

# St. Margaret's Co-educational English Secondary & Primary School

## Fee Remission Scheme (2026-2027)

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### A. Introduction to the Fee Remission Scheme

In order to help students with financial difficulties, our School provides fee remission to students in need. **Parents who want to apply for school fee remission should have already applied for the School Textbook Assistance Scheme or Student Travel Subsidy Scheme or Subsidy Scheme for Internet Access Charges from the Student Finance Office (SFO).** Our school will decide on the level of fee remission with reference to the level of assistance approved by the SFO. Applications will be processed once we receive all the information required from the applicant and an applicant should submit a fresh application for every school year.

### B. Assessment Criteria for the School Fee Remission Scheme

#### (a) Method of assessment

Our School will refer to the "Adjusted Family Income" (AFI) mechanism used by the SFO as the means test to assess the eligibility of a student for fee remission and to establish the assistance level. The AFI mechanism is based on the following formula:

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

- Gross annual income of the family includes the annual income of the applicant and his/her spouse; 30% of the annual income of each unmarried child residing with the family if applicable; and the contribution from relatives / friends if applicable. (See Table 1)
- The members of a family normally refer to the applicant, his/her spouse and each unmarried child residing with the family and the dependent parent(s) who are supported by the applicant and/or his/her spouse.

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

| 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, applicant’s spouse and student-applicant’s unmarried sibling(s) residing with the family for full-time, part-time or temporary job (excluding Mandatory Provident Fund(MPF) / Provident Fund contributed by employee)</li> <li>2. Double pay / Leave pay</li> <li>3. Allowance (including overtime work/ living/ housing or rent/ transport/ meals/ education/ shift allowance, etc.)</li> <li>4. Bonus/Commission/Tips</li> <li>5. Studentship</li> <li>6. Wages in lieu of notice of dismissal</li> <li>7. Business profit and other income earned by means of self-employment, such as hawking, driving taxis/minibuses/lorries, and fees for services rendered, etc.</li> <li>8. Alimony</li> <li>9. Contribution from children not residing with the applicant’s family to any of the applicant’s family member(s) (including money or contribution of housing/remittance(s)/contribution for mortgage repayment/rent/water/electricity/gas or other expenses)</li> <li>10. Interest from fixed deposits, stocks, shares and bonds, etc.</li> <li>11. Rental income</li> <li>12. Monthly pension / Widow’s and/or 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</li> <li>11. Insurance/accident/injury indemnity</li> <li>12. MPF/ Provident Fund contribution by employee</li> </ol> |

(b) Assistance level

For the academic year 2026-2027, the level of assistance will be as follows:

| AFI                | Level of Assistance |
|--------------------|---------------------|
| \$0-\$46,292       | Full **             |
| \$46,293– \$89,515 | Half                |
| >\$89,515          | Ineligible          |

Please note that the AFI is not the average monthly income of a family.

\*\* AFI thresholds for full level of assistance for 3-member and 4-member families are \$56,044 and \$51,561 respectively in the 2026/2027 school year. 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.

Here are two examples:

**Family A:**

Total number of family members: 4 (Father, mother, son and daughter)

Total annual income of the father: \$150,000

Total annual income of the mother: \$120,000

Both the son and daughter are students with no income

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

$$\text{AFI} = \frac{\$270,000}{4 + (1)}$$

AFI= \$54,000

Refer to Table 2, this student will get half fee remission.

**Family B:**

Total number of family members: 3 (Mother, 1 daughter and 1 son)

Total annual income of the mother: \$100,000

Total annual income of the elder sister: \$144,000

The youngest son is a student with no income.

$$\text{AFI} = \frac{\text{Gross annual income of the family}}{\text{Number of family members} + (2)}$$
$$\text{AFI} = \frac{\$100,000 + (\$144,000 \times 0.3)^*}{3 + (2)^{**}}$$

AFI= \$28,640

Remark:

\* 30% of the annual income of each unmarried child residing with the family.

\*\* For single-parent families of 2 to 3 members, the 'plus 1 factor' in the divisor of the AFI formula will be increased to 2

Therefore, this student will get full fee remission.

**C. Documents to be submitted**

- (a) (For single parent families) - Copy of supporting documents for separation/ divorce or spouse's Death Certificate.
- (b) (If applicable) Copy of documentary proof on unavoidable medical expenses (for family members who are chronically ill or permanently incapacitated)
- (c) (For families currently in receipt of the Comprehensive Social Security Assistance (CSSA)) - Copy of the "Certificate of Comprehensive Social Security Assistance Recipients (for Medical Waivers)" issued by Social Welfare Department.

- (d) Documentary proof on total income of the specified period, details are as follows:

|                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Salaried employed person                                                                                                   | (1) Tax Demand Note issued by the Inland Revenue Department; if not available<br>(2) Employer's Return of Remuneration and Pension Form; if not available<br>(3) Salary Statement; if not available<br>(4) 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 remark); if not available<br>(5) Income Certificate certified by the employer |
| Self-employed driver or person running a business (including sole proprietorship / partnership business / limited company) | (1) Profit and Loss Account verified by a Certified Public Accountant; if not available<br>(2) Profit and Loss Account prepared on your own; if not available<br>(3) Personal Assessment Notice                                                                                                                                                                                                                                                                            |
| Salaried employed or self-employed person who cannot produce any income proofs                                             | (1) Self-prepared Income Breakdown detailing the monthly income throughout the year and explaining why income proof cannot be produced.                                                                                                                                                                                                                                                                                                                                    |
| Landlord with rental income                                                                                                | (1) Tenancy Agreement; if not applicable<br>(2) 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).                                                                                                                                                                                                                                                    |

#### **D. Application Procedures to apply for the Fee Remission**

An application form will be provided on request with a parent's letter. Applicants are required to submit the completed application form, together with all necessary supporting documents, to the General Office.

**E. Handling of personal data**

- (a) It is the responsibility of the applicant to complete the application form fully and truthfully and to provide all supporting documents.
- (b) The personal data provided in the application and any supplementary information will be used by the School for:
  - (i) Processing the application
  - (ii) Authentication of the application
- (c) If necessary, our School will contact the employers of the applicants and his/her family members, to authenticate the information provided in the application.
- (d) All documents submitted are not returnable.

Any misrepresentation and concealment of facts will lead to disqualification and restitution in full of the fee remission granted.

For enquiries, please call 23966675.