

## HKMA David Li Kwok Po College

### Guidance Notes Regarding the Financial Assistance Scheme 2017/18

#### 1. Objective of the scheme

The scheme aims to help students who are most in need of financial assistance, so that they will not be deprived of the chance to study at our College solely because of financial difficulties in paying school fees. Eligible applicants will be granted full or half-level assistance.

#### 2. Content of the scheme

- 2.1 In accordance with EDB requirements, our College will reserve at least 10% of the school's total school fee income to run a fee remission/scholarship scheme.
- 2.2 A simulation test is available on our College's web page so that parents can estimate the level of fee remission their children might be granted. Please note that, the test is for estimation purposes only, and the level of fee remission is **subject to the availability of funds under the scheme and the number of eligible applicants**. Owing to the limit set for such funds, the level of school fee reduction an applicant receives may be lower than that derived from the test.

#### 3. Eligibility Criteria

- 3.1 The applicant must be the father, mother or legal guardian of a currently enrolled student of our College. If the applicant has more than one child studying at the College, only one application needs to be submitted.
- 3.2 The applicant must pass a means test.
- 3.3 The applicant must be in financial need, e.g. receiving Comprehensive Social Security Assistance or assistance provided by the Student Finance Assistance Agency (SFAA).
- 3.4 The applicant is advised to apply for an "Eligibility Certificate" from the SFAA before applying for this remission scheme.

#### 4. Application Procedures

<b>Application Procedures</b>	<b>Remarks</b>
<p>1. Obtain an application form:</p> <p>The application form will be obtainable from the General Office or be downloaded from the College website on <b><u>Tuesday, May 23, 2017</u></b>.</p>	
<p>2. Deadline for applications:</p> <p>For current students, all applications, together with the supporting documents required, should reach the General Office <b><u>no later than Friday, June 23, 2017</u></b>.</p> <p>For newly admitted students, all applications, together with the supporting documents required, should reach the General Office <b><u>no later than Friday, July 28, 2017</u></b>.</p>	<ul style="list-style-type: none"><li>- Late submission / failure in providing any information required, or being unable to attend an interview session as requested, the College <b>reserves the right of not accepting the application or withholding the application in such an event.</b></li><li>- Students who have sudden difficulties during the year can apply after the deadline. The completed application form should be submitted together with a letter to the principal to explain the financial situation and abundant supporting documents. <b><u>The school fee will be waived starting from the following month of application, there will be no reimbursement for the paid school fee.</u></b></li><li>- The College may contact or request applicants to attend an interview session. The College may also contact an applicant if additional information is needed.</li></ul>
<p>3. Result Announcement:</p> <p>The application result will be announced in writing by <b><u>Friday, September 8, 2017</u></b>.</p>	<ul style="list-style-type: none"><li>- Applicants are required to pay the monthly school fee in full, until the actual result of the application has been confirmed.</li><li>- Any request for reconsidering an application should be made in writing to the Principal within 10 days from the day of release of result.</li></ul>

## 5. The Means Test

5.1 Our College will use the “Adjusted Family Income” (AFI) mechanism as the means test to assess the eligibility of a family for financial assistance and the level of assistance. This mechanism is used by the Education Bureau (EDB) in assessing SFAA applicants.

5.2 The AFI mechanism is based on the following formula :

$$\text{AFI} = \frac{\text{Gross annual income of the family}}{\text{Number of family members} + 1}$$

- Gross annual income of the family includes the annual income of an applicant and his / her spouse; 30% of the annual income of an unmarried child / children residing with the family if applicable; and contributions from relatives / friends if applicable.
- The members of a family normally refer to the applicant, his / her spouse, unmarried child / children residing with the family and the dependent parent(s) who are supported by the applicant and / or his / her spouse.
  - Dependent parent refers to applicant’s parents, including in-laws, who is not a recipient of the CSSA at the time of submitting the application. They must, throughout the normal assessment year (April 1, 2016 to March 31, 2017), meet any one of the following conditions for a continuous period of **not less than 6 months**
    - (i). resided with the applicant’s family; or
    - (ii). resided in premises owner or rented by the applicant or his / her spouse (i.e. Name of the applicant and / or his / her spouse should be shown on the relevant lease documents); or
    - (ii). resided in an elderly home and the expenses were fully paid by the applicant or his / her spouse OR totally supported by the applicant or his / her spouse.
- \* **The applicant or his / her spouse should continue to support their parent in the 2017/18 school year, and the status of support should be similar to that in the year of assessment. The applicant should provide supporting documents including a tenancy agreement, proof of residential address or a receipt from a home for the elderly, etc. for verification.**
- 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.

