Tertiary Student Finance Scheme – Publicly-funded Programmes
Guidance Notes

TSFS/1B(2021)

Student Finance Office
Working Family and Student
Financial Assistance Agency

本申請指引備有中文版本[TSFS/1A(2021)]
如有需要，可於學資處網頁下載:
Important Notice

1) Applicants or their family members and agents must not offer an advantage (e.g. 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 7 years.

2) Applicants are strongly advised to read Paragraphs 4.1 to 4.4 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. Please note that any misrepresentation or omission or improperly filling in information in the application form may lead to rejection of the application. You and/or your siblings may be required to refund all student financial assistance received. You and your family may also be liable to prosecution.
Contents

Part I - General Information

1. The Tertiary Students Finance Scheme – Publicly-funded Programmes (TSFS) ........................................... P.4
2. Eligibility ................................................................................................................. P.4
3. How to Apply ........................................................................................................ P.6
4. Points to Note ...................................................................................................... P.9
5. Level and Calculation of Financial Assistance ............................................. P.11
6. Notification of Result, Payment Arrangements / Recovery, Undertaking of Loan ..................................................... P.14
7. Review Mechanism .......................................................................................... P.18
8. Loan Repayment and Deferment ..................................................................... P.19
9. Handling of Information .................................................................................. P.21
10. Enquiries ........................................................................................................ P.23

Part II - Overview on How to Complete the Online Application Form and Points to Note when Filling in Individual Steps

1. Overview on How to Complete TSFS Online Application Form ......................... P.24
2. Points to Note when Filling in Individual Steps
   2.1. Personal Particulars of Applicant ............................................................... P.26
   2.2. Personal Particulars of Family Member(s) ................................................ P.27
   2.3. Family Income ............................................................................................ P.30
   2.4. Family Assets ............................................................................................. P.36
   2.5. Additional Information ............................................................................... P.43
3. Declaration .......................................................................................................... P.44
4. Checklist of Supporting Documents ................................................................ P.44
5. Declaration under the Oaths and Declarations Ordinance ................................ P.44

Part III - Appendices

Appendix (I) Registration Guidelines ................................................................. P.45
Appendix (II) Student Travel Subsidy (STS) Scheme ........................................ P.45
Appendix (III) Ready Reckoner under the “Adjusted Family Income” (AFI) Formula (AY2021/22) ......................................................... P.45
Appendix (IV) Sliding Scale of Asset Value for Discounting Grant/ Loan Assistance (AY2021/22) ................................................................. P.45
Appendix (V) Examples of Self-prepared Income Breakdown/Profit and Loss Account ......................................................... P.45
Appendix (VI) Examples of Balance Sheet ............................................................ P.45
Appendix (VII) Repayment of TSFS Living Expenses (LE) Loan ................................................................. P.45
Appendix (VIII) Information Notes on Repayment of Loan under TSFS ................................................................. P.45
Appendix (IX) Frequently Asked Questions and Answers ................................ P.45
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 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 2021/22 if you:

(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 2021/22 academic year:

- CITY UNIVERSITY OF HONG KONG (CityU)
- HONG KONG BAPTIST UNIVERSITY (HKBU)
- 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
- THE HONG KONG UNIVERSITY OF SCIENCE AND TECHNOLOGY (HKUST)
- LINGNAN UNIVERSITY (LU)
- THE CHINESE UNIVERSITY OF HONG KONG (CUHK)
- THE EDUCATION UNIVERSITY OF HONG KONG (EdUHK)
- THE HONG KONG ACADEMY FOR PERFORMING ARTS (HKAPA)
- THE HONG KONG POLYTECHNIC UNIVERSITY (PolyU)
- THE PRINCE PHILIP DENTAL HOSPITAL (PPDH)
- THE UNIVERSITY OF HONG KONG (HKU)

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 the TSFS, you are also eligible to apply for loan under the Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT). The 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 the 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 the NLSFT, please refer to the following link (http://www.wfsfha.gov.hk/sfo/en/postsecondary/nlsft/overview.htm).

2.5 If you are going to join an overseas exchange programme in the 2021/22 academic year, you are still eligible to apply for assistance under the TSFS provided that you are registered as a full-time student and take up an exclusively University Grant Committee-funded or exclusively publicly-funded student place of a recognised course at a recognised institution.
### Part I – General Information

#### 3. How to Apply

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

| Complete and Submit the Declaration and Supporting Documents: | You must 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 (2021)).  
You can submit the required documents through the following means:  
- Through online upload  
- By mail or by hand to the SFO (Address: Student Finance Office, 12/F, One Mong Kok Commercial Centre, 1 Mong Kok Road, Kowloon (Attn: Applications Team (TSFS)).  
- Underpaid mail items will not be accepted. If you submit your supplementary information by post, please 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 Hong Kong Post’s website: [https://www.hongkongpost.hk/en/postage_calculator/index.html](https://www.hongkongpost.hk/en/postage_calculator/index.html) |

| Please provide clarifications to the SFO or submit supplementary information to the SFO when necessary. | |

| 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 the 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 Paragraphs 6 and 8 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 within the deadline. 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 within the deadline. Please refer to Paragraph 7 of the Guidance Notes. |
3.1 There are three types of application forms. Please choose to use the appropriate application form:

<table>
<thead>
<tr>
<th>Full Version Application Form (Full Version)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicable to</td>
<td>The general application form for use by all applicants.</td>
</tr>
<tr>
<td>Points to Note</td>
<td>Please refer to Part II - Points to Note for Online Application</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Simplified Version Application Form (Simplified Version)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicable to</td>
<td>You may choose to submit the Simplified Version instead of the Full Version only if:</td>
</tr>
<tr>
<td></td>
<td>(i) you have an unmarried sibling residing with you and he / she has submitted or is submitting the Full Version under TSFS or Financial Assistance Scheme for Post-secondary Students (FASP) for the 2021/22 academic year; and</td>
</tr>
<tr>
<td></td>
<td>(ii) you are not married.</td>
</tr>
<tr>
<td>Points to Note</td>
<td>The SFO will process your Simplified Version application with your siblings’ Full Version application in one go.</td>
</tr>
<tr>
<td></td>
<td>If there are any errors or omissions relating to the financial data reported in your sibling’s Full Version application, they will also be taken as your errors / omissions. If, as a result of the errors / omissions, your sibling’s level of assistance is subsequently adjusted, a warning letter is issued, or the application is rejected, such same treatment will also apply to you. In this regard, you may choose to submit an application using Full version instead of Simplified Version.</td>
</tr>
<tr>
<td></td>
<td>Both you and your sibling(s) submitting Full Version must also sign on the declaration of your Simplified Version application.</td>
</tr>
<tr>
<td></td>
<td>If you are eligible to use the Simplified Version but would like to provide a full set of information on yourself and your family members, you may still choose to submit the Full Version instead of the Simplified Version.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Simplified Version Application Form for CSSA Family (Simplified Version for CSSA Family)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicable to</td>
<td>If your family is currently in receipt of Comprehensive Social Security Assistance (CSSA) or received CSSA throughout the assessment period from 1.4.2020 to 31.3.2021 and meet one of the following criteria, you can submit your application by using the Simplified Version for CSSA family:</td>
</tr>
<tr>
<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 family is not applicable to you;</td>
<td></td>
</tr>
<tr>
<td>(ii) you come from a single-parent family and the parent who lives with you and supports your living is a CSSA recipient;</td>
<td></td>
</tr>
<tr>
<td>(iii) you are an independent CSSA recipient; or</td>
<td></td>
</tr>
<tr>
<td>(iv) you are married and your spouse is a CSSA recipient.</td>
<td></td>
</tr>
</tbody>
</table>
### Simplified Version Application Form for CSSA Family (Simplified Version for CSSA Family)

| Points to Note | You are not required to provide the income and assets information of your family in the Simplified Version for CSSA Family. The SFO will ascertain whether you meet the above criteria for using the form with reference to the data matching results with the Social Welfare Department (SWD) or supporting documents provided by you. If the SFO verifies that you do not meet the criteria for using the form or considers necessary, the SFO will request you to supplement the income and assets information of your family (including re-submitting the Full Version, re-signing the declaration and providing all the supporting documents).

