

THE CHINESE UNIVERSITY OF HONG KONG  
Office of Admissions and Financial Aid

**Scholarships and Financial Assistance for Postgraduate Students 2019/20**

## SCHOLARSHIPS

Most of the scholarships are awarded primarily by nomination from Faculties/Departments/Schools and other relevant offices, subject to the final selection/approval by the donors. Announcement of scholarships which are open for application will be made from time to time throughout the academic year. Students are advised to visit the website of the Office of Admissions and Financial Aid (OFA) at <http://admission.cuhk.edu.hk> for details.

## FINANCIAL ASSISTANCE

### **Financial Assistance from the Student Finance Office (SFO) of the Working Family and Student Financial Assistance Agency (WFSFAA)**

#### **I. Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS)**

TSFS provides means-tested financial assistance, in the form of a grant and/or loan, to eligible full-time students who are in need. The level of grant and/or loan depends on their financial circumstances. The maximum grant is equal to the tuition fee payable (excluding continuation fee) and academic expenses for their course of study plus their compulsory union fees. The maximum loan for living expenses is the same for all students. Grants offered under TSFS need not be repaid. Interest at a rate of 1% per annum shall be charged on the loan borrowed from the commencement date of the loan repayment period.

#### **II. Non-means-tested Loan Scheme (NLS)**

NLS provides loans to students to settle tuition fees (excluding continuation fee) of approved study programmes. Interest is charged once the loan is drawn down and throughout the repayment period. The interest rate will be reviewed and adjusted from time to time. Please refer to the SFO's web page ([http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/general/learn/interest\\_and\\_fee.htm](http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/general/learn/interest_and_fee.htm)) for the prevailing NLS interest rate. An administration fee is charged for each application and annually thereafter until the loan is fully repaid.

#### **Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)**

Students who receive financial assistance under TSFS may apply for loans under NLSFT up to the difference between the maximum financial assistance under TSFS and the amount of financial assistance they may receive under the TSFS, subject to NLSFT loan maximum (equivalent to the tuition fees payable) not being exceeded. Students who fail to obtain assistance under TSFS or have not applied for assistance under TSFS may apply for NLSFT loans up to the maximum amount of their tuition fees payable.

#### **Extended Non-means-tested Loan Scheme (ENLS)**

NLS is extended to provide loans to eligible students who are not taking exclusively UGC-funded programmes and student places.

#### **Eligibility**

- For all the above schemes: Students should have the right of abode in Hong Kong or have resided or have had their homes in Hong Kong continuously for 3 complete years prior to the commencement of their programmes (this does not cover students who are staying in Hong Kong with student visas); **AND**
- **TSFS and NLSFT**: Full-time students who are pursuing recognized degree programmes and student places which are **exclusively UGC-funded or publicly-funded** at the University. Postgraduate students who have been awarded studentships are also eligible to apply.
- **ENLS**: Please refer to the SFO's web page (<http://www.wfsfaa.gov.hk/sfo/en/postsecondary/enls/general/eligibility.htm>) for eligible courses under the ENLS.

#### **Loan Repayment**

The loan recipients would be required to repay the loan with the interest accrued to the Government in 180 equal monthly installments in 15 years or in a shorter repayment period by equal monthly installments as agreed by SFO, after their graduation or they cease to be students of the University before completion of their courses.

#### **Application Procedures**

- **TSFS and NLSFT**: **New students** are required to complete and submit the application forms to SFO through "SFO E-link-My Applications" online platform at <http://ess.wfsfaa.gov.hk>. Details of the application procedures will be announced in early September 2019. Interested students may visit the website at <http://www.wfsfaa.gov.hk/sfo> or <http://admission.cuhk.edu.hk> for updated information.
- **ENLS**: Please visit the SFO's web page for details.

Enquires may be directed to:

Student Finance Office, Working Family and Student Financial Assistance Agency	2152 9000 (TSFS)	2150 6222 (NLSFT)	2150 6223 (ENLS)
Office of Admissions and Financial Aid, CUHK	3943 1898		

## **Financial Assistance from the University**

### **University Bursaries and Loans Scheme**

The University bursaries and loans are available to eligible students (taking programmes and student places which are exclusively UGC-funded or publicly-funded) who cannot get sufficient financial assistance under TSFS because of unexpected financial difficulties or other special reasons. As the bursaries and loans are in general to supplement the Government TSFS, students should apply for the Government TSFS first.

This scheme is also means and asset-tested. Assistance is awarded to those students in the form of bursaries and/or interest-free loans. The loans are normally to be repaid in 8 quarterly instalments after the students graduate or in a lump sum immediately when students withdraw from studying at the University.

Applications are invited at the beginning of the first term (September). Applicants should obtain and submit the application form online via the Chinese University Student Information System (CUSIS). However, students with emergency or special needs could apply for "Emergency Bursaries and Loans" throughout the academic year.

For other students not covered by TSFS, they should directly contact the Scholarships and Financial Aid Section, Office of Admissions and Financial Aid to enquire about the possibility of financial assistance.

For financial assistance from the University, please contact the Office of Admissions and Financial Aid.  
Telephone: 3943 1898      E-mail: [sfas@cuhk.edu.hk](mailto:sfas@cuhk.edu.hk)      Website: <http://admission.cuhk.edu.hk>

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