



CREATIVE SECONDARY SCHOOL
啓思中學

2019-20 s.y. Fee Remission Scheme Application Notes

1. Introduction

As a Direct Subsidy Scheme (DSS) School and in line with the Education Bureau (EDB) requirements, part of the revenue of Creative Secondary School will be set aside to provide assistance, in the form of fee remission to students in financial need.

2. Eligibility to apply

2.1 Students who have applied and offered to study at Creative Secondary School.

2.2 Students who are enrolled at Creative Secondary School.

3. Fee Remission Level

The amount of fee remission granted to a needy student is expressed in the form of percentage reduction to the school fee. Table 1 below indicates the maximum percentages of fee remission that can be granted to a student and is for reference only. The Fee Remission & Scholarship Committee (FRSC) of the School will vet all applications and consider the amount of fee remission to be granted. When considering the fee remission, the FRSC will take into account the specific circumstances of each family, including the household size, the total annual disposable income and assets of the family.

Maximum Fee Remission %	Annual Family Disposable Income \$ (as defined in Section 4 below)		
	Family up to 3 persons	Family of 4 persons	Family of 5 persons or above
100%	0 – 306,000	0 – 415,000	0 – 525,000
75%	306,001 – 415,000	415,001 – 525,000	525,001 – 634,000
50%	415,001 – 525,000	525,001 – 634,000	634,001 -743,000
25%	525,001 – 634,000	634,001 – 743,000	743,001 – 752,000
0%	Above 634,000	Above 743,000	Above 752,000

Families who are currently in receipt of either one of the following two kinds of financial assistance are eligible to apply for financial assistance from the School:

- i. Comprehensive Social Security Assistance (CSSA) from the Social Welfare Department (SWD); or
- ii. Assistance from the Student Finance Office (SFO)

Applicants are required to produce a copy of the eligibility certificate (2019-2020 school year) issued by the SFO or a copy of the CSSA notification letter (from 1 April 2018 to 31 March 2019) issued by SWD for processing of application.

4. Timing for application of fee remission, assessment and duration of support

- 4.1 Fee Remission – normally, application submission, assessment and award take place once every school year before the start, or at the beginning of the 1st term, when a new student joins the school, whenever that takes place.
- 4.2 Under suitable circumstances, FRSC may grant fee remission for more than one year, up to the student's entire duration of enrollment at the school. To justify the length of the fee remission, the FRSC may impose requirements for the remission student's parents to declare the family's latest financial circumstances for checking periodically.
- 4.3 Emergency Financial Assistance - A student's family who experiences financial hardship due to a sudden and unexpected change in circumstances during a school year may at any time during that school year apply to the School for fee remission. Fee remission up to 100% will be granted to the applicant subject to the information submitted in support of the application.

5. Method of Assessment

- 5.1 All applicants are subject to a means test. The Annual Family Disposable Income Mechanism is used to assess the eligibility for the level of fee remission.
- 5.2 Family members in the household include the student, unmarried siblings, parents, and grandparents (who are not receiving Comprehensive Social Security Assistance) of the student living in the same residence.

Note : In case of a single parent family, for the purpose of calculation, the total number of family members is increased by one member.

- 5.3 Annual family income includes
 - (a) 100% of the annual income from all sources of the student's parents. (Please refer to Appendix I.)
 - (b) 40% of the annual income from all sources earned by other family members living in the same residence. (Please refer to Appendix I.)

- 5.4 The following are deductible expenses:

Rental payment or mortgage payment for principal residence up to the maximum of :
\$20,000 for family of 3 persons
\$22,000 for family of 4 persons or over

- 5.5 Family's assets include properties, cash, deposits at bank and financial institutions, vehicles, stocks and shares owned by the family members local and overseas.
 - (a) If the family's assets exceed \$600,000 at the time of application, 5% of the excess amount will be included as income. (Please refer to Appendix II for fee remission scheme example.)
 - (b) The value of assets is defined as the sum of net positive value of each individual asset (gross asset value less related outstanding liabilities).
 - (c) The family's principal residence (one number only) will be excluded in the calculation.

- 5.6 If more than one child is attending CSS from the same qualifying family, the amount of fee remission for the second child/or additional children will be increased by 25%.

6. Review

The above rules and policies will be reviewed from time to time by the FRSC of the School and will be amended accordingly.

7. Application Procedures

- 7.1 Application forms can be obtained from the Creative Secondary School Office or downloaded from the School Website.
- 7.2 Application must be made by the student's parent or legal guardian. Completed application form together with certified true copies of the required documents are to be forwarded to the School Office.
- 7.3 Incomplete application will not be considered.
- 7.4 All information provided in the application form and supporting documents is subject to strict verification (e.g. home visit, contact employers or relevant department for verification of declared information). If considered necessary, the school will invite the applicant to attend an interview.
- 7.5 Application form and documents submitted will be not returned.
- 7.6 The FRSC has the sole discretion in granting any fee remission and the amount thereof. The decision of the FRSC is final.
- 7.7 Approval of fee remission is subject to review annually. The level of fee remission may be adjusted according to the applicant's latest income and family circumstances.

Applicants should note that once fee remission has been granted to a student, the criteria used by the FRSC to assess the fee remission level for the student in the initial application will be applied throughout the student's study at Creative Secondary School. Should a new set of criteria be subsequently implemented by the FRSC, the new set of criteria will only be applied for reviewing purpose if it is financially favourable to the applicant.

