Supplementing Government financial assistance schemes, there are a number of bursaries and interest-free loans managed by the University to assist students with financial hardship. These awards, donated by private organizations and individuals, are allocated primarily to full-time local students on the basis of their financial needs.

Assessment will take into consideration applicants’ resources, expenditure and family financial circumstances. Only under very exceptional circumstances will awards be made to applicants who have not made full use of the Government financial assistance.

There are special grants for students reading accountancy, arts, civil engineering, dental surgery, mathematics, medicine, physics and social sciences.

### Main Exercise Application (ME)

Over 90% of the University bursaries and loan funds are available for disbursal in the Main Exercise and about 10% are retained for application by students with emergency needs throughout the year. Major bursaries and loan funds to be disbursed in the Main Exercise include the following:

- Bank of China (Hong Kong) Bursaries
- Civil Engineering Loan Fund
- Dental 85 Loan Fund
- Engineering Society & Engineering Alumni Association Loan Fund
- Evergreen Bursaries
- Foo-man Li & Shang-jen Wong Bursary in Mathematics and Physics
- Goh Cheow Seang Memorial Bursaries
- Hong Kong Institute of Certified Public Accountants (HKICPA) Bursaries
- Hong Kong Rotary Club Students’ Loan Fund
- Hsin Chong - K.N. Godfrey Yeh Education Fund Bursaries
- Joyce M. Kuok Foundation Bursaries
- Ko Ho Ning Bursaries
- S.K. Yee Medical Foundation Bursaries
- Sing Tao Charitable Foundation Students’ Loan Fund
- Taufik Ali Memorial Bursaries
- Tony Shum Education Fund Bursary
- The C.I Stapleton Scholarship
- The K. K. Ho Bursary
- The Life Underwriters Association of Hong Kong Bursary
- Winstor Education Foundation Loan Fund
- Yung Foundation Earth Sciences Loan Fund
- Other Need-based Loans/Bursaries

The Centre of Development and Resources for Students (CEDARS) is responsible for the assessment of all applications but final decisions will be made by the respective Selection Committees of the funding bodies.

Students who wish to be considered for financial assistance in the Main Exercise should apply online during the period 1-19 September 2023:

1. Open HKU Portal <http://hkuportal.hku.hk> to login with UID and password
2. After login Student Information System, under SIS Menu -> Online Applications -> ‘UFA Main Exercise’ tab
3. Click ‘UFA Main Exercise’ to start the online application
4. Return the signed application form after completion

**Deadline: 19 September 2023**

To complete the application procedures, the signed application form, copy of TSFS/FASP and supporting documents must be returned to CEDARS by email to cedarsufa@hku.hk within 2 days after online submission.

### Target Groups

- Students anticipating difficulties in balancing their budget for the coming academic year.
- This application exercise is not for students with urgent needs.

### Assessment Criteria

- The scheme operates on a point system.
- Points are given to applicants with demonstrated hardship arising from:
  - expenses not covered or duly covered by the Government financial assistance scheme. e.g.
    - accommodation expenses for living away from home
    - special academic expenses (personal computer, study aids, longer academic year, clerkship, placement, expenses related to specific programme of studies, etc.)
    - transportation costs for those not eligible for student travel subsidy
  - inadequate family support arising from changes in family financial circumstances or special family circumstances

Due to limited funding, only those applicants with point scores above the cut off will be given assistance.

### Statistics

- 2022/23 Success rate: 91.3%
- Range of assistance offered: $4,400 - $50,000

### On-line Calculator

There is a calculator to enable you to obtain a rough estimate of the chance of your application: <http://apps.cedars.hku.hk/me/>

### Interview

Should interview be required, you will be informed of the time and date by phone latest by the second week of October.

### Emergency Assistance Application

Students with urgent financial need and those who encounter unexpected financial difficulties due to sudden change in circumstances may apply for emergency assistance any time during the year.

### Results

Results of application will be available from November onwards.