

**ECF Saint Too Canaan College**  
**2025-26 Student Financial Assistance Scheme Guidelines**

**1. Aim**

Each year our school sets aside not less than 10% of the school fees receivable to provide assistance in the form of fee remissions to students in financial needs and scholarships to those who have shown outstanding performance. The provision of fee remission to ensure the eligibility of students who have financial needs to obtain proper education in the school.

**2. Eligibility**

2.1. The student must either be:

- a) already studying in our School and will continue to do so in the coming academic year;  
or
- b) enrolled to start his study in our School in the coming academic year.

2.2. The following schemes are available for application to eligible parents or legal guardians:

- a) School Fee Remission Scheme
- b) School Fee Remission Scheme – Sibling
- c) Activity Subsidy Scheme
- d) Mobile Device Subsidy Scheme (**Only applicable for S.1 - S.4 students**)

2.3. Needy students, including those from families receiving Comprehensive Social Security Assistance (CSSA) and those receiving financial assistance provided by the Student Finance Office of the HKSAR Government, could apply for the above schemes.

2.4. Eligibility is limited under the following condition

To avoid receiving duplication of benefits, if the parents or guardians have already received education subsidies from their employers, the student are only eligible to apply the above schemes of 2.2 (b) – (d).

**3. Application Procedure**

3.1. Applications must be made by parents or his legal guardian(s).

3.2. If any student has sibling studying at the school, each student should submit his/her own application form separately.

3.3. A new application should be submitted every school year.

3.4. All application forms must be duly completed and submitted to the School with all necessary supporting documents on or before the application deadline. Under normal circumstances, the School will not accept applications submitted after the deadline. However, if need arises (e.g. the family experiencing unexpected and sudden financial hardships in the middle of the school year), the School may give special consideration to individual cases.

3.5. An application failing to provide detailed and accurate information or required documentary evidence may delay the vetting process.

3.6. After the application deadline, the School will evaluate the application forms and may conduct investigations into the applications if deemed necessary.

3.7. The School reserves the right to interview applicants.

3.8. The School reserves the rights of making final decision over the result of applications.

#### 4. Financial Assistance Schemes

##### 4.1. School Fee Remission Scheme

- a) With reference to the eligibility criteria of the Student Finance Office (SFO).
- b) Full rate of school fee remission will be granted to students who have received full rate of the School Textbook Assistance (TA) / the Student Travel Subsidy (STS). Half rate of the school fee remission will be granted to students who have received half rate of the TA / STS.
- c) For students in receipt of the CSSA but do not receive any school fee subsidies from the Social Welfare Department, they will receive full school fee remission from the school.
- d) If applicants do not apply for any subsidies from the SFO, applicants should notify the school with reason(s) in written form. The school will handle each application individually **with reference to the eligibility criteria of the SFO**. Details for assessment for eligibility and level of assistance are stated in Section 5.

##### 4.2. School Fee Remission Scheme – Sibling

- a) Our School encourages students' younger brothers and sisters to study here in order to support and grow with each other. Students having elder brother and sister studying/or graduated from our school can have **half-school fee remission**.

##### 4.3. Activity Subsidy Scheme

- a) Students have to fully pay for the activities first and fulfill the attendance requirement in order to be considered as successful applicants of the scheme.
- b) Due to the limited subsidy, the School will receive all the applications of the whole academic year before distributing the subsidy. The school will consider the fees of particular activities and the financial status of students as the criteria for approval. The final amount of subsidy granted to each successful applicant will depend on the total number of applicants and the final fee the activities involve.
- c) The result of approved application and the arrangement of refund will be released in September of the next school year.

