering 31.3.2022. For example, if a time-deposit covers the period from 1.2.2022 to 30.4.2022, as the deposit period covers 31.3.2022, the principal amount should also be reported. If the money deposited are transferred from a savings account to a time-deposit account, it is insufficient if only the savings account is reported without reporting the concerned time-deposit account.

2.7.7 To ensure that the financial circumstances reported in the application are true and complete, the SFO will make enquiries about transactions shown in bank statements. To speed up the processing of the application, you should give explanations and provide documentary proof (as appropriate) for the following transactions -

(i) with an amount of $100,000 or more (which may be fixed deposits);
(ii) any other deposits of odd cents (which may be interest from time-deposits or dividends from stocks and shares); and
(iii) other regular cash / cheque deposits (which may be contributions / remittance from relatives or income from part-time jobs).
2.7.8 If situation warrants, the SFO may contact you for clarifications and documentary proof of the bank transactions.

2.7.9 **Applicant’s Bank Account**: For the bank account for receipt of financial assistance, you must be the Sole Holder of the account. The account should be a Hong Kong dollar savings or current account. Time-deposit account, credit card account and foreign currency account will not be accepted.

2.7.10 If you do not have a valid bank account of your own, you should open one before submitting your application. If you need to change to a new bank account after submitting the application, please notify the SFO by using the Notification of Change of Personal Particulars Form (TSF/C/18A) and submit it with supporting documents (e.g. photocopy of the first page of the bank passbook showing the name of the account holder and the account number). Please note that the new bank account will replace all the bank accounts(s) provided by you previously under other financial assistance schemes for post-secondary students of the SFO.

### Add Bank Account Information (balance as at 31.3.2022)

| Name of Bank / Financial Institution: * | **Hang Seng Bank Limited** |
| Bank Code: | 024 - Hang Seng Bank Limited |
| Account Number: * | 1234567890 (Please skip *-* for input of account number.) |
| Currency & Balance (as at 31.3.2022): * | Hong Kong Dollars |
| Type of Account: * | Savings |

You can only select one account for receipt of financial assistance from the SFO. The account must be a Hong Kong Dollar savings account or Hong Kong Dollar current account.

Applicant must be the sole account holder. Time deposit / credit card / foreign currency account is not acceptable. Please ensure the accuracy of the bank account number to avoid wrong or delay payment of financial assistance.

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**Step 8**  **Family Assets – Investments** [Illustration on pages 10-11 at Appendix (IX) of Part III]

2.8 Please report all kinds of investments (including investment accounts, margin accounts, stocks, warrants, bonds and funds, etc) held by you and your family members. Please provide documents to certify the value of investment items and account cash balance as at 31.3.2022.

**Step 9**  **Family Assets - Insurance Policies** [Illustration on page 12 at Appendix (IX) of Part III]

2.9 Please input the insurance policy(ies) (savings / investment-linked insurance policy(ies) with cash value and dividends, and other annuity plan(s)) held by you and your family members (policy owner) and the policy value / dividend amount as at 31.3.2022 in this step.

**Step 10**  **Family Assets - Property / Land / Carpark, Vehicle / Vessel and Business Undertakings**  
[Illustration on pages 13-15 at Appendix (IX) of Part III]

Properties / Lands / Carparks

2.10.1 All properties / lands / carparks owned by you and your family members including that vacant, rented out or self-occupied, as at 31.3.2022 should be reported. Apart from the first home occupied by you and your family members, the net value of all other properties are counted as family assets.
2.10.2 Properties include completed premises, premises sold before completion, commercial and industrial properties, parking spaces, and properties on which transactions have been agreed. If your family had sold properties such as residential flats, lands, parking space, etc. during the period from 1.4.2021 to 31.3.2022, you should report the transaction in Step 12 “Additional Information” and report the selling price of the property and the bank account to which the proceeds were deposited.

2.10.3 It is possible to obtain an estimated market value of the property from real estate agents or banks. If the property / land / carpark was bought between 1.1.2022 and 31.3.2022, you may report the purchase price.

