FACTORS AFFECTING THE DEBT LEVEL AMONG POSTGRADUATE STUDENTS IN ISLAMIC SCIENCE UNIVERSITY OF MALAYSIA (USIM)

SITI NAZIFA BINTI YUSOF

2008763473

BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

KAMPUS BANDAR RAYA MELAKA

OCTOBER 2010

BACHELOR OF BUSINESS ADMINISTRATION

(HONS) FINANCE

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

MELAKA CITY CAMPUS

"DECLARATION OF ORIGINAL WORK"

I, Siti Nazifa Binti Yusof, (I/C Number: 870207-49-5450)

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 any other degrees.

- This project paper is the result of my independent work and investigation, except where otherwise stated.

- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged

Signature: Date:

LETTER OF SUBMISSION

28th October 2010

The Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi MARA
Melaka City Campus

Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled **"THE FACTORS PREDICT THE DEBT LEVEL AMONG POSTGRADUATE STUDENT IN ISLAMIC SCIENCE UNIVERSITY OF MALAYSIA (USIM)"** to fulfill the requirement as needed by the Faculty of Business Management, University Teknologi MARA

Thank you

Yours sincerely,

SITI NAZIFA BINTI YUSOF
2008763473
Bachelor of Business Administration (Hons) Finance

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The purpose is to examine the factors that affect debt level among postgraduate student in USIM. A sample of 80 students were volunteered to complete multiple self report instrument for the data collection process. Data was then aggregated and analyzed using Descriptive and Pearson Correlation analysis. Most of the postgraduate students are experienced moderate level whereas others considered as high. The result indicated that marital status is the most factors in affecting the student's debt level. However, financial aid and credit card usage also had an important role in cumulating the debt level. The study correlates with a discussion of results, limitations and implications for research and practitioners.