Please note that the SFO will assess your application on reliance of the documentary proof provided by you showing you or your family was in receipt of CSSA at the time of the submission of your application or received CSSA throughout the relevant assessment period ("CSSA status"). If it comes to the knowledge of the SFO that you and your family was obtaining / obtained CSSA by misrepresentation or provision of false information or omission of information or withholding any information or deceptive means or that your documentary proof contained inaccurate particulars to show you or your family’s CSSA status, your application may be rejected. You will be required to refund all student financial assistance you have received. You and your family may also be liable to prosecution. |

<table>
<thead>
<tr>
<th>3.2 Deadline for Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) For continuing students: The application for continuing students is closed. Applications received after the deadline will not be accepted save in exceptional circumstances and accompanied with sound explanation. Any late applications should be input and submitted through “SFO E-link – My Applications” platform (<a href="http://ess.wfsfaa.gov.hk">http://ess.wfsfaa.gov.hk</a>) as soon as possible.</td>
</tr>
<tr>
<td>(ii) For new students: Please submit your online application according to the submission deadline announced in SFO’s website. <a href="https://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/application/deadlines.htm">https://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/application/deadlines.htm</a></td>
</tr>
<tr>
<td>(iii) Applications received after the deadline will not be accepted save in exceptional circumstances. Late applications must be supported by institutions and applicants must give detailed justifications for their late application in writing for the SFO’s consideration. <strong>All applications must reach the SFO by 31.3.2022 in any cases.</strong></td>
</tr>
</tbody>
</table>

| 3.3 If you attend a postgraduate course that commences between March 2021 and February 2022, you should apply for financial assistance for the 2021/22 academic year. The deadline for application is one month following the commencement of the course and in any case not later than 31.3.2022. |

| 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. |

| 3.5 If you have genuine difficulty in using computer for submission of online application (e.g. your physical condition does not allow you to operate a computer normally), you may seek SFO’s assistance by calling our hotline at 2152 9000 during office hours. |
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 proof 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 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 filling 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 court proceedings. 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 If you submit the financial assistance application by using the Simplified Version of Application Form for CSSA family, the SFO will assess your application on reliance of the documentary proof provided by you showing you or your family was in receipt of CSSA at the time of the submission of your application or received CSSA throughout the relevant assessment period (“CSSA status”). If it comes to the knowledge of the SFO that you or your family was obtaining / obtained CSSA by misrepresentation or provision of false information or omission of information or withholding any information or deceptive means or that your documentary proof contained inaccurate particulars to show you or your family’s CSSA status, your application may be rejected. You will be required to refund all student financial assistance you have received. You and your family may also be liable to prosecution.

4.3 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 7 years and to a fine under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong).

4.4 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. Therefore, you have the responsibility to complete the Application Form in full details and submit all supporting documents. If there is misrepresentation or omission in the application, the SFO has the authority to reject your application.

4.5 Please note that in the event of overpayment 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.

4.6 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 the 2021/22 academic year, correspondence address or the bank account number to which the financial assistance is to be credited, you should download the forms TSF/C/18A (applicable for change of Personal Data) or TSF/C/18B (applicable for change of Institutions/ Course Data) from the SFO’s webpage and notify the SFO immediately. Late notification will result in unnecessary delay in processing your application and payment of financial assistance.
4.7 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]. Timely provision of updated information is important as it may affect the activation date of your loan repayment.

4.8 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 2021/22 academic year (including the summer months of year 2021) / during the study period covered by the tuition fees paid / payable.

4.9 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 search 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 awarded and even court proceedings. 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 issue warning letters to the applicants and/or demand the applicants to partially / fully refund the financial assistance already awarded to them. Depending on the gravity of omission, the SFO may institute court proceedings against the applicants and their family members.

4.10 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 payment of assistance if irregularity is suspected or omitted information is spotted. Payment of assistance would only resume after the vetting / counter-checking / reviewing procedures have completed and all irregularities/ omitted information have been clarified / rectified.

4.11 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 the SFO on individual merits.

4.12 Any overpayment of financial assistance (including grant and/or loan and/or subsidy administered and disbursed by the SFO) made to you shall be refunded immediately upon demand.
5. **Level and Calculation of Financial Assistance**

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

   (i) tuition fee (excluding continuation fee) payable to the concerned local institution;

   (ii) academic expenses for course of study;

   (iii) compulsory union fees; and

   (iv) loan for living expenses.

   Updated information will be announced on SFO’s website in due course.

5.2 The ceilings will be reviewed annually.

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

   (i) First, compare your Adjusted Family Income (AFI)\(^2\) against the “Ready Reckoner” to get the first percentage of grant and loan, then apply this percentage to calculate (a) the tuition fees grant; (b) academic expenses grant; and (c) living expenses loan.

   (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 of grant and loan, then adjust the level of grant and loan calculated under paragraph 5.3 (i) by the discount factor to get your final level of grant and loan.

5.4 The Ready Reckoner under the AFI formula and the Sliding Scale of Asset Value for Discounting Financial Assistance for 2021/22 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 Calculator provided in the SFO’s webpage (https://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/general/level.htm).

---

1 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 the TSFS if your institution will not charge you for any tuition fee during the period of your overseas exchange programme in 2021/22.

2 “Adjusted Family Income” (AFI): (Total family annual 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.
Please see the following examples for the illustrations of calculation:

### Example 1

<table>
<thead>
<tr>
<th>Your Marital Status:</th>
<th>Not married and residing with your parents/siblings</th>
</tr>
</thead>
<tbody>
<tr>
<td>AFI:</td>
<td>A) (i) The annual incomes (excluding contributions to mandatory provident funds (MPF)) of your parents from 1.4.2020 to 31.3.2021; (ii) 30% of the annual incomes (excluding contributions to MPF) from 1.4.2020 to 31.3.2021 of your unmarried siblings who are residing with you and/or your parents; (iii) The amount of studentship and income derived from appointments by institution received / to be received by you during the 2021/22 academic year, including the summer months of year 2021; and (v) Any other remittances / alimony / contributions (e.g. family / living / other expenses / contribution to rental expenses or mortgage repayment, etc.) / support to your family for the year ending 31.3.2021.</td>
</tr>
<tr>
<td></td>
<td>B) LESS medical expenses of family members who are chronically ill or permanently incapacitated, subject to the production of receipts for the period from 1.4.2020 to 31.3.2021 (expenses other than medical expenses cannot be deducted). The amount that may be deducted per family member is subject to a ceiling. The ceiling for the 2021/22 academic year is $21,670.</td>
</tr>
<tr>
<td></td>
<td>C) DIVIDED by the number of members in your family plus a factor of “1” + 4 (i) Yourself; (ii) Your parents; (iii) All your unmarried siblings residing with you and/or your parents; and (iv) Any dependent paternal or maternal grandparents residing with the family.</td>
</tr>
</tbody>
</table>

