

Hong Kong Baptist University Affiliated School
Wong Kam Fai Secondary and Primary School
Financial Assistance Application Guidelines

A. Eligibility

The Financial assistance aims to help financially disadvantaged A-school students including those from families receiving the CSSA and students receiving assistance provided by the Working Family and Student Financial Assistance Agency (WFSFAA). Each year, a number of places would be offered to help financially disadvantaged students with good conduct and behaviour. Students who applied for financial assistance could be waived for maximum 100% of tuition fees.

Types of assistance

1. Fee Remission (FR)

The amount of fee remission (a fee remission of 25%, 50%, 75% or 100% of tuition fees) will be approved based on applicants' family's disposable income. The maximum approved amount will be the full rate of school fee. Please refer to our website for the calculation method as attached in Appendix B.

2. Financial Assistance Subsidy (FAS) – Activities

- i. Students under Fee Remission are also entitled to financial subsidy for excursions, overseas exchange programs and a range of other learning experience (OLE) activities over HK\$500 each.
- ii. The percentage of the assistance will be commensurate with the approved percentage of Financial Assistance (Tuition Fee). The maximum granted amount is one year of tuition fees.

3. Wong Kam Fai Financial Assistantship (WKFFA)

Students who have been granted Fee Remission may receive WKFFA of maximum \$4000 as the subsidy for learning-related expenses. Students need to fill in FIN-10 and submit to General Office, then forwards to Accounting Department internally.

B. Application period

The deadlines for Fee remission application is August 31st of the current year of enrolment. However, special cases for emergency situation will be processed in between the application period.

C. Application Procedures

- i. All applicants must be made by the student's parents or his/her legal guardian(s).
- ii. A new application should be submitted every year.
- iii. For application of Fee Remission (FR), students have to fill in the form FIN-01a. The application forms forwards to the General office, and submits to the Accounting Department for processing.
- iv. For application form of Financial Assistance Subsidy (FAS), students have to fill in the form FIN-01b.
- v. If the student withdraws the activity, students need to pay the full cost of the activity. Based on the agreement of FIN-01b, the school reserves the right to seek all remedies available by law for any violation of these terms of use. In case of disputes, the decision of the school shall be final and binding.

- vi. SS and PS division should submit the form FIN-01b directly to Accounting department for verification before the payment process. Accounting department will contact the applicant if cost overrun has occurred.
- vii. An application failed to provide detailed and accurate information or required documents/evidence may delay the vetting process.
- viii. The School will check the application forms and may conduct investigations into the applications if deemed necessary.
- ix. The School reserves the right to make final decision over the result of applications.
- x. If the activity is granted by group scholarship, students can apply for the scholarship as well. The cost is deducted from the financial assistance first and then the remaining amount from the scholarship they received.
- xi. Those have obtained other types of financial assistance (such as CSSA Scheme, subsidies from Student Finance Office) may also apply, but Comprehensive Social Security Assistance (CSSA) Scheme notification letter and details of the assistance have to be provided.

D. Fee Remission Calculation

- I. The Benchmark Disposable Income
The benchmark disposable income will be reviewed from time to time. The disposable income means the total annual income of the applicant and the applicant's spouse from all sources (Please refer to Table 1 for details).
- II. The applicant is required to report the sources from him or her and his/her spouse as listed in Table 1.
- III. The family's principal residence is not counted as an asset. So the family's disposable income would exclude the cost of rental or the amount of mortgage interest of the principal family residence.
- IV. Family members refer to the applicant, the applicant's spouse, the unmarried children residing with the family and the dependent parents living in the same residence. The benchmark annual family income would be increased from \$40,000 to 80,000 for each additional person. (Please refer to Table 2 for details).
- V. Where the applicant and his/her spouse have assets (excluding the values of family's principal residence but including other properties, net of related outstanding mortgages) in excess of HK\$600,000, the amount of family income is deemed to be increased by an amount equivalent to 10% of values of assets in excess of HK\$600,000. The value of assets is defined as the sum of net positive value of each individual asset (gross asset value net of its related pledged liabilities).
- VI. The amount of family disposable income will be based on the last financial year. No adjustment to the fee remission will be made for any increase or decrease in family disposable income, in respect of the academic year, once the application has been approved, except where materials misrepresentation has been discovered.
- VII. The School has the right to review the application and adjust the entitlements of receiving financial assistance from the scheme with support by the applicant.

E. Provision / Handling of Personal Data

- i. For all photocopies of supporting evidence, please refer to checklist in the application form.
- ii. An applicant should supply his / her personal data and those of his / her family members to the School by completing the application form fully and truthfully and attach all required documentary

evidence. Insufficient information and / or misrepresentation of facts will render his / her application disqualified for further processing.

