

An aerial photograph of a large, open plaza with a light-colored tiled floor. A grid of thin, dark lines is overlaid on the floor, creating a pattern of squares and rectangles. Several groups of people are walking or standing in various parts of the plaza. Large, semi-transparent yellow geometric shapes, including triangles and polygons, are overlaid on the image, partially covering the grid and the people. The overall composition is clean and modern.

# Financial Aid Handbook

# Perbadanan Tabung Pendidikan Tinggi Nasional Loan(PTPTN)

## Eligibility

- Aged not more than 45 years on date of application
- Obtain the offer CATS by fulfilling the entry requirements
- Passed SPM/IGCSE/UEC/Equivalent-Students with different qualifications must obtain confirmation from PTPTN
- Remaining period of study at the time of application must not be less than 1 year
- Has opened a SSPN-i / SSPN-i Plus account and CIMB account

## Submission Date

February Intake	01 Jan - 31 Jan / 01 Feb - 28 Feb
May Intake	01 Apr - 30 Apr / 01 May - 31 May
October Intake	01 Sep - 30 Sep / 01 Oct - 31 Oct

## Loan Amount

Maximum (RM21,360)	Student or guardian of the student is listed as a recipient of the Bantuan Sara Hidup (B40)
75% of the maximum loan	Monthly household income does not exceed RM8,000 (M40)
50% of the maximum loan	Monthly household income exceeds RM8,000 (T20)

## Loan Approval & Disbursement

Once PTPTN has accepted all the submitted documents and approved the loan application, the loan will be disbursed directly into the designated BIMB savings account.

Generally, the first disbursement will be 1 (one) month after the approval of documents.

Loan disbursement to students for the following semester will be made based on the following conditions:

- a. Still pursuing studies; and
- b. Passed the examination in the previous semester with a CGPA of 2.0 and above

The disbursement may be delayed due to students undergoing internship or work placement.

In most cases, students may have to top up the fees

<p>Insurance Coverage</p>	<ul style="list-style-type: none"> <li>• Students who received the PTPTN loan must hold the insurance coverage provided to protect the loan based on the study period and loan repayment period. The insurance will be deducted every semester when the loan is disbursed.</li> <li>• Insurance company will be appointed by PTPTN.</li> <li>• The premium paid for insurance coverage will be deducted before the loan amount is disbursed into the designated CIMB savings account</li> </ul>
<p>Loan Suspension</p>	<p>The disbursement of loan will be suspended in a particular semester due to any of the following reasons:</p> <ol style="list-style-type: none"> <li>1. Poor academic performance <ul style="list-style-type: none"> <li>- Average semester results below 40% GPA below 2.0</li> </ul> </li> <li>2. Deferment of studies</li> </ol>
<p>Loan Termination</p>	<p>The loan will be terminated if a student fails to continue in the programme of study as stipulated in the loan agreement.</p> <p>When the loan is terminated, student is required to repay the loan amount taken during the duration of study.</p> <p>A written appeal must be submitted to PTPTN if the student is unable to repay the loan amount taken during the duration of study.</p>
<p>Loan Cancellation</p>	<p>The loan can be cancelled if a student due to any of the following reasons:</p> <ol style="list-style-type: none"> <li>a. Received sponsorship from other organisation(s)</li> <li>b. Withdrawal from the University</li> <li>c. Change of programme</li> </ol> <p>Students who wish to cancel the loan throughout the study period have to complete the “Borang Pembatalan Perjanjian” available on the PTPTN website.</p> <p>The student is required to repay the loan amount taken during the duration of study once the loan is cancelled.</p>
<p>Transfer Programme</p>	<ul style="list-style-type: none"> <li>• Students who wish to transfer programme throughout the study period have to complete the “Borang Permohonan Pertukaran Kursus” available on the PTPTN website</li> <li>• The PTPTN loan can be transferred if the students are progressing to the next semester in the new programme</li> </ul>

# BIASISWA YAYAYASAN BANK RAKYAT

## Eligibility

- Is open to the poor and underprivileged Malaysians regardless of race, religion & ethnicity
- Qualified to a FULL-TIME STUDY at local Public OR Private Higher Education Institutions and Training Institute recognized by the Government of Malaysia.
- Only fields of studies which are recognized by the Public Services Department (JPA) / Malaysian Qualifications Agency (MQA) / Malaysian Vocational Training Council (NVTC) / Government Agencies (Malaysia) concerned and acknowledged by the Board of Trustees of YBR.
- Malaysian citizen.
- Qualified to a FULL-TIME STUDY mode only.
- Applicants must have a savings account with Bank Rakyat with a minimum of RM100 account balance before apply.
- NOT less than 18 years old during application and accepting the study offer.
- NOT exceeding 30 years old upon graduation.
- Confirmation of admission from the public OR private University OR Training Centre.
- Applicant must have SPM (Sijil Pelajaran Malaysia) qualification with a minimum grade of 5A.
- Duration of study 3 years / 6 Semester.

