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Student Financial Assistance Schemes for Local Students (AY2027/28)

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Full-time Self-financed Degree / SSSDP Programmes	**Financial Assistance Scheme for Post-secondary Students (FASP)** • Eligibility: applicants must be aged 30 or below (born on or after 1 September 1996) • Assessment on applicant's family income and asset is required. Financial assistance is provided in the form of a grant and/or loan. • The loan and the interest accrued shall be repaid in 15 years by 180 equal monthly instalments upon graduation or when the course has officially ended (if not complete the course for any reason, suspend from or defer studies, the loan Repayment Period shall be decided by SFO), with interest rate at 1.0% per annum charged from the commencement of the loan repayment period. • Student travel subsidy can also be applied at the same time.
	Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) • Students will be informed of the NLSPS entitlement in the FASP notification of result and can choose to accept the NLSPS loan or not. Students can also submit NLSPS applications separately. • The loan shall be repaid in 15 years by 180 equal monthly instalments upon graduation or termination of studies or lapse of 6 years from the first disbursement of the NLSPS loan. Interest is charged once the loan is drawn down until the loan is fully repaid. The current interest rate is 2.173% per annum (Last updated on 1 December 2025).
Full-time / Part-time Self-financed Degree Programmes	**Extended Non-means-tested Loan Scheme (ENLS)** • The maximum loan amount is the total tuition fee payable in the academic year. • The loan shall be repaid in 15 years by 180 equal monthly instalments upon graduation or completion of relevant programme or lapse of 6 years from the first disbursement of the ENLS loan (if not complete the course for any reason, suspend from or defer studies, the loan Repayment Period shall be decided by SFO). Interest is charged once the loan is drawn down until the loan is fully repaid. The current interest rate is 2.173% per annum (Last updated on 1 December 2025). • Note: In cases where FASP and NLSPS do not apply, students may apply for ENLS.

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Full-time Government Subvented Higher Diploma Programmes	**Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS)** • Assessment on applicant's family income and asset is required. • Financial assistance is provided in the form of a grant and/or loan. • The loan and the interest accrued shall be repaid in 15 years by 180 equal monthly instalments upon graduation or when the course has officially ended (if not complete the course for any reason, suspend from or defer studies, the loan Repayment Period shall be decided by SFO), with interest rate at 1.0% per annum charged from the commencement of the loan repayment period. • Student travel subsidy can also be applied at the same time.
	Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) • Students will be informed of the NLSFT entitlement in the TSFS notification of result and can choose to accept the NLSFT loan or not. Student can also apply for NLSFT separately. • The loan shall be repaid in 15 years by 180 equal monthly instalments upon graduation or when the course has officially ended (if not complete the course for any reason, suspend from or defer studies, the loan Repayment Period shall be decided by SFO). Interest is charged once the loan is drawn down until the loan is fully repaid. The current interest rate is 2.173% per annum (Last updated on 1 December 2025).
Full-time Diploma of Foundation Studies (DFS)/ Diploma of Vocational Education (DVE)/ Diploma of Vocational Baccalaureate (DVB)/ Diploma Programmes	**VTC Tuition Fee Remission Scheme & Flat Rate Grant for Academic Expenses (VTC FR & FRG)** • Assessment on applicant's family income is required. • The tuition fee remission amount will be refunded after deducting the payable amount of tuition fee (before FR result announcement, students should settle the tuition fee first). • Flat Rate Grant for Academic Expenses can be granted according to the result of tuition fee remission.
	Student Travel Subsidy Scheme (STSS) • Reside beyond 10 minutes' walking distance from student's normal place of study and travel to school by public transport. • Financial situation of applicant's family will be assessed. • Applicants can also apply for Subsidy for Internet Access Charges (SIA).
	Extended Non-means-tested Loan Scheme (ENLS) • The maximum loan amount is the total tuition fee payable in the academic year. • The loan shall be repaid in 15 years by 180 equal monthly instalments upon graduation or completion of the relevant programme or lapse of 6 years from the first disbursement of the ENLS loan, whichever is the earliest (if not complete the course for any reason, suspend from or defer studies, the loan Repayment Period shall be decided by SFO). Interest is charged once the loan is drawn down until the loan is fully repaid. The current interest rate is 2.173% per annum (Last updated on 1 December 2025).

- ✧ Full time students who are aged 25 or below can apply for the Personalised Octopus cards with Student Status.
- ✧ **Non-local students are NOT eligible** to apply for the above financial assistance schemes.
- ✧ The above information is for reference only. For details of Financial Assistance Schemes administered by Student Finance Office, please visit its website: https://www.wfsfaa.gov.hk/sfo/en/index.htm.

Type of Programme	Student Financial Assistance Schemes	Enquiries
Full-time Self-financed Degree Programmes	Financial Assistance Scheme for Post-secondary Students (FASP)	2152 9000
	Non-means-tested Loan Scheme for Post-secondary Students (NLSPS)	2150 6222
	Extended Non-means-tested Loan Scheme (ENLS)	2150 6223
	Student Travel Subsidy Scheme (STSS)	3616 6540
Full-time Government Subvented Higher Diploma Programmes	Tertiary Student Finance Scheme -Publicly-funded Programmes (TSFS)	2152 9000
	Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)	2150 6222
	Student Travel Subsidy Scheme (STSS)	3616 6540
Full-time Diploma of Foundation Studies (DFS), Diploma of Vocational Education (DVE), Diploma of Vocational Baccalaureate (DVB) and Diploma Programmes	Student Travel Subsidy Scheme (STSS) and Subsidy for Internet Access Charges (SIA)	2802 2345
	Extended Non-means-tested Loan Scheme (ENLS)	2150 6223
	VTC Tuition Fee Remission Scheme and Flat Rate Grant for Academic Expenses (VTC FR & FRG)	Campus SDO

