



St. Paul's Co-educational College

**St. Paul's Co-educational College
Primary School**

**Brochure on
Fee Remission Scheme**

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Part I – General Information

1. THE FEE REMISSION SCHEME

It is the aim of the Council of St. Paul's Co-educational College to admit students from the widest social spectrum. The Council has therefore devised a Fee Remission Scheme to offer full or partial fee remission to students with financial needs who study in St. Paul's Co-educational College or St. Paul's Co-educational College Primary School ("the College"). The Scheme is means-tested and has the following overriding principles and basic criteria.

Overriding Principles of the Scheme:

Transparent:	Clear and simple rules to be published so as to enable prospective parents and the public to assess their eligibility for fee remission
Effective:	Sufficient to alleviate genuine financial hardship
Fair:	Provide help only to those who are genuinely in need
Efficient:	Does not impose a big administrative burden on the College

2.1 BASIC CRITERIA FOR FEE REMISSION

Five Categories of Fee Remission

- 2.1.1 A child from a family whose family disposable income is at or less than the benchmark disposable income would qualify for 100% fee remission.
- 2.1.2 A child from a family whose family disposable income exceeds the benchmark disposable income by no more than HK\$129,400 would qualify for a fee remission of 80%.
- 2.1.3 A child from a family whose family disposable income exceeds the benchmark disposable income by no more than HK\$258,800 would qualify for a fee remission of 60%.
- 2.1.4 A child from a family whose family disposable income exceeds the benchmark disposable income by no more than HK\$388,200 would qualify for a fee remission of 40%.
- 2.1.5 A child from a family whose family disposable income exceeds the benchmark disposable income by no more than HK\$517,600 would qualify for a fee remission of 20%.

- 2.1.6 A child from a family whose family disposable income exceeds the benchmark disposable income by more than HK\$647,000 would not qualify for any fee remission.

2.2 ADDITIONAL FEE REMISSION

If more than one child from the same qualifying family is attending the College, the amount of fee remission would be increased to the next category of family disposable income in respect of the additional child(ren). For example, if the family has three children attending the Secondary & Primary School and its family disposable income falls within the third category of fee remission above (Para 2.1.3), the first child would enjoy 60% fee remission whereas other two children would each enjoy 80% fee remission.

2.3 SINGLE PARENT RELIEF MEASURE

For the purpose of benchmarking disposable family income, the number of family members for single parent families will increase by 1.

For example, if a single parent has one child, the number of family members will be counted as 3 for the purpose of benchmarking disposable family income. The benchmark disposable family income to qualify for full remission will be up to HK\$273,800. If a single parent has two children, the number of family members will be counted as 4 for the purpose of benchmarking disposable family income. The benchmark disposable family income to qualify for full fee remission will be increased from HK\$273,800 to HK\$403,200.

3. CALCULATION

3.1 Benchmark and Family Disposable Income

- (a) **Benchmark disposable income will be \$273,800 per annum for a household of up to 3 persons** and it will be reviewed from time to time. 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) exceeds 3, the benchmark disposable income would be **increased by \$129,400 for each additional person.** (Please refer to Appendix I)
- (b) Family disposable income is defined as the total annual income of the parents from all sources (see below) as well as 40% of any income earned by other family members normally 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 (excluding any lump sum payments and additional payments in excess of scheduled normal monthly repayments) relating to the purchase of the principal residence.
- (c) Applicant is required to report the sources of his family income as listed below:

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

- (d) Where the applicant and his/her spouse have assets (excluding the value of the family's principal residence but include other properties, net of related outstanding mortgages), in excess of \$500,000, the amount of family income is deemed to be increased by an amount equivalent to 10% of the value of assets in excess of \$500,000. The value of assets is defined as the sum of net positive value of each individual asset (gross asset value net of its related pledged liabilities).
- (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.
- (f) To meet the needs of students whose family disposable income has deteriorated significantly since the preceding year ended 31 March, there is an emergency financial assistance arrangement. Please refer to paragraph 7 below for details.

3.2 Fee Remission Account

- (a) A Fee Remission Account would be set up to handle the receipt and disbursement of funds concerned. If the application of the above policy results in a deficiency in the fee remission account, the shortfall will be financed by a loan from the Council. The loan would be repaid out of future surpluses or may be waived by the Council.
- (b) If the application of the above policy results in a surplus in the fee remission fund, the balance will be carried forward to the following year. The College Council may utilize any excess in granting scholarships to students based on academic merit and achievement without regard to the financial circumstances of the awardees.

