

理財計劃早定好 準時還款免苦惱



審慎理財
精明還款!

1 申請貸款前注意事項

- 認真考慮自己的需要及還款能力。
- 運用學生資助處(學資處)電子通的計算機(網址為<https://e-link.wfsfaa.gov.hk>), 粗略估算須每月/每季償還貸款金額。
- 及早制定個人財務安排。

2 依時還款 履行責任

- 按季還款到期日為每年1月1日、4月1日、7月1日及10月1日。按月還款到期日為每個曆月的第一天。
- 貸款人的還款責任不會因收不到繳款單而獲豁免。如在還款到期日七天前仍未收到繳款單, 請即聯絡學資處。
- 若你及/或你的彌償人的聯絡資料有所變更, 或有意離開香港逾三個月或移居外地, 必須立即以書面方式通知學資處。



職學寶提提你:

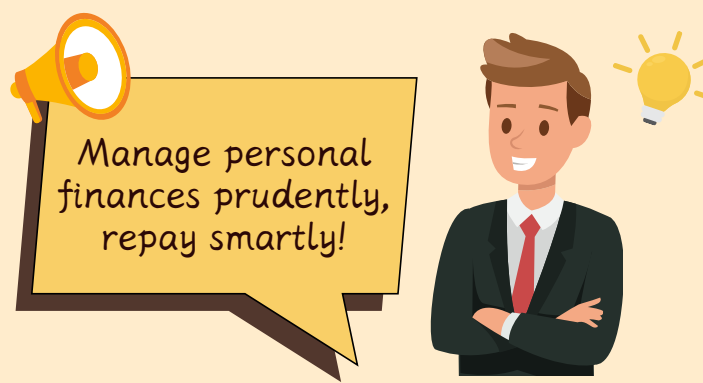
- 定期做財政檢視及預算, 清楚了解自己的收入和支出。
- 量入為出, 落實最適合自己的開支、消費、儲蓄及投資組合。
- 經常留意及分析自己的消費及還款模式, 審慎使用信用卡及電子錢包, 切勿過度借貸。
- 為畢業後償還貸款作好準備。
- 當遇上財務困難時, 應盡快以正面態度與借款人坦誠商討解決辦法, 訂定雙方皆能接受的還款安排。
- 未雨綢繆, 理財行動莫遲疑!



中華人民共和國香港特別行政區政府
在職家庭及學生資助事務處

學資處網址: www.wfsfaa.gov.hk/sfo
學資處電郵地址: wg_sfo@wfsfaa.gov.hk
24 小時查詢熱線: 2802 2345

DEFAULT ON YOUR LOAN A LEGAL PLIGHT YOU OWN



1 Points to Note before You Apply for Loans

- Think twice about your need and repayment ability.
- Make use of the calculator in the Student Finance Office (SFO) E-link at <https://e-link.wfsfaa.gov.hk> to make a rough estimation on the monthly/quarterly repayment amount.
- Make your financial plan early.

2 Be Responsible - Repay On Time

- Quarterly repayment instalments are due on 1 January, 1 April, 1 July and 1 October each year. Monthly repayment instalments are due on the first day of each calendar month.
- Non-receipt of demand note does not exempt loan borrowers from the obligation to repay the loan. If you have not received the demand note(s) seven days before each repayment due date, please contact SFO as soon as possible.
- You should notify SFO in writing immediately if you and/or your indemnifier(s) have changed the contact information; or intend to leave Hong Kong for a period longer than three months or to emigrate.



Reminders from S. Buddy

- Make plan for your finances periodically, understand clearly your income and expenditure.
- Spend within means, adopt a portfolio of expenditure, consumption, savings and investment which best suits your needs.
- Pay attention to and analyse your personal expenditure and loan repayment pattern from time to time, make prudent use of credit cards and e-wallets, and avoid excessive borrowing.
- Prepare early for the repayment of loans after graduation.
- Discuss with your lenders frankly and positively when you encounter financial difficulties and try to reach a mutually acceptable repayment proposal.
- Don't hesitate! Act on your financial planning now!



SFO Homepage: www.wfsfaa.gov.hk/sfo
SFO Email Address: wg_sfo@wfsfaa.gov.hk
24-hour Automated Enquiry Hotline: 2802 2345