### Example 2

<table>
<thead>
<tr>
<th>Your Marital Status:</th>
<th>Married and residing with your spouse and dependent children</th>
</tr>
</thead>
<tbody>
<tr>
<td>AFI:</td>
<td>A) (i) The annual incomes (excluding contributions to mandatory provident funds (MPF)) of your spouse from 1.4.2020 to 31.3.2021; (ii) The amount of studentship and income derived from appointments by institution received / to be received by you during the 2021/22 academic year, including the summer months of year 2021; and (iii) Any other remittances / alimony / contributions (e.g. family / living / other expenses / contribution to rental expenses or mortgage repayment, etc.) / support to your family for the year ending 31.3.2021.</td>
</tr>
<tr>
<td></td>
<td>B) LESS medical expenses of family members who are chronically ill or permanently incapacitated, subject to the provision of receipts for the period from 1.4.2020 to 31.3.2021 (expenses other than medical expenses cannot be deducted). The amount that may be deducted per family member is subject to a ceiling. The ceiling for the 2021/22 academic year is $21,670.</td>
</tr>
<tr>
<td></td>
<td>C) DIVIDED by the number of members in your family plus a factor of “1” + 4 (i) Yourself; (ii) Your spouse; and (iii) Your dependent children.</td>
</tr>
</tbody>
</table>
Part I – General Information
Level & Calculation of Financial Assistance

Example 3

<table>
<thead>
<tr>
<th>Your Marital Status:</th>
<th>Separated / divorced / widowed and are residing with your children</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A) (i) The amount of studentship and income derived from appointments by institution received / to be received by you during the 2021/22 academic year, including the summer months of year 2021; and (ii) Any other remittances/alimony/contributions (e.g. family / living / other expenses / contribution to rental expenses or mortgage repayment, etc.) / support to your family for the year ending 31.3.2021.</td>
</tr>
<tr>
<td></td>
<td>B) LESS medical expenses of family members who are chronically ill or permanently incapacitated, subject to the production of receipts for the period from 1.4.2020 to 31.3.2021 (expenses other than medical expenses cannot be deducted). The amount that may be deducted per family member is subject to a ceiling. The ceiling for the 2021/22 academic year is $21,670.</td>
</tr>
</tbody>
</table>
|                     | C) DIVIDED by the number of members in your family plus a factor of “1”
|                     | (i) Yourself; and
|                     | (ii) Your dependent children. |

5.5 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 31.3.2021 in the application form. Debts of family members are not deductible from the total value of family assets.

5.6 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. If proper documentary proof 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.

5.7 If necessary, arrangements will be made for you and your father or mother to come to the SFO for an interview. You will be required to bring to the interview for our examination all the originals of the supporting documents, such as all bankbooks 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.

3 Studentship includes Postgraduate/Research Studentship, Graduate/Research/Student Research/Teaching/Instructional Assistantship, Demonstratorship; any award/income derived from appointments as Teaching Assistant, Student Assistant, Research Assistant, Research Fellow, Graduate Assistant, Demonstrator, Instructor, Student Research Assistant; income derived from teaching company associate scheme; and income received from any form of scheme run by the institution exclusively or in collaboration with other parties.

4 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
6. Notification of Result, Payment Arrangements/ Recovery, 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 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).

The SFO plans to issue the first batch of notifications of result before late June 2021.

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 Forms TSF/C/18A (applicable for change of Personal Data) or TSF/C/18B (applicable for change of Institutions / Course Data), which can be downloaded from SFO’s Homepage.

6.3 The amount of grant offered under the 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) 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 offer, please refer to paragraphs 6.10 to 6.14 below.

6.4 Payment 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 2021/22 academic year (please refer to paragraph 2.1 above). The grant offered and/or the loan accepted will normally be paid in two equal instalments.

<table>
<thead>
<tr>
<th>The first instalment of the grant</th>
<th>Will normally be paid to your designated bank account within 2 weeks from the date of issuance of the notification.</th>
</tr>
</thead>
<tbody>
<tr>
<td>The first instalment of the loan</td>
<td>If you successfully submit 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 3 weeks from the deadline for return of documents.</td>
</tr>
<tr>
<td></td>
<td>If you missed the deadline, payment will normally be made 3 weeks from the successful submission of the whole set of loan documents.</td>
</tr>
<tr>
<td>The second instalment of the grant and/or the accepted loan.</td>
<td>Will be paid during December 2021 to February 2022. After February 2022, 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>
</tr>
</tbody>
</table>

6.5 If you and/or your indemnifier has/have any arrears of grant and/or 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 and/or 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. In addition or as an alternative, the SFO shall require you to refund the overpaid amount immediately upon the request of the SFO.
6.6 The grant and/or the accepted loan 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 are accepted for payment purposes.

6.6.1 You are required to provide a valid bank account solely owned by you in your application, together with 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. If you do not have a valid bank account of your own, you must open one before submitting your application.

6.6.2 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 decision in choosing which bank/which kind of bank service to open your own valid bank account. You should make your own enquiries with individual banks on their service provided and the related terms and conditions, service charge required (if any) and/or processing time required. Not being able to open a bank account on time before submitting the application will not be accepted as the reason for you to request late submission of application.

6.6.3 You must accurately fill in your bank account number in the application form.

6.6.4 If you change your bank account, please notify the SFO of your new account number immediately by completing a Notification of Change of Personal Data Form (TSF/C/18A) which is obtainable from the SFO’s webpage. 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 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 payment of financial assistance.

(i) you cease to be a registered full-time student; or
(ii) you decide to withdraw from, suspend or defer studies or apply for leave of absence for whatever reasons; or
(iii) you change course / institution; or
(iv) you are not required to pay full amount of tuition fee in the 2021/22 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 cease 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 grant/loan paid 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 paid 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;
(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 paid to you; and the overpaid tuition fee grant, which is the difference between (a) the tuition fee grant paid 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.

6.9.1 If you fail to inform the SFO immediately on your cessation to be a registered full-time student or decision to withdraw from, suspend or defer studies or apply for leave of absence for any reason, interest may be charged on the overpaid amount with retrospective effect from the date of your withdrawal/suspension of studies.

6.9.2 The SFO reserves the right to recover all or part of the grant/loan paid to you in case you cannot complete your studies for any reason.

6.10 If you have not applied for NLSFT separately, you will be informed of the financial assistance you are entitled under the 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 SFO’s Homepage at http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nts/nlsloandocuments.pdf and submit the whole set of completed loan documents and the original copy of administrative fee payment proof to the SFO by mail1 or through SFO’s drop-in boxes2 on or before the deadline stated in your TSFS notification of result. Please refer to the NLSFT Guidance Notes (http://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 documents listed on the “Checklist for Submission of Loan Documents” by mail1 or through SFO’s drop-in boxes2 on or before the deadline stated in your TSFS notification of result. 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 at the SFO website (https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/tsfsloandocuments.pdf).

1 Mailing address is 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. If you submit the required documents by post, for proper delivery of the 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 posting. 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.

