



Fee Remission Scheme 2024 - 2025 Application Guidelines

1. Introduction

As a Direct Subsidy Scheme (DSS) School and in line with 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 been offered a place to study at Creative Secondary School.

2.2 Students who are already 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 a percentage of reduction of the school tuition 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 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. Only the committee can vet and award fee remission and no individual, including the Principal is authorized to do so unilaterally.

Table 1:

**Starting from the school year of 2024-25, families are obligated to include all application documents of appendix III along with their application form, irrespective of whether they receive CSSA or SFAA benefits. The school will consider these CSSA or SFAA documents as supplementary materials.*

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 – 52,657	0 – 48,446	0 – 43,496
75%	52,658 – 180,000	48,447 – 205,000	43,497 – 245,000
50%	180,001 – 285,000	205,001 – 305,000	245,001 – 345,000
25%	285,001 – 450,000	305,001 – 580,000	345,001 – 680,000
0%	>450,000	>580,000	>680,000

Parents are encouraged to seek assistance from the SFO (Student Financial Office) to ensure that they receive support that is at least as favorable as government assistance. In cases where the percentage of assistance provided by the SFO surpasses the school's fee remission percentage, the school will make adjustments to align with the SFO percentage which is more beneficial for applicants. Please use the Fee Remission Scheme Calculator for the estimation of AFI by reference to the School website link <https://www.css.edu.hk/fee-remission-scheme>.

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

i **Comprehensive Social Security Assistance (CSSA) from the Social Welfare Department (SWD)*

ii ***Assistance from the Student Finance Office (SFO)*

** Applicants are recommended to produce a copy of the CSSA Notification of Successful Application (from 1 April 2023 to 31 March 2024) issued by SWD for processing of application; or*

***Applicants are recommended to produce a copy of the Household Application For Student Financial Assistance Schemes 2023/24 Notification of Result issued by the SFO for preliminary vetting and finally must be supported by 2024/25 Notification of Result. The School would base on 2024/25 result as the final one. You are recommended to submit 2024/25 Notification of Result at your earliest convenience.*

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

4.1 Application for Fee Remission

- a. For current students studying at CSS, deadline of application for fee remission for the next school year is in April preceding the start of the new school year. Late application and/or with missing supporting documents specified by the school will be deemed unsuccessful after the deadline.
- b. For new students (Form 1 or other higher Forms) joining the school at the start of the next new school year, application for fee remission for next school year must be submitted within 6 weeks after a place has been offered and accepted by the parent / guardian through paying the registration fees.
- c. For students who join the school after the start of the school year, application for fee remission must be made with full supporting documents within 4 weeks after the students start to join the school.

4.2 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.

4.3 Under suitable circumstances, the 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.

4.4 Parents are required to inform the school immediately if there is any change in the fee remission recipient's family circumstances such as changes in household income, asset values, number of dependent family members and other family circumstances which may affect the calculation of the fee remission amount.

4.5 Applicants must hand in all documents and information as requested by the school to support the application by the prescribed deadline set by the school. If the applicant fails to submit supporting documents and information by such a deadline, the application shall be rendered unsuccessful.

4.6 In the case of an application to continue fee remission for the subsequent year, any failure in submitting their application by the prescribed deadline set by the school, and/ or producing the necessary information and supporting documents by the prescribed deadline, the application shall also be rendered unsuccessful. Any re-application thereafter shall be treated as a new application and the latest prevailing rules and formula for calculation of the amount of fee remission shall apply.

4.7 Emergency Financial Assistance (EFA) Scheme - A student's family who experiences sudden financial hardship due to a drastic and unexpected change in financial circumstances during a school year, may at any time during that school year apply to the school for fee remission under the EFA Scheme. The applicant will be required to submit their application with supporting information and documents as required by the school.

4.8 Fee Remission granted under the above EFA scheme will automatically expire at the end of the school year in which the application was made. If parents wish to continue receiving fee remission for their children for the following school year, they would need to freshly apply under the procedures for new application which shall be assessed on the basis of the latest rules and formula for assessing the fee remission applications. EFA will not be granted for 2 consecutive years.

5. Method of Assessment – School Based Fee Remission Scheme (SBFRS)

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) 30% 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 :
\$15,000 for family of 3 persons
\$17,000 for family of 4 persons or over

5.5 Family's assets include properties, cash, deposits at bank and financial institutions, vehicles, stocks, shares, bonds, other financial assets etc. owned by the family members in and beyond Hong Kong.