5.3 If applicants are dissatisfied with the result of their assessment, they may apply in writing to the College for re-assessment, providing detailed justifications and any documentary evidence in support of their application. The application for re-assessment must be duly signed by the applicant. Re-assessment result will be announced by writing within one month.

## 6. Levels of Assistance

The AFI eligibility benchmarks for various levels of assistance in the 2017/18 school year are listed in the table below. Please note that the AFI is not the average monthly income of a family.

2017/18 school year – AFI Groups between (HK\$)	Level of Assistance
0 – 38,603	Full*
38,604 – 74,644	Half
> 74,644	Ineligible

\* AFI thresholds for full level of assistance for 3-member and 4-member families are \$46,733 and \$42,995 respectively in the 2017/18 school year. For 2-member single-parent families and 3-member single-parent families, they are regarded as 3-member families and 4-member families respectively for determining the AFI thresholds for full level of assistance and calculation of AFI.

## 7. Family Income

7.1 Types of income, earned by the family both within and outside Hong Kong that should be reported are listed below for reference. For provision of documentary proofs, please refer to Paragraph 8.1.3.

Items need to be reported	Items need not be reported
1. Salary (including the salary of applicant, applicant's spouse and student-applicant's unmarried sibling(s) residing with the applicant for full-time, part-time or temporary jobs, <u>excluding Mandatory Provident Fund (MPF) / Provident Fund contribution by employee</u> ).	1. Old age allowance / Old age living allowance
2. Double pay / Leave pay	2. Disability allowance
3. Allowance (including overtime work / living / housing or rent / transport / meals / education / shift allowance, etc.)	3. Long Service pay / Contract gratuity
4. Bonus / Commission / Tips	4. Severance pay
5. Wages in lieu of notice of dismissal	5. Loans
6. Business profits and other income earned by means of self-employment, such as hawking, driving taxis / minibuses / lorries, and fees for services rendered, etc.	6. Lump sum retirement gratuity / Provident fund
7. Alimony	7. Inheritance
8. Contribution from any person(s) not residing with applicant's family to any of the applicant's family member(s) (including money or contribution of housing / remittance(s) / contribution for mortgage repayment / rent / water / electricity / gas or other living expenses)	8. Charity donations
9. Interests from fixed deposits, stock, shares & bonds, etc.	9. Comprehensive Social Security Assistance
10. Rental income of property, land, carpark, vehicle or vessel (including Hong Kong, the Mainland and overseas)	10. Retraining allowance / Work Incentive Transport Subsidy / Low-income Working Family Allowance
11. Monthly pension / Widow's & Children's Compensation	11. Insurance / accident / injury indemnity
	12. MPF / Provident Fund contribution by employee

7.2 Applicants should provide income proof including family member(s) under employment. If the applicant, the applicant's spouse or any family member under employment has / have provided the Income Certificate (i.e. Sample I) or the Self-prepared Income Breakdown (i.e. Sample IV) as the income proof, the College may still require the applicant to concurrently provide the bank passbook, salary statement or other income proof for reference. If applicants cannot provide any income proof for special reasons, please notify the College in writing, providing justifiable reasons and a detailed calculation of income. Applicants should also sign the explanatory letter. In assessing family income, if necessary, the College may require applicants to provide documentary proof of items which is not listed above or seek further clarification for amounts that were used for maintaining the living of the family but have not been accounted for in the application such as savings, loans.

## 8. Required supporting documents

### 8.1 Documents that should be submitted:

- 8.1.1 Copy of the identity documents of the applicant and his / her family members (including the dependent parent(s) (if applicable)); and
- 8.1.2 **All** bank books / bank statements / fixed deposit statements of the applicant's and spouse's bank accounts, showing the balance from April 1, 2016 to March 31, 2017; and
- 8.1.3 Documentary proof of total income for the period from April 1, 2016 to March 31, 2017. Please submit the document in accordance with the requirements listed below:

