

Frequently Asked Questions and Answers

In general, this part is applicable to applicants using Form G. For applicants using Form S, they may make reference to this part for providing additional personal information or updated information on changes in income, assets, family members or any other matters subsequent to the submission of Form G by their siblings.

Income

(1) What is income proof?

If the family members are employees, they may submit **any** of the following documents:

- (a) A copy of the Tax Assessment and Demand Note for the year 2010-11 issued by the Inland Revenue Department [IRC6401];
- (b) A copy of Hong Kong Inland Revenue Department's Employer's Return of Remuneration and Pensions [IR56B] / Notification by an employer of an employee who is about to cease to be employed [IR56F] / Return of payroll emoluments for civil servant [IR56C];
- (c) Photocopies of salary statements for the whole year;
- (d) A photocopy of the passbook(s) indicating salary payments by autopay (please highlight the entries with colour and remarks);
- (e) Photocopies of salary envelopes for the whole year;
- (f) Return of Employee's Remuneration for the year ending 31.3.2011 (*Form [TSFS/4(2011)] which can be obtained from the institution*).

If the family members are business operators, they may submit the following document:

- (a) A profit and loss account verified by a Certified Public Accountant. If such a document is not available, a self-prepared profit and loss account (some samples are at Appendix IV of Part III) for the Student Finance Assistance Agency (the Agency)'s consideration.

If the family members are self-employed persons or persons in temporary and short-term employment, they may submit the following document:

- (a) If income proof is not available, a list of the various incomes or a self-prepared profit and loss account or an income statement (some samples are at Appendix IV of Part III) for the Agency's consideration;
- (b) Notification of Remuneration paid to persons other than employees [IR56M]

If the applicant will receive studentship **or** income in 2011/12 academic year derived from appointment by institution or graduation-tied placement in 2011/12 academic year, including the summer months of 2011 (Part G, Part I and Part J of application form), he / she may submit the following document:

- (a) A photocopy of employment letter / contract, certification letter from the employer, written proof issued by the institution or other income proof.

(2) An applicant's father drives a taxi which is rented from a vehicle company. He has no employer. What should the applicant do?

If the applicant's family members do not have an employer, they are regarded as self-employed or operating their own business. They will have to furnish a profit and loss account for the year 2010-11, either prepared by a Certified Public Accountant or prepared by themselves together with Form G, for the Agency's consideration.

(3) An applicant had a full-time job last year. Does he have to declare such income and submit proof?

Yes. Please state also in Table 6 of Form G or Part M of Form S whether or not the applicant will still continue to have that income after becoming a full-time student in the 2011/12 academic year. If he / she will still have that income after becoming a full-time student in the 2011/12 academic year, the Agency will take into account such income in the previous financial year for calculation of his / her financial assistance.

Part III – Appendices

Appendix VIII

- (4) The parents of an applicant started receiving Comprehensive Social Security Assistance (CSSA) after 1.4.2011 this year. Does the applicant have to declare it?**

The applicant still has to declare their total income in the year 2010-11 and provide the income proof concerned. However:

- (a) For Form G applicants, he / she has to indicate this in Table 1 (Column H) of Form G and state this change of circumstances in Table 6.
- (b) For Form S applicants, he / she has to indicate this in Part M for consideration by the Agency.

The applicant should also attach photocopies of the documents issued by the Social Welfare Department (medical expenses exemption certification and notification of successful application under the CSSA) in order to prove that they are still drawing those allowances.

- (5) The parents of an applicant are not formally divorced, but they have separated for more than 10 years. At present, the applicant is residing with his father, rarely gets in touch with the mother and has no details on her income. What should the applicant do?**

Details of the applicant's parents not residing with him (except when the applicant is residing at a hostel) should be provided in Table 6 of Form G. If possible, please attach copies of the supporting documents.

- (6) An applicant's elder sister has changed a few jobs. How should the sister's income and information on her employers be reported?**

If the applicant's elder sister is single and residing with the applicant's family, details of her present or most recent employer should be provided. The applicant has to declare her total income received from all of her employers in the year ending 31.3.2011 in the income column in Section B of Table 1 of Form G and list out her incomes under her different employments in Table 6. As far as possible, please attach copies of income proofs as mentioned in question (1) above.