Campus SDO	Enquiries	Campus SDO	Enquiries
IVE (Chai Wan) SDO https://www.instagram.com/cw_sdo/	2595 8389	THEi SAO https://thei.edu.hk/student-development-office/student-finance-and-scholarship	3890 8133 / 2173 1999
HKDI & IVE (Lee Wai Lee) SDO https://www.instagram.com/sdodilwl/	3928 2200	YC (Kowloon Bay) SDO (email: kbsdo@vtc.edu.hk)	3552 9758
IVE (Haking Wong) SDO https://www.instagram.com/ivehwsdo/	2708 6493	YC (Kwai Chung) SDO (email: yckc-sdo@vtc.edu.hk)	2494 4200
IVE (Tsing Yi) SDO https://www.instagram.com/ivety_sdo (email: tysdo@vtc.edu.hk)	2436 8441	YC (Kwai Fong) SDO (email: kfsdo@vtc.edu.hk)	2748 8441
IVE (Tuen Mun) SDO https://www.instagram.com/sdoivetm/	2460 5984	YC (Pokfulam) SDO (email: pfsdo@vtc.edu.hk)	2538 2278
IVE (Kwun Tong) SDO (email: kt-sdo@vtc.edu.hk)	2727 9687	YC (Yeo Chei Man) SDO (email: ycmsdo@vtc.edu.hk)	3443 9525
IVE (Sha Tin) SDO https://www.instagram.com/ivest_sdo/	2256 7666	YC (Tuen Mun) SDO (email: yctm-sdo@vtc.edu.hk)	2247 9878
IVE (Morrison Hill) SDO https://www.instagram.com/ive_mhsdo	2835 8398	YC (Tin Shui Wai) SDO (email: tswsdo@vtc.edu.hk)	3713 4466
IVE (Kwai Chung) SDO https://www.instagram.com/ivekc_sdo/	2612 3562	HTI / CCI / ICI SDO https://www.instagram.com/hticciici_sdo/	2538 2593

Application for TSFS / NLSFT / FASP / NLSPS Schemes under SFO

Application for the captioned student financial assistance schemes (i.e., TSFS / NLSFT / FASP / NLSPS) administered by the Student Finance Office (SFO) normally starts within late April to early May. You may visit **SFO's website** for details of the schemes, including eligibility, application procedures and other useful resources / tools (such as the **Student Finance Calculator** which enables you to obtain a **rough estimate** of the amount of eligible financial assistance), or contact the Student Development Office of the offering campus for advice on the application.

SFO's website

eWFSFAA

Application Details for AY2027/28 have not yet been announced by SFO. The relevant information for AY2026/27 is listed below for easy reference.

Important Points to Note for Application

1) **Application Deadline** (SFO's Recommended Submission Schedule) for New Students of AY2026/27 for reference:
   - TSFS / NLSFT: up to 2 October 2026
   - FASP / NLSPS: 25 September 2026

2) Eligible local full-time students who have completed registration procedures for the programmes offered may visit the **eWFSFAA** to **submit online application** and access other useful resources/tools of the various schemes (e.g. obtain a rough estimate of the amount of eligible financial assistance using the **Student Finance Calculator** provided by SFO) via SFO's website.

   - **eWFSFAA:** https://portal.wfsfaa.gov.hk/?lang=en
   - **SFO's website:** https://www.wfsfaa.gov.hk/en/sfo/index.htm

3) Applicants must read through TSFS/NLSFT and FASP/NLSPS Guidance Notes and Online Demonstration before submitting their applications. The Quick Reference for Completing Application Forms will guide you through the application process.

   - **Guidance Notes** (versions of AY2026/27 for reference):
     a) TSFS https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/Guidance_Note_Eng.pdf
     b) NLSFT https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLSFT111B.pdf
     c) FASP https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/fasp/FASP_1B.pdf
     d) NLSPS https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLSPS1B.pdf

   - **Online Demonstration**: https://ess.wfsfaa.gov.hk/demo/en/

   - **Quick Reference for Completing Application Forms**: https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/Quick_Reference_E.pdf

4) For post-secondary **students from families in receipt of the Comprehensive Social Security Assistance (CSSA)**, please note the simplified application procedures via the link below: https://www.wfsfaa.gov.hk/sfo/pdf/common/news/cssa_eng.pdf

5) When you fill in the online-application form, please refer to the Course Coding Sheets of SFO (versions of AY2026/27 for reference) for the 'Institution Code' and 'SFO Course Code'.

- **Course Coding Sheets** (please select the offering campus of the programme enrolled):
  a) TSFS/NLSFT https://www.wfsfaa.gov.hk/en/sfo/postsecondary/tsfs/coding.php
  b) FASP/NLSPS https://www.wfsfaa.gov.hk/en/sfo/postsecondary/fasp/coding.php

6) Applicants are required to ensure that the application form reports all the information including family members, family incomes and assets fully and accurately. Key points to note are summarised in the following documents:

- **Illustration of Reporting Income & Assets** (versions of AY2026/27 for reference): 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

7) Applicants should submit the signed declaration (in writing or signed by "iAM Smart+") with copies of supporting documents to the SFO within 7 days from the date of submission of application via (a) online upload through the link at "Application Form(s) Submitted" section under Financial Assistance Schemes at Post-secondary and Tertiary Levels at "eWFSFAA", (b) by mail, or (c) using the drop-in boxes at the SFO Offices of respective schemes.