



YMCA of Hong Kong Christian College

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Guidelines on Fee Remission Scheme 2025/26

A. Objective:

Application Deadline:
5th September, 2025

Our School Fee Remission Scheme, as operated and funded by the YMCA of Hong Kong Christian College (YHKCC), is intended to provide financial assistance on school fees for students with financial difficulties. Applicants should be **parents/legal guardians** of students registered and studying in the YHKCC.

As a Secondary School under the Direct Subsidy Scheme (DSS), YMCA of Hong Kong Christian College (The school) follows the guideline of the Education Bureau.

- (1) At least 10% of the school's total school fee income should be set aside to provide fee remission/scholarship for deserving students.
- (2) If a DSS school charges a school fee between $\frac{2}{3}$ (two-third) and $2\frac{1}{3}$ (two and one-third) of the DSS unit subsidy rate, the school should set aside 50 cents for the fee remission/scholarship scheme for every additional dollar charged over and above $\frac{2}{3}$ (two-third) of the DSS unit subsidy rate.

Thus, the actual amount of subsidy available for applicants is subject to the availability of fund. The amount of subsidy maybe adjusted without prior notice.

B. Eligibility Criteria:

Applicants must be eligible for one of the following categories:

Category 1: **SFO**

Households which are eligible for Financial Assistance for Primary and Secondary Students provided by the Student Financial Office (SFO)

(For the student-applicants who are Hong Kong Residents, residing with the family of applicants, with right of abode, right to land or valid permission to remain without any condition of stay (other than the limit of stay) in Hong Kong)

Category 2: **CSSA**

Households which are currently recipients of the related Comprehensive Social Security Allowance (CSSA)

Category 3: **Means test**

Households passing the YHKCC means test

(For students holding visitor visas, two-way exit permits, student visas or who are dependents of non-local students / student-visa / visitor-visa holders). (For special situations, please seek advice from the Fee Remission Coordinator)

All households applying for the Fee Remission Scheme, except for recipients of the CSSA, are **required** to apply through the SFO, which is conducted by the Hong Kong Government. Successful applicants of the SFO are also entitled to different financial support from the Hong Kong Government, including Transport Subsidy, Textbook Assistance and Internet Access Charges Subsidy, etc. Recipients of the CSSA or SFO are exempted from the means test conducted by the YHKCC.

C. Assessment:

Applicants are assessed according to the following categories:

- Category 1: Applicants should apply for the SFO Financial Assistance directly from the SFO. All eligible applicants would receive a “Eligibility Certificate” from the SFO, showing the level of eligibility (Full grant, half grant or ineligible) under the government means test. The assistance level of YHKCC Fee Remission Scheme is determined according to the result of the government means test.
- Category 2: Level of assistance is determined according to the type of CSSA received by the household.
- Category 3: The school will use the “Adjusted Family Income” (AFI) mechanism as the means test to assess the eligibility of a family for student financial assistance and its assistance level. The formula is as follows:

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

1. Gross annual income of the family includes the annual income of the applicant and his/her spouse; 30% of the annual income of unmarried child / children residing with the family if applicable; and contribution from relatives / friends if applicable, during the period between 1st April, 2024 and 31st March, 2025.
2. 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.
3. 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.
4. Additional fees subsidy will be offered to all successful applications according to the level of assistance approved.
5. Types of incomes 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 Section E of the guidelines.

Items need to be reported	Items need not to 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, excluding Mandatory Provident Fund (MPF) / Provident Fund contribution by employee) 2. Double pay / Leave pay 3. Allowance (including overtime work / living / housing or rent / transport / meals / education / shift allowance, etc.) 4. Bonus / Commission / Tips 5. Studentship 6. Wages in lieu of notice of dismissal 7. Business profits and other income earned by means of self-employment, such as hawking, diving taxis / minibuses / lorries, and fees for services rendered, etc. 8. Alimony 9. 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) 10. Interests from fixed deposits, stocks, shares and bonds, etc. 11. Rental income of property, land, carpark, vehicle or vessel (including Hong Kong, the Mainland and overseas) 12. Monthly pension / Widow's & Children's Compensation	1. Financial assistance from the Government, or payment from the assistance programme under the Community Care Fund (such as Comprehensive Social Security Assistance / Old age allowance / Old age living allowance / Disability allowance / Retraining allowance / Work Incentive Transport Subsidy / Working Family Allowance etc.) 2. Long service pay / Contract gratuity 3. Severance pay 4. Loans 5. Lump sum retirement gratuity / Provident fund 6. Inheritance 7. Charity donations 8. Insurance / accident / injury indemnity 9. MPF / Provident Fund contribution by employee (the ceiling of contribution needs not to be reported is \$18,000 per year)

