

Non-means-tested Loan Scheme for Post-secondary Students (NLSPS)

Eligibility

Students are eligible to apply for 2017/18 NLSPS, if you are/have:

- ✓ engaged in full-time locally-accredited self-financing post-secondary education programmes at sub-degree or degree level;
- ✓ the right of abode in Hong Kong/resided or had your home in Hong Kong continuously for 3 complete years prior to the commencement of the course.
This does not include students holding student visas.

Remark:

- ✧ Eligibility is restricted to only one full-time course in the same academic year.
- ✧ Eligible applicant may apply for Financial Assistance Scheme for Post-secondary Students (FASP) and Student Travel Subsidy (STS) simultaneously.

For details, please visit:

Home > Post-secondary & Tertiary Level > Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) > General Information > [Eligibility](#)

Applicable for the following Caritas Bianchi College of Careers programmes

Institution Code: AR

Course/Programme Name	Category
Associate Degree in Business (2-year Programme)	(1) Year 1 (2017/18 intake) (2) Year 2 (2016/17 intake)
Higher Diploma in Design (2-year Programme)	(1) Year 1 (2017/18 intake) (2) Year 2 (2016/17 intake)
Higher Diploma in Hospitality Management (2-year Programme)	(1) Year 1 (2017/18 intake) (2) Year 2 (2016/17 intake)
Higher Diploma in Human Services (2-year Programme)	(1) Year 1 (2017/18 intake)
Higher Diploma in Music Studies (2-year Programme)	(1) Year 1 (2017/18 intake)
Higher Diploma in Pharmaceutical Dispensing (2-year Programme)	(1) Year 1 (2017/18 intake) (2) Year 2 (2016/17 intake)

For details, please visit:

Home > Post-secondary & Tertiary Level > Financial Assistance Scheme for Post-secondary Students (FASP) > General Information > Eligibility > [Course Coding Sheet](#)

Applicable for the following Caritas Institute of Higher Education (Higher Diploma and Degree) programmes

Institution Code: **AI**

Course/Programme Name	Category
Higher Diploma in Accounting Studies (2-year Programme)	(1) Year 2 (2016/17 intake)
Higher Diploma in Computing Studies (2-year Programme)	(1) Year 2 (2016/17 intake)
Higher Diploma in Corporate Management (2-year Programme)	(1) Year 2 (2016/17 intake)
Higher Diploma in Human Services (2-year Programme)	(1) Year 2 (2016/17 intake)
Higher Diploma in Social Work (2-year Programme)	(1) Year 1 (2017/18 intake) (2) Year 2 (2016/17 intake)
Higher Diploma in Translation and Interpreting (2-year Programme)	(1) Year 2 (2016/17 intake)
Bachelor of Arts (Honours) in Language and Liberal Studies (4-year Programme)	(1) Year 1 (2017/18 intake) (2) Year 2 (2016/17 intake) (3) Year 3 (2015/16 intake) (4) Year 4 (2014/15 intake)
Bachelor of Business Administration (Honours) (4-year Programme)	(1) Year 1 (2017/18 intake) (2) Year 2 (2016/17 intake) (3) Year 3 (2015/16 intake) (4) Year 4 (2014/15 intake)
Bachelor of Nursing (Honours) (5-year Programme)	(1) Year 1 (2017/18 intake) (2) Year 1 (2017/18 intake) (Study Subsidy Scheme for Designated Professions/Sectors (SSSDP)) (3) Year 2 (2016/17 intake) (4) Year 2 (2016/17 intake)

	(Study Subsidy Scheme for Designated Professions/Sectors (SSSDP)) (5) Year 3 (2015/16 intake) (6) Year 4 (2014/15 intake)
Bachelor of Science (Honours) in Digital Entertainment (4-year Programme)	(1) Year 1 (2017/18 intake) (2) Year 2 (2016/17 intake)
Bachelor of Social Sciences (Honours) (4-year Programme)	(1) Year 1 (2017/18 intake) (Mainstream: Psychology/ Community Studies/ Social Work) (2) Year 2 (2016/17 intake) (Mainstream: Psychology or Community Studies) (3) Year 2 (2016/17 intake) (Mainstream: Social Work) (4) Year 3 (2015/16 intake) (Mainstream: Psychology or Community Studies) (5) Year 3 (2015/16 intake) (Mainstream: Social Work) (6) Year 4 (2014/15 intake) (Mainstream: Psychology or Community Studies) (7) Year 4 (2014/15 intake) (Mainstream: Social Work)

For details, please visit:

Home > Post-secondary & Tertiary Level > Financial Assistance Scheme for Post-secondary Students (FASP) > General Information > Eligibility > [Course Coding Sheet](#)

Applicable for the following Caritas Institute of Higher Education (Top-up Degree) programmes

