Hi, I want to focus student Finance Schemes accessibility for ethnic minorities' families. In the beginning of 2017-18 School year, we had a Research which findings were released in November 2017.

The research on this occasion found that our interviewees' proficiency in the Chinese and English languages is not high, only 59.4% can read and 50.9% can write English, with their Chinese reading and writing abilities are lowered to 10.7%. Therefore they really need leaflets or brochures in English or even their mother tongues in order to know the financial schemes provided by the government. Although the Education Bureau has published "Household Application for Student Financial Assistance Scheme" leaflets in Chinese and English and were translated into six languages of the ethnic minorities (Indonesian, Hindi, Nepali, Tagalog, Urdu, Thai and Tagalog), it is a pity that they are only available for collection at the SFA centres. Among the interviewees, only 65.7% of them had the leaflets in English distributed to them by the school. Only 5.3% of them obtained leaflets in their first language from the school.

Besides, the research reveals that 80.0% of the respondents expressed that they encountered difficulties during the application. These difficulties include their illiteracy in Chinese and English (63.3%), the complexity of the application procedures (56.7%), and their inability to communicate with staff of the SFA centre (45.6%). Even though confronted by difficulties, only 22.2% of the SFA applicants approached the school for help. 74.3% of the applicants who had not sought help from their schools were not aware that schools could render them assistance. 35.7% of them could not communicate with the school and so

did not ask for help. Only 30.0% of the respondents who received assistance thought that the school was helpful.

In the 2nd part of research, we contacted 48 Schools where quite number of EM children are studying. Only 8 out of 48 schools said that they have EM language leaflets.

Recommendations:

- 1. EDB should provide schools with "Household Application for Student Financial Assistance Scheme" leaflets and the Template of Application Forms in six ethnic minority languages.
- 2. EDB should Employ EM ambassadors to help publicize the SFO schemes.
- 3. EDB should collaborate with schools to help parents of ethnic minorities complete application forms.

4. Put assistance in completing 'government finance assistance' application forms within the parameter of Support Service Centres for Ethnic Minorities (SSCEM)

From Mrs Abbas SAIRAH