

Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS)

Working Family and Student Financial Assistance Agency
Student Finance Office



Working Family and Student Financial Assistance Agency
The Government of the Hong Kong Special Administrative Region
of the People's Republic of China



Eligibility

registered as a full-time student of a recognised course, taking up an exclusively publicly-funded, including the University Grants Committee (“UGC”)-funded, student place; and

have the right of abode in the Hong Kong Special Administrative Region (“Hong Kong”); or alternatively, an applicant or his/her family must have resided in Hong Kong continuously for three complete years prior to the commencement of the course.

(Remarks: This does not cover non-local students holding -

- student visas / entry permits;
- visas / entry permits under the Immigration Arrangements for Non-local Graduates; or
- dependant visas / entry permits which were issued by the Director of Immigration when the relevant students were 18 years old or above.)

Level of Financial Assistance

Grant:

- Tuition fee
- Academic expenses
- Compulsory union fees

and/or

Loan:

- Living expenses
(2023/24 loan ceiling: \$57,340)

Remarks: TSFS applicants may also apply for subsidy under the Student Travel Subsidy (“STS”) Scheme.

Level of Financial Assistance

Hostel Subsidy for Eligible Undergraduate Students

an undergraduate;

eligible for and has passed the means test of TSFS; and

confirmed by his/her institution as a registered occupant of a hostel place for at least 75% of the time in the relevant semester.

Eligible students need not file separate applications for this subsidy.

Level of Financial Assistance

Additional Academic Expenses Grant for Students with Special Educational Needs (SEN)

eligible for and has passed the means test of TSFS; and

confirmed by a relevant professional as having at least one kind of SEN.

including Specific Learning Difficulties, Intellectual Disability, Autism Spectrum Disorder, Attention Deficit / Hyperactivity Disorder, Physical Disability, Visual Impairment, Hearing Impairment, Speech and Language Impairment and Mental Illness.

For application details and downloading Request form, please visit the Working Family and Student Financial Assistance Agency (WFSFAA) website (<https://www.wfsfaa.gov.hk/en/sfo/postsecondary/tsfs/eligibility.php>).

Workflow of Application Processing

For details about the collection of supporting documents at institutions, please refer to the announcement of individual institution.

To issue notification of results for 90% of the applications containing complete information at the time of application within 60 days from the date of the SFO's acknowledging receipt of application.

Normally within two weeks from the date of issuance of the notification of result

Downloading the Guidance Notes from the website of the WFSFAA and submitting the online application form via SFO E-link "My Applications"

Submitting the declaration form and supporting documents through online upload, by mail or through the Student Finance Office (SFO)'s drop-in boxes

The SFO acknowledges receipt of the application

Application Processing

Issue of notification of result

Disbursement of 1st instalment of grant

For acceptance of Living expenses (LE) loan

Normally within three weeks upon successful submission of related documents

Submitting the whole set of duly completed loan documents and other required documents

Disbursement of 1st instalment of LE loan

Submission of Online Application



Working Family and Student Financial Assistance Agency

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SFO E-link - My Applications (Financial Assistance Schemes at Post-secondary and Tertiary Levels)

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Important Announcement

[Tertiary Student Finance Scheme – Publicly-funded Programmes \(TSFS\)](#), [Non-means-tested Loan Scheme for Full-time Tertiary Students \(NLSFT\)](#), [Financial Assistance Scheme for Post-secondary Students \(FASP\)](#) and [Non-means-tested Loan Scheme for Post-secondary Students \(NLSPS\)](#) are now open for online application for the 2023/24 academic year.

The [Extended Non-means-tested Loan Scheme \(ENLS\)](#) for the 2022/23 academic year continues to be open for online application. Please take note of the respective application deadlines of the ENLS and submit your ENLS application and necessary supporting documents in time. All the incomplete applications for the ENLS for the 2022/23 academic year will be kept until 31 July 2023 and will be deleted automatically after the said date.

As a measure to verify the truthfulness and completeness of the information supplied, the Student Finance Office has a mechanism to counter-check successful TSFS and FASP applications, which may be in the form of home visits, bank searches or other means.

Important Notes

This online platform accepts applications of

- [Tertiary Student Finance Scheme - Publicly-funded Programmes \(TSFS\)](#)
- [Non-means-tested Loan Scheme for Full-time Tertiary Students \(NLSFT\)](#)
- [Financial Assistance Scheme for Post-secondary Students \(FASP\)](#)
- [Non-means-tested Loan Scheme for Post-secondary Students \(NLSPS\)](#)
- [Extended Non-means-tested Loan Scheme \(ENLS\)](#)

Guidelines for Registration and Login

- Please refer to [Registration Guidelines](#) for first-time registration of SFO E-link - My Applications services.
- For user who has already completed the registration, please select the services from the menu on the left. To change the language preference, please select at the upper-right corner of this page.