- (7) An applicant is a recipient of the Disability Allowance issued by the Social Welfare Department. Does he have to declare it?**

The Agency will consider providing additional financial assistance to applicants who are receiving Disability Allowance. Please provide the information and enclose certifications in the Form G / Form S.

- (8) An applicant's father has made contribution to Mandatory Provident Fund (MPF) during 1.4.2010 to 31.3.2011. Does the applicant need to include his father's contribution made to MPF in the reported income?**

No. The applicant does not need to include the amount of contribution made to MPF in Form G. If the income proof provided does not contain breakdown of the amount of MPF contribution, the applicant may provide the annual MPF contribution statement to the Agency for calculation.

- (9) An applicant's parents have divorced, does the applicant need to report the alimonies / contributions given by the father / mother to the applicant's family in 2010-11?**

Yes. If the applicant's parents have divorced, the alimonies / contributions given by the father / mother to the applicant's family in 2010-11 should be reported.

(10) An applicant's father is operating his own business. What kind of supporting documents should be submitted?

If the family member is operating a business, the following documents should be submitted:

- (a) The Business Registration Certificate of the company;
- (b) The company's Profit and Loss Account and Balance Sheet verified by a Certificate Public Accountant as at 31.3.2011 to indicate its profit and net asset value. If the company's account closing date is earlier than 31 March, you can submit a Balance Sheet on an earlier date;
- (c) Generally speaking, Profit and Loss Account and Balance Sheets verified by a Certified Public Accountant are acceptable. If such documents are not available, a self-prepared Profit and Loss Account and Balance Sheet should be provided. The samples are available at Appendices IV and V of Part III of the Guidance Notes respectively for reference. For any reasons that you could not provide these documents, please explain at Table 6 of the Application Form.

(11) An applicant's siblings, who are residing with the applicant and had received studentship or income from graduation-tied placement in 2010/11 academic year. Is the applicant required to report such income and submit the respective proof?

Applicant should complete Table 1 Section B Part II of the Application Form and submit relevant documentary proof if his / her sibling, who is residing with the applicant and had received studentship^{Note} or income / various allowances derived from appointments by institution or income received from training / placement / internship leading towards their graduation (i.e. graduation-tied in nature) in 2010/11 academic year. Please also report at Table 6 of the Application Form whether the family member concerned will continue to receive such income / studentship in the 2011/12 academic year. He / She may submit photocopy of employment letter / contract, certification letter from the employer, written proof issued by the institution or other income proof.

^{Note} : Studentship includes Postgraduate / Research Studentship, Graduate / Research / Student Research / Teaching / Instructional Assistantship, Demonstratorship; any award / income derived from appointments as Teaching Assistant, Student Assistant, Research Assistant, Research Fellow, Graduate Assistant, Demonstrator, Instructor, Student Research Assistant; income derived from teaching company associate scheme; and income received from any form of scheme run by the institution exclusively or in collaboration with other parties.

Assets

(12) An applicant's mother has a joint account with his maternal grandmother. How should this be reported?

If the applicant or his / her parents have a joint account with other members of the family or with other persons, he / she should fill in the code numbers of the family members or the names of those other persons in Section E of Table 3 of Form G and state clearly that the account concerned is a joint account and give the total balance of the account as at 31.3.2011.

(13) Some of the monthly bank statements were lost when an applicant moved house. What should he do?

The production of bank statements is important to the vetting process. The applicant will have to apply for copies from the bank if he / she has lost them and hand them in to the Student Financial Assistance Agency as soon as possible. All applicants are required to submit photocopies of all current / savings / bank-in-one / club / time / Hong Kong dollar and foreign currency deposits as supporting documents, and the photocopies must bear the name, account number and transaction records between 1.4.2010 and 31.3.2011 together with their Form G / Form S. **Please do not photocopy two passbooks on the same piece of paper in order to avoid confusion.**

- (14) The lorry of an applicant's father was sold after 1.4.2011. Does the applicant still have to declare it in the assets column?**

Yes, assets in possession as at 31.3.2011 have to be declared in Form G.

- (15) The land owned by an applicant's parent(s) was his grandfather's legacy more than 10 years ago, and its current market price is unknown. How should the applicant declare it?**

Generally speaking, the applicant should be able to obtain an estimate of the price from banks or real estate agencies.