D. Eligibility and Levels of Subsidy:

Levels of eligible fee subsidy#1	AFI (For Reference Only)	Maximum Amount of Fee Remission (All fees are subject to EDB's approval)							
		F.1	F.2	F.3	F4	F.5 DSE	F.5 GCE	F.6 DSE	F6 GCE
100%*	\$ 0 – \$45,429	61,000	58,000	58,000	57,000	57,000	65,000	50,500	62,000
80%		48,800	46,400	46,400	45,600	45,600	52,000	40,400	49,600
50%	\$ 45,430 – \$ 87,846	30,500	29,000	29,000	28,500	28,500	32,500	25,250	31,000
40%		24,400	23,200	23,200	22,800	22,800	26,000	20,200	24,800
Ineligible	Above \$ 87,846	0	0	0	0	0	0	0	0

*AFI thresholds for full level of assistance for 3-member and 4-member families are \$54,999 and \$50,600 respectively in the 2025 / 26 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.

#1 For all new applicants from 2017 / 18, the maximum level of subsidy will be 80% and 40% for the Full Fee Remission and the Half Fee Remission respectively, subject to the availability of the fund and the number of application.

#2 The administration cost will be charged for the late successful applications. Maximum 75% of the approved amount will be given for the late successful applications and the amount of eligible subsidy will only be counted starting from the month of submission of completed application form.

E. Submission of Application Form and Supporting Documents:

Applicants should return the completed application form **together with photocopies of supporting documents** to the **General Office** on or before **5th September, 2025**. Please note that late submission may not be considered.

Supporting documents required are listed as follows:

Type of supporting document	Category 1	Category 2	Category 3
A copy of each family member's HK identity document living in the same house (HKID card)	✓	✓	✓
A copy of 2025-2026 Eligibility Certificate issued by Student Financial Office (SFO)	✓		
A copy of Notification Letters of Comprehensive Social Security Assistance (CSSA) (1 st April, 2024 – 31 st March, 2025)		✓	
All bank accounts record of applicants and family members (1 st April, 2024 – 31 st March, 2025)			✓
Tenancy Agreement (For families living in public housing)			✓

(If applicable) Copy of supporting documents for separation / divorce or spouse's Death Certificate			✓
(If applicable) Copy of documentary proof on unavoidable medical expenses (for family members who are chronically ill or permanently incapacitated) for the period from 1 st April, 2024 – 31 st March, 2025			✓
(If applicable) Copy of the termination letter			✓
Income proof (1st April, 2024 – 31st March, 2025) <u>Salaried employed person</u> 1. Tax Demand Note issued by Inland Revenue Department; if not available 2. Employer's Return of Remuneration and Pension Form; if not available 3. Salary Statement; if not available 4. Bank transaction records showing payment of salaries, allowance, etc. (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 YHKCC may include the amount in calculating family income); if not available 5. Income Certificate certified by the employer (Appendix A of application form). <u>Self-employed driver or person running business (including sole proprietorship business / partnership business / limited company)</u> 1. Profit and Loss Account verified by a Certified Public Accountant; if not available 2. Profit and Loss Account prepared on your own <u>and</u> 3. Personal Assessment Notice (if applicable). <u>Salaried employed or self-employed person who cannot produce any income proofs</u> Please follow <u>Appendix B</u> to provide Self-prepared Income Breakdown detailing the monthly income throughout the year and explaining why income proof cannot be produced. (YHKCC reserves the right to decide whether applications from those applicants who cannot provide justification for not producing income proof would be accepted.) <u>Landlord with rental income</u> 1. Tenancy Agreement; if not available 2. Bank transaction record showing rental income (highlight the entries with colour and remarks. For any entries other income, please also make necessary remarks next to them, or else YHKCC may include the amount in calculating family income).			✓

