

**THE UNIVERSITY OF HONG KONG
GRADUATE SCHOOL**

**GOVERNMENT GRANTS/LOANS FOR
RESEARCH POSTGRADUATE STUDENTS**

The Government's Student Finance Office (SFO), Working Family and Student Financial Assistance Agency (WFSFAA), provides the following financial assistance schemes for needy local students. Local students refer to those having the right of abode in Hong Kong or have resided in Hong Kong continuously for three complete years prior to the commencement of his course are eligible to apply. This does not cover students previously staying in Hong Kong on student visas.

- (1) **The Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS)** provides means-tested grants and loans to eligible full-time students. The grant is to cover academic expenses, tuition fees and union fees, and the loan is for living expenses. If you are admitted to a full-time UGC funded curriculum and need financial assistance for your studies at the University, you are strongly encouraged to apply to the means-tested Tertiary Student Finance Scheme (TSFS) administered by the SFO, WFSFAA.

The Government's SFO of WFSFAA conducts a means test for each applicant to determine whether to support him/her with a grant and/or a loan and the amount. In this means test, the value of any Postgraduate Scholarship awarded to the applicant or income derived from appointments by institution WILL BE taken into account.

- (2) **Non-means Tested Loan Scheme for Full-time Tertiary Students (NLSFT)** is also available for application by Full-time students who do not want to rely on family support or who have difficulty in applying for the means-tested TSFS scheme.
- (3) Part-time students and those who are not eligible to apply for the TSFS or NLSFT scheme may apply for the **Extended Non-means-tested Loan Scheme (ENLS)**.

APPLICATION AND ENQUIRIES

Please visit the web site of The Centre of Development and Resources for Students (CEDARS) of HKU for the application procedures and deadlines for the above financial assistance schemes (www.cedars.hku.hk). For enquiries, please contact CEDARS directly (email: cedars@hku.hk).