- (16) An applicant's parents are divorced, and the court granted his custody to his father. However, the applicant is residing with his mother. How should the applicant declare their assets?**

The applicant should explain the situation of his relationship with the parents in Table 6 of Form G or Part M of Form S and state whether or not that he is financially dependent on them. Depending on individual circumstances, the Agency will decide on how the family income and assets should be assessed.

- (17) Does an applicant have to declare the assets of his / her siblings or grandparents?**

No. If the applicant is single, he / she will only have to declare his / her own assets and those of his / her parents in Form G. If the applicant is married, he / she will have to declare his / her own assets and those of the spouse in Form G.

Family Members

- (18) An applicant is married, but he and his wife are still residing with his parents. How should he declare it?**

A married applicant is normally only required to provide information about his / her spouse and children. The spouse's income should be declared in Section A of Table 1 of Form G, and the assets owned by the applicant and his spouse should be declared in accordance with Sections A to H of Table 3 of Form G. If he has any other contributions / support from others, please report this in Table 1 Section A Part II Column E of Form G.

- (19) An applicant is not residing with her parents but with her elder brother and his wife. Does she have to provide information on her parents? How can she provide the information required on her elder brother and his wife?**

If the applicant is not residing with her parents, she should explain the reasons in Table 6 of Form G or Part M of Form S. Unless she is not dependent on her parents for living, she should still give full details on her parents in Table 1 of Form G. Information about her elder brother and his wife should be given in the "Other Family Members" column in Table 2 of Form G.

- (20) An applicant's grandfather is residing at a home for the elderly, with all his expenses being paid by the applicant's parents. How should this be reported?**

If the applicant's paternal / maternal grandparents resided in a home for the elderly between 1.4.2010 and 31.3.2011 and the expenses are **wholly** covered by the applicant's parents for an aggregate period of 6 months or more, please provide the information in Section D of Table 1 of Form G. The applicant is required to attach all the receipts issued by the home for the elderly in that financial year.

(21) An applicant's elder sister and brother-in-law are residing with the applicant's family. Are they members of the applicant's family?

Simply speaking, only the applicant, his / her parents, and his / her **unmarried** siblings who are residing with the family are considered to be family members. Other family members are classified as "other family members" in Table 2 of Form G. The applicant should, therefore, provide information on his elder sister and brother-in-law in the Table 2 of Form G.

(22) An applicant's mother and other siblings are still residing in Mainland China. How should the applicant provide the information required?

The applicant should provide the information required by completing Table 2 of Form G. However, if his parents are staying outside Hong Kong for employment, he still has to provide information on their income and assets in Tables 1 and 3 of Form G. Please also state their place of work in Table 6 of Form G.

(23) An applicant's parents have taken up residence in another country. How should the applicant provide the information required?

The applicant should give in Table 6 of Form G or Part M of Form S in details the following:

- (a) when and in what manner (for instance, migration by means of investment or family reunion) they migrated and to which country, and whether they still have properties / assets in Hong Kong;
- (b) when did the applicant return to Hong Kong (if applicable) and how does he / she sustain his / her livelihood in Hong Kong;
- (c) whether or not the parents or other family members / relatives and friends provide the applicant with any assistance.

Please state the current amount of assistance receiving and the amount received from 1.4.2010 to 31.3.2011.

(24) An applicant's unmarried sister studying abroad has returned to Hong Kong in January 2011 and was gainfully employed since February 2011. How should the applicant report her information?

If the applicant's sister returned to Hong Kong before 31.3.2011, her information should be reported in Table 1 Section B. Her income earned during the Financial Year 2010-11 should be reported. The applicant should also provide documentary proof to illustrate the period that his sister was studying abroad.

(25) An applicant is unmarried but not residing with his parent(s) (e.g. applicant is residing in hostel / mini-hall), while his unmarried sibling(s) is / are residing with his parent(s). How should he report the information on his unmarried sibling(s) residing with his parent(s)?

The applicant should report the information of the unmarried sibling(s) residing with the applicant's parent(s) in the "Family Members" column in Section B of Table 1 of Form G.

Medical Expenses

(26) An applicant's mother suffers from rheumatic arthritis and often buys medicines from herbalists and pharmacies. Is she considered chronically ill?

Generally Speaking, if any of the applicant's family members are receiving Disability Allowance provided by the Social Welfare Department, their medical expenses are deductible. As for other illnesses, it depends on the type and seriousness. The applicant should obtain a medical certification from a hospital / clinic / registered medical practitioner and provided all the relevant receipts on expense for the period from 1.4.2010 to 31.3.2011 in Form G.