2 You may use the drop-in box inside the Reception Hall at 11/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon during office hours (please refer to paragraph 10.1 below), and the drop-in box at the Ground Floor of Cheung Sha Wan Government Offices after office hours.
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 [http://e-link.wfsfaa.gov.hk](http://e-link.wfsfaa.gov.hk). Please consider carefully about your need and repayment ability.

6.13 If you do not submit the duly completed and signed loan documents to the SFO for the acceptance of loan offered under the TSFS within (i) **2 calendar months** from the date of issuance of the notification of result, (ii) **4 weeks** from the date of issuance of the notification of adjusted result, or (iii) **on or before 30.6.2022** (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 at the SFO website ([https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/tsfsloandocuments.pdf](https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/tsfsloandocuments.pdf)).
7. Review Mechanism

7.1 If there is a substantial change to the family and financial circumstances after the submission of the 2021/22 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 within the following deadline. Each applicant may only request for a review once for each academic year.

   (i) within 3 weeks from the date of issue of the notification of result; or
   
   (ii) **on or before 31.3.2022**, whichever is later.

The completed **"TSFS – Application for Review Form"**, together with detailed justifications and relevant supporting documents, should be submitted to the Appeal Section of the 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 4.4 in Part I of the Guidance Notes has clearly stipulated that if the 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 Student Finance Office (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).

Email: rcssect_sfo@wfsfiaa.gov.hk
8. Loan Repayment and Deferment

8.1 You are required to repay your loan, which shall normally commence on 1 December of the year of your graduation or when the course has officially ended, until it is repaid in full. The first instalment of loan repayment will normally fall due on 1 January or 1 July of the following year of your graduation. A reference table on repayment of TSFS loan is at Appendix VII of Part III of the Guidance Notes. If you have not received the notice of commencement of repayment or demand of repayment within 6 months after your graduation or the course has officially ended, you should notify the SFO in writing immediately.

8.2 With a view to facilitating better financial management of loan recipients, loan recipients who have obtained TSFS loans and without any loan accounts repaying with quarterly repayment arrangement under other financial assistance/loan schemes administered by the SFO are required to repay their loans by monthly instalment. The loan borrowed by you and the interest accrued thereon are repayable in 15 years (‘Repayment Period’) by 180 equal monthly instalments, or in a shorter Repayment Period by equal monthly instalments as agreed by the SFO. Whereas if as determined appropriate by the SFO, the loan borrowed and the interest accrued thereon are repayable within the Repayment Period by equal quarterly instalments.

8.3 If you cease to be registered as a full-time student or withdraw or are suspended from or defer your studies in the course or you have not completed the course for any reason, you are required to notify the SFO in writing immediately and repay the loan in one lump sum or by equal instalments, and if by instalments over a revised Repayment Period, and also interest accrued under the loan at the rate of 1% per annum. The length of the loan Repayment Period, its commencement date, and repayment arrangements shall be decided by the SFO.

8.4 Interest at a rate of 1% per annum shall be charged on the loan borrowed by you from the commencement date of the loan Repayment Period. You may have a rough estimation on the repayment amount by referring to the repayment calculator made available in the "SFO E-link" at http://e-link.wfsfaa.gov.hk.

8.5 For environmental friendly reason and to avoid possible non-receipt of postal demand notes, monthly demand notes and/or notifications would be sent to “SFO E-link” (http://e-link.wfsfaa.gov.hk) and “MyGovHK” Internet online platforms for your viewing, printing and downloading. You are required to register with “MyGovHK” and/or “SFO E-link - My Bills” service when you accept the loan offer. Monthly demand notes and/or notifications given in electronic form via the Internet online platforms shall be deemed to have been duly given by the SFO and have been duly received by you regardless of whether you have actually accessed the demand notes or notifications via the Internet online platforms and regardless of whether you have actual notice of the availability of such demand notes or notifications. Requests for receiving demand notes and/or notifications by other means will not be accepted. If you do not receive demand notes and/or notifications 7 days before each due date whether because of system failure or any other reasons not due to your fault or otherwise beyond your control, you should contact the SFO without delay. Non-receipt of demand notes for repayment or electronic notifications does not exempt you from the obligation to repay the instalment due on or before the due date. If repayment is not made on or before the date the instalment becomes due, you will be required to repay with the Government the overdue amount together with a surcharge at the rate of 5%.

8.6 Please refer to Appendix VIII of Part III of the Guidance Notes for other terms and conditions on repayment of loan under TSFS.

8.7 If you have difficulties in repaying the loans due to further full-time study, financial hardship or serious illness, you may apply for deferment of loan repayment. For deferment of loan repayment on the grounds of financial hardship or serious illness, in case you have not opted for the standard repayment period of 15 years, the repayment period of your loan will initially be extended to 15 years for calculation when your application is being processed. The SFO will consider each application on its own merits. Application for deferment of loan repayment should be submitted in writing, together with the necessary documentary proof, to the SFO before the due date(s) of the instalment(s) under application. For application by fax or by email, the date of receipt of the fax or email will be considered to be the date of application. For application by post, the postmark date on the envelope will be regarded as the date of application. Relevant application forms are available at the SFO. You may also download the application form concerned from SFO website at https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/SFO102E.pdf. Application for deferment of loan repayment
is only applicable to the total amount due for repayment, which may comprise interest and outstanding principal. Application for deferment of only a part of the repayment amount will not be acceded to. If approval for deferment of loan repayment is granted, the standard repayment period may be extended up to a maximum of two years (i.e. the entire repayment period will be up to 17 years). Interest will not accrue over the period of deferment, which is from the month immediately preceding the start date of the approved deferment to the month immediately preceding the date of resumption of repayment. The deferred loan may be repaid on a revised schedule with fewer numbers of instalments and at a larger amount or on any other terms as decided by the SFO.
9. Handling of Information

9.1 The personal data provided by the applicant, the applicant’s family members and other persons (if any) in this application and any supplementary information provided on the request of the SFO will be used by the SFO and the Education Bureau (EDB) / disclosed to the agents of the SFO / EDB, the schools / institutions concerned and relevant government bureaux / departments for the following purposes:

(i) Activities relating to the processing and counter-checking of applications 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) Fee Reimbursement (Financial Assistance Scheme for Designated Evening Adult Education Courses)
(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)

(ii) Activities relating to authentication of an application listed in (i) against other database of the SFO and the database of other relevant government bureaux / departments and schools / institutions in association with the student 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 student financial assistance schemes listed in (i) and the granting of other student financial assistance by the SFO, so as to verify / update student records of the SFO 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 SFO and the database of the SWD in association with processing and counter-checking of the application listed in (i) and the granting of other student financial assistance by the SFO and SWD so as to verify if the applicant's family was in receipt of CSSA during the relevant assessment period or is currently in receipt of CSSA, prevent double subsidies and recover overpayment(s);

(v) Administration and maintenance of your loan account(s) and repayment of loans;

(vi) Statistics and research purposes;

(vii) Activities/matters related to the communication or exchange of views with applicants for the purpose of scheme administration; and

(viii) Processing and counter-checking of applications / selection of needy students for award of other student financial assistance administered by the SFO, the EDB, the Hong Kong Examinations and Assessment Authority, other relevant government departments / organisations and the schools / institutions concerned.

