



**FACTORS THAT CONTRIBUTING TO FINANCIAL PROBLEMS AMONG
UNDERGRADUATE STUDENTS IN UiTM BANDARAYA MELAKA**

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DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION (HONS) HUMAN RESOURCE
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“DECLARATION OF WORK”

I, NUR ATIKAH BINTI MASDAR (I/C NUMBER 920107 01 5862)

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 my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation mark and sources of my information have been specifically acknowledged

Signature:

Date:

LETTER OF SUBMISSION

27 JUNE 2014

The Head of Program
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MELAKA

Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached in the project paper titled “FACTORS CONTRIBUTING TO FINANCIAL PROBLEM AMONG UNDERGRDUATES STUDENTS IN UiTM BANDARAYA Melaka” to fulfill the requirement as needed by the Faculty of Business Management, University Teknologi Mara.

Thank You.

Yours sincerely,

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ABSTRACT

FACTORS THAT CONTRIBUTE TO THE FINANCIAL PROBLEM “A STUDY FACED BY FINAL SEMESTER STUDENTS OF UITM BANDAR RAYA MELAKA”

College living is an exciting and challenging undertaking for most students. Moving away from parents, living on their own and making decisions for themselves and having to manage own finances are just a few road block they will be facing. Having a good budgeting plan in place and sticking to the plan as closely as possible can help them to survive the transition with the least stress. Moreover, the world economic conditions have been growing rapidly for the past few decades. These growths have led to great changes in the level of financial awareness in every people around the world. The skill and knowledge regarding to money management and financial budgeting is very important in every individual since it will make them making decision regarding to their own personel finance. However, the financial management among college student is not in good condition since a lot of them nowadays can easily being in a debt after graduation. Facing this kind of problem at young age will affect the future of the youth who is being said as future leader. The purpose of this study is to identify the factor have the most influence towards the financial problem among college students. The last semester college students at University Technology Mara Bandaraya Melaka (UiTM) were selected as target respondent in the study and the major data collection method is done via questionnaire.