Institution Code: TI

Course/Programme Name	Category
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Bachelor of Arts (Honours) in Language and Liberal Studies – Year 2 Entry (3-year Programme)	(1) Year 2 (2017/18 intake) (2) Year 3 (2016/17 intake) (3) Year 4 (2015/16 intake)
Bachelor of Arts (Honours) in Language and Liberal Studies – Year 3 Entry (2-year Programme)	(1) Year 3 (2017/18 intake) (2) Year 4 (2016/17 intake)
Bachelor of Business Administration (Honours) – Year 2 Entry (3-year Programme)	(1) Year 2 (2017/18 intake) (2) Year 3 (2016/17 intake) (3) Year 4 (2015/16 intake)
Bachelor of Business Administration (Honours) – Year 3 Entry (2-year Programme)	(1) Year 3 (2017/18 intake) (2) Year 4 (2016/17 intake)
Bachelor of Science (Honours) in Digital Entertainment – Year 2 Entry (3-year Programme)	(1) Year 2 (2017/18 intake) (2) Year 3 (2016/17 intake)
Bachelor of Science (Honours) in Digital Entertainment – Year 3 Entry (2-year Programme)	(1) Year 3 (2017/18 intake) (2) Year 4 (2016/17 intake)
Bachelor of Social Sciences (Honours) – Year 2 Entry (3-year Programme)	(1) Year 2 (2017/18 intake) (Mainstream: Psychology or Community Studies) (2) Year 3 (2016/17 intake) (Mainstream: Psychology or Community Studies) (3) Year 4 (2015/16 intake) (Mainstream: Psychology or Community Studies)
Bachelor of Social Sciences (Honours) – Year 3 Entry (2-year Programme)	(1) Year 3 (2017/18 intake) (Mainstream: Psychology or Community Studies) (2) Year 3 (2017/18 intake) (Mainstream: Social Work) (3) Year 4 (2016/17 intake) (Mainstream: Psychology or Community Studies) (4) Year 4 (2016/17 intake) (Mainstream: Social Work)

For details, please visit:

Home > Post-secondary & Tertiary Level > Financial Assistance Scheme for Post-secondary Students (FASP) > General Information > Eligibility > [Course Coding Sheet](#)

Assistance Level

- (1) the maximum amount of loan you may receive is the annual tuition fees payable for the course under application; or
- (2) If you apply both the FASP and the NLSPS, the maximum financial assistance you may receive under these two schemes is capped at the annual tuition fees payable for the course under application, plus the maximum amount of academic expenses (AE) grant and living expenses (LE) loan of FASP; or
- (3) If you obtain financial assistance under the FASP, the maximum amount of NLSPS loan will be up to the difference between the amount of financial assistance under the FASP and the maximum financial assistance you may receive under these two schemes, subject to the NLSPS loan maximum (equivalent to the tuition fees payable) not being exceeded.

Remark:

- ✧ Interest at a rate of 1.132% per annum (last updated on 1 June 2017) and it is accrued upon loan drawdown and throughout the study period until the loan is repaid in full.
- ✧ A combined life-time loan limit is imposed on students eligible for receiving loans under the NLSPS and the NLSFT. For the 2017/18 academic year, the combined limit is HK\$358,600.

To have a rough estimation on the repayment amount, please visit:

Home > Post-secondary & Tertiary Level > Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) > General Information > Learn before you apply > [Repayment Calculator](#)

Application

1. Please read the [Guidance Notes](#) carefully and use "[SFO E-link – My Applications](#)" to submit an online application.

Application deadline:

**(a) For students admitted to the above eligible programmes before 2017/18:
16 June 2017**

**(b) For students admitted to the above eligible programmes in 2017/18:
29 September 2017**

2. Please pay the administrative fee in cash or transfer to SFO's account no. **044-171635-001** at any branch of the Hongkong and Shanghai Banking Corporation and keep the original transaction advice/receipt.
3. Applicants should submit the signed declaration and supporting documents to SFO within 7 days from the date of submission of online application:
 - (a) Through online upload; or
 - (b) By mail or in person to the SFO (NLSPS – Application Processing Unit)
4. In general, applicants will be notified of the result within three weeks, if the information provided is complete.

Remark:

Application received after the deadline will **NOT** be accepted in normal circumstance.

For details, please visit:

Home > Post-secondary & Tertiary Level > Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) > Application > [Application Procedures](#)

Details and Enquiries

Working Family and Student Financial Assistance Agency - Student Finance Office

Telephone	2152 6222 (General enquiry) 2802 2345 (24-hour enquiry hotline)
Office hours	Mondays to Fridays (except public holidays): 8:45 a.m. to 1:00 p.m. 2:00 p.m. to 5:45 p.m.
Email	wg_sfo@wfsfaa.gov.hk
Website	http://www.wfsfaa.gov.hk/sfo/tc/postsecondary/nlsp/overview.htm
Address	Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) Application Processing Unit 12/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon

Student Affairs Office

Telephone	3653 6655 (General enquiry)
Office hours	Mondays to Fridays (except public holidays): 9:00 a.m. to 6:00 p.m.
Email	sao@cihe.edu.hk
Website	http://www.cihe.edu.hk/eng/learning_support/administrativeunit/sao/financial-assistance.html
Address	Room 811, Caritas Bianchi College of Careers 18 Chui Ling Road, Tseung Kwan O, New Territories

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