3.3 Staff

Staff members would be automatically entitled to a partial fee remission, the cost of which will not be borne from the fee remission account. The staff member would not be precluded from applying for fee remission under the general scheme referred to above. Staff's tuition fee account will be deducted by general fee remission first, then followed by staff fee remission up to a maximum of 100%.

3.4 Review

The above rules and policies will be reviewed from time to time and be amended by resolution of the Council on the recommendation of the Fee Remission Committee.

4. HOW TO APPLY

4.1 The application must be made by the student's parent or his/her legal guardian in prescribed forms provided by the College (in English or Chinese).

4.2 The applicant should complete the application form enclosed with this Brochure. The completed application form together with

- the **photocopies** of all required supporting documentary evidence (**originals for checking**),
- a **signed declaration under oath** (please refer to paragraph 6 of this brochure) , and
- 3 self-addressed and stamped return envelopes

should be submitted to the College within office hours before the deadline.

Office hours:	Mondays to Fridays	9:00 a.m. – 12 noon 2:00 p.m. – 5:00 p.m.
	Saturdays	9:00 a.m. – 12 noon

4.3 Application for fee remission has to be made annually.

5. DOCUMENTARY EVIDENCE REQUIRED

The following supporting documentary evidence is to be provided at the time of submitting the application:

- Income from employment: Salaries Tax Assessment Notice(s) or letters issued by the Inland Revenue Department (Employer's Return(s) of Employee's Remuneration and Pensions (Form IR 56B) or other documentary evidence from employer(s) to substantiate quantum of income, e.g. employment contract(s), pay-slips or bank advices. **The latest Salaries Tax Assessment Notice(s) should be submitted to the College once they have been received.**)
- Income from investments: stock trading record, dividend advice, interest advice and other relevant documents
- Income from businesses: Accounts of the business including profit and loss account, balance sheet and relevant profits tax assessments issued by the Inland Revenue Department
- Income from property: Tenancy agreement(s), rental receipt records and the property tax assessment notices
- Value of Assets: sale and purchase agreements on properties and vehicles, rate demand notice, land documentation including lease agreements and Letters A or B entitlements, relevant document(s) to substantiate the market value of non-resident properties, copies of stocks and shares certificates, bank deposits and unit trust funds statements
- For low income families, documentary evidence from social welfare agencies and Working Family and Student Financial Assistance Agency if the applicant is in receipt of any form of social welfare assistance
- Rental receipts and rate demand notice in respect of the principal family residence
- Documentation in respect of mortgage(s) on the principal family residence, where applicable, e.g. mortgage and monthly mortgage payment statements
- The College may conduct counter-checking on some successful applications and request the submission of the relevant Salaries Tax Assessment Notices once they have been received from the Inland Revenue Department
- Any other supplementary documents as may be required by the College

6. DECLARATIONS

- 6.1 The applicant is required to make a declaration on the value of his/her assets and sign a declaration under oath as to the veracity of the information in the application.
- 6.2 The declaration under oath could be made at District Offices or before a solicitor. The applicant is advised to contact the District Office in advance to find out which of their offices provide declaration services as not all their offices provide such services.
- 6.3 The applicant should also ensure that his/her application form is completely and truthfully filled in 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.
Supporting documentary evidence attached with the application form is not required to be declared under oath.

7. EMERGENCY FINANCIAL ASSISTANCE

If the financial circumstances of a student's family have changed adversely since 1st April of the year immediately prior to the commencement of the school term, the parent is still at liberty to make an application to the school for fee remission any time during the school year. Fee remission upto 100% will be granted to applicants subject to the following information submitted in support of the application:

- 7.1 A statement of the family income in respect of the preceding year to 31 March. This would not be applicable for students who have already submitted this in respect of the current year's fee remission and are seeking additional fee remission.
- 7.2 A statement of the change in circumstances
- 7.3 An estimate of the family income together with relevant documentary evidence in support of the estimation for the current year to 31 March
- 7.4 An undertaking to submit a statement of family income in respect of the period referred to in 7.3 above within the normal period for evaluation of Fee Remission. If the level of income differs significantly from the estimated income, an explanation is to be provided and the College reserves the right to reclaim all or part of the amount of fee remission granted on the basis of the original estimate submitted

8. DEADLINE FOR APPLICATION

- 8.1 Application deadline (please refer to Application Form).
- 8.2 A checklist for actions required and supporting documentary evidence is enclosed. Applications received after the deadline will not be accepted.

