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SPENDING HABITS AMONG THE PART 4,5 AND 6
DPA STUDENTS

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TABLE OF CONTENT:

SUBMISSION LETTER	i
DECLARATION OF ORIGINAL WORK	ii
ACKNOWLEDGEMENT	iii
LIST OF ABBREVIATION	iv
ABSTRACT	v

PROPOSED FINDINGS	vi
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CHAPTER OUTLINE	vii
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CHAPTER 1

1.0. INTRODUCTION

1.1 BACKGROUND OF THE STUDY	1
1.2 PROBLEM STATEMENT	3
1.3 OBJECTIVES OF THE STUDY	3
1.4 SCOPE OF THE STUDY	4
1.5 ASSUMPTION	4
1.6 HYPOTHESIS	5
1.7 LIMITATION OF THE STUDY	6
1.8 SIGNIFICANCE OF THE STUDY	8

ABSTRACT

The objective of our study is how the students spend their money. It is also to see whether the students spend money or not. Every semester the students will be given financial support from PTPTN, scholarship and also from their parents. We want to know how they use this money and also to identify the UiTM students' spending pattern. When the students received a big amount of money it will make them excited. At that time, they will plan their budget properly or not. The survey has been conducted through questionnaire distributed to the respondents. We only distribute 100 questionnaires to the student in Part 4, 5 and 6, Diploma in Public Administration. The advantages of using questionnaire are we can get data and information directly from respondents. It is also fast and need a short period of time in manner of distribution. From this research, we believe that this study will give benefits for the students. This study will help the students on how to spend their money wisely. The students will also aware the affects from overspending habits. At the same time, it can be use to assist them on how to distribute their money properly. After we conducted our own research, we found that UiTM students always face a financial problem. As recommendations, they have to plan their budget properly and wisely. When they go shopping, they should buy what are listed in their budget list. They have to allocate their money in order to make sure that they are not overspending. Then, they also must keep their money in the financial institution. This money can be used for emergency purposes. It will help them to not face any financial problem later.

1.0 INTRODUCTION

1.1 BACKGROUND OF STUDY

Those who are offering to further study in university level will be provided with financial support. One of the universities in Malaysia is Mara University of Technology (UiTM). Most of the students in UiTM are given opportunity from “PERBADANAN TABUNG PENDIDIKAN TINGGI NEGARA” also known as PTPTN. Some of them get scholarships from their own States or from their parent supports. It depends on their financial background.

PTPTN give loan to the students for every level of their study. For Diploma level RM 2500 will be given while in Bachelor level the amount is RM 3500 per semester. Although the students have their own financial support in their studies but some of them still get extra money from their parents. Merely, it shows that students will not face financial problems in terms of making payment for education needs.

However, since the past few years until now, there are many complaints about insufficient PTPTN loans provided by the government. It happens because the students seldom use the money effectively. Due to they situation, they involve in financial problems and sometimes finished the money at the middle of semester. The situation will bring them with a lot of problems especially in education needs.

2.0 LITERATURE REVIEW

2.1 INTRODUCTION

Nowadays, the students are given financial assistance from their parents, PTPTN, scholarships and others. Overspending is a bad habit and it does not really affect anyone but you. Basically, Diploma students get RM 2500 per semester and those Bachelor students get RM 3500 per semester. The students use this money for other purposes such as education, entertainment, foods and so on. But based on our research we find that the students have overspending habit. It is because the students use more money for entertainment and foods. This habit leads to a lot of problems. Once we get it, it is very hard to get out.