



اَوْنِيُوْرْسِيْتِي تِيْكْنُوْلُوْجِي مَارَا

UNIVERSITI TEKNOLOGI MARA
CAWANGAN KELANTAN

**EXPENDITURE PATTERNS ACCORDING TO
DIFFERENT LIFE STAGES AMONG PUBLIC CIVIL
SERVANTS IN KOTA BHARU**

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JUNE 2013



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“DECLARATION OF ORIGINAL WORK”

I, SHAMIRA NABELLA BINTI RAZALI (IC Number-)

Hereby declare that

- This work has not previously been accepted in substance for any degree locally or overseas and 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 marks and sources of my information have been specifically acknowledged.

Signature:

Date: June 2013

LETTER OF TRANSMITTAL

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Dear Sir,

SUBMISSION OF FINANCE PROJECT PAPER (FIN 667); EXPENDITURE PATTERNS ACCORDING TO DIFFERENT LIFE STAGES AMONG PUBLIC CIVIL SERVANTS IN KOTA BHARU

I'm required to do a project paper on the above topic. I hereby submitted this report and i really hope that this work will fulfil the requirement for the Bachelor of Business Administration (Hons) Finance.

Thank you.

Yours sincerely,

.....

SHAMIRA NABELLA BINTI RAZALI

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Bachelor of Business Administration (Hons) Finance

ACKNOWLEDGEMENT

“In the Name of Allah the Almighty, the Merciful and the Beneficent”

Alhamdulillah, glory to Allah SWT, most gracious, most merciful and peaceful upon his messenger Holy Prophet Muhammad SAW. All the worship belongs to only Allah. I seek refuge to Allah from the wickedness within and from the evil deeds. I also praised to Allah SWT for giving me courage, time, strength and knowledge to complete this project paper properly.

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