



保良局陸慶濤小學
Po Leung Kuk Luk Hing Too Primay School

學費減免計劃須知(2024/2025)

『2024/2025 學費減免計劃』

學費減免計劃

家境清貧的學生，包括來自領取綜援家庭的學生及領取學生資助辦事處（學生資助處）財政資助的學生，可向校方申請學費減免。有關申請須知如下：

1.申請資格

- 1.1 申請人子女必須就讀本校；
- 1.2 申請人必須每年提交資格評估申請和必須通過家庭入息審查。

2.申請程序

- 2.1 申請人向本校索取申請表，並於截止日期前(12.7.2024)交回本校校務處。
- 2.2 申請人在遞交申請表格同時必須提供所有證明文件副本。如文件不足，申請將不獲進一步處理。

3.資格評估方法及資助幅度

- 3.1 本校採用「調整後家庭收入」(AFI) 機制進行入息審查，以評定申請人的資助資格及幅度。

***AFI 機制所採取的算式如下：

請注意「調整後家庭收入」(AFI)並不是家庭每月的平均收入

$$\text{AFI} = \frac{\text{家庭全年總收入}}{\text{家庭成員人數} + (1)}$$

- 家庭全年總收入包括申請人及配偶的全年收入，與申請人家庭同住的未婚子女的全年收入的 30% (如適用)，以及親友的資助 (如適用)。
- 家庭成員通常指申請人、申請人的配偶、與申請人家庭同住的未婚子女，以及由申請人及/或其配偶供養的父母。
- 二至三人的單親家庭，公式中除數的 (+1) 將會增加至 (+2)

2024/2025 學年的「調整後家庭收入」(AFI)組別的資助幅度。

2024/25 學年的 AFI 數值介乎 (元)	資助幅度
0 至 44,495	全額 (100%)*
44,496 至 86,039	半額 (50%)
超過 86,039	不合資格 (申請不成功)

*2024/25 學年 3 人家庭和 4 人家庭可獲全額資助的「調整後家庭收入」上限分別為 53,868 元和 49,559 元。就 2 人和 3 人單親家庭而言，有關家庭會分別視為 3 人和 4 人家庭，以決定可獲全額資助的「調整後家庭收入」上限及計算「調整後家庭收入」。

3.2 家庭全年總收入—須填報的收入及不須填報的收入

須填報的收入	不須填報的收入
<ul style="list-style-type: none"> ➤ 薪酬(包括申請人、申請人配偶及申請學生的同住未婚兄弟姊妹的全職、兼職、短期工作的收入，<u>當中不包括僱員強積金/公積金供款</u>) ➤ 雙薪/假期工資 ➤ 津貼(包括超時工作/生活/房屋或屋租/交通/旅遊/膳食/教育/輪班津貼等) ➤ 花紅/獎金/佣金/小帳 ➤ 研究生助學金 ➤ 因被撤職而領取的代通知金 ➤ 營業盈利以及其他自僱行業的收入，例如販賣、駕駛的士/小巴/貨車、所收取各項服務費等 ➤ 贍養費 ➤ 由任何非同住人士給予的津助(包括金錢及住屋、匯款、按揭還款、租金、水、電、燃料或其他生活費用等津助) ➤ 定期存款、股票、債券等的利息收益 ➤ 物業/土地/車位/車輛/船隻的租金收入(包括香港、內地及海外) ➤ 每月領取的退休金/孤兒寡婦金或恩恤金 	<ul style="list-style-type: none"> ➤ 政府或關愛基金援助項目下發放的資助/津貼(例如綜合社會保障援助金/高齡津貼(即生果金)/長者生活津貼/傷殘津貼/再培訓津貼/就業交通津貼/在職家庭津貼等) ➤ 長期服務金/約滿酬金 ➤ 遣散費 ➤ 貸款 ➤ 一次過領取的退休金/公積金 ➤ 遺產 ➤ 慈善捐款 ➤ 保險/意外/傷亡賠償 ➤ 再培訓津貼/就業交通津貼/在職家庭津貼 ➤ 僱員強積金/公積金供款(<u>不須填報的供款上限為全年18,000元</u>)