Part III – Appendices

Other Matters

- (27) An applicant is residing at a hostel and returns home only occasionally. What should he put in the address column?**

To enable the Agency's staff to communicate with the applicant, the applicant may give the hostel's address in the address column. However, please put the parents' address in Table 6 "ADDITIONAL INFORMATION BY APPLICANT" of Form G and Part M of Form S.

- (28) An applicant has submitted an application but has been subsequently admitted to another institution covered by the Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS) to attend Year 1 in October. Does he have to submit another application?**

If the applicant has already submitted his application, he should notify the Agency by completing Form TSF/C/18B which can be obtained from the Agency, his institution and the Agency's Homepage. The Agency will take note of the changes upon receipt of the notification. He does not have to submit another application form.

- (29) An applicant has married, but still has to support the living of his parents. Is he required to provide this piece of information?**

If an applicant is married / separated / divorced / widowed and has to support the living of his parents, he may give the details (e.g. monthly contribution) in Table 6 of Form G for the Agency to consider if there are special hardship elements that warrant special treatment.

- (30) An applicant had received the notification of offer for more than 3 weeks and his father had recently been injured and would not be able to work in the next few months. Could the applicant still apply for review?**

Under normal circumstances, applicant should apply for review within 3 weeks from the date of issue of notification of offer. However, if there is a substantial change to the family and financial circumstances after the submission of the application form, which the applicant considers may significantly affect the support that he / she may obtain from the family, he / she may seek for a review on the amount of assistance that he / she has already obtained. However, the application for review **must** be submitted within the following deadline:

- (a) within 3 weeks from the date of issue of the notification of result; or
- (b) on or before 31.3.2012, whichever is the latest.

Relevant supporting documents should be provided at the time of application for review.

- (31) An applicant's father has to look after her mother and siblings who are still residing in the Mainland. Where should she put their information?**

They should be included in Table 2 of Form G. Family members who are not Hong Kong residents cannot be regarded as family members. However, if applicant's family has to support the living of the family members in the Mainland or any other places, they may give the details (such as their age, employment, your parents' monthly contribution, etc.) in Table 6 of Form G. The Agency will consider if there are special hardship elements that may warrant special treatment.

- (32) An applicant's father is not in Hong Kong and works in the Mainland. How should the applicant complete Page 17 of Form G or Page 11 of Form S?**

The applicant should arrange the delivery of the form to his father for signature. Otherwise, the application will **not** be accepted. However, if the applicant cannot obtain his parents' signature because of other special reasons (such as bad relationship, parents have divorced), he should explain in details the reasons in Table 6 of Form G or Part M of Form S. The Agency will consider the reason on a case-by-case basis. If the applicant fails to give reason, the Agency may have to return the application to the applicant for completion and re-submission. This will delay the processing of his application.

Part III – Appendices

Appendix VIII

- (33) If the number of family members in an applicant's family changed after 31.3.2011, should he report this to the Agency?**

If the number of family members listed in Table 1 of Form G changed after 31.3.2011 (e.g. an unmarried sibling residing with the family moved away / got married or a family member passed away), the applicant should state it in either Table 6 of Form G or Part M of Form S and provide the Agency with the relevant document(s). If the number of family members of his / her family changed after submission of the application, he / she should inform the Agency in writing immediately, and forward the relevant supporting document(s) to the Agency. The Agency will consider if there are special hardship elements that may warrant special treatment.

- (34) An applicant is a recipient of CSSA disbursed by the Social Welfare Department. He will be excluded from the CSSA Scheme if he receives financial assistance from the Agency. The applicant may have financial difficulties in his maintenance in the period between cessation of CSSA and receipt of financial assistance from the Agency. What can he do?**

Full-time students pursuing recognised post-secondary education programmes may apply for TSFS. If an applicant has financial difficulties in the period between cessation of CSSA and receipt of financial assistance from the Agency, he may approach staff of the concerned Social Security Field Unit under the Social Welfare Department for assistance. Under the special arrangement, CSSA (excluding the tuition fee for post-secondary programme) can continue to be paid to the student in need on a (loan) basis for this maintenance. In other words, the applicant has to refund the CSSA payment for that period once he receives financial assistance from the Agency.

- The End -