- 7.8 The information provided by the applicant will only be used for the purpose of processing the application for fee remission. The data will be held confidential by the School and will only be accessible by the FRSC, and staff of the relevant section of the Accounts Department dealing with school fees.
- 7.9 Applicants should ensure that all information in support for the application for fee remission is complete, true and accurate. The omission, willfully or otherwise, of material information or the provision of false information in order to qualify for fee remission may constitute an act of fraud and deception which is a criminal offence under the Theft Ordinance (Chapter 210 of the Laws of Hong Kong) and may attract criminal sanctions.

8. Documents to be submitted

Documentary evidence in respect of the earned income and assets of every member of the family must be submitted with the application form. (Please refer to Appendix III.)

9. Notification of result

The School will inform the applicant in writing the result of his / her application after it has been approved by the FRSC. Notification of result will be mailed to the applicant's corresponding address provided in the application form.

10. Enquiries

All enquiries should be directed to:

Creative Secondary School,
3 Pung Loi Road, Tseung Kwan O, Hong Kong.

Tel : 2336-0233
Fax : 2701-3277
Email : admin@css.edu.hk

Office hours : Monday to Friday 9:00 am – 5:00 pm
Saturday 9:00 am – 12:00 noon

Income from all sources (local and overseas)

A.	Income to be assessed	B.	Income not assessed
1.	Basic Salary (including contributions to Provident Fund or MPF)	1.	One-off retirement gratuity / provident fund
2.	Double pay / leave pay	2.	Disability/ old age allowance
3.	Bonus / commission / contract gratuity	3.	Charity donations received
4.	Allowance (including housing, travel, education, meals, shift allowance etc.)	4.	Long service payment / wages in lieu of dismissal / severance payment
5.	Profit from business / investment	5.	Loans from proper lending institutions (e.g. banks)
6.	Properties (excluding principal residence), stock and shares, interest / dividends earned from bank deposits	6.	Traffic / insurance / injury indemnity
7.	Rental income from properties	7.	Comprehensive Social Security Assistance
8.	Contribution from family members or relatives	8.	Retraining allowance
9.	Alimony	9.	Scholarships awarded
10.	Monthly pension / widow's and children's compensation		

Fee Remission Scheme Example

Family Size : 4 (1 child in CSS, 1 brother and parents)

		Actual Amount \$	Calculation	Annual Family Disposable Income \$
<u>Total income of the family members</u>				
1.	Father's salary per year	300,000	100% to be included	300,000
2.	Mother's salary per year	120,000	100% to be included	120,000
3.	Brother's salary per year	144,000	40% to be included	57,600
4.	Mortgage payment per year on principal residence	264,000 (22,000 x 12 months)	240,000 to be deducted (20,000 per month deductible)	less 264,000
5.	Rental income per year from property which is not the principal residence	96,000 (8,000 x 12 months)	100% to be included	96,000
6.	Interest and dividend from cash / bank deposits / stock & shares	8,000	100% to be included	8,000
<u>Total assets of the family members</u>				
7.	Principal residence	3,500,000	Not included	
8.	Cash / deposit at bank	200,000		
9.	Net value of property which is not the principal residence *	1,000,000	5% of (1,300,000 – 600,000**) = 35,000	35,000
10.	Stocks & Shares	<u>100,000</u>		
	Total (#8+9+10)	1,300,000		
			Total Annual Family Disposable Income	376,600

* Market value of the rental property less outstanding mortgage = Net value of property

$$\$2,500,000 - \$1,500,000 = \$1,000,000$$

** First \$600,000 of the total asset amount is exempted from the calculation

Fee Remission for the child in CSS : maximum 100%

Documents to be submitted with the application form

Certified true copies of the following documentary evidence in respect of the earned income and assets of the family members are to be submitted:

1. Income from employment
 - (a) Latest Salaries Tax Assessment Notices issued by Inland Revenue Department
 - (b) Latest 12 month salary statement and/or employment contract
2. Income from business
 - (a) Latest Profit Tax Demand Note issued by Inland and Revenue Department
 - (b) Latest Audited Profit and Loss Account and Balance Sheet
3. Income from investment
 - (a) Dividend, interest advice or other relevant documents
4. Income from rental properties
 - (a) Tenancy agreements, rental receipts, rates and mortgage repayment of the properties
5. Rent paid or mortgage repayment of principal residence
 - (a) Tenancy agreement, rental receipts, rates and mortgage repayment of principal residence
6. Value of assets
 - (a) Sale and purchase agreements of properties and vehicles, relevant documents to substantiate the market value of the rental properties
 - (b) Stock and shares certificates, unit trust funds statements
 - (c) Passbooks, monthly statements of all types of bank deposits for the last 12 months. Photocopies of the first page of each passbook showing the name(s) of the account holder(s) should be included.
7. Income from other sources - contribution from family members and relatives, alimony, pensions etc.
8. Loans from proper lending institutions (e.g. banks)
9. Documentary evidence from all forms of social welfare agencies if the applicant or the student is in receipt of any form of social welfare assistance or subsidies such as CSSA or SFAA.

In the event of any discrepancy between the text of Chinese version and English version, the English version shall prevail.