## Application Deadline

**“Application will be open”**

## Amount of Fund

Total Funding: Maximum of RM7,500 annually

## Application Procedure

Step 1: All applications must be made online at [yayasanbankrakyat.com.my](http://yayasanbankrakyat.com.my)

Step 2: Before making application, the applicant is required to get an offer of admission to an IPTA/IPTS

Step 3: Applicants are required to REGISTER an account on the YBR website to fill out the application form.

Step 4: After filling out the E-Form, applicants are required to print the document for personal reference

Step 5: After the closing date of the application, applicants are required to answer a general knowledge quiz.

Step 6: All successful PPBU applicants will be announced on YBR's official website and the offer letters will be posted.

### Further Information

For more information about the Yayasan Bank Rakyat, you may visit our website:

<https://www.yayasanbankrakyat.com.my/index.php/ppbu/ppbu>

# Employee Provident Fund (EPF) Withdrawal Scheme for Education

## Eligibility

- Below 55 years of age
- Having savings in Account II
- Member may withdraw up to the maximum amount of the tuition fees of all of the balance in Account II

## Application Procedure

1. Check balance amount in EPF's Account II.
2. Obtain the supporting documents from the CATS College, respective Faculty administration office :-
  - EPF withdrawal letter from the CATS College
  - Certification of Accreditation for the programme the student is taking (need to be stamped and signed by the CATS College)
  - Salinan Sijil Perakuan Pendaftaran Sunway University (need to be stamped and signed by the CATS College)
3. Member's statement shown her/his eligible amount to withdraw.
4. Complete the KWSP 9H (AHL).
5. Submit the form together with the supporting documents to KWSP.
6. Upon approval, payments are made directly to the the CATS College

## Futher Information

- Should you require further assistance from the KWSP, you may contact EPF Contact Management Centre at 03-89226000
- You are also encouraged to go to KWSP's website at <https://www.kwsp.gov.my/en/member/withdrawals/partial/education> for regular updates and circulars.

# HADIAH ANAK MASUK UNIVERSITI (HADIAH IPT) from Kerajaan Negeri

## Eligibility

1. The applicant, mother and father are Malaysian Citizens only.
2. The applicant, mother and father must be citizens of His Majesty the Sultan of Selangor Darul Ehsan who meet the following criteria:
  - i. The applicant was born and resides in the State of Selangor;
  - ii. Mother or father born and residing in the State of Selangor;
  - iii. The applicant has resided and attended school in the State of Selangor for no less than 11 years and resides in the State of Selangor;
  - iv. Mother or father has been a resident and settled in the State of Selangor for 11 years.
3. The applicant has been offered a place to enter the first semester.
4. Applicants are offered a place to continue their full-time studies at an IPTA or IPTS recognized by the Government for studies at the Bachelor's Degree, Diploma and Level 4 Skill Certificate levels only;
5. The applicant has already registered at the IPT to start the study session.
6. Application only for the first year of study only;
7. Applicants must have a Malaysian Certificate of Education (SPM);
8. Household income of the applicant's mother, father or guardian amounts to RM5,000 and below;
9. Incomplete applications are categorized as FAILED APPLICATIONS.

## Application Deadline

1 Mac 2022 – 31 Mac 2022

## Futher Information

<https://hpipt.selangor.gov.my/portalv1/>

<https://hpipt.selangor.gov.my/portalv1/index.php/proses-permohonan/panduan-mengisi-borang>



