

HKMU Bursary Scheme

Examples of Adjusted Family Income (AFI) Calculation

“Adjusted Family Income” (AFI) Formula:

- (a) **SUM** (i) Annual income of applicant;
(ii) 30% of the annual incomes of other family members;
(iii) Any other remittances / alimony / contribution/ support to the family.
- (b) **LESS** Medical expenses of family members who are chronically ill or permanently incapacitated. The amount that may be deducted per family member is subject to a ceiling.
- (c) **DIVDED** By the number of family members plus a factor of “1”.
For single-parent families of 2 to 3 members, the “plus 1 factor” in the divisor of the AFI formula will be increased to 2.

* For the application of bursary for 2022/2023 Academic Year, the AFI threshold for bursary assistance is \$82,295, and the ceiling of deductible medical expenses for each family member is \$22,300.

Sample (1)

Income		
(1) Applicant	\$12,000 (Monthly) x 12	= \$144,000
(2) Spouse	[\$20,000 (Monthly) x 12] x 30%	= \$72,000
(3) Son	0	= 0
(4) Daughter	0	= 0
Total		= \$216,000
Medical Expense		
N/A		= 0
Total		= 0
Total (Deductible Medical Expense)		= 0
No. of Family Members		= 4
AFI	= (216,000 – 0) / (4 + 1) = \$43,200 (within AFI threshold)	

Sample (2)

Income		
(1) Applicant	\$20,000 (Monthly) x 12	= \$240,000
(2) Son	0	= 0
Total		= \$240,000
Medical Expense		
(1) Applicant		= \$30,000
Total		= \$30,000
Total (Deductible Medical Expense)		= \$22,300
No. of Family Members		= 2
AFI	= (240,000 – 22,300) / (2 + 2 [#]) = \$54,425 (within AFI threshold)	
[#] Single-parent families of 2 to 3 members		

Notes:

- The above figures are for illustration purpose only.
- Eligible applicants are not guaranteed to be offered bursaries.

香港都會大學助學金計劃 「調整後家庭收入」(AFI) 計算公式範例

「調整後家庭收入」(AFI)計算公式：

- | | |
|---------------|---|
| (a) 總和 | (1) 申請人全年總收入；
(2) 其他家庭成員全年總收入的 30%；
(3) 你及你家人所獲得的任何滙款／贍養費／補助款／援助。 |
| (b) 扣除 | 患有痼疾或永久殘疾家庭成員的醫療開支。
每名家庭成員可扣減的款項設有上限。 |
| (c) 除以 | 家庭成員人數 "+ 1"。
就 2 至 3 人的單親家庭，公式中除數的 "+ 1" 會增加至 "+ 2"。 |

* 以二〇二二／二〇二三學年助學金申請而言，可獲助學金資助的「調整後家庭收入」上限為\$82,295，而每名家庭成員可獲扣減醫療開支上限為 \$22,300。

範例 (1)

收入		
(1) 申請人	\$12,000 (月薪)	= \$144,000
	x 12	
(2) 配偶	[\$20,000 (月薪)	= \$72,000
	x 12] x 30%	
(3) 兒子	0	= 0
(4) 女兒	0	= 0
	總和	= \$216,000
醫療開支		
不適用		= 0
	總和	= 0
	總和 (可獲扣減醫療開支)	= 0
家庭成員人數		= 4
AFI	= (216,000 - 0) / (4 + 1)	
	= \$43,200 (不超出「調整後家庭收入」上限)	

範例 (2)

收入		
(1) 申請人	\$20,000 (月薪)	= \$240,000
	x 12	
(2) 兒子	0	= 0
	總和	= \$240,000
醫療開支		
(1) 申請人		= \$30,000
	總和	= \$30,000
	總和 (可獲扣減醫療開支)	= \$22,300
家庭成員人數		= 2
AFI	= (240,000 - 22,300) / (2 + 2 [#])	
	= \$54,425 (不超出「調整後家庭收入」上限)	
	#2 至 3 人的單親家庭	

附註：

- 以上數字只作舉例用途
- 符合資格的申請人並不一定獲頒予助學金。