

Examples of Annual Disposable Income Calculation 計算可支配收入範例

Case 1: Suppose the applicant is married, living with 2 children, parents, one sister and grandmother.

個案 1: 假若申請人已婚，與兩兒子，父母，姊姊及祖母同住

LOAN 貸款		BURSARY 助學金			
		\$	\$	\$	
Pt A	I.	Family's Total Annual Income 家庭全年總收入			
		Applicant 申請人	\$12,000 x 12 mths 月	144,000	
		Spouse 配偶	\$9,500 x 13 mths 月	123,500	
		Father 父親	\$6,000 x 12 mths 月 + \$4,000 yr end bonus 花紅	76,000	
		Sister 姊姊	\$11,000 x 12 mths 月	<u>132,000</u>	475,500
	II.	Total Annual Permitted Deductions 全年許可扣除的開支			
		<u>Dependent Family Members 申請人所供養之家庭成員</u>			
		Mother 母親	--		
		Child 1 (Tuition Fee – Kindergarten) 兒子一 (幼稚園學費)	11,000		
		Child 2 (Tuition Fee – Primary 1) 兒子二 (小一學費)	0		
		Grandmother 祖母*	<u>34,575</u>	45,575	
		<u>Housing 住屋</u>			
		Annual Mortgage Repayment 全年按揭還款額	\$9,000 x 12 mths 月	<u>108,000</u>	108,000
		<u>Medical Expenses 醫療費用</u>			
		Child 1 兒子一	<u>6,000</u>	<u>6,000</u>	159,575
III.	Annual Subsistence Allowance for the Whole Family 家庭全年生活開支			<u>169,624</u>	
	\$24,232 x 7 persons 人				
IV.	Annual Disposable Income for the Whole Family 家庭全年可支配收入			146,301	
	\$475,500 - \$159,575 - \$169,624				
V.	Applicant's Annual Disposable Income 申請人全年可支配收入			<u>20,900</u>	
	\$146,301 ÷ 7 persons 人				
Pt A	Applicant's Monthly Income for Consideration of Loan 用作考慮貸款申請的每月收入			Applicant's ADI for Consideration of Bursary 用作考慮助學金申請的可支配收入	

Note 注意: The above figures are for illustration purpose only. 以上數字只作舉例用途。

*A dependent allowance is adopted for elderly who will be excluded from calculation of annual disposable income of individuals.

年老者以特定金額計算，不會被列入計算可支配收入成員內。

Case 2: Suppose the applicant is single, living with parents and sister.

個案 2: 假若申請人是單身，與父母及姊姊同住

LOAN 貸款		BURSARY 助學金			
		\$	\$	\$	
Pt A	I.	Family's Total Annual Income 家庭全年總收入			
		Applicant 申請人	\$10,000 x 13 mths 月	130,000	
		Sister 姊姊	\$8,000 x 12 mths 月	<u>96,000</u>	226,000
	II.	Total Annual Permitted Deductions 全年許可扣除的開支			
		<u>Dependent Family Members 申請人所供養之家庭成員</u>			
		Father 父親	--		
		Mother 母親	--		
		<u>Housing 住屋</u>			
		Annual Rent 全年租金	\$4,200 x 12 mths 月	50,400	
		<u>Medical Expenses 醫療費用</u>			
		Nil		0	50,400
	III.	Annual Subsistence Allowance for the Whole Family 家庭全年生活開支			<u>96,928</u>
		\$24,232 x 4 persons 人			
	IV.	Annual Disposable Income for the Whole Family 家庭全年可支配收入			78,672
		\$226,000 - \$50,400 - \$96,928			
V.	Applicant's Annual Disposable Income 申請人全年可支配收入			<u>19,668</u>	
	\$78,672 ÷ 4 persons 人				
Pt A	Applicant's Monthly Income for Consideration of Loan 用作考慮貸款申請的每月收入			Applicant's ADI for Consideration of Bursary 用作考慮助學金申請的可支配收入	

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