9. VETTING PROCEDURE

- 9.1 A Fee Remission Committee comprising the Principal, Headmistress, Vice Principals and Deputy Headmistresses of the relevant schools and a chairperson appointed by the Council would consider the fee remission applications.
- 9.2 The Fee Remission Committee will formulate guidelines on what verification work it would normally undertake to process applications. It may conduct spot checks on the information supplied by the applicants including home visits or other means. The applicant may also be called upon to attend an interview to clarify information in the application.
- 9.3 Applications may be rejected if material misstatements are found to have been included in the application without reasonable excuse. Applications may also be rejected if reasonable explanations or documentary evidence could not be produced to substantiate assertions contained in the application.

10. NOTIFICATION

- 10.1 The College would endeavor to notify the applicant of the fee remission application result by **end of August** provided that the College has received **all** the information and documentary evidence required from the applicant. If the information provided is incomplete or if there are discrepancies in the information provided, the College will require the applicant to give an explanation or provide supplementary information, in which case the processing time will be longer.
- 10.2 Notification of results will be mailed to the applicant in his/her self-addressed and stamped envelope.

11. APPEAL

- 11.1 If the applicant has sufficient grounds/justifications for being unsatisfied with the decision of the Fee Remission Committee concerning his/her application, the applicant may apply for a review within two weeks from the date of notification. The applicant should give sufficient reasons in the “Application for Appeal” form stating clearly reasons why he/she is eligible for fee remission or a higher level of fee remission based on the criteria for Fee Remission as set out in this Brochure on Fee Remission Scheme and return it by hand to the College together with any documentary evidence in support of his/her appeal. The form is available from the general office of the College concerned.
- 11.2 All appeals will be considered by an Appeal Committee of the College Council. It will comprise at least 3 members of the College Council who have not been involved with the work of the Fee Remission Committee. Decisions of the Appeals Committee would be final. The Appeals Committee may interview the applicant and ask for additional information or documentary evidence. It will endeavour to reach its decision within 30 days on receipt of all information.

12. HANDLING OF INFORMATION

- 12.1 The applicant is obliged to supply the information including his/her personal data and those of his/her family members as required in the application. Moreover, in accordance with Section 3.2.1.2 of the Code of Practice on the Identity Card Number and the Personal Identifiers issued by the Commissioner for Data Privacy, the applicant is requested to furnish **a copy of his/her Hong Kong Identity Card**. If the applicant fails to comply with these requirements, the College may not be able to process the application. The College will use the personal data provided in the applications for the following purposes:
- (a) Activities relating to the processing, administration and counter-checking of the application for fee remission under the Fee Remission Scheme.
 - (b) Activities relating to the recovery of fee remissions awarded to the applicant in error.
 - (c) Statistics and research related to the Fee Remission Scheme.
- 12.2 The personal data and other supplementary information that the applicant provides in his/her application, including the information pertaining to applications for review mentioned in paragraph 11 above, may be disclosed to various authorities concerned for the purposes mentioned in paragraph 12.1 above or where such disclosure is authorized or required by law.

- 12.3 If necessary, the College will contact government departments and organizations (including the employers of the applicant's family members) to verify the personal data provided in his/her application with those held by them for the purposes mentioned in paragraph 12.1 above.
- 12.4 In accordance with Sections 18 and 22 and Principle 6 of Schedule 1 of the Personal Data (Privacy) Ordinance (Chapter 486 of the Laws of the Hong Kong Special Administrative Region), the applicant has the right to request access to and correction of the personal data supplied in his/her application.
- 12.5 Enquiries concerning the personal data provided in the applications and requests for the correction of such data may be made in writing to:

Finance Office, St. Paul's Co-educational College, 33 MacDonnell Road,
Hong Kong (Fax No.: 2523 0012)

