

**For more details relating to financial eligibility limits for legal aid, scale of contribution and the Director of Legal Aid's first charge, readers are requested to refer to the "Financial Information Sheet".**

*Information contained in this sheet must be read together with other legal aid publications where appropriate.*

### **Examples of Means Tests for Applications under Ordinary Legal Aid Scheme (OLAS)**

(For reference only)

#### ***Example 1 – Nil Contribution***

**Assuming the personal allowances for the applicant and dependants are \$23,160 and assuming 'Nil' contribution is payable for person whose financial resources are or below \$55,100**

<i>Financial position of applicant</i>	
<i>Monthly income (gross)</i>	<i>\$41,000</i>
<i>Monthly contribution to Mandatory Provident Fund</i>	<i>\$1,500</i>
<i>Monthly mortgage payment</i>	<i>\$19,000*</i>
<i>Monthly rates and management fee</i>	<i>\$1,700*</i>
<i>Savings account credit balance</i>	<i>\$22,000</i>
<i>*a maximum of 50% of income is allowed for accommodation and related expenses (i.e. \$41,000 x 50% = \$20,500)</i>	
<i>Wife is unemployed, the applicant has two sons aged 6 and 12</i>	

#### **Means test calculation**

Monthly disposable income

= \$41,000 (gross monthly income) - \$1,500 (contribution to MPF) - \$23,160 (personal allowance for applicant and 3 dependants) - \$20,500 (accommodation and related expenses)  
= -\$4,160 (to be treated as "zero" monthly disposable income)

Disposable capital = \$22,000

Total financial resources

= Monthly disposable income x 12 + disposable capital  
= \$0 x 12 + \$22,000  
= \$22,000

#### **Assessment**

As the applicant's total financial resources are less than \$55,100, he passes the means test without needing to pay any contribution.

*Means Test Calculator for a preliminary calculation. Please note that the result provided by the Means Test Calculator is a rough estimate for reference only and is not conclusive.*