System Requirements

1. Online Application Procedures

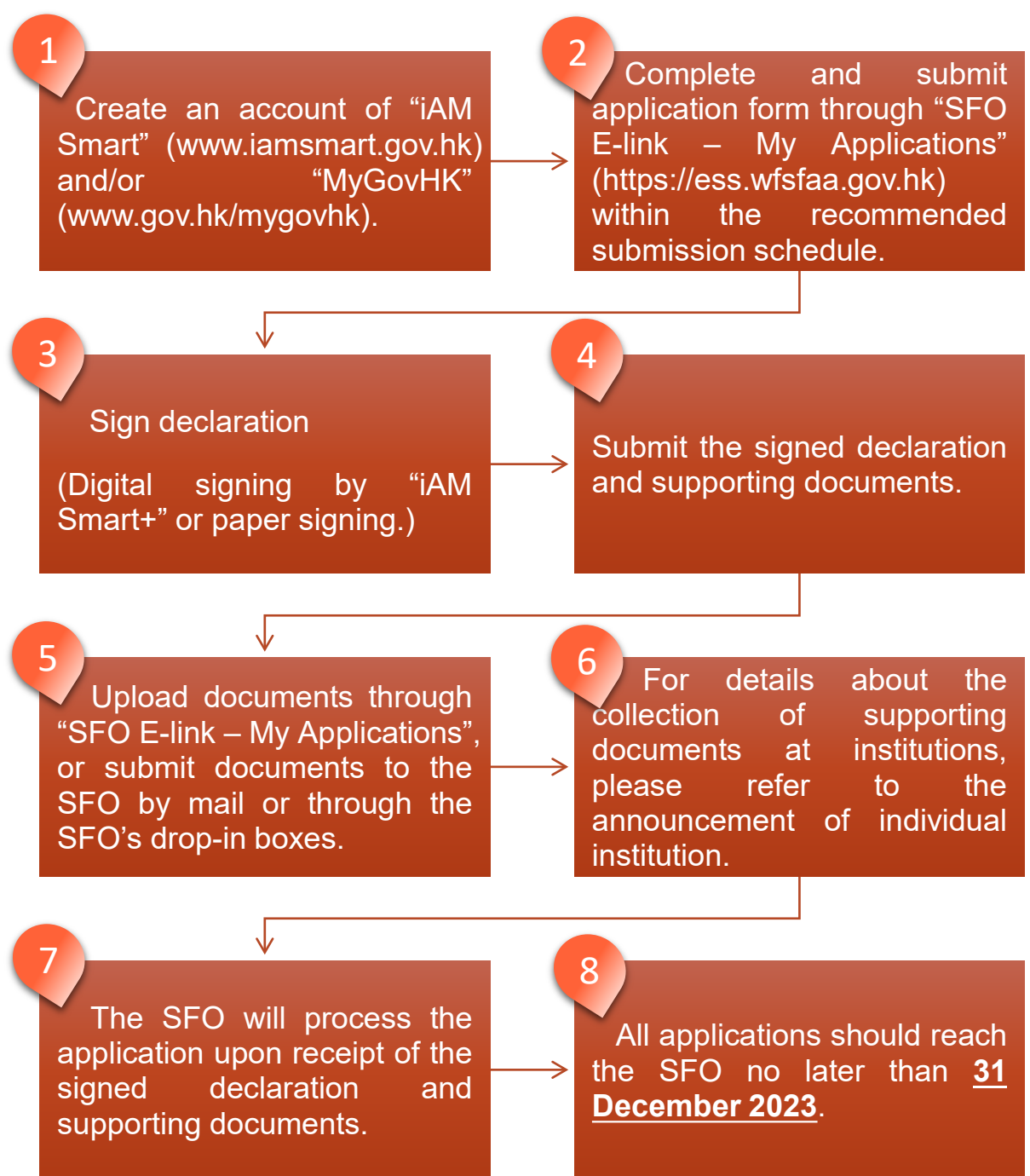
Must submit the online application form through “SFO E-link – My Applications” Platform.

Read the Guidance Notes and prepare supporting documents of family income and assets covering the period from 1 April 2022 to 31 March 2023 before filling in the application form.

Applicants whose families received the Comprehensive Social Security Assistance (CSSA) throughout the period from 1 April 2022 to 31 March 2023 or are receiving CSSA when the applications are submitted may submit their applications using the simplified application form for CSSA families. They are not required to provide the family income and assets information.