9.2 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 9.1 above; or where the applicant has given consent to such disclosure; or where such disclosure is authorized or required by law.
If necessary, the SFO will contact your institution, other government 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 9.1 above. The applicant consents that the SFO may inform schools / institutions of the result of the application, including assistance level, subsidy amount and date of payment of assistance.

If necessary, the SFO 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 9.1 above.

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.

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

Enquiries concerning the personal data provided in the applications and requests for the correction of such data may be made in writing to:

Student Finance Office
Working Family and Student Financial Assistance Agency
Deputy Departmental Secretary (General),
19/F, 181 Hoi Bun Road, Kwun Tong, Kowloon
Fax No: 3897 1902

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 7 years from the date of the event shown in the official record.

For the full version of the Code, please visit the website of the PCPD at https://www.pcpd.org.hk/english/data_privacy_law/code_of_practices/files/CCDCode_2013_e.pdf.

If you have previously applied for any financial assistance schemes for post-secondary studies from the SFO, 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 2021/22 academic year.
10. Enquiries

10.1 For enquiries, please contact the SFO as follows:

**TSFS**
Enquiry number (Office hours): 2152 9000  Fax Number: 2519 8512
Address: 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 and Maritime Services Training of the Vocational Training Council

Enquiry number (Office hours): 3575 3852
- City University of Hong Kong
- Hong Kong Polytechnic University
- 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 Numbers: 3616 6461 / 3616 6531
Address: 12/F, One Mong Kok Commercial Centre, 1 Mong Kok Road, Kowloon

**The office hours of the SFO:**
Mondays to Fridays 8:45 a.m. – 1:00 p.m.
2:00 p.m. – 5:45 p.m.

24-hour automated enquiry hotline 2802 2345
Website: [http://www.wfsfaa.gov.hk/sfo](http://www.wfsfaa.gov.hk/sfo)
E-mail address: [wg_sfo@wfsfaa.gov.hk](mailto: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

Points to Note on Completion of the Online Application Form

- You must complete and submit the TSFS application online through 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 1.4.2020 to 31.3.2021 (assessment period). However, the SFO may request you to provide information on your family members, income and assets that fall beyond the above assessment period if the information is relevant for the purpose of assessing your family’s 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 the Steps of How to Complete TSFS Online Application Form. Please click on individual step(s) for details. You can also visit webpage of SFO E-link – My Applications for an online demonstration of all the application procedures.
# 1. Overview on How to Complete TSFS Online Application Form

<table>
<thead>
<tr>
<th>Application Procedures</th>
<th>Application Forms</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Full Version</td>
</tr>
<tr>
<td>Step 1 Important Note</td>
<td>Please read through these Guidance Notes and the Important Notes. Get all required documents ready and select scheme covering your studying programme as appropriate.</td>
</tr>
<tr>
<td>Step 2 Personal Particulars of Applicant</td>
<td>Please refer to Paragraph 2.1 for details.</td>
</tr>
<tr>
<td>Step 3 Course Information</td>
<td>Course Information of Applicant</td>
</tr>
<tr>
<td>Step 4 Personal Particular of Family Member(s)</td>
<td>Please refer to Paragraph 2.2.1 for details.</td>
</tr>
<tr>
<td></td>
<td>You only need to enter your parents’ name in Chinese and English and their HKID number in Step 4.</td>
</tr>
<tr>
<td></td>
<td>Please refer to Paragraph 2.2.2 for details.</td>
</tr>
<tr>
<td>Step 5 Address</td>
<td>Applicant’s residential and correspondence address</td>
</tr>
<tr>
<td>Step 6 Family Income</td>
<td>Please refer to Paragraph 2.3 for details.</td>
</tr>
<tr>
<td></td>
<td><em>The System will automatically skip this step. Input of family’s income information is not required for this version.</em></td>
</tr>
<tr>
<td>Step 7 Family Assets - Bank Deposits</td>
<td>Please refer to Paragraph 2.4 for details.</td>
</tr>
<tr>
<td>Step 8 Family Assets - Investments</td>
<td>Only the applicant’s bank account information is required for this version.</td>
</tr>
<tr>
<td>Step 9 Family Assets - Insurance Policies</td>
<td><em>The System will automatically skip these steps. Input of Family’s Assets information is not required for this version.</em></td>
</tr>
<tr>
<td>Step 10 Family Assets - Property / Land / Carpark, Vehicle / Vessel and Business Undertakings</td>
<td></td>
</tr>
<tr>
<td>Step 11 Family Assets - Other Assets</td>
<td></td>
</tr>
<tr>
<td>Step 12 Additional Information</td>
<td>Please refer to Paragraph 2.5 for details.</td>
</tr>
<tr>
<td>Step 14 Acknowledgement and Supporting Documents Submission.</td>
<td>Submitting Supporting Documents Online/ by Hand. Please refer to Paragraph 4 for details.</td>
</tr>
</tbody>
</table>

You can review information of your submitted online application in the past two academic years from “SFO E-link – My Applications”. You can save and exit the application which is in progress and retrieve it here to continue the application. All incomplete application in the 2021/22 academic year would be kept until 31.12.2021 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 the SFO.
Points to Note when Filling in Individual Steps - Personal Particulars of Applicant

2. Points to Note When Filling in Individual Steps

2.1 Step 2 - Personal Particulars of Applicant

(i) For Applicants Using Simplified Version
You must enter the personal data of the sibling who has submitted the Full Version for TSFS or FASP in 2021/22 before entering your own personal data.

(ii) For All Applicants

Fields with * are mandatory. You should also fill in fields without * if they are applicable to you. All unavailable information supporting documents should be stated in Step 12 and you should take the initiative to submit to SFO once available.

Please read the relevant parts of Guidance Notes before starting this step.

In this application, applicant refers to the student but NOT the student's parent.

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.

Please provide your personal email address. The student email address provided by the institution is not accepted.
2.2 Step 4 - Personal Particulars of Family Member(s)
(This part is only applicable to applicant’s using Full Version and Simplified Version for CSSA Families.)

Points to Note When Filling in Personal Particulars of Family Member(s)

(i) “Family Members” and “Other Family Members” do not include non-Hong Kong residents, and those who have left Hong Kong permanently and no longer consider Hong Kong their home.

(ii) “Family Members” generally include the core-family members residing with you.

2.2.1 Full Version Application

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

Important Notes

1. If your unmarried siblings who have left Hong Kong for full-time studies (and his/her level of study is up to the bachelor degree) or are attending one of the institutions covered by the TSFS / FASP and are dependent on your parents for living, they will also be considered as family members.

2. In determining whether or not the unmarried siblings and grandparents are family members, the SFO will, apart from considering their place of residence, take into account whether or not they are dependent on your parents financially.

3. If you are not married and, during the period from 1.4.2020 to 31.3.2021, the grandparents who are dependent on your parents are Hong Kong residents and:
   (i) have resided with your family members for an aggregate period of 6 months or more;
   (ii) have taken up permanent residence at another local premises owned or rented by your parents (please provide their residential address in Step 12 “Additional Information”);
   (iii) have resided in elderly homes with the expenses fully covered by your parents for an aggregate period of 6 months or more; or
   (iv) have been totally supported by your parents for an aggregate period of 6 months or more.

They might be considered as family members. Please provide the information required and supporting documents. In case the grandparents have resided in a premise of their own, they may still be regarded as family members. 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 they depend fully on your family for living.

