

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

Eligibility

Students are eligible to apply for 2021/22 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).

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 (2021/22 intake) (2) Year 2 (2020/21 intake)
Higher Diploma in Design (2-year Programme) (Study Subsidy Scheme for Designated Professions/Sectors (SSSDP))	(1) Year 1 (2021/22 intake) (2) Year 2 (2020/21 intake)
Higher Diploma in Film and Media Production (2-year Programme)	(1) Year 1 (2021/22 intake) (2) Year 2 (2020/21 intake)
Higher Diploma in Health Care (2-year Programme) (Study Subsidy Scheme for Designated Professions/Sectors (SSSDP))	(1) Year 1 (2021/22 intake) (2) Year 2 (2020/21 intake)
Higher Diploma in Hospitality Management	(1) Year 1 (2021/22 intake)

(2-year Programme) (Study Subsidy Scheme for Designated Professions/Sectors (SSSDP))	(2) Year 2 (2020/21 intake)
Higher Diploma in Human Services (2-year Programme)	(1) Year 1 (2021/22 intake) (2) Year 2 (2020/21 intake)
Higher Diploma in Music Studies (2-year Programme)	(1) Year 1 (2021/22 intake) (2) Year 2 (2020/21 intake)
Higher Diploma in Pharmaceutical Dispensing (2-year Programme) (Study Subsidy Scheme for Designated Professions/Sectors (SSSDP))	(1) Year 1 (2021/22 intake) (2) Year 2 (2020/21 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 Early Childhood Education (2-year Programme)	(1) Year 1 (2021/22 intake) (2) Year 2 (2020/21 intake)
Higher Diploma in Social Work (2-year Programme)	(1) Year 1 (2021/22 intake) (2) Year 2 (2020/21 intake)
Bachelor of Arts (Honours) in Language and Liberal Studies (4-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 1 (2021/22 intake) (2) Year 2 (2020/21 intake) (3) Year 3 (2019/20 intake) (4) Year 4 (2018/19 intake)
Bachelor of Arts (Honours) in Translation Technology (4-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 1 (2021/22 intake) (2) Year 2 (2020/21 intake)
Bachelor of Business Administration (Honours) (4-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 1 (2021/22 intake) (2) Year 2 (2020/21 intake) (3) Year 3 (2019/20 intake) (4) Year 4 (2018/19 intake)

Bachelor of Education (Honours) in Early Childhood Education (4-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 1 (2021/22 intake) (2) Year 2 (2020/21 intake)
Bachelor of Nursing (Honours) (5-year Programme) (Study Subsidy Scheme for Designated Professions/Sectors (SSSDP))	(1) Year 1 (2021/22 intake) (2) Year 2 (2020/21 intake) (3) Year 3 (2019/20 intake) (4) Year 4 (2018/19 intake) (5) Year 5 (2017/18 intake)
Bachelor of Science (Honours) in Artificial Intelligence (4-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 1 (2021/22 intake) (2) Year 2 (2020/21 intake)
Bachelor of Science (Honours) in Digital Entertainment (4-year Programme) (Study Subsidy Scheme for Designated Professions/Sectors (SSSDP))	(1) Year 3 (2019/20 intake) (2) Year 4 (2018/19 intake)
Bachelor of Science (Honours) in Digital Entertainment Technology (4-year Programme) (Study Subsidy Scheme for Designated Professions/Sectors (SSSDP))	(1) Year 1 (2021/22 intake) (2) Year 2 (2020/21 intake)
Bachelor of Science (Honours) in Physiotherapy (4-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 1 (2021/22 intake) (2) Year 2 (2020/21 intake)
Bachelor of Social Sciences (Honours) (4-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 1 (2021/22 intake) (Mainstream: Psychology/ Community Studies/ Social Work) (2) Year 2 (2020/21 intake) (Mainstream: Psychology or Community Studies) (3) Year 2 (2020/21 intake) (Mainstream: Social Work) (4) Year 3 (2019/20 intake) (Mainstream: Psychology or

	Community Studies) (5) Year 3 (2019/20 intake) (Mainstream: Social Work) (6) Year 4 (2018/19 intake) (Mainstream: Psychology or Community Studies) (7) Year 4 (2018/19 intake) (Mainstream: Social Work)
Higher Diploma in Enrolled Nursing (General) (Study Subsidy Scheme for Designated Professions/Sectors (SSSDP))	(1) Year 1 (2021/22 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 (Top-up Degree) programmes