13. IMPORTANT MATTERS THAT THE APPLICANT MUST NOTE

- 13.1 It is the applicant's responsibility to complete the application form **fully** and **truthfully** and attach all the supporting documents. The information supplied by the applicant in this application will be used to determine the appropriate level of fee remission to be awarded. Any misrepresentation or omission may result in delay in processing the application, and may even lead to rejection of the applicant's current and future application(s) and/or full recovery of fee remission already awarded and possibly court proceedings. The applicant is reminded that it is an offence to obtain property/pecuniary advantage by deception. Any person who does so commits an offence and is liable on conviction to imprisonment for 10 years under the Theft Ordinance (Chapter 210 of the Laws of the Hong Kong Special Administrative Region). It is also an offence to declare under oath any false information provided in the application form. Any person who wilfully makes a statement which he/she knows to be false shall be guilty of an offence and shall be liable on conviction to imprisonment for 7 years and to a fine under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong Special Administrative Region).
- 13.2 As a measure to verify the truthfulness and completeness of the information supplied, the College may conduct counter-checking on some successful applications, through the request for supplementary documentary evidence, home visits, verification with the applicant's employers and various authorities concerned, or any other means. During such visits, the staff of the College may need to seek clarifications on the information provided or additional information. The applicant and his/her family members are requested to co-operate with the staff. Intentional obstruction to the staff in the course of their verification, concealment of information or failure to provide the information/clarification as required may lead to the cancellation of the fee remission and the full recovery of the fee remission already granted and even court proceedings.
- 13.3 If the applicant fails to submit the necessary supporting documents without good reason, his/her application will not be considered.

- 13.4 Completed applications and supporting documents, once submitted, are not returnable. If necessary, please retain one copy for reference.
- 13.5 The applicant should inform the College in writing immediately of any change of information in any parts of the application after the submission. The information should be accompanied by a declaration under oath signed by the applicant. Outdated information will cause unnecessary delay in processing the application.

14. ENQUIRIES

- 14.1 A hotline has been set up during office hours to answer all enquiries about fee remission applications.

Enquiry hotline:	2101 0803
Fax number:	2523 0012
E-mail:	finance@spcc.edu.hk
Office hours:	
Mondays to Fridays	9:00 a.m. – 12 noon 2:00 p.m. – 5:00 p.m.
Saturdays	9:00 a.m. – 12 noon

- 14.2 An online reckoner is available at the College's website: www.spcc.edu.hk for applicant's reference

APPENDIX I

Fee Remission Scheme School Fees Payable Versus Disposable Family Income

Fee Remission Category	Disposable Family Income					Fee Remission (%)
	Family of 7 persons	Family of 6 persons	Family of 5 persons	Family of 4 persons	Family up to 3 persons	
5	\$1,179,601 - \$1,309,000	\$1,050,201 - \$1,179,600	\$920,801 - \$1,050,200	\$791,401 – \$920,800	\$662,001 – \$791,400	20%
4	\$1,050,201 - \$1,179,600	\$920,801 - \$1,050,200	\$791,401 – \$920,800	\$662,001 – \$791,400	\$532,601 – \$662,000	40%
3	\$920,801 - \$1,050,200	\$791,401 – \$920,800	\$662,001 – \$791,400	\$532,601 – \$662,000	\$403,201 – \$532,600	60%
2	\$791,401 – \$920,800	\$662,001 – \$791,400	\$532,601 – \$662,000	\$403,201 – \$532,600	\$273,801 – \$403,200	80%
1	\$0 - \$791,400	\$0 - \$662,000	\$0 - \$532,600	\$0 - \$403,200	\$0 - \$273,800	100%

Fee Remission Scheme Some Worked Examples

Example One:

Family of 4 (Parents, Two Children in SPCC Secondary School and Primary School respectively)

Items	Actual Amount (HK \$)	Calculation	Family Disposable Income (HK \$)
Father's salary	750,000 per year	Full amount included	750,000
Self-owned flat for residence (net amount)	3,800,000	Not included	-
Mortgage payment for the flat	250,000 per year	Deducted	Less 250,000
		Family Disposable Income in Total:	= 500,000

Fee Remission for 1st child in Secondary School: 80%

Fee Remission for 2nd child in Primary School: 100%

Example Two:

Family of 3 Single-parent (Mother, one grandmother, one child in SPCCPS)

Items	Actual Amount (HK \$)	Calculation	Family Disposable Income (HK \$)
Mother's salary	430,000 per year	Full amount included	430,000
Rental for residence	156,000 per year	Deducted	Less 156,000
		Family Disposable Income in Total:	= 274,000

Fee Remission for the child: 100% (i.e. Tuition Fee: HK\$0)

Note: For a family of 3, disposable income exceeds the benchmark of \$273,800, and fee remission for the child is 80%. For single-parent families, the disposable income is adjusted upward by \$129,400, leading to an additional 20%. Therefore, the total fee remission is 100%.

