

## **1. IMPROVEMENT OF THE NON-MEANS TESTED LOAN SCHEME FOR POST-SECONDARY STUDENTS (NLSPS)**

- 1.1 Before the improvement, sub-degree graduates who wish to pursue self-financing degree or top-up degree programmes are not eligible for financial assistance under the Non-means Tested Loan Scheme for Post-secondary Students (NLSPS). They may only apply for non-means-tested loans under the extended Non-means Tested Loan Scheme (ENLS) applicable to students not covered by Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS) and Financial Assistance Scheme for Post-secondary Students (FASP) to cover the tuition fees of their studies.
- 1.2 After the improvement, NLSPS is extended to cover sub-degree graduates studying full-time self-financing locally-accredited degree or top-up degree programmes.

## **2. ELIGIBILITY**

- 2.1 You are eligible to apply for assistance under NLSPS in 2008/09 if you:
- (a) are a registered full-time<sup>1</sup> student, aged 25 or below (i.e. born on or after 1 September 1982);
  - (b) are engaged in full-time locally-accredited<sup>2</sup> self-financing post-secondary education programmes leading to a qualification at sub-degree<sup>3</sup> (i.e. associate degree, higher diploma and/or professional diploma) level or above;
  - (c)
    - (i) for students engaged in a sub-degree programme, have not obtained any qualifications at sub-degree or above; or
    - (ii) for students engaged in a top-up degree programme, have not obtained any qualifications at degree level or above, and have obtained a locally-accredited sub-degree qualification (including all the sub-degree programmes covered by FASP and TSFS); or
    - (iii) for students engaged in a degree programme, have not obtained any qualifications at degree level or above, and if you are in possession of a sub-degree qualification, such qualification must be a locally-accredited sub-degree qualification (including all the sub-degree programmes covered by FASP and TSFS); and
  - (d) have the right of abode in the Hong Kong Special Administrative Region (Hong Kong) or have resided or have had your home in Hong Kong continuously for 3 complete years immediately prior to the commencement of the course. This does not cover students staying in Hong Kong holding student visas.

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1 For face-to-face teaching programmes, “full-time” study refers to a curriculum of not less than 450 contact hours per year or a minimum of 30 credit points per year (i.e. one credit point equaling 15 contact hours). For non-face-to-face teaching programmes, “full-time” study means a curriculum of not less than 1 350 study hours.

2 Locally-accredited programme refers to one included in the Register of Locally-accredited Programmes approved by the Secretary for Education. For the 2008/09 academic year, only programmes which have been included in the Register on or before 31.12.2008 will be covered by the NLSPS. The Register will be available for reference at the Agency’s homepage (<http://www.sfaa.gov.hk/eng/schemes/fasp2.htm>) by end June 2008.

3 For the purpose of NLSPS, 4-year Diploma programmes offered by Hong Kong Shue Yan University are regarded as sub-degree programmes.

## 2008/09 Supplementary Guidance Notes for the Improved Non-means Tested Loan Scheme for Post-secondary Students

### 3. HOW TO APPLY

- 3.1 If you are locally-accredited sub-degree graduate pursuing degree/top-up degree programme and would like to apply for the financial assistance under both the FASP and NLSPS, please refer to the FASP Supplementary Guidance Notes [FASP/1B-S(2008)] and use the FASP Application Form, i.e. **Form D [FASP/DB(2008)]** for application. You should download this form from the Student Financial Assistance Agency (the Agency)'s homepage: <http://www.sfaa.gov.hk/eng/public/index.htm#fasp>. You should **NOT** use Form G [FASP/GB (2008)] or Form S [FASP/SB(2008)] which are for students who do not possess a sub-degree qualification. Applications must be submitted on a yearly basis.
- 3.2 If you are locally-accredited sub-degree graduate pursuing degree/top-up degree programme and would like to apply for the NLSPS only, you should use the NLSPS Application Form [**NLSPS/3B(2008)**] for application. You should download this form from the Agency's website: <http://www.sfaa.gov.hk/eng/public/index.htm#nlsp>. You should **NOT** use Form [NLSPS/2B (2008)] which is for students who do not possess a sub-degree qualification. Applications must be submitted on a yearly basis. The completed application form together with photocopies of supporting documents should be returned through your institution (i.e. the institution offering the programme in respect of which you are making this application), which will forward your application and supporting documents to the Agency for processing:
- (i) a photocopy of your Hong Kong Identity (HKID) Card;
  - (ii) a photocopy of your Student Identity Card and/or admission letter if you are a new student, together with any documents showing your course of study in the 2008/09 academic year if your Student Identity Card does not contain this information;
  - (iii) a photocopy of the relevant page of your bank passbook showing your name and the bank account number;
  - (iv) the bank pay-in slip for the administrative fee paid; and
  - (v) a photocopy of your sub-degree qualification (e.g. testimonial, graduation certificate, letter issued by institutions, etc.).
- 3.3 Since certification of your locally-accredited sub-degree qualification is required, you should ask the institution which conferred you the sub-degree qualification to complete Part H of Form [NLSPS/3B(2008)] before you submit your application to your institution of degree/top-up degree studies.
- 3.4 The Course Coding Sheet for the 2008/09 academic year will be available around end June 2008 at the Agency's homepage at <http://www.sfaa.gov.hk/eng/schemes/fasp3.htm>. Applicants can also visit the Agency's homepage at <http://www.sfaa.gov.hk/eng/public/index.htm#fasp> for the "Register of Locally-accredited Sub-degree Qualifications".

#### 4. DEADLINE FOR APPLICATION

- 4.1 (a) \*For continuing students:

Completed applications should reach the Agency on or before 1 August 2008.

- (b) \*For new students or students pursuing newly accredited programmes in the 2008/09 academic year:

Completed applications should reach the Agency either within one calendar month from the commencement date of your programme or within one calendar month from the date of course accreditation, whichever is later.

\*For operational reasons, individual institutions may set an earlier (or later) deadline for the receipt of applications from their students. Applicants are required to take note of the announcement made by individual institution.

#### 5. NOTIFICATION OF RESULT AND PAYMENT ARRANGEMENT

- 5.1 If you apply for the NLSPS only and the information provided is complete, you will normally be notified of the result within 3 weeks from the date of the Agency's receipt of your application. If the information provided is incomplete or if there are discrepancies in the information provided, the Agency may require you to give an explanation or provided supplementary information, in which case the processing time will be longer.
- 5.2 In case you have applied for and have been offered loans under the ENLS for the same course you now apply for the NLSPS, a longer processing time will also be required as the Agency may need to adjust your NLSPS loan amount.
- 5.3 The loan you obtain under the NLSPS will normally be paid in two equal instalments. If you return the Undertaking and the Deed of Indemnity by the specified deadline, the Agency will credit the first instalment of the loan payment to your designated bank account within 6 weeks from the deadline for return of the documents. If you miss the deadline, the payment will be deferred to the next batch probably 4 weeks later. The second instalment (covering the remaining balance) will normally be paid in January or February 2009.

#### 6. MAXIMUM LEVEL OF LOAN AMOUNT UNDER THE NLSPS

- 6.1 The maximum level of loan amount under the NLSPS is the annual tuition fees payable, academic expenses plus basic living expenses.
- 6.2 If you apply for financial assistance under both the FASP and NLSPS, the total financial assistance you may receive under these two schemes is up to the difference between the annual tuition fees payable, academic expenses plus basic living expenses and the financial assistance you may receive under the FASP.