2.10.4 Except for your family’s first home, please provide the following documentary proof for all other properties / lands/ carparks –

(i) Documents certifying the ownership of the property / land / carpark such as purchase and sales agreements, assignments and deeds, etc.;

(ii) Mortgage documents (if applicable) indicating the outstanding loan amount as at 31.3.2022;

(iii) Any one copy of the “Demand for Rates” between 1.4.2021 and 31.3.2022 of each property / land / carpark concerned. If there is no “Demand for Rates”, please explain in Step 12 “Additional Information”;

(iv) If a family member’s share of ownership of the property / land / parking space is less than 100%, please furnish the relevant proof.

Vehicles / Vessels and Taxi/Public Light Bus License

2.10.5 Please fill-in the information (if applicable) and provide the following documentary proofs –

(i) Vehicle / Vessel registration documents;

(ii) Mortgage documents (if applicable) indicating the outstanding loan amount as at 31.3.2022; and

(iii) The relevant proof, if a family member’s share of ownership of that asset is less than 100%.

Business Undertakings (including with or without profit)

2.10.6 For Business Undertakings, including those with or without profit, please provide the name and address of the company owned by you and your family members and specify if the premises used by the business is rented or self-owned. Please also state the nature of the business and provide the following documentary proof(s) –

(i) The company’s Balance Sheet as at 31.3.2022 to indicate its net asset value (i.e. assets minus liabilities). If the company account closing date is not on 31 March (for example, on 31 December), you could also submit information for that accounting year;

(ii) Generally speaking, balance sheets verified by a Certified Public Accountant are preferred. If such certifications are not available, a self-prepared Balance Sheet may be provided. Example is at Appendix (VI) of Part III. If you have any special reason for not providing a Balance Sheet (for instance, the company does not have any assets), please explain in Step 12 “Additional Information”; and

(iii) The Business Registration Certificate of the company.

Step 11 Family Assets - Other Assets [Illustration on page 16 at Appendix (IX) of Part III]

2.11.1 Please fill-in all other assets as at 31.3.2022 (such as cash in hand, loan to others, assets held on behalf of others, assets belonging to you and your family members but under others’ custody, gold, silver, cheques in transit, betting account and e-wallets balance, and other readily realisable assets and valuables, etc.).

2.11.2 Other types of assets not mentioned in these Guidance Notes but owned by you and your family should be reported in this step. Cash in hand as at 31.3.2022, if less than HK$5,000, is not required to be reported.
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2.11.3 Under the item “Loan to Others”, please provide the loan made to others and was not fully repaid as at 31.3.2022, including the amounts due to directors on the balance sheet of the business owned by family members. **Even if the loan might already have been reported in previous applications, it should still be reported as long as it had not been fully repaid by 31.3.2022.** If the total amount is less than HK$5,000, it is not required to be reported.

**Step 12 Additional Information**

2.12 Information or family situation that could not be reported in other parts of the application form should be reported here. Please read paragraph 3 of Appendix (IX) of Part III for details.

**Step 13 Application Summary and Application Submission**

2.13.1 If you are unmarried, you and your parents (if you are married, you and your spouse) will have to sign the declaration on paper or through digital means.

2.13.2 For Simplified Version of Application Form, your sibling who has submitted / is submitting an application for FASP or TSFS under the Full Version Application Form in 2022/23 will have to sign the declaration form of your application.

2.13.3 Each signature should be provided by the relevant family member personally. Any person signing the declaration on behalf of you / your parent(s) / spouse will not only lead to rejection of the application, but will also constitute an offence of forgery, which on conviction, holds the offender liable for imprisonment for 14 years under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong).

2.13.4 You are required to declare in Part B Item (c) of the declaration whether or not you are bankrupt, has applied for Individual Voluntary Arrangement (IVA) and is aware that legal proceeding(s) has/have been started (or are pending or being threatened) against you for your bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets. The system would prefill the option you have chosen in **Step 13** in the declaration form.

**Step 14 Supporting Documents Submission**

2.14.1 Please refer to the items on the Checklist of Supporting Documents downloadable from the online application platform and check carefully to see if the application has been filled-in properly and if copies of all the supporting documents have been provided. Please ensure that the information shown on the copies is legible.

2.14.2 An applicant who was a successful applicant in the past three academic years under the financial assistance schemes for post-secondary students of the SFO and had submitted a copy of his/her own permanent HKID card and copies of his/her family members’ HKID cards together with his/her application is not required to submit a copy again provided that there is no change of the personal particulars of the applicant and his/her family member.