- iii. The personal data provided in this application and any supplementary information provided will be used for activities relating to the processing and authentication of application.
- iv. If necessary, the School will contact government departments and organizations (including the employers of the applicant and applicant's family members) to verify the personal data provided in the application.
- v. All personal data given in the application form are subject to investigation, including home visits by the School. Any willful misrepresentation and / or concealment of facts will lead to disqualification, restitution in full and possible prosecution
- vi. All documents submitted are not returnable. However, according to 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 Administration Region), an applicant has the right to 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 administration charges. Such requests should be addressed to the School Principal in writing.

F. Declaration

- i. The applicant (the student's parent or legal guardian) is required to declare that the information given in the application is true and complete, attached with all the required supporting documentary evidences before making the declaration.
- ii. If there are no supporting documentary evidences such as employed and marriage status, the declaration under oath could be made at the District Offices of Home Affairs Department or before a solicitor. The application is legally responsible for the information provided in his/her application.

G. Submission of Application

All applications should be submitted to General office by hand within office hours. To protect personal data from unauthorized disclosure, the applicant should enclose the completed application form, the supporting documents and other required documents in an A4-sized envelope which is sealed and signed for submission to the School.

Submission of Documentary Evidence is required; details please refer to the checklist in the Application form.

H. Appeals

If applicants are dissatisfied with the result of their application, they can apply in writing to the Principal for a review within two weeks from the date of notification, providing detailed justifications and any documentary evidence in support of their application.

Table 1. Disposable income from all sources

Items need to be assessed 須審核的項目	Items need not to be assessed 不須審核的項目
1. Salary of full-time, part-time or temporary job, excluding Provident Fund or Mandatory Provident Fund contribution by employee. 薪酬 (全職、兼職、或臨時職位的薪酬), 不包括僱員公積金或強積金供款	1. One-off retirement gratuity / Mandatory Provident Fund / Provident fund 一次過領取的退休金或強積金或公積金
2. Double pay / Leave pay 雙薪 / 假期工資 / 代替年假工資	2. Disability allowance 傷殘津貼
3. Allowance (including housing or rent, travel / meals/overtime work/ education/ shift allowance, etc.) 津貼 (包括房屋 / 交通 / 旅遊 / 膳食 / 教育 / 輪班津貼等)	3. Wages in lieu of notice of dismissal 遣散費
4. Bonus / Commission / Tips 花紅 / 佣金 / 小賚	4. Severance payment / Long service payment 長期服務金
5. Contract gratuity 約滿酬金	5. Loans 貸款
6. Profit from business 經商利潤	6. Old age allowance 長者津貼 (即生果金)
7. Interests from fixed deposits and investments (including stocks, shares and bonds etc.) 利息收入 (來自定期存款、證券、債券等)	7. Inheritance 遺產
8. Rental income 租金收入	8. Charity donations received 慈善捐獻
9. Monthly pension / Widow's & Children's Compensation 每月領取的退休金 / 遺孀及子女補助	9. Comprehensive Social Security Assistance 綜合社會保障援助金
10. Contribution from family members not living together or relatives / Subsidies 非同住子女及親屬的津助 / 捐獻	10. Retraining allowance 再培訓津貼
11. Alimony / living expenses from ex-spouse 離異配偶所給予的贍養費或生活費	11. Traffic accident / insurance / injury indemnity 交通意外 / 保險 / 傷亡賠償
12. Others 其他	12. Bursaries / Scholarships awarded 助學金 / 獎學金

Table 2 The Benchmark Annual Family Income

Level of Assistance	Annual Family Income Levels					
Percentage of Tuition fees	3-member family	4-member family	5-member family	6-member family	7-member family	8- member family
100%	\$0 - \$240,000	\$0 - \$310,000	\$0 - \$370,000	\$0 - \$430,000	\$0 - \$490,000	\$0 - \$550,000
75%	\$240,001 - \$330,000	\$310,001 - \$410,000	\$370,001 - \$490,000	\$430,001 - \$570,000	\$490,001 - \$650,000	\$550,001 - \$740,000
50%	\$330,001 - \$375,000	\$410,001 - \$460,000	\$490,001 - \$550,000	\$570,001 - \$640,000	\$650,001 - \$730,000	\$740,001 - \$835,000
25%	\$375,001 - \$420,000	\$460,001 - \$510,000	\$550,001 - \$610,000	\$640,001 - \$710,000	\$730,001 - \$810,000	\$835,001 - \$930,000
None	>\$420,000	>\$510,000	>\$610,000	>\$710,000	>\$810,000	>\$930,000