

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

免入息審查貸款計劃

For Local Part-time or Self-financing Undergraduate and Postgraduate Students

Introduction

Non-means-tested Loan Scheme (Extended) (ENLS) is established by the Government to provide financial assistance in the form of interest-bearing loan to eligible students to cover their tuition fees. The Scheme is operated on a no-gain-no-loss and cost recovery basis. Interest rate is subject to periodic adjustment. For guidelines of application, please visit the following websites of the **Student Finance Office (SFO)**[學生資助處], which is under the **Working Family and Student Financial Assistance Agency (WFSFAA) of the Hong Kong SAR Government**.

<http://www.wfsfaa.gov.hk/sfo/tc/postsecondary/enls/overview.htm> (Chinese version)

<http://www.wfsfaa.gov.hk/sfo/en/postsecondary/enls/overview.htm> (English version)

Enquiries

Student Finance Office (SFO) Enquiry Hotline : 2150 6223
24-hour Automated Enquiry Hotline provided by SFO : 2802 2345

2020/21 Application

A. Application Form

Application form can be downloaded from the following SFO websites:

http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/ENLS141_C.pdf (Chinese version)

http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/ENLS141_E.pdf (English version)

B. Application Deadline

31 July 2021

C. Application Procedure:

Normally it would take 8 – 10 weeks for the Government to release the cheque to you should the required information is provided. In order to obtain the cheque timely for covering your tuition fee, you are strongly advised to submit the application to SFO as earlier as possible.

New Students

- submitting your application earlier when you have already settled the acceptance fee of the programme;
- the duly completed application form together with the required documents (including **the receipt copy of acceptance fee of the programme, copy of offer letter** as well as **study plan**) should be submitted in person or by an authorized person to SFO direct to speed up the processing time.

Current Students

- submitting your application earlier when the first instalment of the tuition fee (2 credits' tuition fee for programmes charged on credit units) has been charged to your student account summary on AIMS;
- the duly completed application form together with the required documents (including **the copy of student account summary on AIMS** with 2 credits' tuition charge and/or the **e-statement of the tuition fee** as well as **study plan**) should be submitted in person or by an authorized person to SFO direct to speed up the processing time.

If you are studying on the credit basis, apart from the documents specified in the application guidelines, you should also prepare a study plan with details of the number of credits you plan to take in Semester A, Semester B and Summer Term respectively, a amount of tuition fee payable and the payment due dates for each installment. You can make use of the sample below to prepare your own study plan.

Study Plan and Tuition Fee Payable (sample)

New Students

Semester	Total No. of Credits to be Taken	Instalment	#Tuition Fee Payable (HK\$)	*University Payment Due Date in 2020/21
A		1	Fixed no. of credits x per credit charge	13 September 2020
		2	Remaining credits x per credit charge	28 September 2020
B		1	Fixed no. of credits x per credit charge	11 January 2021
		2	Remaining credits x per credit charge	8 February 2021
Summer Term (if applicable)		1	Total credits x per credit charge	7 July 2021

* The loan drawdown date on the form should be earlier than the tuition payment due date

The fixed no. of credits to be charged in the 1st statement of every semester:

Mode of Study	Credits still needed for graduation	Fixed no. of credits to be charged
Full-time	12 or above	15
	Less than 12	9
Part-time / Combined Mode	6 or above	6
	Less than 6	3

Current Students

Semester	Total No. of Credits to be Taken	Instalment	Tuition Fee Payable (HK\$)	*University Payment Due Date in 2020/21
A		1	2 credits x per credit charge	13 September 2020
		2	Remaining credits x per credit charge	28 September 2020
B		1	2 credits x per credit charge	11 January 2021
		2	Remaining credits x per credit charge	8 February 2021
Summer Term (if applicable)		1	Total credits x per credit charge	7 July 2021

* The loan drawdown date on the form should be earlier than the tuition payment due date.

SFO will accept your study plan and proceed to process your application accordingly if the credits you plan to take for each semester are within the university requirements, i.e.

Full-time Students for each Term : No more than 18 credits
Part-time Students for each Term : No more than 11 credits
All Students for Summer Term : No more than 7 credits

However, if you wish to take more credits than the required, you have to obtain a certifying letter either from your Department or the Academic Regulations & Records Office / Chow Yei Ching School of Graduate Studies.