

Extended Non-means-tested Loan Scheme (ENLS)

擴展的免入息審查貸款計劃

For Local Part-time or Self-financing Undergraduate and Postgraduate Students

Introduction

Extended Non-means-tested Loan Scheme (ENLS) is established by the Government to provide financial assistance in the form of interest-bearing loan to eligible students to cover their tuition fees. The Scheme is operated on a no-gain-no-loss and cost recovery basis. Interest rate is subject to periodic adjustment. For guidelines of application, please visit the following websites of the **Student Finance Office (SFO)**[學生資助處], which is under the **Working Family and Student Financial Assistance Agency (WFSFAA)** of the Hong Kong SAR Government.

<http://www.wfsfaa.gov.hk/sfo/tc/postsecondary/enls/overview.htm> (Chinese version)

<http://www.wfsfaa.gov.hk/sfo/en/postsecondary/enls/overview.htm> (English version)

Enquiries

Student Finance Office (SFO) Enquiry Hotline : 2150 6223
24-hour Automated Enquiry Hotline provided by SFO : 2802 2345

2024/25 Application

Online Application Form (E-submission)

All ENLS applicants are required to submit their applications through the online application form at “SFO E-link – My Applications” platform (<https://ess.wfsfaa.gov.hk>). **No more hard copy of application form can be submitted / processed.**

Online demonstration on E-submission of ENLS applications:

<https://ess.wfsfaa.gov.hk/demo/tc/> (Chinese version)

<https://ess.wfsfaa.gov.hk/demo/en/> (English version)

Application Deadline

31 July 2025

Normally it would take 8 – 10 weeks for the Government to release the cheque to you should the required information is provided. In order to obtain the cheque timely for covering your tuition fee, you are strongly advised to submit the completed application to SFO as earlier as possible.

Submission of Application Summary (paper signing selected) & the Required Documents

Students should submit the Application Summary with Declaration (paper signing selected) and the required documents (**including the study plan**) to the SFO directly through the following means:

A. By mail

Address: Extended Non-means-tested Loan Scheme (Application Processing Unit)
 Student Finance Office
 Working Family and Student Financial Assistance Agency
 11/F, Cheung Sha Wan Government Offices
 303 Cheung Sha Wan Road, Kowloon

B. Through the SFO's drop-in boxes

- Drop-in box located on 11th Floor and Ground Floor of the Cheung Sha Wan Government Offices

Study Plan and Tuition Fee Payable

If you are studying on the credit basis, apart from the documents specified in the application guidelines, you should also prepare a study plan with details of the number of credit units you plan to take in Semester A, Semester B and Summer Term respectively, amount of tuition fee payable and the payment due dates for each instalment. You can make use of the sample below to prepare your own study plan.

Students admitted before Semester A 2020/21:

Semester	Total No. of Credit Units to be Taken	Instalment	Tuition Fee Payable (HK\$)	*University Payment Due Date in 2024/25
A		1	2 credit units x per credit charge	2 September 2024
		2	Remaining credit unit(s) x per credit charge	30 September 2024
B		1	2 credit units x per credit charge	13 January 2025
		2	Remaining credit unit(s) x per credit charge	17 February 2025
Summer Term (if applicable)		1	Total credit units x per credit charge	7 July 2025

* The loan drawdown date on the form should be earlier than the tuition payment due date.

Students admitted in Semester A 2020/21 and thereafter:

Semester	Total No. of Credit Units to be Taken	Instalment	#Tuition Fee Payable (HK\$)	*University Payment Due Date in 2024/25
A		1	Fixed no. of credit units x per credit charge	2 September 2024
		2	Remaining credit unit(s) x per credit charge	30 September 2024
B		1	Fixed no. of credit units x per credit charge	13 January 2025
		2	Remaining credit unit(s) x per credit charge	17 February 2025
Summer Term (if applicable)		1	Total credit units x per credit charge	7 July 2025

* The loan drawdown date on the form should be earlier than the tuition payment due date

The fixed no. of credit units to be charged in the 1st statement of every semester:

Mode of Study	Credits Units still needed for graduation	Fixed no. of credit units to be charged
Full-time	More than 12	15
	12 or below	3
Part-time / Combined Mode	6 or above	6
	Less than 6	3

SFO will accept your study plan and proceed to process your application accordingly if the credits you plan to take for each semester are within the university requirements, i.e.

Full-time Students for each Term : No more than 18 credits
Part-time Students for each Term : No more than 11 credits
All Students for Summer Term : No more than 7 credits

However, if you wish to take more credits than the required, you have to obtain a certifying letter either from your Department or the Academic Regulations & Records Office / Chow Yei Ching School of Graduate Studies.