##### 4.4. Quality Education Fund e-Learning Funding Programme

- a) Each applicant is only eligible for this scheme once within three years.
- b) According to the guidelines of QEF e-Learning Funding Programme, this three-year programme enables the school to purchase mobile compute device for loan to needy students and to provide portable WiFi routers and mobile data cards to students who do not have access to appropriate Internet services due to the constraints in their living environment.
- c) Students receiving CSSA/full grant are eligible to apply the programme mentioned above.
- d) For those family encountered financial difficulties but not entitled for CSSA/full grant, written proof could be submitted to get special approval from the school. The school will access the case in accordance with the school-based guidelines of the Education Bureau.
- e) Parents who are interested in applying the programme to loan the mobile device are required to **complete this form and the "Bring Your Own Device (BYOD) Scheme" circular , then, submit to the General Office on or before 3rd September, 2025.**
- f) Notification will be sent to successful applicant and **deposit \$1,500 will be collected via eNotice in eClass**. The deposit will be refunded once the device(s) returned.
- g) The school will confirm the eligibility for applicant based on the CSSA/full grant result. Students need to **submit a copy of the qualification certificate to the General Office**. If the student finally **not eligible for the SFO or CSSA qualification, the School reserves the right to require him/her to return all mobile devices as previously borrowed**.

## 5. Assessment of Eligibility

5.1. As per the criteria of the SFO, the school will use the “Adjusted Family Income” (AFI) mechanism to assess the eligibility and the assistance level of the applicant. The AFI mechanism is based on the following formula:

$$5.2. \text{AFI} = \frac{\text{Gross annual income of the family}}{\text{Number of family members} + (1)}$$

5.3. 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 the contribution from relatives / friends if applicable.

5.4. 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. For single-parent of 2 to 3 members, the ‘plus 1 factor’ in the divisor of the AFI formula will be increased to 2.

5.5. Eligibility for receiving financial assistance is dependent upon the level of Gross Annual Family Income and the number of Family Members.

5.6. The School reserves the right to verify the information provided by the applicant in support of the application.

### 5.7. Family Income

Types of incomes earned by the family both within and outside Hong Kong that should be reported are listed below for reference.

| Items need to be reported   | Items need not to be reported  |
|---|--|
| <ol style="list-style-type: none"><li>1. Salary (including the salary of applicant, spouse and unmarried child residing with the family for full-time, part-time or temporary job, Provident Fund / Mandatory Provident Fund contribution <u>not included</u>.)</li><li>2. Double pay / Leave pay</li><li>3. Allowance (including housing / travel / meals/ education / shift allowance, etc.)</li><li>4. Bonus / Commission / Tips</li><li>5. Wages in lieu of notice of dismissal</li><li>6. Profit from business / investment</li><li>7. Alimony</li><li>8. Contribution from children not residing with the family / relatives / friends (including money or contribution of housing / water / electricity / gas or other living expenses</li><li>9. Interests from fixed deposits, stocks &amp; shares, etc</li><li>10. Rental income</li><li>11. Monthly pension / Window's &amp; Children's Compensation</li></ol> | <ol style="list-style-type: none"><li>1. Old age allowance / Old age living allowance</li><li>2. Disability allowance</li><li>3. Long service pay / Contract gratuity</li><li>4. Severance pay</li><li>5. Loans</li><li>6. Lump sum retirement gratuity / Provident fund</li><li>7. Inheritance</li><li>8. Charity donations</li><li>9. Comprehensive Social Security Assistance</li><li>10. Retraining allowance/ Work Incentive Transport Subsidy / Low-income Working Family Allowance</li><li>11. Insurance / accident / injury indemnity</li><li>12. Provident Fund / Mandatory Provident Fund contribution</li></ol> |

Applicants should provide the income proof and those of the family member(s) under employment. If applicants cannot provide any income proof for special reasons, please notify the school in writing, providing justifiable reasons and the detailed calculation of income. Applicants should also sign on the explanatory letter.

## 6. Level of Assistance

The AFI eligibility benchmarks for various levels of assistance in the 2025 / 26 school year are listed in the table below. **Please note that the AFI is not the average monthly income of a family.**

| 2025 / 26 school year – AFI Groups between (HK\$) | Level of Assistance                   |
|---|---------------------------------------|
| 0 – 45,429  | Full*                                 |
| 45,430 – 87,846                                   | Half                                  |
| > 87,846  | Ineligible (application unsuccessful) |

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

## 7. Supporting Document

7.1. Applicants need to provide one of the following documents as proof.

- copy of the 2025/26 notification of application result issued by the SFO (please do not submit the original document); or
- copy of 2025/26 eligibility result issued by the SFO; or
- copy of the “Notification of successful application for CSSA payment” issued by Social Welfare Department(including annex showing CSSA Recipients’ names)