# DOMESTIC CONVERTIBLE LOAN (PBUDN) from Selangor State Government

## Eligibility

### GENERAL CONDITIONS

1. The applicant and mother and father are Malaysian citizens; AND
2. Applicant, mother or father born in Selangor; or
3. The applicant has been and is currently resident for more than ten (10) years in Selangor; (PRIORITY GIVEN TO SELANGOR CHILDREN)
4. Have registered for full-time studies at the Diploma / Bachelor / Medical Degree level.
5. Currently studying at Public Institutions of Higher Education (IPTA) throughout Malaysia or Private Institutions of Higher Education (IPTS) in Selangor and Kuala Lumpur that are recognized by the Government FULL TIME.
6. Applicants who are not students in their final year of study or given an extension of their study period.
7. The applicant has not received any other sponsorship (Scholarship, Loan or Bursary including for Medical, Dental and Veterinary Degrees)
8. Household income (Mother and Father) should not exceed RM 20,000.00 per month (basic salary).
9. Please include a COPY OF THE APPLICANT'S BIRTH CERTIFICATE, COPY OF MY CARD OF THE APPLICANT, FATHER AND MOTHER, COPY OF SCHOOL LEAVING CERTIFICATE (ELEMENTARY AND SECONDARY), COPY OF SPM/ STPM/ STAM/ MATRICULATION/ FOUNDATION/ DIPLOMA RESULTS (whichever is relevant).
10. COPY OF LATEST SALARY SLIP (mother and father/guardian), PENSIONERS please attach a COPY OF MONTHLY PENSION STATEMENT or if SELF-EMPLOYED/UNEMPLOYED/HOUSEWIF please obtain INCOME VERIFICATION (Attested by the Village Head/ Assemblyman/ Penghulu/ Park Chairman / Mukim Penghulu / Block Head ONLY)
11. For applicants and parents who were not born in the State of Selangor, it is necessary to submit a RESIDENCE CONFIRMATION verified by the Village Head / Assemblyman / Penghulu / Park Chairman / Mukim Penghulu / Block Head ONLY)
12. Copy of Death Certificate and Divorce Certificate (if relevant)
13. Applications that are INCOMPLETE or do not include the required documents will be REJECTED. Printed documents do not need to be sent.



14. Applicants must make an online review within TWO WEEKS after the APPLICATION CLOSING DATE.

**ACADEMIC REQUIREMENTS**

i. Certificate

-Obtain at least three (3) honors in any SPM subject (field and technical).

-Obtain at least four (4) honors in any subject at the SPM (IPTA) level.

ii. Diploma

-Obtain at least five (5) honors in any subject at the SPM level; or

-Obtain Certificate qualifications with approval of CGPA/ CGPA 2.50 or above.

Further  
Information

<https://edanapendidikan.selangor.gov.my/tkwbns/pembiayaan-pendidikan/pbudn>

## Higher Education Scholarship Assistance from the Selangor Zakat Board

### Eligibility

Poor, poor and converted "asnaf" students registered with the Selangor Zakat Board (MAIS) who continue their studies at educational institutions listed as 'LZS School Panel' FOR ALL THE FOLLOWING STUDY CATEGORIES:

- Private Higher Education Institutions
- Private Skill Training Institutions

Eligibility requirements :

- Only open to new Year 1 students of that year's session for IPTS

### Further Information

<https://pendidikan.zakatselangor.com.my>

# SELANGOR FOUNDATION LOAN

## Eligibility

### APPLICATION ELIGIBILITY REQUIREMENTS

- Applicants are invited to apply for a Yayasan Selangor Student Loan to study at a local Public Institution of Higher Education (IPTA) / Private Institution of Higher Education (IPTS) recognized by the Government on a FULL-TIME basis.

### CONDITIONS OF BIRTH:

- Malaysian.
- The applicant was born in the State of Selangor; or
- Mother or father born in the State of Selangor; or born in the Federal Territory before 01 February 1974 or have resided for more than ten (10) years in the State of Selangor with confirmation from the Assemblyman / Penghulu / JKKK Chairman / Village Head. Applicants from families with a per capita income (parental income divided by total dependents) of less than RM3,000W per month.
- The applicant, mother and father are Malaysian Citizens.
- LEVEL OF STUDY
- Applicants have been offered a place to continue their studies FULL TIME only.
- Distance learning (PJJ) / off campus (PLK) / A Level / O Level / certificate - professional certificate / nationwide are NOT ELIGIBLE TO APPLY.

## Further Information

<https://edanapendidikan.selangor.gov.my/ys/pembiayaan-pendidikan/pinjaman-yayasan-selangor>

# IPT INITIAL ASSISTANCE SCHEME from FEDERAL TERRITORY FOUNDATION

## Eligibility

Application conditions for those under the age of 18 are as follows:  
MANDATORY REQUIREMENTS

- The applicant is a Malaysian citizen. Settled in the Federal Territory. Per capita income of RM1,000 and below. Parents are voters in the Federal Territory or the applicant was born in the Federal Territory.

Application conditions for those who have reached the age of 18 and above are as follows:

COMPULSORY TERM

- The applicant is a Malaysian citizen. Settled in the Federal Territory. Per capita income of RM1,000 and below. The applicant is a voter in the Federal Territory. The condition that the applicant was born in the Federal Territory is not mandatory.
- Applicants who are still studying in semester 1, only the first year are eligible to apply. Study courses are for full-time Diploma, Bachelor's, Master's and Doctorate (PhD) levels only

## Further Information

<http://yes.yayasanwp.org.my/SyaratSkimBantuanAwal.pdf>