For other points to note on completing the online application, please visit <https://ess.wfsfaa.gov.hk/demo/en/index.html> for Online Demonstration.

2. Workflow of submission of online application and supporting documents



3. Points to note on submission of documents

Only those files complying with the following technical requirements will be accepted for online upload:

File type:

PDF or JPEG

Individual file size limit:

5 MB or below

Total file upload limit:

40 MB

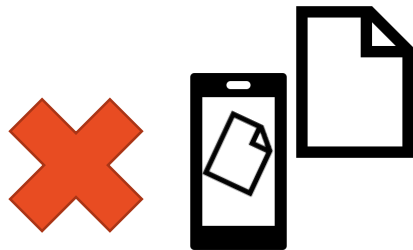
(approximately equivalent to 100 pages of A4-sized paper printed in black and white)

3. Points to note on submission of documents

Do NOT use mobile phone or digital camera to take photos of declaration and documents. Please use the bundled software and standard resolution of a scanner and do not edit the image by image editing software as it may change the original image resolution.

Please ensure the scanned image follows the same size of the original copy and only one scanned image is presented on each page. If the image submitted is not legible, the SFO will request the applicant to re-submit a legible copy of the document.

If you wish to make remark on individual items for the SFO's reference, please circle or underline the items on the documents. Do NOT use a highlighter.



4. Submission of the required information/ supporting documents



Applicants should submit complete information and supporting documents as early as practicable to facilitate the SFO's prompt application processing.



If the SFO asks you to clarify or provide additional information / explanation on the application form(s) / information submitted,



Please reply and provide the required information before the deadline to avoid delay in application processing, or even rejection of the application.



If you require more time to gather the information, please contact the SFO before the deadline.

5. To provide information / supporting documents fully and truthfully



The SFO will accord priority to those applications with **complete** information and supporting documents upon submission.



If the information provided is incomplete, the application processing will be **delayed** or the application may be **rejected**.



Any misrepresentation or omission or not-properly-filled-in information in the application form may lead to rejection of the application or **refund of all** financial assistance disbursed. The applicant and his/her family members may also be liable to prosecution.

5. To provide information / supporting documents fully and truthfully

If an applicant **fails to report** the relevant information of family income or assets **in the application form**, and the information/ supporting documents(s)

is provided **at the time of submitting the application**

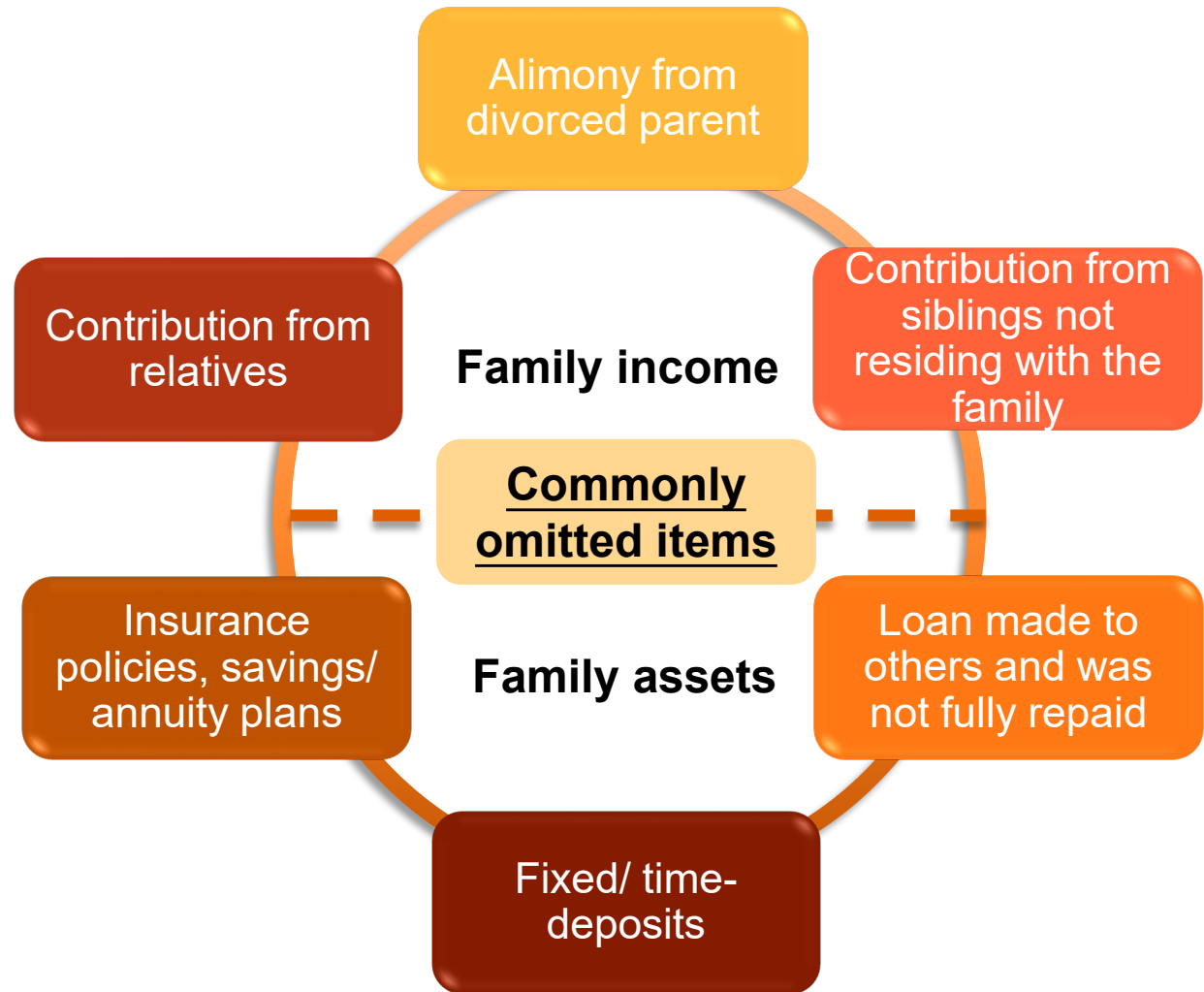
is only reported/ provided **upon the SFO's enquiry**

