



St. Stephen's College **Fee Remission Scheme Application Guideline**

1. Eligibility Criteria

- a) Local students who enrolled to study in St. Stephen's College.
- b) Families receiving Comprehensive Social Security Assistance (CSSA) will be granted full school fee remission. Families with recipients of Old Age Allowance; Disability Allowance and financial assistance provided by the Student Financial Assistant Agency (SFAA) can also apply for school fee remission.

2. Categories of School Fee Remission

Four categories of school fee remission are available: 100%, 75%, 50% and 25% depending on a family's disposable income and number of family members in the household.

3. The Method of Assessment and Levels of Assistance

- a) The Fee Remission Scheme is a means-tested scheme, therefore applicants must pass the test.
- b) The Benchmark Disposable Income
The benchmark disposable income will be reviewed from time to time. For the academic year commencing September 2026, it will be HK\$380,000 per annum for a household of up to 3 persons. If the actual number of persons in the household (defined as the parents, unmarried siblings and grandparents of the student living in the same residence for at least 6 months during the year) exceeds 3, the benchmark disposable income would be increased by HK\$80,000 for each additional person.
Grandparents (if counted as family members) of the family must:
 - ◆ not be a recipient of the CSSA at the time of submission of application, and
 - ◆ have resided / been residing with the applicant's family and supported by the applicant or his/her spouse for a continuous period of not less than 6 months OR resided in the home for the elderly and supported by the applicant or his/her spouse. The applicant should provide supporting documents, such as a receipt from the home for the elderly etc. for verification.

c) Ready Reckoner School Fees Payable Versus Disposable Family Income

Disposable Family Income (HK\$) for family of					Fee Remission Rate
7 persons	6 persons	5 persons	4 persons	3 persons	
860,001 - 940,000	780,001 - 860,000	700,001 - 780,000	620,001 - 700,000	540,001 - 620,000	25%
780,001 - 860,000	700,001 - 780,000	620,001 - 700,000	540,001 - 620,000	460,001 - 540,000	50%
700,001 - 780,000	620,001 - 700,000	540,001 - 620,000	460,001 - 540,000	380,001 - 460,000	75%
0 - 700,000	0 - 620,000	0 - 540,000	0 - 460,000	0 - 380,000	100%

- d) For single-parent families, “plus one factor” will be adopted in counting the number of family members.
- e) If more than one child from the same family is attending the DSS classes of the College and the children have qualified for fee remission, the percentage of fee remission set out above would be increased by 25% (up to a maximum of 100%) in respect of the additional child (or children). For example, if the family is entitled to a 50% fee remission based on its level of disposable income relative to the size of the family, the first child would enjoy a 50% fee remission, whereas the second child and any additional children would enjoy a 75% fee remission.
- f) The scheme provides that a family of up to 3 persons in the household would be entitled to certain fee remission if its disposable income is less than HK\$620,000. For families of 4 persons in the household, fee remission would be available for those with disposable income of less than HK\$700,000.
- g) There are some worked examples in Appendices I for reference.

4. Family Disposable Income

- a) Family disposable income is defined as the total annual income of the parents from all sources (see below) as well as 30% of any income earned by other family members (e.g. grandparents) living in the same residence for at least 6 months during the year after deducting the cost of rental of the principal family residence or the amount of the mortgage payments relating to the purchase of the principal residence.

- b) The applicant is required to report the sources of his/her family income as listed below :

Items need to be reported	Items need not to be reported
1. Salary (including the salary for full-time, part-time or temporary job inclusive of any Provident Fund contributions exceeding 5% of salary)	1. One-off retirement gratuity / Provident fund
2. Double pay / Leave pay / Pay in-lieu of annual leave	2. Old age allowance
3. Allowance (including housing / travel /meals / education / shift allowance, etc.)	3. Severance payment / Long service payment
4. Bonus / Commission / Tips	4. Loans
5. Contract gratuity	5. Disability allowance
6. Wages in lieu of notice of dismissal	6. Inheritance
7. Profit from business / investment	7. Charity donations received
8. Rental income net of related mortgage interest payment	8. Comprehensive Social Security Assistance
9. Monthly pension /Widow's & Children's Compensation	9. Retraining allowance
10. Contribution from relatives / friends	10. Bursaries / Scholarships awarded
11. Income from investments (interests from bank deposits, dividends, profit from securities trading, etc.)	11. Traffic accident / insurance / injury indemnity
12. Alimony	
13. Others	

- c) Family disposable income includes 30% of the income of family members other than from the parents (e.g. grandparents) and excludes the receipts arising from the loss of office and social welfare assistance.
- d) The family's disposable income would exclude the cost of rental or the amount of mortgage payment of the principal family residence. This is to help those families with a housing burden including negative assets.
- e) The amount of family disposable income will be based on the preceding year. No adjustment to the fee remission will be made for any increase or decrease in family disposable income, in respect of the academic year, once the application has been approved, except where material misrepresentation has been discovered.

5. Application Method

- a) Applications for school fee remission would have to be made by the parents annually so that the changing financial position of a family can be taken into account.
- b) The applicant should complete and submit the application form provided by the College (in English or Chinese). The application should be submitted to the College by post or in-person before deadline.
- c) All data provided by the applicants in the application form must be supported by copies of relevant documents. Insufficient information / documents will render the application being deferred or even disqualified for further processing.