Institution Code: **TI**

Course/Programme Name	Category
Bachelor of Arts (Honours) in Language and Liberal Studies – Year 2 Entry (3-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 2 (2021/22 intake) (2) Year 3 (2020/21 intake) (3) Year 4 (2019/20 intake)
Bachelor of Arts (Honours) in Language and Liberal Studies – Year 3 Entry (2-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 3 (2021/22 intake) (2) Year 4 (2020/21 intake)
Bachelor of Arts (Honours) in Translation Technology (3-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 2 (2021/22 intake) (2) Year 3 (2020/21 intake)
Bachelor of Arts (Honours) in Translation Technology (2-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 3 (2021/22 intake) (2) Year 4 (2020/21 intake)

Bachelor of Business Administration (Honours) – Year 2 Entry (3-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 2 (2021/22 intake) (2) Year 3 (2020/21 intake) (3) Year 4 (2019/20 intake)
Bachelor of Business Administration (Honours) – Year 3 Entry (2-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 3 (2021/22 intake) (2) Year 4 (2020/21 intake)
Bachelor of Education (Honours) in Early Childhood Education (2-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 3 (2021/22 intake) (2) Year 4 (2020/21 intake)
Bachelor of Entrepreneurial Management (Honours) in Design Business (2-year Programme)	(1) Year 1 (2021/22 intake) (2) Year 2 (2020/21 intake)
Bachelor of Science (Honours) in Artificial Intelligence (3-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 2 (2021/22 intake) (2) Year 3 (2020/21 intake)
Bachelor of Science (Honours) in Artificial Intelligence (2-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 3 (2021/22 intake) (2) Year 4 (2020/21 intake)
Bachelor of Science (Honours) in Digital Entertainment – Year 2 Entry (3-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 2 (2021/22 intake) (2) Year 3 (2020/21 intake)
Bachelor of Science (Honours) in Digital Entertainment Technology – Year 2 Entry (3-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 2 (2021/22 intake) (2) Year 3 (2020/21 intake)
Bachelor of Science (Honours) in Digital Entertainment – Year 3 Entry (2-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 3 (2021/22 intake) (2) Year 4 (2020/21 intake)
Bachelor of Science (Honours) in Digital Entertainment Technology —	(1) Year 3 (2021/22 intake) (2) Year 4 (2020/21 intake)

Year 3 Entry (2-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	
Bachelor of Social Sciences (Honours) – Year 2 Entry (3-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 2 (2021/22 intake) (Mainstream: Psychology or Community Studies) (2) Year 3 (2020/21 intake) (Mainstream: Psychology or Community Studies) (3) Year 4 (2019/20 intake) (Mainstream: Psychology or Community Studies)
Bachelor of Social Sciences (Honours) – Year 3 Entry (2-year Programme) (Non-means-tested Subsidy Scheme (NMTSS))	(1) Year 3 (2021/22 intake) (Mainstream: Psychology or Community Studies) (2) Year 3 (2021/22 intake) (Mainstream: Social Work) (3) Year 4 (2020/21 intake) (Mainstream: Psychology or Community Studies) (4) Year 4 (2020/21 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](#)

Maximum Level of Loan Amount and Life-time Loan Limit

- (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 1.27% per annum (last updated on 1 June 2021) and it is accrued upon loan drawdown and throughout the study period until the loan is repaid in full.
- ✧ The combined life-time loan limit for the 2021/22 academic year is HK\$384,700.

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 Procedures

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 2021/22:
25 June 2021**
**(b) For students admitted to the above eligible programmes in 2021/22:
30 September 2021**
2. Please pay the administrative fee of HK\$180 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) online upload; or
 - (b) by mail or by hand to:
Student Finance Office
Working Family and Student Financial Assistance Agency
Room 1204, 12/F, Cheung Sha Wan Government Offices
303 Cheung Sha Wan Road, Kowloon
(Attn.: NLSPS APU)
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	2150 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	https://www.wfsfaa.gov.hk/sfo/en/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 (near Exit C1 of Sham Shui Po MTR Station)

Student Affairs Office

Telephone	3702 4386 (General enquiry)
Office hours	Mondays to Fridays (except public holidays): 8:30 a.m. to 7:00 p.m.
Email	sao@cihe.edu.hk
Website	https://www.cihe.edu.hk/en/schools-and-offices/administrative-and-supporting-units/student-affairs-office/financial-assistance-bursaries/index.html
Address	2/F, Student Services Centre, Caritas Institute of Higher Education, 2 Chui Ling Lane, Tseung Kwan O, New Territories (near Exit B of Tiu Keng Leng MTR Station)

Last updated on 12 July 2021