Example Three :

Family of 6 (Parents, two grandparents, one child in SPCC Secondary School and one child in other Primary School)

Items	Actual Amount (HK \$)	Calculation	Family Disposable Income (HK \$)
Father's salary	400,000 per year	Full amount included	400,000
Mother's salary	320,000 per year	Full amount included	320,000
Other family members (Grandfather) income (40% of total income)	240,000 per year	40% of \$240,000	96,000
Self-owned fully-paid flat for residence	5,600,000	Not included	-
Stock & Deposit at bank	400,000	10% of (\$2,400,000 Less \$500,000)	190,000
Fixed deposit at bank	2,000,000		
Interest income from fixed deposit at 4% per year	80,000	Full amount included	80,000
		Family Disposable Income in Total:	= 1,086,000

Fee Remission for the child: 20%

Example Four :

Family Size: 3 (Parents and One Child in SPCC Primary School)

Items	Actual Amount (HK \$)	Calculation	Family Disposable Income (HK \$)
Father's salary	200,000 per year	Full amount included	200,000
Mother's salary	120,000 per year	Full amount included	120,000
Interest income from fixed deposits and dividend income from stocks and shares	20,000	Full amount included	20,000
Net rental income from non-resident property	120,000	Full amount included	120,000
Rental payment for the principal residence	200,000 per year	Deducted	Less 200,000
Self-owned non-resident property for leasing (Net value)#	1,750,000	10% of [(\$1,750,000 plus \$530,000 plus \$800,000) less \$500,000]	258,000
Deposit at bank	530,000		
Stocks and shares	800,000		
			= 518,000

Fee Remission for the child: 60%

non-resident property for leasing (Net Value): Market value of property \$3,600,000
Less mortgage loan \$1,850,000 = \$1,750,000 (Net value)

CHECKLIST BY APPLICANTS

- ☐ Complete fully all parts of the application form
- ☐ Documentary evidence:

Original	Copy	Documents
☐	☐	Applicant's Identity Card
☐ ☐ ☐ ☐ ☐	☐ ☐ ☐ ☐ ☐	Employment Income: The most recent Salaries Tax Assessment Notice(s) or tax information issued by the Inland Revenue Department ; and Employer's Return(s) of Employee's Remuneration and Pensions (Form IR 56B) for the current financial year; or Employment Contract(s); or Pay-slips/Bank Advices; or Other relevant document(s) (please specify):
☐ ☐ ☐	☐ ☐ ☐	Investment Income: Dividend Advice and Interest Advice and Other relevant document(s) (please specify):
☐ ☐	☐ ☐	Business Income: Accounts of the business including balance sheet and profit and loss account; and Relevant profits tax assessments issued by the Inland Revenue Department
☐ ☐ ☐	☐ ☐ ☐	Property Income: Tenancy Agreement(s); or Rental Receipt Records; or Property Tax Assessment Notices
☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐	☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐	Value of Assets: Sale and Purchase Agreement (Properties/Vehicles); Rate Demand Notice; Land Documentation; Relevant document(s) to substantiate the market value of non-resident properties; Stocks and shares certificates/Unit trust funds statements; Bank Deposits Advice/Statements/Pass Book; Other relevant document(s) (please specify):
☐	☐	Low Income Families: Documentary evidence from social welfare agencies
☐	☐	Eligibility Certificate issued by Working Family & SFAA (Textbook Assistance, Travel Subsidy, Internet Access Charges)
☐ ☐ ☐ ☐ ☐ ☐	☐ ☐ ☐ ☐ ☐ ☐	Principal Family Residence: Rental receipt; Rate Demand Notice; Purchase Agreement Documentation in respect of mortgage(s): Mortgage Agreement; Monthly mortgage payment statements
☐	☐	Any other documents relevant to the application:

- ☐ **Signing the Application Form (Part I)**
- ☐ **Making the Oath and Declaration of the Application Form (Part I) at District Office/before a solicitor (Part J)**
- ☐ **3 self-addressed and stamped return envelopes**