7.2. If the applicant cannot provide any of the above documents stated in 7.1., he or she needs to submit copies of documentary proof on total income for the period from 1 April 2024 to 31 March 2025. Documents in accordance with the requirements are listed below:

|   |   |
|---|---|
| Salaried employee   | <ol style="list-style-type: none"> <li>Tax Demand Note issued by Inland Revenue Department; if not available</li> <li>Employer’s Return of Remuneration and Pensions Form; if not available</li> <li>Salary Statement; if not available</li> <li>Bank transaction record showing payment of salary, 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 General Office may include the amount in calculating family income); if not available</li> <li>Income Certificate certified by the employer</li> </ol> |
| Self-employed driver or person running business (including sole proprietorship business / partnership business / limited company) | <ol style="list-style-type: none"> <li>Profit and Loss Account verified by a Certified Public Accountant; if not available</li> <li>Profit and Loss Account prepared on your own</li> <li>Personal Assessment Notice (if applicable)</li> </ol>   |
| Salaried employed or self-employed person who cannot produce any income proofs  | <ol style="list-style-type: none"> <li>Please fill in the Self-prepared Income Breakdown detailing the monthly income throughout the year and explaining why income proof cannot be produced. (The school reserves the right to decide whether applications from those applications who cannot provide justification for not producing income proof would be accepted.)</li> </ol>  |
| Landlord with rental income   | <ol style="list-style-type: none"> <li>Tenancy Agreement; if not available</li> <li>Bank transaction record showing rental income (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 school may include the amount</li> </ol>  |

|  |                                |
|--|--------------------------------|
|  | in calculating family income). |
|--|--------------------------------|

## 8. Application Period and Result

8.1. Parents can submit their application **during any one of the following stages. Please avoid duplicating submissions.**

|  | <b><u>Submission date</u></b>   | <b><u>Remarks</u></b>  |
|--|---|--|
| <b><u>The first application stage</u></b>  | The <b><u>completed application form and supporting documents</u></b> should be submitted to the School General Office in person <b>on or before 3 September.</b> | School will send the result to parents via eclass on or before 30 September. School fee adjustment will be made in the September school fee payment.<br><br>School fee refunded (if any) will be made on or before 31 October via bank transfer. |
| <b><u>The second application stage</u></b> | The <b><u>completed application form and supporting documents</u></b> should be submitted to the School General Office in person <b>on or before 15 October.</b>  | School will send the results to parents via eclass on or before 31 October. School fee adjustment will be made in the November school fee payment.<br><br>School fee refunded (if any) will be made on or before 30 November via bank transfer.  |

8.2. Mid-term school fee remission application

- a) If a student needs to apply for school fee remission due to financial reasons during the middle of the school term, the student can obtain the “Mid-term School Fee Remission Application Form” from the School General Office or download the form from the school website. However, **the effective date of school fee remission will be determined by the school on an individual basis.**

## 9. Handling of Information

9.1. 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, misrepresentation of facts, and / or provision of false and misleading information will render his / her application disqualified for further processing.

9.2. All information given in this application and any supplementary information provided will be only used for the following purposes:

- a) activities relating to the processing and authentication of application; and
- b) activities relating to the overpayments, if applicable; and
- c) statistics and research purposes.

9.3. If necessary, the School will contact government departments and organizations (including the employers of the applicant and applicant’s family members) to verify the details provided in the application for the purposes mentioned in the above Section 9.2.

9.4. The information provided will ONLY be disclosed to those parties concerned:

- a) for the purposes mentioned in the above Section 9.2; or

- b) where the applicant has given his / her consent to such disclosure; or
- c) where such disclosure is authorized or required by law.
- d) Any willful misrepresentation and / or concealment of facts will lead to disqualification, restitution in full and possible prosecution.
- e) 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 Principal in writing.
- f) Any enquiries concerning the given information in the applications and requests for the correction should be addressed to the Principal in writing.

#### **10. Appeal**

Any appeal application should be submitted in written form to the school within one month after the Student Financial Assistance result is issued. The school appeal group will reply within one month after the appeal letter is received.

#### **11. For enquiries, please contact Ms. Lai or Mr. Wong of the General Office at 2372 0033.**

Remarks: The SFO enquiry telephone number is 2802 2345.