2.14.3 Supporting documents, once submitted, are not returnable. You are advised to retain a copy for your own reference.
3. Tips for Complete and Accurate Reporting in Application Form

3.1 In every year, a considerable number of applications were rejected due to misrepresentation and/or omission of family income and/or assets in the application forms. Among the applicants with their applications rejected, some of them were demanded to refund the overpaid amount of assistance and even subject to legal proceedings.

3.2 It is very important for you to ensure that the application form reports all the information including family members, family incomes and assets fully and accurately. Below are the tips for complete and accurate reporting in application form.

(A) Make good use of Step 12 “Additional Information”

3.3 For any family income and/or asset items you cannot ascertain when you submit the application form (e.g. exact amount of parents’ / spouse’s total income, details of asset item(s) possessed by your family), you –

- **SHOULD** report those income/assets in Step 12 of the application form and state when such information and supporting documents will be available.
- **SHOULD NOT** omit such items in the application form and provide upon subsequent request by the SFO.

(B) Communicate in advance with your parents / spouse and family members

3.4 You should inform your parents / spouse and family members in advance that you are going to apply for financial assistance and that they need to fully report all their income and assets in the application form.

3.5 On family incomes, please double-check with your parents / spouse and family members to confirm –

- whether they have more than one job; and
- whether they have received any contribution from relatives and/or others.

3.6 On family assets, please remind your parents / spouse to report –

- all bank accounts, investments, insurance policies, properties, lands, carparks, vehicles / vessels and business undertakings;
- all cash in hand and valuables (unless the amount is less than $5,000);
- all loan to others not yet repaid (unless the amount is less than $5,000); and
- all assets held in trust for others / entrusted to others.

(C) Counterchecking of information reported in the application form and presented in supporting documents

3.7 You should countercheck the information reported in the application form and the details presented in the supporting documents, and clarify with your family members where appropriate. Counterchecking you may conduct include but not limited to the following actions –

- **Checking of items reported in the application form against the supporting documents**
  - whether supporting documents (e.g. pay slips and bank account statements) are provided for all incomes and assets reported in the application form;
  - whether all items presented in supporting documents are reported in the application form; and
  - whether all accounts (e.g. foreign currency, securities, time-deposit) present in the integrated bank statements are reported in the application form.

- **Examining transactions in bank accounts and making relevant remarks beside them** -
  - For deposit transactions -
Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

✧ Regular cash / cheque deposits: Are they salary or contributions?
✧ Deposits of odd cents: Are they dividends from stocks and shares? Do they come from time-deposits?
✧ Deposits of considerable amount: Do they come from other asset items (e.g. bonds, annuity plan, securities) of your family?

➢ For withdrawal transactions -
✧ Regular withdrawals: Are they premium of insurance policies? Are they mortgage repayments?
✧ Withdrawals with considerable amount: What are their “destinations”?
 ■ Loans to others? Time-deposits? Other asset items of your family?

➢ Making remarks beside transactions -
✧ To provide explanation on transactions with substantial amount and unclear source.
✧ It helps avoid omissions of income / assets and help expedite the application processing.

● Asking yourself and your family members questions on incomes/assets to avoid omissions -

➢ Have I reported all my family members in the application form?
➢ Is the family income (i.e. sum of the incomes reported in Step 6) able to cover my family’s expenses in the past year?
➢ By considering the income of the family, do your family members remember to report all the bank accounts used to receive / deposit salary and contribution?
➢ By considering the daily expenses of the family, do you and your parents / spouse remember to report all the bank accounts used for withdrawing money for daily expenses and paying rents, bills, premium of insurance policies, mortgage and loan repayment etc.?

(D) Learning from Common Mistakes

3.8 Please refer to our pamphlet on “Common Mistakes in Completing Application Forms” on our website (https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/Common_Mistakes_E.pdf).
## PART III – Appendices

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<th>Appendix (II) - Student Travel Subsidy (STS) Scheme</th>
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<th>Appendix (III) - Ready Reckoner under the “Adjusted Family Income” (AFI) Formula (AY2022/23)</th>
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<th>Appendix (VI) - Samples of Balance Sheet</th>
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