3.3 家庭全年總收入—須填報的收入及不須填報的收入

申請人必須提供申請人及所有在職家庭成員的全年入息證明。如申請人、配偶或在職家庭成員提交的入息證明為「收入證明書」或「收入自述書」，本校在有必要時仍可能要求申請人同時遞交銀行存摺、糧單或其他入息證明文件以作參考。如因特別理由而未能提供，申請人應以書面合理解釋未能提交入息證明文件的原因及須詳細列出入息的計算方法，申請人並須在書面解釋文件上簽署。在審查申請人的家庭收入時，如有需要，本校可能要求申請人提供上列不須填報的收入或解釋其用以維持日常生活開支的資金的來源，如儲蓄、借貸，並可能要求申請人就有關款項提供證明文件，包括銀行儲蓄記錄、貸款人簽署的聲明書等，如未能提供，本校或會將該款項納入家庭收入計算。

4. 提供/處理個人資料

- 4.1 申請人應如實填妥申請表各欄，以便向本校提供所需的個人及家庭資料，並附上所需的證明文件副本。填報的資料如欠詳盡或失實，申請將不獲進一步處理。
- 4.2 本校會將申請表上的個人資料作下列用途：
 - 處理及核實有關申請；
 - 追討多付的資助款項 (如適用)
 - 統計及研究
- 4.3 申請人所提供的個人及補充資料，可因應上文第 4.2 段所提及的用途，或在香港法例授權或規定須予披露的情況下，向政府各局/部門及有關學校披露。
- 4.4 本校或會聯絡其他政府部及機構，包括申請人及各家庭成員的僱主以核實填報的資料 (包括進行家訪)，如有需要，會根據調查結果調整已發放的資助。如有虛報或隱瞞事實，申請人的資格將被取消，並須退還全部款項，以及可能被檢控。
- 4.5 申請人提交的一切資料概不發還。根據《個人資料〈私隱〉條例》(香港特別行政區法例第 486 章)第 18 和 22 條，以及附表 1 第 6 原則，申請人有權查閱及修正申請表內填寫的個人資料。申請人亦可索取其個人資料的副本，但須支付有關的行政費。

5. 須連同申請表一齊遞交的證明文件包括：

- 5.1 申請人和第二部分家庭成員的身份證明文件副本。
- 5.2 (如申請人屬於單親家庭)請提供有關證明文件副本。如沒有證明文件，請以備有申請人簽署的通知書提供合理解釋。
- 5.3 (如適用)申請人如在 2023 年 4 月 1 日至 2024 年 3 月 31 日期間，須支持家庭成員(只限於長期病患者或永久喪失工作能力人士)必要的醫療開支，可提供醫療開支的詳情。申請人必須出示醫院/診所/註冊醫生發出的醫生證明書和所有有關收據，才可獲考慮扣減有關醫療開支(2024/25 學年每名家庭成員可扣減的款項上限為全年 23,310 元)。
- 5.4 申請人和配偶的流動及固定資產結存記錄：
 - 儲蓄及定期存款結存
 - 所擁有的股票及證券結存
 - 所擁有的固定資產資料

5.5 在 2023 年 4 月 1 日至 2024 年 3 月 31 日期間的全年收入的證明文件副本，包括：

受薪人士	<ul style="list-style-type: none"> • 由稅務局發出的繳稅通知書；如沒有 • 僱主填報的薪酬及退休金報稅表；如沒有 • 薪俸結算書；如沒有 • 顯示支取薪酬、津貼等記錄的銀行結算單 (連戶口持有人姓名頁) (請用顏色筆註明薪金的項目及加以注釋，並在其他存入金額旁說明入數來源，否則本校或會將該筆款項納入家庭收入計算)；如沒有 • 由僱主填寫的收入證明書正本等
自僱司機或經營業務人士 (包括獨資經營/合夥業務/有限公司)	<ul style="list-style-type: none"> • 由執業會計師核實的營業損益表；如沒有 • 自行擬備的營業損益表及 • 個人入息課稅通知單 (如適用)
未能提供任何收入證明的受薪或自僱人士	<ul style="list-style-type: none"> • 收入自述書，詳細列明全年的每月入息的計算及沒法提供收入證明文件的原因 (如申請人未能提供合理解釋，本校或不會進一步處理其申請)
有租金收入的人士	<ul style="list-style-type: none"> • 租約；如沒有 • 顯示租金收入的銀行結算單 (連戶口持有人姓名頁) (請用顏色筆註明租金收入的項目及加以注釋，並在其他存入金額旁說明入數來源，否則本校或會將該筆款項納入家庭收入計算)
申請綜合社會保障援助人士	<ul style="list-style-type: none"> • 申請獲准通知書