Salaried employed person	<ul style="list-style-type: none"> <li>(1) Tax Demand Note issued by the Inland Revenue Department; if not available</li> <li>(2) Employer's Return of Remuneration and Pensions Form; if not available</li> <li>(3) Salary Statement; if not available</li> <li>(4) Bank transaction record showing payment of salary, allowance, etc. (together with the page showing the name of bank account holder) other than income, please also make necessary remarks next to them, or else the College may include the amount in calculating family income); if not available</li> <li>(5) Income Certificate certified by the employer (See Sample I), etc.</li> </ul>
Self-employed driver or person running business (including sole proprietorship business / partnership business / limited company)	<ul style="list-style-type: none"> <li>(1) Profit and Loss Account verified by a Certified Public Accountant; if not available</li> <li>(2) Profit and Loss Account prepared on your own (See Sample II or III) <u>and</u></li> <li>(3) Personal Assessment Notice (if applicable)</li> </ul>
Salaried employed or self-employed person who cannot produce any income proofs	<ul style="list-style-type: none"> <li>(1) Please follow Sample IV to provide a Self-prepared Income Breakdown detailing the monthly income throughout the year and explaining why income proof cannot be produced. (The College reserves the right to decide whether applications from those applicants who cannot provide justification for not producing income proof would be accepted.)</li> </ul>
Person with rental income	<ul style="list-style-type: none"> <li>(1) Tenancy Agreement; if not available</li> <li>(2) Bank transaction record showing rental income (together with the page showing the name of bank account holder) (Please highlight the entries with colour and remarks. For any entries other than income, please also make necessary remarks next to them, or else the College may include the amount in calculating family income).</li> </ul>

### 8.2 Submit if applicable:

- 8.2.1 (For single-parent families) Copy of supporting documents for separation / divorce or spouse's Death Certificate. If applicants are unable to provide the supporting documents, please explain in writing the reasons and sign on an explanatory note;
- 8.2.2 (For unemployed applicant without CSSA) Sworn declarations (This free of charge service is available at the Public Enquiry Service Centre of the Home Affairs Department);
- 8.2.3 (For retired applicant) A self-explanatory letter;
- 8.2.4 Applicant's unmarried children's student card(s) (card should show the school year and which form);
- 8.2.5 The documents from the period of April 1, 2016 to the present that indicate the amount of CSSA issued by the Social Welfare Department;
- 8.2.6 Approved documents from the Student Financial Assistance Agency that indicate the level of assistance;
- 8.2.7 Copy of documentary proof on unavoidable medical expenses (for family members who are chronically ill or permanently incapacitated) for the period from April 1, 2016 to March 31, 2017;
- 8.2.8 Supporting documents including a tenancy agreement, proof of residential address or a receipt from a home for the elderly, etc.

## **9. Provision / Handling of Personal Data**

- 9.1 It is the responsibility of applicants to complete the application form fully and truthfully and to provide all supporting documents. The College will assess the eligibility for and the level of assistance to be granted based on the information provided by the applicants. Insufficient information / misrepresentation of facts / providing false and misleading information will render the application deferred, disqualified for further processing or will even lead to criminal prosecution.
- 9.2 The personal data provided in the application and any supplementary information provided on the request of the College will be used by the College for the following purposes:
- (i) Activities relating to the processing of application, handling of enquiry and notification of application result;
  - (ii) Activities relating to authentication of application in association with the student financial assistance received by the applicant / applicant's family members.
- 9.3 The personal data of the applicant and those of his / her family members provided by the applicant may be disclosed to government bureaus / departments / organizations concerned for the purposes stated in paragraph 9.2 above; or where the applicant has given consent to such disclosure; or where such disclosure is authorized or required by law.
- 9.4 If necessary, the College will contact the employers of the applicant and his / her family members, to authenticate the information provided in the application. Any misrepresentation and concealment of facts will lead to disqualification, restitution in full of the assistance granted and possible prosecution.
- 9.5 All documents submitted are not returnable. However, 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 the Hong Kong Special Administrative Region), an applicant has the right to obtain access and make corrections to the data provided by him / her. He / she can also obtain copies of his / her personal data subject to the payment of necessary administrative charges. Such request should be applied in writing to the College.

## **10. Remarks**

- 10.1 The approved rate of fee remission will be subject to the availability of funds under the scheme and the number of the eligible applicants. As a result, the percentage of school fee reduction an applicant receives may be lower.
- 10.2 If applicants are dissatisfied with the result of their assessment, they may apply in writing to the College for re-assessment, specifying in the written request the HKID card number of the applicants, after the issuance of the notification of result, providing detailed justifications and any documentary evidence in support of their application. The application for re-assessment must be duly signed by the applicants. Re-assessment of eligibility normally takes two months to process. Since longer processing time will be needed for re-assessment, applicants should apply as promptly as possible for re-assessment within ten days from the issue date of the notification of result.
- 10.3 If there is overpayment due to error of calculation or assessment, applicants are liable to refund the overpaid amount.
- 10.4 The College reserves the right to review the rules and policies of this scheme from time to time.

## **11. Enquiries**

Should you have any enquiries, please feel free to contact the General Office on 2626 9100.