- d) The College will use the personal data provided in the applications for the following purposes :
- ◆ Activities relating to the processing, administration and counter-checking of the application for fee remission under the Fee Remission Scheme.
 - ◆ Activities relating to the recovery of fee remissions awarded to the applicant in error.
 - ◆ Statistics and research related to the Fee Remission Scheme.
- e) If necessary, the College will contact other government departments and organizations, including the employers of the applicant's family members, to authenticate any information related to the fee remission application. Any misrepresentation and concealment of facts will lead to disqualification, restitution in full of the assistance granted and possible prosecution.
- f) If there is overpayment due to error of calculation or assessment, applicants are liable to refund the overpaid amount.

6. Documentary Evidence Required

- a) Photocopies of the following documents should be attached to the application form :
- (i) HKID / passport of all members of the household.
 - (ii) For single-parent families, supporting documents for separation / divorce or spouse's Death Certificate.
 - (iii) Income proof of every member of the family e.g. the latest Salaries Tax Demand Note from the Inland Revenue Department / Salary Statement / Employer's Return of Employee's Remuneration / Notification by and employer of an employee who is about to cease to be employed / Return of Payroll Emoluments for Civil Servants / Notification of Remuneration paid to persons other than employee or other income proof.
 - (iv) All passbooks and / or monthly statements and / or bank statement of all types of bank deposits of the applicant and his / her family members for the last twelve months.
 - (v) Certificates or monthly statements showing the types and quantities of investment items, e.g. shares / warrants / bonds and funds.
 - (vi) Supporting documents for property / land / car park, e.g. Sales and Purchase Agreement, Demand for Rates, Mortgage Repayment Schedule and Property Tax Demand Note from the Inland Revenue Department.
 - (vii) Rental agreements, receipts for rent received (including sub-letting) or rent paid rates or mortgage repayment of the property / properties or dwelling place.

- (viii) Self-employed individuals, sole proprietor or partner of partnership business should submit Personal Assessment Notice or Profit and Loss Account or other income proof.
 - (ix) For low income families, documentary evidence from social welfare agencies if the applicant is in receipt of any form of social welfare assistance.
 - (x) Any other relevant documents.
- b) All documents (other than originals) submitted are not returnable. If necessary, please retain one copy for reference.

7. Declaration

- a) The applicant (the student's parent or legal guardian) is required to make a declaration on the value of his/her assets and sign a declaration under oath.
- b) The declaration under oath could be made at the District Offices or before a solicitor. The applicant is legally responsible for the information provided in his/her application.
- c) The applicant should also ensure that his/her application form is completely and truthfully filled in, and attached with all the required supporting documentary evidences before making the declaration under oath at District Offices. Otherwise, the applicant may need to go to District Offices again to make declaration under oath for any omission.

8. Deadline for Annual Applications

- a) Applications must be made annually before the application deadline each year or within 30 days of the student being offered a place of study.
- b) Applications should be submitted to the College by post before deadline. Applications received after the deadline will not be accepted.
- c) The application deadline for the academic year 2026/2027 is 24th April 2026.

9. Emergency Financial Assistance

If the financial circumstances of a DSS student's family have changed adversely during the school year, the parent is still at liberty to make an application to the College for fee remission any time during the school year.

10. Review

The above rules and policies will be reviewed from time to time and be amended by resolution of the St. Stephen's College Management Committee on the recommendation of the College Finance Sub-Committee.

11. Enquiries

For enquiries, please contact Ms Yeung of our General Office at 2813-0360 during office hours.

*In the event of any inconsistency between the English and Chinese versions of this Guideline,
the English version shall prevail.*

Updated: December 2025

Fee Remission Scheme Some Worked Examples

Example One:

Family of 4 (Two parents, two children in SSC DSS classes)

Items	Actual Amount (HK \$)	Calculation	Family Disposable Income (HK \$)
Father's salary	700,000 per year	Full amount included	700,000
Mortgage payment for the Self-owned flat for residence	100,000 per year	Deducted	Less 100,000
Family Disposable Income in total			= 600,000

Fee Remission for 1st child : 50%

Fee Remission for 2nd child : 75%

Example Two:

Family of 5 (Mother, one grandmother, three children in SSC DSS classes)

Items	Actual Amount (HK \$)	Calculation	Family Disposable Income (HK \$)
Mother's salary	550,000 per year	Full amount included	550,000
Grandma's salary	100,000 per year	30% Included	30,000
Rental for residence	80,000 per year	Deducted	Less 80,000
Family Disposable Income in total			= 500,000

Fee Remission for 1st child: 100%

Fee Remission for 2nd child: 100%

Fee Remission for 3rd child: 100%

Example Three :

Family of 5 (Two parents, two grandparents and one child in SSC DSS class)

Items	Actual Amount (HK \$)	Calculation	Family Disposable Income (HK \$)
Father's salary	380,000 per year	Full amount included	380,000
Mother's salary	180,000 per year	Full amount included	180,000
Interest income from fixed deposit	10,000	Full amount included	10,000
Family Disposable Income in total			= 570,000

Fee Remission for the child: 75%

Example Four :

Family of 3 (Parents and one child in SSC DSS class)

Items	Actual Amount (HK \$)	Calculation	Family Disposable Income (HK \$)
Father's salary	380,000 per year	Full amount included	380,000
Mother's salary	270,000 per year	Full amount included	270,000
Dividend income from stocks and shares	53,700	Full amount included	53,700
Net rental income from non-resident property	150,000	Full amount included	150,000
Rental payment for the principal residence	253,000 per year	Deducted	Less 253,000
Family Disposable Income in total			= 600,700

Fee Remission for the child: 25%