警告

本校會根據申請人提供的個人資料評定申請人可獲資助的金額。任何人以欺騙手段取得財產/金錢利益，可能已觸犯《盜竊罪條例》(香港法例第 210 章)。任何人如觸犯上述罪行，一經定罪，最高可被判監禁十年。

完

Guidance Notes on Application of Fee Remission Scheme (2024/2025)

1. Eligibility Criteria

- 1.1 The student must study in our school.
- 1.2 Applicants must submit the application for assessment of eligibility and pass the means test and levels of assistance.

2. Application Procedures

- 2.1 The application form can be obtained from the General Office.
- 2.2 All data provided by the applicants in the application form must be supported by a copy of relevant documents. Insufficient information, misrepresentation and concealment of facts will lead to disqualification.

3. The Means Test and Levels of Assistance

- 3.1 Our school will use the “Adjusted Family Income” (AFI) mechanism as the means test to assess the eligibility of a family for fee remission scheme and its assistance level.

The AFI mechanism is based on the following formula:

****Please note that AFI is not the total monthly income of a family****

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

- **Gross annual income** of the family includes the annual income of 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.
- 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 families of 2 to 3 members, the “plus 1 factor” in the divisor of AFI formula will be increased to 2.

The AFI eligibility benchmarks for various levels of assistance are listed in the table below.

AFI Groups between (HK\$)	Level of Assistance
0 – 44,495	Full (100%)
44,496 – 86,039	Half (50%)
> 86,039	Ineligible (Unsuccessful)

* AFI thresholds for full level of assistance for 3-member and 4-member families are \$53,868 and \$49,559 respectively in the 2024/25 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.

3.2 Types of incomes earned by the family – items need to be and not to be reported

Items need to be reported	Items need not be reported
<ul style="list-style-type: none"> ● Salary (including the salary of applicant, applicant's spouse and student-applicant's unmarried sibling(s) residing with the applicant for full-time, part-time or temporary jobs, excluding Mandatory Provident Fund (MPF) / Provident Fund contribution by employee) ● Double pay/ Leave pay ● Allowance (including overtime work / living / housing or rent / transport / meals / education / shift allowance, etc.) ● Bonus/ Commission / Tips ● Studentship ● Wages in lieu of notice of dismissal ● Business profits and other income earned by means of self-employment, such as hawking, driving taxis / minibuses / lorries, and fees for service rendered, etc. ● Alimony ● Contribution from any person(s) not residing with application'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 living expenses) ● Interests from fixed deposits, stocks, shares and bonds, etc. ● Rental income of property, land, carpark, vehicle or vessel (including Hong Kong, the Mainland and overseas) ● Monthly pension/ Widow's & Children's Compensation 	<ul style="list-style-type: none"> ● Financial assistance from the Government, or payment from the assistance programme under the Community Care Fund (such as Comprehensive Social Security Assistance / Old age allowance / Old age living allowance / Disability allowance / Retraining allowance / Work Incentive Transport Subsidy / Working Family Allowance etc.)Old age allowance ● Long service pay / Contract gratuity ● Severance pay ● Loans ● Lump sum retirement gratuity / Provident fund ● Inheritance ● Charity donations ● Insurance / accident / injury indemnity ● MPF/ Provident Fund contribution by employee (the <u>ceiling</u> of contribution needs not to be reported is <u>\$18,000 per year</u>)

3.3 Applicant should provide the income proof and those of the family member(s) under employment. If the applicant, the applicant's spouse or any family member under employment has/ have provided the Income Certificate or the Self-prepared Income Breakdown as the income proof, school may still require the applicant to concurrently provide the bank passbook, salary statement or other income proof for reference. If applicant cannot provide any income proof for special reasons, please notify school in writing, providing justifiable reasons and the detailed calculation of income. Applicant should also sign on the explanatory letter personally. In assessing the family income, if necessary, school may require the applicants to provide documentary proof of items which is not listed above or seek further clarification for amounts that were used for maintaining the living of the family but have not been accounted for in the application such as savings, loans. School may also request the applicant to produce documentary proof including bank savings records, duly signed declaration from the debtor, etc. In case no valid proof is provided, the amounts for maintaining the living of the family may be taken as part of the family income.

