

Use our student financial assistance to make your study life easier

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

What is “TSFS”?

TSFS is a means-tested scheme. Its aim is to ensure that no eligible student will be denied access to tertiary education because of lack of means. It provides financial assistance to needy full-time students studying recognised publicly-funded post-secondary programmes in –

- ✓ the eight Universities funded by the University Grants Committee
- ✓ Hong Kong Institute of Vocational Education, Hong Kong Design Institute, Hong Kong Institute of Information Technology, Chinese Culinary Institute & International Culinary Institute, and Maritime Services Training Institute
- ✓ The Prince Philip Dental Hospital
- ✓ The Hong Kong Academy for Performing Arts

Financial assistance is provided in the form of grant and / or loan. The grant is to help students to pay their tuition fees, academic expenses and compulsory union fees. The loan is to help students to meet their living expenses. In addition, eligible undergraduate students would be provided with hostel subsidy, and students with special educational needs would be provided with additional academic expenses grant upon application.

Am I eligible to apply?

To be eligible for TSFS, you (i.e. student) must –

- ✓ be a full-time student studying a recognised publicly-funded post-secondary programme at an institution covered by TSFS; and
- ✓ have the right of abode in the Hong Kong Special Administrative Region (“Hong Kong”); or alternatively, you or your family must have resided in Hong Kong continuously for three complete years prior to the commencement of the programme.
- ✗ Remarks: Students holding – (1) student visas / entry permits; (2) visas / entry permits under the Immigration Arrangements for Non-local Graduates; or (3) dependant visas / entry permits which were issued by the Director of Immigration when the relevant students have reached 18 years old are not eligible for TSFS.

When and how should I submit my application for the first academic year?

Starting from early August prior to the commencement of the first academic year, new students may submit applications through the online platform, namely “SFO E-link – My Applications” (<https://ess.wfsfaa.gov.hk>) of the Student Finance Office (“SFO”) under the Working Family and Student Financial Assistance Agency (“WFSFAA”). Copies of all relevant documentary proof should be submitted to SFO through online uploading, by post or drop-in box.



What supporting documents should I submit?

When submitting your 2025/26 application, you should provide the copies of proof about the family incomes earned during the period from 1.4.2024 to 31.3.2025 and family assets with value as at 31.3.2025. Some examples are –

- ✓ salary records of your parents and all unmarried siblings residing with you and / or your parents;
- ✓ records on any contributions from others to you and your family, alimonies, rental income, outstanding loans to others; and
- ✓ bank statements or passbook records of all bank accounts of you and your parents during the period from 1.4.2024 to 31.3.2025, and records of securities, property, land, business undertakings, vehicles, vessels, insurance policies, etc. owned by you and your parents.

All family incomes and assets within and outside Hong Kong have to be reported. Please refer to the TSPS application form and TSFS Guidance Notes for details.

What can I do if some of the information is not available when submitting the application?

You should state in Step 12 “Additional Information” of the application form what information is not yet available (e.g. stating the specific income or asset item of which the actual amount is being confirmed) and take initiative to submit the information and supporting documents to SFO once available.



What is the consequence if I have provided incomplete or untrue information?

Omission of family, incomes or assets information in the application form may lead to rejection of application. If the missing information is found after the disbursement of financial assistance, you may be required to return all the financial assistance received. For cases with untrue information provided and / or serious omissions, the applicants and their parents may be liable to prosecution for obtaining pecuniary advantage by deception. You should read the TSFS Guidance Notes carefully and follow the reporting requirements before submitting your application to avoid omission.

If my family is in receipt of the Comprehensive Social Security Assistance ("CSSA"), am I required to submit an application under TSFS in order to obtain the student financial assistance? What proof am I required to provide?

You can submit your TSFS application by using the Simplified Version Application Form for CSSA Families if your family have been receiving CSSA throughout the assessment period from 1.4.2024 to 31.3.2025 or is receiving CSSA when the application is submitted and meets the relevant criterion.

Together with the application, you should provide a copy of the first page of your bank passbook or statement showing your full name and the number of your bank account for receiving the student financial assistance.

Where necessary, supplementary information / documents would be requested during application vetting. Please refer to TSFS Guidance Notes for details.

If my application is successful, when will I receive the grant and loan offered?

The time when SFO is able to complete the vetting of an application hinges on various factors of which the most important one is whether the application form is properly completed with all necessary information with supporting documents provided. In general, if the information in your application is complete at the time of submission, you will be notified of the application result within 60 days from the date of SFO's acknowledging receipt of your application.

If your application is successful, the grant will be disbursed to your bank account in two instalments by autopay. The loan will only be credited in the same manner to your bank account after you -

- (1) submitted the following loan documents together with other required supporting documents -
 - ✓ "Undertaking" (to be completed by the applicant) indicating the applicant's agreement to repay the Government of the Hong Kong Special Administrative Region ("Government") in full the loan and accrued interest; and
 - ✓ "Deed of Indemnity" (to be completed by the Indemnifier) indicating the Indemnifier's agreement to indemnify the Government against any loss resulting from the applicant's failure to honour the "Undertaking"; and
- (2) registered with "SFO E-link – My Bills" service (<https://e-link.wfsfaa.gov.hk>).

What is the interest rate of loan and the term of repayment?

The interest rate is 1% per annum and the interest is chargeable from the commencement date of the loan repayment. The loan and the interest accrued are to be repaid by 180 equal monthly instalments in 15 years upon the graduation or cessation of studies of the loan borrower, whichever is earlier. A loan borrower may choose to make an early lump sum or partial repayment of the loans.

Points to note

- An applicant may apply for financial assistance for only one eligible programme in any one academic year.
- Application is accepted on an academic year basis. An applicant is required to submit an application for each academic year.
- The recommended submission schedule for various institutions and deadline for application will be promulgated on WFSFAA website.

24-hour enquiry hotline: 2802 2345
Enquiry hotline (office hours): 2152 9000
Enquiry email: wg_sfo@wfsfaa.gov.hk

**WFSFAA
Website**



**Online
application**