<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 applicant) and your dependent children (if applicable).</td>
</tr>
<tr>
<td>Other Family Members</td>
<td>Your parents’ information</td>
</tr>
</tbody>
</table>

TSFS/1B(2021)  BACK TO CONTENTS  27
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:

<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 passed away when you submit the application form</td>
<td>Please state so in Step 12 “Additional Information” and provide the relevant documentary proof (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 between 1.4.2020 and 31.3.2021 (or received by yourself if you are divorced in Step 6).</td>
</tr>
<tr>
<td>If the unmarried sibling who was residing with you and/or your parents originally had got married after 1.4.2021</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 between 1.4.2020 and 31.3.2021.</td>
</tr>
</tbody>
</table>

2.2.2 Simplified Version Application for CSSA family

<table>
<thead>
<tr>
<th>Applicant’s Marital Status</th>
<th>Not married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core-family Member(s)</td>
<td>You and your parents, including your step-parents (if applicable) and your unmarried siblings who are residing with you and/or your parents</td>
</tr>
<tr>
<td>Other Family Member(s)</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 Member(s)</td>
<td>You, your spouse (applicable to married applicant) and your dependent child(ren) (if applicable)</td>
</tr>
<tr>
<td>Other Family Member(s)</td>
<td>Not required to be reported.</td>
</tr>
</tbody>
</table>

2.2.3 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 siblings/ your paternal/ maternal grandparent(s)/ great-grandparent(s) (thereafter known as ‘grandparents’) who are dependent on your parents for their living / other family members (siblings who are not residing with you and/or your parents / any other person who reside with the family but is not mentioned above).</td>
</tr>
<tr>
<td>Married/Separated/divorced/widowed</td>
<td>Child(ren) / other family members (applicant’s parents, any other person who reside with the family but is not mentioned above).</td>
</tr>
</tbody>
</table>
Part II - Overview of the Application form and Points to Note

Points to Note when Filling in Individual Steps - Personal Particulars of Family Member(s)

(i) To Add Family Member(s) Through System - Unmarried Siblings  
(Only Applicable to Unmarried Applicant’s Application Form)

Add Information on Unmarried Sibling

Name in English: *
Name in Chinese:
HKID Card No.: *
Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA throughout the assessment period from 1.4.2020 to 31.3.2021:

(ii) Adding Member(s) Through System – Applicant’s Children  
(Only Applicable To Married Applicant Application Form)

Add Child

Please provide a HKID card copy of the child(ren); or a copy of the birth certificate if the child(ren) is not in possession of a HKID card.

(iii) Adding Family Member(s) Through System – Applicant’s Dependent Grandparents  
(Only Applicable to Not Married Applicant Application Form)

Add Information on Dependent Grandparent - Status between 1.4.2020 and 31.3.2021

If the newly added family member is a Hong Kong resident, and fulfill all the criteria, he/she might be treated as a family member. You must provide the relevant supporting documents.

In case the grandparents have resided in a premise of their own, they may still be regarded as family members. 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 they depend fully on your parents for living.
Part II - Overview of the Application Form and Points to Note

(iv) Adding Family Member(s) Through System - Other Family Members

2.3 Step 6 - Family Income (This Part is Only Applicable to Full Version Application)

(i) Points to Note When Filling in Family Incomes

(a) Please state in Step 6 family members’ actual incomes during the period between 1.4.2020 - 31.3.2021. 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 academic year 2021/22. Please also attach a copy of his/her student card.

(b) 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. However, the part-time incomes of family members who are full-time students need not be reported.

(ii) Salaries Received During Study Leave or the Various Allowances that They Drew During Their Research and Studies

Salaries received by family members in the 2020/21 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 2021/22 academic year.

(iii) Applicant’s Full-Time Income

If you continue to have a full-time job after your commencement of full-time study in 2021/22, please state in Step 12 “Additional Information” your full-time job in the 2021/2022 academic year, your total full-time incomes for the whole 2020-21 financial year, and provide the relevant income proof.

If the newly added “Other family member” gives $20,000/month to you and/or your family member, you must input $240,000 as the total annual contribution.
(iv) **Contribution from Any Person(s) to You and/or Your Family**

You should include contribution received by 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 1.4.2020 - 31.3.2021 should be reported.**

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”.

(v) **Deductible Medical Expenses**

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. For details, please see 2.3.4 below. Therefore, please do not deduct expenses from the income, including housing expenses, various loan repayments (e.g. repayments for student loan and mortgage loan, etc.), food expenses, travel expenses, remittances to other places, contributions to relatives, taxes, insurance premiums or trade union membership fees, etc.

2.3.1 Please provide any of the following documents to substantiate the incomes from 1.4.2020 to 31.3.2021 of your parents and your unmarried siblings who are residing with the family.

**For employees:**

(i) A copy of the Tax Assessment and Demand Note [IRC 6401] for the year ending 31.3.2021 issued by the Inland Revenue Department;

(ii) A copy of Hong Kong 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 for the whole year;

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

(v) Photocopies of salary envelopes for the whole year;

(vi) Return of Employee’s Remuneration [TSFS/4(2021)] for the year ending 31.3.2021 completed by the employer.

**For business operators:**

(i) A Profit and Loss account for the 2020-21 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].
Part II - Overview of the Application form and Points to Note

Points to Note when Filling in Individual Steps - Family Incomes

For studentship or incomes derived from appointment by institution received / to be received by you in 2021/22 academic year, including the summer months of 2021:

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

2.3.2 If any family member has been unemployed between 1.4.2020 and 31.3.2021, 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 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 based on paragraph 5.6 of Part I of Guidance Notes or on his/her particular circumstances.

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

2.3.4 Medical Expenses Incurred by Family Member(s) with Chronic Illness

The deduction of medical expenses may be allowed upon the production of receipts for the period between 1.4.2020 and 31.3.2021. In 2021/22 academic year, the maximum amount of deductible medical expenses per family member is $21,670.
Part II - Overview of the Application form and Points to Note

2.3.5 Example for Filling in Parents’ Incomes (for Unmarried Applicants) or Spouse’s Income (for Married Applicants) - In Employment

If a family member had more than one job for the period 1.4.2020 -31.3.2021, please clearly list out in column points.

Please provide the annual family incomes here. Even if a family member encounters significant change in his/ her current occupation/ income (e.g. unemployment, change of job etc.), you should still input his/ her annual incomes for the period 1.4.2020 - 31.3.2021. You may state the current employment situation on Step 12 "Additional Information" by listing the period of unemployment and provide relevant supporting documents.

2.3.6 Example for Filling in Parents’ Incomes (For Unmarried Applicants) or Spouse’s Income (For Married Applicants) – Self-Employed

Please make reference to this example in reporting the business profits or other income earned during the 2020-21 financial year by means of self-employment, such as hawking, driving taxis / minibuses, and fees for services rendered, etc.

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.

Enter the total annual rent received during the 2020-21 financial year from property, land, carpark, vehicle and vessel owned by family members or by subletting the property occupied by the family.
2.3.7 Example for Filling in Parents’ Incomes (For Unmarried Applicants) or Spouse’s Income (For Married Applicants) – Retired

Enter the total annual sum of pension received in the 2020-21 financial year by the family member who has retired, with the exception of one-off lump sum gratuities received upon retirement. If there are any other incomes received during the 2020-21 financial year, please specify and enter the amount.