(a) If the family's assets exceed the prescribed asset limit listed in the following table at the time of application, the excess amount will be divided by the number of remaining years the student (or students, if more than one in the family) will be spending in the school up to F6, and the resulting figure will be deemed as annual income.

Family Member	Prescribed Asset Limit (HK\$)
3	96,500
4	120,500
5	144,500
6	168,500

(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.

6. Review

6.1 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 An application must be made by the student's parent or legal guardian. Completed application form together with certified true copies of the required documents is to be forwarded to the School Office.
- 7.3 Incomplete application forms, insufficient supporting information and documents or late 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, contacting employers or relevant government departments for verification of declared information). If considered necessary, the school will invite the applicant to attend an interview.
- 7.5 Application forms and documents submitted will not be 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. No reasons or explanations will be provided to the applicants by the FRSC for any of its decisions.
- 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.
- 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 will be required to provide a number of prescribed documents to support their application.
 - (a) Applicants will need to sign a separate legal declaration to attest that all information and documents submitted in support of the application for fee remission is complete, true and accurate, and, that there is no omission of information such as bank accounts and other details of assets submitted for assessment by the school's Fee Remission & Scholarship Committee (FRSC).
 - (b) As part of the assessment process, the school reserves the right to verify declared information by:
 - i. Inviting parents to attend an interview, and/or
 - ii. Visiting the applicant's home to assess family background circumstances (with the applicant's consent), and/or
 - iii. Contacting employers and/or relevant government departments (with the applicant's consent), and/or
 - iv. Requiring the applicant to make a formal declaration in legal oath at a Home Affairs Enquiry Centre to legally affirm by oath that the supporting documents they submit to the school for application of fee remission are complete, true and accurate.
- 7.10 Any 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. To this end, as cited in Section 7.9 part b section iv, the school reserves the right to "require the applicant to make a formal declaration in legal oath at the Home Affairs Enquiry Centre to legally affirm that the supporting documents they submit to the school for application of fee remission are complete, true and accurate."

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 the FRSC has considered and decided on the application. 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, N.T. Hong Kong.
Tel: 2336-0233
Fax: 2701-3277
Email: admin@css.edu.hk

Our office hours are:

Monday to Friday: 9:00 am – 5:00 pm; Saturday 9:00 am – 12:00 noon during term time; and

Monday to Thursday: 9:00 am – 4:00 pm; Friday 9 am – 12:30 pm and closed on Saturdays during school holidays

Income from all sources (local and overseas)

A.	Income to be assessed	B.	Income not assessed
1.	Basic salary (after deducting MPF/Provident Fund by employee)	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) (Form 1 student)

		Actual Amount HK\$	Calculation HK\$	Annual Family Disposable Income HK\$
<u>Total income of the family members</u>				
1.	Father's salary per year	360,000	100% to be included	360,000
2.	Mother's salary per year	0	100% to be included	0
3.	Brother's salary per year	168,000	30% to be included	50,400
4.	Mortgage payment per year on principal residence	204,000 (17,000 x 12 months)	204,000 to be deducted (17,000 per month deductible)	less 204,000
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	4,000	100% to be included	4,000
<u>Total assets of the family members</u>				
7.	Principal residence	5,500,000	Not included	
8.	Cash / deposit at bank	200,000		
9.	Net value of property which is not the principal residence *	250,000	(550,000 – 120,500**)/6 ***years = 71,583	71,583
10.	Stocks & Shares	<u>100,000</u> 550,000		
	Total(#8+9+10)			
Total Annual Family Disposable Income				377,983

Student entitled Fee Remission : 25%

* Market value of the rental property less outstanding mortgage = Net value of property
 $\$2,500,000 - \$2,250,000 = \$250,000$

** First prescribed asset limit of the total asset amount is exempted from the calculation

*** If a family has 2 children studying at CSS, how the family's disposable income would be calculated?
 E.g. One child with 6 years to Form 6 and another child with 4 years to Form 6. The School will then divide the excess asset amount into the total no. of years of the 2 children are together studying at CSS (i.e. 10 years), and then apply the formula.

Fee Remission for the child in CSS : 25%

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) A copy of IR 56B provided by employer for the year of 2023-2024 (1 April 2023 to 31 March 2024)
 - (b) Latest Salaries Tax Assessment Notices issued by Inland Revenue Department
 - (c) 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 SFO.
10. For those who are housemaker or unemployed will be required to make a declaration at the Home Affairs Enquiry Centre, and submit the declaration form to School.

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