

Financial Assistance

Government Student Financial Assistance

Full-time students who have the right of abode in Hong Kong or have resided or have had their home in Hong Kong continuously for three complete years immediately prior to the commencement of their year of study are eligible to apply to the Government Student Financial Assistance Agency for financial aid. They must also take up exclusively UGC/publicly-funded programs at the University. Holders of student visas are not eligible, irrespective of their number of years of residence in Hong Kong. Assistance is offered through two schemes:

- Tertiary Student Finance Scheme (TSFS):

Under this scheme, means-tested awards are offered in the form of grants and/or loans. Grants are given for tuition fee and academic expenses while loans are for living expenses. The amount awarded is related to family income and financial status. Grants need not be repaid; loans are to be repaid at a relatively low interest rate of 2.5% per annum within a specified period after graduation or upon leaving the University.

- Non-means Tested Loan Scheme (NLS):

This scheme offers loans up to the amount of tuition fee to applicants who do not apply for assistance or who fail to receive assistance from the TSFS. It also allows students who receive assistance from the TSFS to obtain loans up to the difference between the maximum assistance and the amount they receive under the TSFS, subject to the NLS loan maximum (equivalent to the tuition fees payable) not being exceeded. Loans awarded are not means-tested. Students are expected to repay the loans at a cost recovery interest rate within a specified period after graduation or upon leaving the University.

Students may apply for assistance from both schemes or either one. Application forms and further details may be obtained from the Government Student Financial Assistance Agency at 12/F Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon, Hong Kong, or from the Student Affairs Office of the University. Students with financial difficulties are urged to apply for Government assistance as soon as it is open for application.

University Loans and Bursaries

Students with additional financial needs may apply for loans and bursaries administered by the University. In general, these funds are used to supplement, but not substitute, Government financial assistance. Details of loans and bursaries are available at the Student Affairs Office.