- 4 Provision/ Handling of Personal Data
- 4.1 It is the responsibility of applicants to complete the application form fully and truthfully and to provide all supporting documents. **Insufficient information, misrepresentation and concealment of facts will lead to disqualification.**
- 4.2 We will use the personal data in the applicants for the following purposes:
- Activities related to the processing and authentication of applicants;
 - Activities related to the recovery of overpayments;
 - Statistics and research purposes.
- 4.3 The personal data of the applicant and those of his/her family members provided may be disclosed to other Government bureaus/ departments and the related schools for the purposes stated above; or where such disclosure is authorized or required by law.
- 4.4 If necessary, we will contact other government departments and organizations, including the employers of the applicant and his/her family members, to authenticate the information provided in the application (including home visit). The level of assistance may be subject to change based on the result of counter-checking on some of the successful applicants. Any misrepresentation and concealment of facts will lead to disqualification, restitution in full of the assistance granted and possible prosecution.
- 4.5 All documents submitted are not returnable. However, in accordance with Section 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 Administrative Region), an applicant has the right to obtain 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 administrative charges.
5. Required supporting documents include:
- 5.1 Copy of identity documents of the applicant and his/her family members as listed in Part II; and
- 5.2 (For single-parent families) Copy of supporting documents for separation / divorce or spouse's Death Certificate. If applicants are unable to provide the supporting documents, please explain in writing the reasons and sign on an explanatory note; and
- 5.3 (If applicable) If applicant has incurred medical expenses for family members (for family members who are chronically ill or permanently incapacitated) during the period from 1 April 2023 to 31 March 2024, applicant should provide relevant medical certificate(s) and receipt(s) issued by the hospitals / clinics / registered practitioners to school for consideration of deducting such expenses. (The ceiling of deductible amount for each family member is \$23,310 per year in 2024/25)
- 5.4 The record of liquid assets and fixed assets of applicants and his/her spouse
- Balances of saving and fixed deposits
 - Values of stocks and shares
 - Record of all fixed assets

5.5 Documentary proof on total income for the period from 1 April 2023 to 31 March 2024. Please submit the document in accordance with the requirements listed below:

Salaried employed person	<ul style="list-style-type: none"> • Tax Demand Note issued by Inland Revenue Department; if not available • Employer's return of Remuneration and Pensions Form; if not available • Salary Statement; if not available • 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 school may include the amount in calculating family income); if not available • Income Certificate certified by the employer
Self-employed driver or person running business (including sole proprietorship business / partnership business / limited company)	<ul style="list-style-type: none"> • Profit and Loss Account verified by a Certified Public Accountant; if not available • Profit and Loss Account prepared on your own; and • Personal Assessment Notice (if applicable)
Salaried employed or self-employed person who cannot produce any income proofs	<ul style="list-style-type: none"> • Provide Self-prepared Income Breakdown detailing your monthly income throughout the year and explaining why income proof cannot be produced. (School reserves the right to decide whether applications from those applicants who cannot provide justification for not producing income proof would be accepted.)
Landlord with rental income	<ul style="list-style-type: none"> • Tenancy Agreement; if not available • 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 school may include the amount in calculating family income).
Comprehensive Social Security Assistance Recipients (CSSA)	<ul style="list-style-type: none"> • Notification of Successful Application

WARNING

The personal data in the application will be used to assess an applicant's eligibility for financial assistance and the appropriate level of assistance to be awarded. It is an offence to obtain property/ pecuniary advantage by deception. Any person who does so commits an offence and is liable, on conviction, to imprisonment for a maximum of 10 years under the Theft Ordinance, Chapter 210.

<End>