If the family member has retired, enter the family member’s one-off lump sum gratuity received upon retirement and the amount of monthly pension received here.
2.3.8 Example for Filling in Unmarried Siblings’ Income/Study Information

Click “Edit” button to input unmarried sibling(s)’ information.

Please tick the appropriate box according to the study or employment status of your family member during the period 1.4.2020 – 31.3.2021.

- Name in English: YIU KIN HONG
- Mode of Employment/Study: Full-time student
  - Pursuing full-time Studies Locally
  - Pursuing full-time Studies Abroad
- In Employment: Part-time Working
- Occupation/Employment: CASHIER
- Name of Institution: ABC SECONDARY SCHOOL
- Year of Study: S5
- Name of Employer/Firm: ABC SUPERMARKET
- **Actual annual income between 1.4.2020 and 31.3.2021**
  - Salary/Wage/Bonus/Allowance/Part-time Income/Studentship (excluding Employee’s Contribution to MPF/Provident Fund): $23456 (Whole Year)
  - Business Profit: $0 (Whole Year)
  - Rental Income of Property/Land/Carpark/Vehicle/Vessel: $0 (Whole Year)
  - Other Income (please specify): $0 (Whole Year)
2.4 **Family Assets (This Part is Only Applicable to Full Version and Simplified Version)**

**Points to Note for Filling in Family Assets**
You are required to fill in assets wholly or partly owned by the following family member(s) between 1.4.2020 and 31.3.2021 in Steps 7 - 11.

<table>
<thead>
<tr>
<th>Unmarried Applicant</th>
<th>Married Applicant</th>
<th>Simplified Version</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicant</td>
<td>Applicant</td>
<td>Applicant</td>
</tr>
<tr>
<td>Applicant’s parents</td>
<td>Applicant’s spouse</td>
<td></td>
</tr>
</tbody>
</table>

**Attention:** 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. Assets include:

<table>
<thead>
<tr>
<th>Step</th>
<th>Item(s) to be Reported</th>
<th>Interface Demonstration</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td><strong>Bank Deposits</strong>&lt;br&gt;Savings / current account, club deposits, integrated accounts, joint accounts and fixed / time deposits in local or foreign currencies.</td>
<td>2.4.1</td>
</tr>
<tr>
<td>8</td>
<td><strong>Investments</strong>&lt;br&gt;Investment accounts (including margin accounts) and its cash balance, stocks and shares, unit trust funds, warrants, bonds, etc.</td>
<td>2.4.2</td>
</tr>
<tr>
<td>9</td>
<td><strong>Insurance Policies</strong>&lt;br&gt;Including savings / investment linked insurance policy(ies) with cash value and dividends</td>
<td>2.4.3</td>
</tr>
<tr>
<td>10</td>
<td><strong>Properties / Lands/ Carparks, Vehicles /Vessels and Business Undertakings</strong>&lt;br&gt;- Residential and non-residential properties at current market value after deducting outstanding mortgage amount；&lt;br&gt;- Lands；&lt;br&gt;- Vehicles / Vessels；&lt;br&gt;- Transferable vehicle licenses including taxi and public light bus licenses；&lt;br&gt;- Business undertakings (with or without profit)</td>
<td>2.4.4</td>
</tr>
<tr>
<td>11</td>
<td><strong>Other Assets</strong>&lt;br&gt;Cash in hand, loan to others, assets held on behalf of others, assets belonging to you and /or your parents (you and/or your spouse, if you are married) but under others’ custody, gold, silver, cheques in transit, betting account and e-wallets balance, and other readily realizable assets and valuables, etc.</td>
<td>2.4.5</td>
</tr>
</tbody>
</table>
2.4.1 **Step 7 – Family Assets - Bank Deposits**

(i) Please report savings / current account, club deposits, integrated accounts, joint accounts and fixed / time deposits in local or foreign currencies of your family members here.

(ii) 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 passbook) and photocopies of all bank accounts or monthly statements that can show all transactions between 1.4.2020 and 31.3.2021.

(iii) If the account was closed between 1.4.2020 and 31.3.2021, 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.

(iv) 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.

(v) If that account 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.

(vi) **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 31.3.2021, please state the balance at the nearest date to 31.3.2021. If the maturity date is beyond 31.3.2021, you should still write down the principal amount and provide copies of the notice of the time deposit with the deposit period covering 31.3.2021. For example, if a time deposit covers the period 1.2.2021 to 30.4.2021, as the deposit period covers 31.3.2021, 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.
2.4.1.1 To ensure that the financial circumstances reported in the application are true and complete, the SFO will make enquiries on transactions shown in bank statements. To speed up the processing of the application, you should give explanations for the following transactions:

(i) 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);
(iii) other regular cash / cheque deposits (which may be contributions / remittance from relatives or income from part-time jobs), and provide documentary proof with your application.

2.4.1.2 If situation warrants, the SFO may contact you for clarifications and documentary proof of the bank transactions.

2.4.1.3 Applicant’s Bank Account(s)

(i) For the bank account for payment 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 for payment purpose. If you do not have a valid bank account of your own, please open one before submitting your online 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 Data Form (TSFS/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.

(ii) If you are under the age of 18 and do not have a valid bank account of your own. You should note that not all banks currently provide bank account service to persons under the age of 18. You should make your own decision in choosing a bank which provides the services required by you. You should clarify with the bank its terms and conditions, service charge required (if any) and/or processing time required. Failure to open a bank account on time before submission of an application will not be accepted as a reason for late application.

You can only select one account for payment of financial assistance. The account must be a Hong Kong Dollar savings account or Hong Kong Dollar current account.
Part II - Overview of the Application form and Points to Note

Points to Note when Filling in Individual Steps - Family Assets

2.4.1.4 Bank Deposits
Please report all deposits in banks, financial companies, or other financial institutions, including savings / current account, club deposits, integrated accounts, joint accounts and fixed / time deposits in local or foreign currencies as at 31.3.2021.

Add Bank Account Information (balance as at 31.3.2021)

2.4.2 Step 8 - Family Assets - Investments
Please report all kinds of investments (such as stocks, warrants, bonds and funds, etc.) held by your family members. Please provide documents to certify the value of investment items and account cash balance as at 31.3.2021.

Add Investment Account Information as at 31.3.2021

2.4.3 Step 9 - Family Assets - Insurance Policies
Please input the insurance policy(ies) (savings / investment-linked insurance policy(ies) with cash value and dividends, and other annuity plan(s)) held by your family members (policy owner) and the policy value / dividend amount as at 31.3.2021 here.

Add Insurance Policy Information (value as at 31.3.2021)
2.4.4 Step 10 – Family Assets - Property / Land / Carpark, Vehicle / Vessel and Business Undertakings

Properties/ Lands/ Carparks (including that vacant, rented out or self-occupied)

(i) All properties/ lands/ carparks owned by your family members as at 31.3.2021 should be reported. Apart from the first home occupied by your parents (whether it is owned or rented) or the first home occupied by you and your spouse if you are married, the net value of all other properties are counted as family assets.

(ii) 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 1.4.2020 - 31.3.2021, you should report the transaction in Step 12 and report the selling price of the property and the bank account to which the proceeds were deposited.

(iii) 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 1.1.2021 and 31.3.2021, you may use the purchase price.

2.4.4.1 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 31.3.2021.

