



اَوْنِيُوْ سِيْتِي بَاتِي كُوْ لُو كِي مَارَا  
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**Managing “Perbadanan Tabung Pendidikan Tinggi Nasional” (PTPTN) Loans Among  
Diploma Students in UiTM Sarawak**

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<b>TABLE OF CONTENT</b>		<b>PAGE</b>
<b>Chapter 1</b>		
1.0	Introduction.....	1 – 2
1.1	Problem Statement.....	3
1.2	Objective of Study.....	4
1.3	Scope of Study.....	5
1.4	Research Question.....	6
1.5	Hypothesis.....	6
1.6	Significance of Study.....	7
1.7	Limitation of Study.....	8
<b>Chapter 2</b>		
2.0	Literature Review.....	9 – 20
<b>Chapter 3</b>		
3.1	Research Methodology.....	21
3.2	Sample and Sampling Techniques	
3.2.1	Population.....	21
3.2.2	Respondent.....	21
3.2.3	Sampling Method.....	22
3.3	Research Instrument	
3.3.1	Section A – Profile of the Respondents.....	22
3.3.2	Section B – Factors contributing to spending PTPTN loan.....	23
3.3.3	Section C – Respondent’s opinion.....	23
3.3.4	Section D – Respondents Recommendation.....	23
3.4	Data Collection Method.....	24
<b>Chapter 4</b>		
4.1	Introduction.....	26
4.2	Section A.....	27

## **CHAPTER 1**

### **1.0 INTRODUCTION**

The act providing money in the form of a loan or capital is known as finance and something that everyone from governments to the private individual uses. It is also a branch of economics that studies the management of money and other assets.

As information, management can be defined as the act or art of managing; the manner of treating, directing, carrying on, or using, for a purpose; conduct; administration; guidance; control; as, the management of a family or of a farm; the management of state affairs.

Financial management entails planning for the future of a person or a business enterprise to ensure a positive cash flow. It includes the administration and maintenance of financial assets. Besides, financial management covers the process of identifying and managing risks.

The primary concern of financial management is the assessment rather than the techniques of financial quantification. A financial manager looks at the available data to judge the performance of enterprises. Managerial finance is an interdisciplinary approach that borrows from both managerial accounting and corporate finance.

Some experts refer to financial management as the science of money management. The primary usage of this term is in the world of financing business activities. However, financial management is important at all levels of human existence because every entity needs to look after its finances.

PTPTN stands for Perbadanan Tabung Pendidikan Tinggi Nasional (National Higher Education Fund Corporation). It is responsible for giving study loans to students pursuing tertiary education in Malaysia. The PTPTN's Chairman is Dato' Mohamad Shahrum Osman.

## CHAPTER 2

### 2.0 LITERATURE REVIEW

According to article *Seven ways to simplify your financial life* by Rande Spiegelman (CPA, CFP®, Vice President of Financial Planning, Schwab Center for Financial Research June 18, 2007), his advice is through the seven ways to simplify your financial life and possibly save time and money in the process. This study is focus on ways in managing the financial management. First, consolidate your account, second is cut down on your credit cards, thirdly in term of mutual fund whereby his use the statement 'enough is enough', fourthly is Internal Revenue Service (IRAs) which is all for one and one for all, next is filter the noise, then is not invest too much and the last one is through the KISS principle which is 'keep it simple, sweetheart'. Through this study it can help the student in managing their financial by using PTPTN loans.

Jonathan Clements, (November 21, 2006) stated in his article *nine ways to manage money effectively* along with his commentary. As information, this study is focus on nine ways to manage money effectively according to Jonathan Clements. In his article, 'Just say no' is the first ways how to manage the money effectively because we have to learn to say 'no' to the things that are going to hurt our finances or are going to keep us from reaching our goals. Second one is get off the treadmill as Jonathan says in his article you can't buy happiness so don't even try. This point goes hand-in-hand with the first point. Next, is we are the market which is indexing is the best way to go for most people. 'Their gain your pain' is also one of the ways to manage money effectively according to Jonathan in his article whereby we always be on the lookout for Wall Street and taxman, who are always happy take your money. Then, help wanted is the next ways in this article. Besides that, Jonathan Clements also stated that in his article do not left behind. It means that, we must do not get