treated as **not-properly-filled-in information** in the application

treated as a **misrepresentation or omission** in the application

For Provision of Complete Information and Supporting Documents, please visit the following website (https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/OM_ENG.pdf).

5. To provide information / supporting documents fully and truthfully





Please make good use of **Step 12** of online application form to report special family circumstances and unavailable information/ documents at the time of application submission.

5. To provide information / supporting documents fully and truthfully

Step 12 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 and click [here](#) to view "Illustrations on How to Fill in Family Income and Assets."

Additional Information

Please provide additional information in the following table and submit the relevant supporting document(s) if:

- there has been substantial change of your family situation after 31.3.2023 or
- there are any special circumstances or information that may not be reflected in Step 2 to Step 11 that are deemed useful for the SFO to process the application.

Father was dismissed from the company in December 2022 and is currently unemployed and looking for a job.
 Mother died from illness in April 2022.

Information/ Supporting Documents

Any information/supporting documents that you do not submit with the application, but you have provided the said information/document(s) in this step, SFO may treat it / them as omission and reject your application.

1) Father's monthly statement in Bank of Hong Kong (Septemebr 2022 - February 2023) is requesting for printing.
 2) Mother's death certificate.

Exit Save Next

You may report relevant information in Step 12 "Additional Information" if:

- there has been substantial change of your family income and / or employment status (i.e. retired, unemployed, change of jobs). Please also provide relevant supporting documents (e.g. document of retirement, resignation letter, income statement etc.).

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, SFO will treat them as omissions and may reject your application.

Examples to be reported in Step 12 of online application form:

5. To provide information / supporting documents fully and truthfully

If parents were gainfully employed in the 2022-23 financial year (assessment period), but are **recently unemployed and lost income**, please report their income for the assessment period in Step 6 of the application form and provide the updates in Step 12.

Please state here if family members' income or assets are uncertain because certain supporting documents (e.g. their salary statements or bank statements) are **temporarily not available** for some reason.

If a parent **deserted or has bad relationship with the family** and refused to provide information, please state here and provide supporting documents (e.g. petition for divorce, proof of seeking assistance from social worker).

5. To provide information / supporting documents fully and truthfully

Applicants should countercheck information reported in the application form and presented in supporting documents. For points to note on completing the online application, please visit the following websites:

Provision of Complete Information and Supporting Documents:

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



Illustration of Reporting Income & Assets:

<https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/TSFS2B.pdf>

Common Mistakes in Completing Application Forms:

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



Quick Reference for Completing Application Forms:

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

6. Items requiring special attention

As a measure to verify the truthfulness and completeness of the information submitted, the SFO has a mechanism to counter-check successful applications, which may be in the form of home visits, bank searches or other means. Applicants and their family members are requested to keep all related application documents submitted in all academic years.