(iii) Any one copy of the "Demand for Rates" between 1.4.2020 and 31.3.2021 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 interest in the property/ land/ parking space is less than 100%, please furnish the relevant proof.

Add Property / Land / Carpark Information (value as at 31.3.2021)

- Name of Owner(s):
- Address of Property / Land / Carpark:
- Type:
- Use of Property / Land / Carpark:
- Office:
- Area of Land / Saleable Area of Property:
- Estimated Market Value as at 31.3.2021:
- Outstanding Mortgage as at 31.3.2021:
- Percentage of Ownership:

If the property is self-occupied, please fill in the name(s) of the family members, relatives or friends residing in the premises.

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 1.1.2021 and 31.3.2021, you may use the purchase price.

If a family member's interest in the property/ land/ carpark is less than 100%, please furnish the relevant proof.
2.4.4.2 Vehicles / Vessels and Taxi / Public Light Bus Licences
Please fill in the information and provide the following documentary proof:

(i) Vehicle / Vessel registration documents;
(ii) Mortgage documents (if applicable) indicating the outstanding loan amount as at 31.3.2021;
(iii) The relevant proof, if a family member's interest in that asset is less than 100%.

Add Vehicle / Vessel and Taxi / Public Light Bus License Information (value as at 31.3.2021)

<table>
<thead>
<tr>
<th>Name of Owner:</th>
<th>YIU TAI CHI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type:</td>
<td>PRIVATE CAR</td>
</tr>
<tr>
<td>Registration No.:</td>
<td>DA1234</td>
</tr>
<tr>
<td>Date of Purchase:</td>
<td>04/08/1999</td>
</tr>
<tr>
<td>Purchase Price:</td>
<td>$6000</td>
</tr>
<tr>
<td>Estimated Market Value as at 31.3.2021:</td>
<td>$2000</td>
</tr>
<tr>
<td>Outstanding Mortgage as at 31.3.2021:</td>
<td>$0</td>
</tr>
<tr>
<td>Percentage of Ownership:</td>
<td>100%</td>
</tr>
</tbody>
</table>

Enter the type of vessel or vehicle, such as private car, taxi, minibus, lorry or van. In case of taxis, please state whether they are urban, New Territories, or Lantau Island taxis.

Estimate the vehicle’s / vessel’s market value as at 31.3.2021. If it is a taxi or a public light bus, please give the market value of the license as well. If the vehicle, vessel and/or license were bought between 1.1.2021 and 31.3.2021, you may use the purchase price concerned.

If a family member's interest in the vehicle/ vessel and Taxi/ Public Light Bus License is less than 100%, please furnish the relevant proof.

2.4.4.3 Business Undertakings (including those with or without profit)
Please provide the name and address of the company owned by your family members and specify if the premises is rented or self-owned. Please also state the nature of the business.

Please provide the following documentary proof:

(i) The company's Balance Sheet as at 31.3.2021 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 acceptable. 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 is too small and does not have any assets), please explain in Step 12“Additional Information”.

(iii) The Business Registration Certificate of the company.
Part II - Overview of the Application form and Points to Note

Points to Note when Filling in Individual Steps - Family Assets

2.4.5 Step 11 - Family Assets - Other Assets

(i) Please fill in all other assets as at 31.3.2021 (such as cash in hand, loan to others, assets held on behalf of others, assets belonging to 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.).

(ii) Other types of assets not mentioned in these Guidance Notes but owned by your family should be reported in this step. Cash in hand as at 31.3.2021, if less than HK$5,000, is not required to be reported.

(iii) Under the item “Loan to Others”, please provide the loan made to others on or before 31.3.2021 and was not fully repaid as at 31.3.2021, 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 31.3.2021. If the total amount is less than HK$5,000, it is not required to be reported.

Add Other Assets Information (balance as at 31.3.2021)

<table>
<thead>
<tr>
<th>Name of Owner: *</th>
<th>YIU TAI CHI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash in Hand:</td>
<td>HKS 10000</td>
</tr>
<tr>
<td>Loan to Others:</td>
<td>HKS 60000</td>
</tr>
<tr>
<td>Asset Held in Trust for Others:</td>
<td>HKS 12800</td>
</tr>
<tr>
<td>Asset Entrusted to Others:</td>
<td>HKS 12800</td>
</tr>
<tr>
<td>Gold or Silver:</td>
<td>Gold 1, Tael 0, Ounce 0</td>
</tr>
<tr>
<td>Other Assets (including betting account balance, etc.):</td>
<td>HKS</td>
</tr>
</tbody>
</table>

Please provide the amount of “loan to others” as at 31.3.2021 here unless it was less than $5,000.

If the business premises is self-owned by your family members, please report it in the Section of “Property / Land / Carpark” as well.

If a family member's interest in the Business Undertakings is less than 100%, please furnish the relevant proof.
2.5 Step 12 - Additional Information

Please provide details if:
- there has been substantial change of your family situation after 31.3.2021; or
- there are any special circumstances or information that may not be reflected from Steps 2 to 11 of this Application Form and are deemed useful for the SFO to process the application.

The SFO will consider each case on its individual merits.

Please list out with explanations the documents that will not be able to submit with the application and state when the documents will be available. However, you must take the initiative to submit the documents once they are available. Otherwise, the SFO will treat them as omissions and may reject your application.
3. Declaration

3.1 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.

3.2 For Simplified Version of Application, your sibling who has submitted/ is submitting an application for FASP or TSFS under Full Version in 2021/22 will have to sign the declaration form of your application.

3.3 Each signature should be provided by 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).

3.4 You are required to declare in Part B Item (c) of the declaration whether or not you are bankrupt, has applied for 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.

4. Checklist of Supporting Documents

4.1 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. 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. Therefore, you have the responsibility to complete the Application Form in full details and submit all supporting documents. If there is misrepresentation or omission in the application, the SFO has the authority to reject your application.

4.2 An applicant who was a successful applicant in the past three academic years under the financial assistance schemes for post-secondary students of SFO and had submitted a copy of his/her own 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.

4.3 Supporting documents, once submitted, are not returnable. You are advised to retain a copy for your own reference.

5. Declaration under the Oaths and Declarations Ordinance

5.1 After the SFO has received your application, we may invite you and/ or your parents to our office for an interview (for details, please refer to Paragraph 5.7 of Part I of the Guidance Notes). Before the interview, you and/ or your father or mother will have to declare at the SFO, in accordance with the Oaths and Declarations Ordinance (Chapter 11 of the Laws of Hong Kong), that the information given in the application is true and complete.
PART III - Appendices

**Appendix (I) - Registration Guidelines**


**Appendix (II) - Student Travel Subsidy (STS) Scheme**


**Appendix (III) - Ready Reckoner under the “Adjusted Family Income” (AFI) Formula (AY2021/22)**


**Appendix (IV) - Sliding Scale of Asset Value for Discounting Grant/ Loan Assistance (AY2021/22)**


**Appendix (V) - Samples of Self-prepared Income Breakdown/Profit and Loss Account**

https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/TSFS_V_1A.pdf

**Appendix (VI) - Samples of Balance Sheet**


**Appendix (VII) - Repayment of TSFS Loan**

https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/Reference_Table_E.pdf

**Appendix (VIII) - Information Notes on Repayment of Loan under TSFS**


**Appendix (IX) - Frequently Asked Questions and Answers**