



**THE AWARENESS OF EFFECTIVE FINANCIAL PLANNING AMONG THE  
STUDENTS OF FACULTY BUSINESS MANAGEMENT UITM BANDARAYA  
MELAKA CAMPUS**

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**JULY 2014**

**DECLARATION OF ORIGINAL WORK**



**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITY TECHNOLOGY MARA MELAKA  
"DECLARATION OF ORIGINAL WORK"**

We, **MOHD FUAD BIN OTHMAN (2012464984)&NUR IZZATI AYU BINTI ABAS (2012630846)**,

Hereby, declare that :

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of our independent work and investigation except where otherwise stated.
- All verbatim extracts have been distinguished by the quotation marks and sources of the information have been specifically acknowledged.

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**LETTER OF TRANSMITTAL**

**MOHD FUAD & NUR IZZATI AYU**  
Bachelor of Business Administration (Hons) Finance

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Encik Mohd Sufian bin Ab Kadir  
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Melaka

Dear Sir,

**SUBMISSION OF PROJECT PAPER**

Attached is the copy of Final Project Paper entitled “ The Awareness of Effective Financial Planning Among Students of Faculty of Business Management UiTM Bandaraya Melaka Campus”. This study is conducted to fulfil the requirement as needed by the Faculty of Business Management, University of Technology MARA Melaka.

Thank you.

Yours faithfully,

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**Mohd Fuad & Nur Izzati Ayu**  
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**Bachelor of Business Administration (Hons) Finance**

## **ABSTRACT**

The awareness of financial planning among university students has become decreasing attention. The purpose of this study is to examine the personal knowledge, personal value, risk and return investment, and subjective to awareness of effective financial planning among university students. Data were collected from 200 respondents in Faculty of Business Management in UiTM Bandaraya Melaka campus. Conceptual framework has been designed for the research which the independent variables; personal knowledge, personal value and risk and return investment which affect the awareness of financial planning. Personal knowledge has the greatest effect on the awareness of financial planning among university students. Overall, the implication and recommendations for the future research also provided for the parents, university or college administrators, counsellors and also educators.

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