If an applicant ceased to be a registered full-time student before graduation; decided to withdraw from, suspend or defer studies or apply for leave of absence for whatever reasons; changed course/ institution; or are not required to pay full amount of tuition fee in the 2023/24 academic year, he/she must notify the SFO in writing immediately.

Applicants are required to immediately refund the overpaid financial assistance.



7. Notification of Result

If the information and supporting documents provided at the time of submitting the application is complete, an applicant will normally be notified of the TSFS application result within about two months from the date of the SFO's acknowledging receipt of the application.



8. Disbursement of Grant

If the applicant is entitled to the grant offer, the first instalment of the grant will normally be disbursed to his/her designated bank account within two weeks from the date of issuance of the notification of result. No other action is required from the applicant.

Disbursement of Loan



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1. Acceptance of Loan

The loan offer will be disbursed to the designated bank account only if the applicant has submitted the loan documents set out below (available on the WFSFAA website) and other supporting documents to SFO to accept the loan either **in full or in part** on or before the deadline as specified in the “Notification of Result”:

The “Undertaking” duly completed and signed by applicant and attested;	the “Deed” duly completed and signed by Indemnifier and attested; and	the duly completed “Student, Indemnifier and Witness Details Input Forms”.
1	2	3

Applicant must submit a duly completed set of loan documents and supporting documents to the SFO **by mail** (Student Finance Office, Working Family and Student Financial Assistance Agency, 11/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon (Attn.: Counter Service Unit)) **or through SFO’s drop-in boxes** (Address: 11/F or G/F lift lobby, Cheung Sha Wan Government Offices). **Applicants are not required to submit relevant documents to the SFO counters in person.** After preliminary vetting, the SFO may invite some applicants to make appointments through “SFO E-link - My Counter Appointments” for interviews at counter for further processing their loan documents.

2. Registration of “SFO E-link – My Bills” service

1

If applicants are required to register with “SFO E-link – My Bills” service as stated in the “Notification of Result” issued to them by SFO, they should register the service via their “MyGovHK” account(s) or “iAM Smart”.

2

Applicants who register the service via “ MyGovHK” account **must safekeep their “MyGovHK” account login usernames and passwords** to facilitate receiving demand notes and repayment notifications through “SFO E-link – My Bills” service.



3. Loan Repayment

- Interest at a rate of 1% per annum shall be charged on the loan borrowed from the commencement date of the loan repayment period.
- The loan borrowed and the interest accrued thereon are repayable in 15 years by 180 equal monthly instalments.
- Loan borrowers are required to repay the loan, which shall normally commence on 1 December of the year of graduation or when the course has officially ended. The first instalment of loan repayment will normally fall due on 1 January or 1 July (if opted for deferred activation of loan repayment) of the following year of graduation.
- Monthly demand notes would be uploaded to “SFO E-link” online platform and notifications would be sent to “MyGovHK” and/or “iAM Smart” online platforms
- Loan borrowers who fail to repay the instalment due on or before the due date will be required to repay the overdue amount together **with a surcharge at the rate of 5%**.
- Loan borrowers may have a rough estimation on the repayment amount by using the Calculator available in “SFO E-link”.
- Loan borrowers may request for early partial or lump sum repayment of the loan.
- Loan borrowers and/or their indemnifiers are required to notify the SFO **immediately in writing of any change of their correspondence / residential address.**

Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)



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Eligibility:

Same as TSFS.

Maximum Level of
Loan Amount:

Total annual tuition fees payable in the academic year.

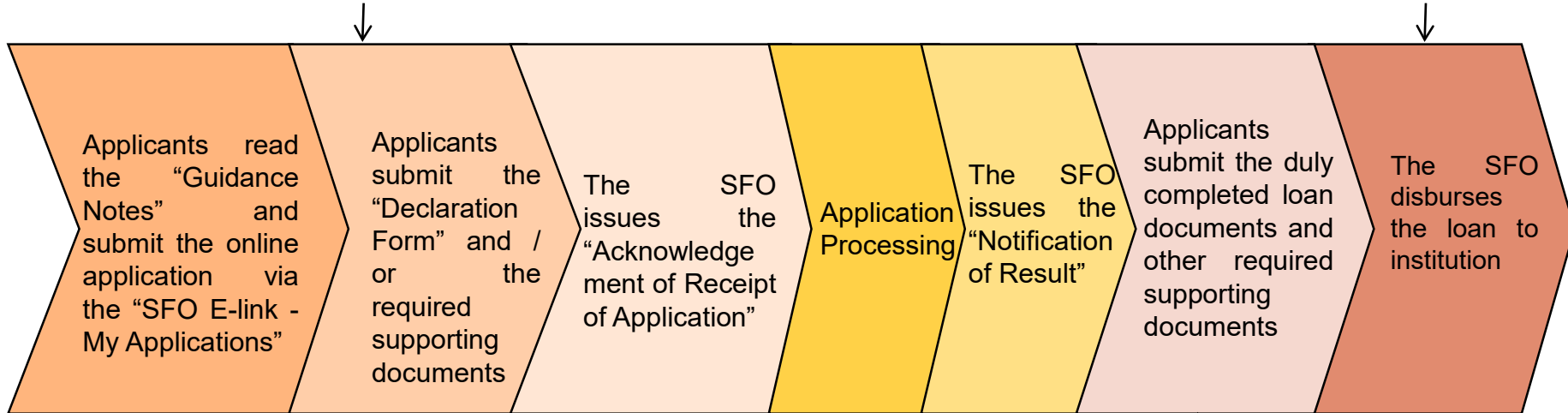
Life-time Loan Limit:

