

**Ready Reckoner under the “Adjusted Family Income”
(AFI) Formula for 2011/12 Academic Year**

AFI Between (HK\$)	% of Maximum Grant	% of Maximum Loan
0 to 29,738	100%*	100%*
29,739 to 36,427	75%	75%
36,428 to 42,997	50%	50%
42,998 to 49,582	25%	25%
49,583 to 57,502	15%	15%
> 57,502	0%	0%

* AFI thresholds for full level of assistance for 3-member and 4-member families are \$36,000 and \$33,120 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.