F. Release of Subsidy:

- After careful consideration and verification of information submitted, applicants will be informed of their eligibility and the amount of subsidy granted through written notice issued by the school. The subsidy amount is subject to the provision for the current academic year.
- The miscellaneous fee will be refunded if the applicants submitted the application form on or before the deadline.
- For all the successful applications, the financial support will be provided by the month that they submit the fee remission application forms.
- A refund will be issued to the applicant by cheque, which can be collected in the General Office. One month is usually needed to prepare the cheque.
- If an applicant is dissatisfied with the result of their assessment, they may apply **in writing** to the YHKCC for re-assessment, 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 applicant.
- The re-assessment of eligibility normally takes three months to process. Since longer process time will be needed for re-assessment, applicant should apply for re-assessment within two weeks from the issue date of notification of result.

G. Obligations:

- Any misrepresentation, concealment of facts, providing misleading or false information will lead to disqualification, restitution in full of the assistance granted and possible prosecution.
- All documents submitted are not returnable.
- The personal data contained in the application will be used to determine an applicant's eligibility for and the appropriate to be awarded the level of assistance.

H. Deadline:

Please submit application form and supporting document(s) on or before **5th September, 2025**. Your application will be processed immediately based on the submitted documents. In general, for Category 3 applicants, your application will be processed only if you have submitted all the supporting document(s) and the eligibility certificate of SFO.

In general, late submission of completed fee remission application form will affect the subsidy amount. For more detail, please refer to **Section J**.

I. How to Fill in the Application Form:

Part I: Check the Appropriate Boxes

Category 1: SFO

Attach a copy of the Eligibility Certificate and relevant HK identity documents.

Category 2: CSSA

Attach a copy of the Notification Letter from 1st April, 2024 to 31st March, 2025 and relevant HK identity documents.

Category 3: Means Test

Submit ALL the documents mentioned on Page 1.

*Copy of application form and the supporting document(s) are needed for each family.

Part II: Particulars of Family Members Living in the Same House

Fill in the Name / HKID Card No. / Birth Certificate No. of student-applicant / Date of Birth / Relationship / Address / Contact No. / Bank Account No. / Occupation etc.

Part III: Other Financial Assistance from Government / Other Organisation in academic year 2025/26

Indicate the type of financial assistance from the government / organisation if applicable.

Part IV: Medical Expenses Incurred by Family Member(s) with Chronic Illness

Fill in the name of incapacity of chronic illness with medical expenses if applicable. (The ceiling of deductible amount for each family member is \$23,800 per year in 2025/2026)

Part V: Other Special Family Information

Please fill in other information that may assist in assessment, such as special financial hardship / incurred medical expenses for family members who are permanently incapacitated, any member who is not a self-bearing child of yours, etc.

Part VI: Declaration

Read through part VI in detail and sign on the space provided with date if you agree and accept all information, rules and regulations listed on this booklet.

J. Late Submission:

25% of the approved amount will be counted as the administration cost for late successful applications. Therefore, maximum 75% of the approved amount will be given for late successful applications and the amount of eligible subsidy will only be counted starting from the month of submission of completed application form. The miscellaneous fee will not be supported if the applicants submitted the application late.

The actual amount of subsidy available for applicants is subject to the availability of fund. The amount of subsidy may be adjusted without prior notice.

K. Enquiry:

For further inquiries, please contact the School Fee Remission Coordinator, Ms Annie Cheng, at 2988 8123. Alternatively, applicants may visit our school website for more information: <https://www.yhkcc.edu.hk/en/content.php?wid=145>

For the SFO application form, applicants may visit the following website or scan the QR code:

<https://www.wfsfaa.gov.hk/sfo/en/primarysecondary/tt/overview.htm>