With effect from 2012/13 academic year, loans disbursed under NLSFT and the Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) cannot exceed the combined life-time loan limit. The loan limit will be price-adjusted annually in accordance with the movement of the Composite Consumer Price Index. The relevant limit for the 2023/24 academic year is HK\$398,300.

Point to Note in loan application

For arrangement about the collection of supporting documents at institutions, please refer to the announcement of individual institution.

Under normal circumstances, disbursement of loan will not be made earlier than the due dates of tuition fee instalments. After the disbursement of the loan to respective institutions has been arranged, the SFO will issue a Remittance Advice to loan borrowers stipulating the loan disbursement date and amount for reference.



Normally within three weeks from the issuance date of the "Acknowledgement of Receipt of Application".

Before accepting any loan offered, applicants may have a rough estimation on the repayment amount by using the Calculator available in the "SFO E-link". Applicants should consider carefully their need and repayment ability.

Workflow of Application Processing

1. Online Application Procedures

Must submit the online application form through the “SFO E-link – My Applications” platform.



Before completing the online application form, read the “Guidance Notes” carefully and prepare the required supporting documents.



Refer to the “Online Demonstration” (<https://ess.wfsfaa.gov.hk/demo/en/>) for details about completion and submission of the online application form.

2. Workflow of submission of online application and supporting documents

Registered as a user of “iAM Smart” (www.iamsmart.gov.hk/en/) and / or “MyGovHK” (www.gov.hk/en/theme/mygovhk/).

Complete and submit application form through the “SFO E-link – My Applications” on or before the application deadline (<https://ess.wfsfaa.gov.hk>).

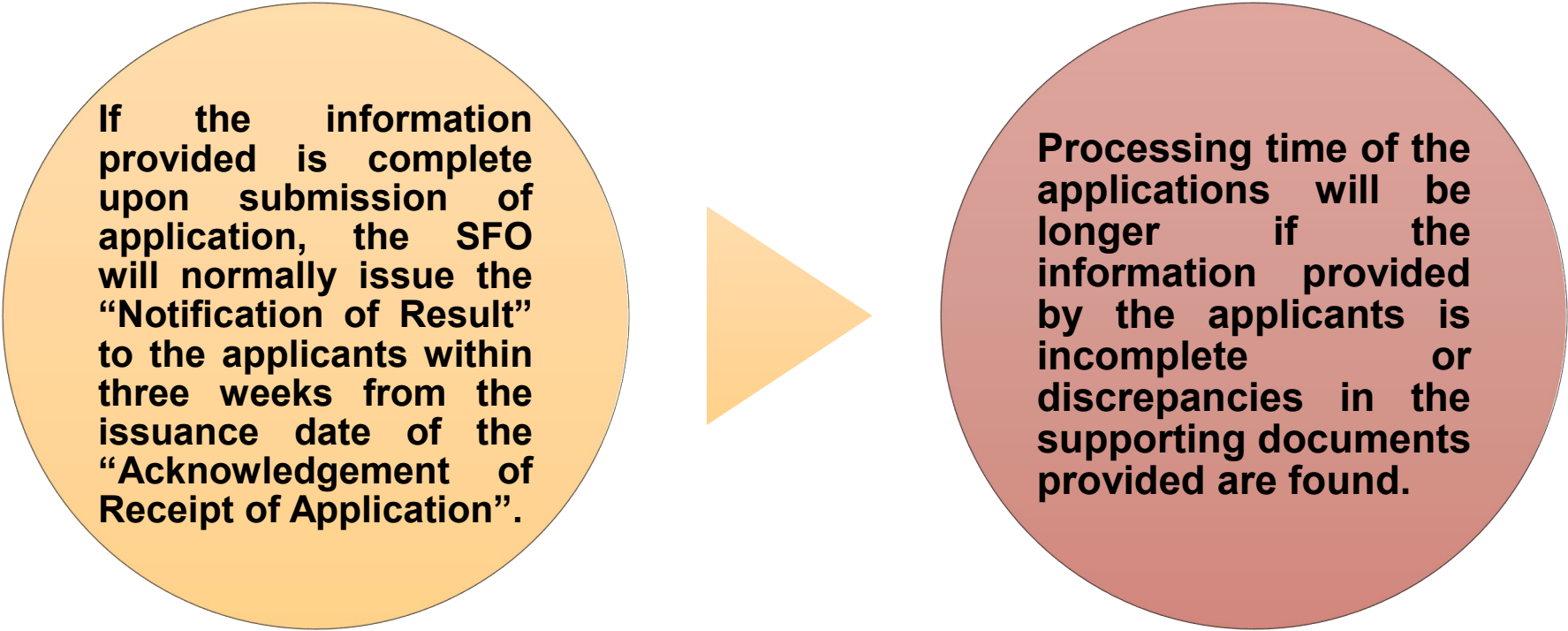
Sign the “Declaration Form” (digital signing by using “iAM Smart+” or paper signing).

Submit the “Declaration Form” (if not digitally signed by using “iAM Smart+”) and / or the required supporting documents to the SFO through online upload at the “SFO E-link – My Applications”, by mail or by using the drop-in boxes.

For arrangement about the collection of supporting documents at institutions, please refer to the announcement of individual institution.

Application will be processed further only when the SFO has received the duly signed “Declaration Form” and / or the required supporting document(s).

3. Notification of Result



If the information provided is complete upon submission of application, the SFO will normally issue the “Notification of Result” to the applicants within three weeks from the issuance date of the “Acknowledgement of Receipt of Application”.

Processing time of the applications will be longer if the information provided by the applicants is incomplete or discrepancies in the supporting documents provided are found.

4. Acceptance of Loan

Have to submit the loan documents set out below and other supporting documents to SFO to accept the loan either **in full or in part** on or before the deadline as specified in the “Notification of Result”:

- The “Undertaking” duly completed and signed by applicant and attested;
- the “Deed” duly completed and signed by Indemnifier and attested; and
- the duly completed “Student, Indemnifier and Witness Details Input Forms” .

Submit a duly completed set of loan documents and supporting documents to the SFO by mail or through SFO’s drop-in boxes

- Applicant must submit a duly completed set of loan documents and supporting documents to the SFO **by mail** (Student Finance Office, Working Family and Student Financial Assistance Agency, 11/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon (Attn.: Counter Service Unit)) **or through SFO’s drop-in boxes** (Address: 11/F or G/F lift lobby, Cheung Sha Wan Government Offices). **Applicants are not required to submit relevant documents to the SFO counters in person.** After preliminary vetting, the SFO may invite some applicants to make appointments through “SFO E-link - My Counter Appointments” for interviews at counter for further processing their loan documents.

Registration of “SFO E-link – My Bills” service

- If applicants are required to register with “SFO E-link – My Bills” service as stated in the “Notification of Result” issued to them by SFO, they should register the service via their “MyGovHK” account(s) or “iAM Smart”. Applicants who register the service via “MyGovHK” account must safekeep their “MyGovHK” account login usernames and passwords to facilitate receiving demand notes and repayment notifications via “SFO E-link – My Bills” service.

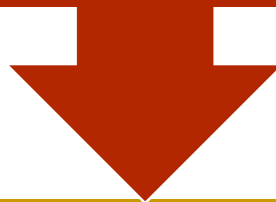
5. Disbursement of loan

The loan will be disbursed directly to the applicant's institution by instalment(s).

Under normal circumstances, disbursement will not be made earlier than the due date(s) of tuition fee instalment(s).

6. Interest Rate

The NLSFT operates on a full-cost recovery basis. Loan borrowers have to pay interest for their loans. Interest rate is set at the Government of the Hong Kong Special Administrative Region (“the Government”)’s no-gain-no-loss rate, plus a risk-adjusted factor which seeks to cover the Government’s risk in disbursing unsecured loan. Interest is accrued at the prevailing interest rate upon loan drawdown and throughout the study period until the loan is repaid in full.



With effect from 1 June 2023, the NLSFT interest rate is 2.295% per annum.

7. Administrative Fee

An administrative fee is chargeable for each application and each loan account in each academic year to recover the full costs of processing the applications and administering the NLSFT. Administrative fee is chargeable upon submission of application and annually thereafter until the loan and interest accrued thereon are fully repaid.

Administrative Fee in 2023/24 Academic Year

SFO (per year)	HK\$180
Handling charge levied by institutions	HK\$80
Total	HK\$260

8. Loan Repayment

Interest shall be charged once the loan is drawn down until the loan has been fully repaid.

Loan borrowed and interest accrued thereon are repayable in 15 years by 180 equal monthly instalments.

Monthly demand notes would be uploaded to "SFO E-link" online platform and notifications would be sent to "MyGovHK" and/or "iAM Smart" online platforms.

Loan borrowers are required to repay the loan, which shall normally commence on 1 December of the year of graduation or when the course has officially ended. The first instalment of loan repayment will normally fall due on 1 January or 1 July (if opted for deferred activation of loan repayment) of the following year of graduation.

Loan borrowers who fail to repay the instalment due on or before the due date will be required to repay the overdue amount together with overdue interest.

Loan borrowers may have a rough estimation on the repayment amount by using the Calculator available in "SFO E-link".

Loan borrowers and/or their indemnifiers are required to notify the SFO immediately in writing of any change of their correspondence/ residential address.

Loan borrowers may request for early partial or lump sum repayment of the loan.

9. Deferment of Repayment

If student loan borrowers have difficulties in repaying the loans due to further full-time study, financial hardship or serious illness, they may apply for deferment of loan repayment (including the Living Expenses Loan of TSFS and Non-means-tested Loan). SFO will consider each application on its own merits.



To alleviate the financial burden of loan borrowers with proven repayment difficulties, loan borrowers whose application for deferment has been approved may be eligible for interest-free deferment and extension of the entire loan repayment period, subject to a maximum of two years.

10. Prudent Financial Management

1

Applicants should **consider carefully about their financial needs and understand their repayment obligations** before taking out loans under TSFS and NLSFT to avoid pressure on repaying debts.

2

Since TSFS and NLSFT loans are public money, student loan borrowers are required to repay their loan, upon graduation or when the course has officially ended, in accordance with deadline on the demand note as a responsible citizen.

3

For defaulters who fail to repay loan instalments, the SFO may initiate legal proceedings against them and/or their indemnifier(s) for recovery of the full amount of the outstanding loan together with interest and/or surcharge and/or overdue interest and/or administrative fee (if applicable) and any recovery costs (including legal costs and related expenses incurred in the course of legal recovery actions) in one lump sum without further notice.

SFO E-link

“My Applications”

- You may submit online applications and upload supporting documents for designated Financial Assistance Schemes at Post-secondary and Tertiary Levels and/ or Financial Assistance Schemes at Pre-primary, Primary and Secondary Levels.

“My Application Status”

- You can view the processing status of all your applications under various financial assistance/ loan schemes under the SFO.

“Calculators”

- You may have a rough idea of your level of assistance, and have a rough estimation of the repayment amount.

“My Counter Appointments”

- Applicants who have been invited by the SFO for interviews on matters related to their loan applications or notified to collect cheque under the designated student financial assistance scheme can make appointments. Applicants may also amend, cancel or enquire their appointments online.

“My Options – Commencement of Loan Repayment”

- You can submit your repayment options online before the commencement of loan repayment.

“My Loan Information”

- Users who have not yet commenced loan repayment may view their loan information, including the date of loan disbursement and loan amount.

“My Bills”

- Users who have commenced loan repayment may view your repaying loan account information and make online repayment.

“Partial / Lump Sum Repayment Request”

- You may make online requests for early partial / lump sum repayment.

“Deferment of Loan Repayment Application”

- You may learn about the application procedures and download the application forms.

Contact Us

Student Finance Office

Office Hours (Monday to Friday)

- 8:45 am – 1:00 pm
- 2:00 pm – 5:45 pm

24-hour Automated Telephone Enquiry Hotline: 2802 2345

Website: <https://www.wfsfaa.gov.hk/en/sfo/index.htm>

S. Buddy: <https://www.wfsfaa.gov.hk/en/contact/enquiry.htm>

Email: wg_sfo@wfsfaa.gov.hk

Other Hotlines:

Tertiary Student Finance Scheme – Publicly-funded Programmes	2152 9000
Non-means-tested Loan Scheme for Full-time Tertiary Students	2150 6222
Student Travel Subsidy Scheme – HKIVEs, CCI & ICI, HKDI and MSTI	3616 6540
Student Travel Subsidy Scheme – CityU, PolyU and LU	3575 3852
Student Travel Subsidy Scheme – Other institutions	3616 6536

End



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